

SDF REPORT 2019



Social Development Foundation

an autonomous organization under the Financial Institutions Division
Ministry of Finance, Government of the People's Republic of Bangladesh





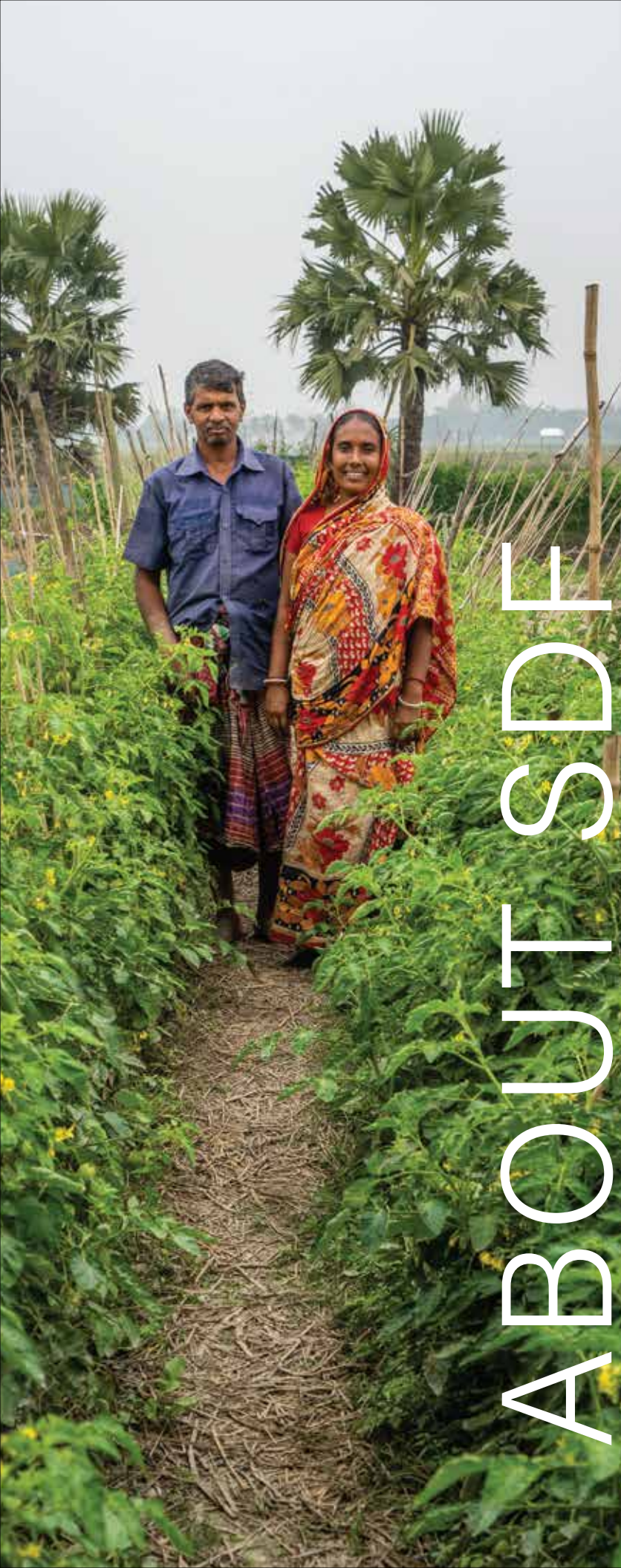
“This liberty shall not be fulfilled
if my young countrymen remain
unemployed

Bangabandhu Sheikh Mujibur Rahman



My objective is to fulfil the dream of Bangabandhu through building a hunger-and poverty-free Golden Bangladesh being imbued with the spirit of the War of Liberation

Honorable Prime Minister Sheikh Hasina



ABOUT SDF

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

Poverty amidst plenty is the world's greatest challenge and now the supreme issue is to translate challenges into reality. Despite frequent natural disasters and impediments, Bangladesh has sustained a surprisingly good track record for growth and development. In the past decade, the economy has grown nearly by 6 percent per annum, accelerating in recent years. This has been accompanied by significant poverty reduction and profound social transformation over the past two decades, with an influx of girls into the education system and women into the labor force to support the burgeoning garment industries. Bangladesh has made laudable progress on many aspects of human development. A comprehensive support model for the poorest and most left out rural people was introduced in Bangladesh by Social Development Foundation(SDF) under the Ministry of Finance, Government of Bangladesh.

A thriving, prosperous and wide-reaching 'not-for-profit' development organization, SDF, has been focusing the unmet needs of the poor and marginalized, especially women, including areas of extreme deprivation, protecting the rights of the poor. The organization reinforces multidimensional programs that impact on all aspects of the lives in particular the disadvantaged people. The underprivileged communities we work with help us unearthing appropriate niches for development and guiding to sustainable solutions to those challenges as well. Since inception in

2000 as an autonomous organization, SDF makes every effort to expand the capabilities of extreme poor and poor to enhance their economic capability, 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. We do this with a holistic development approach geared towards inclusion by incorporating Community Driven Development (CDD) approach.

To reduce poverty, rural development should be a process rooted in the simultaneous enhancement of livelihoods and reduction of multiple vulnerabilities. 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.

SDF is covering a major part of Bangladesh with an outreach under 22 districts through Nuton Jibon Livelihood Improvement Project(NJLIP) with a budget of US \$ 220 million. 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.

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 organizations as a whole. 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.



VISION

To eradicate poverty through sustainable development and women empowerment.

MISSION

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

CORE VALUES

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



WHAT WE DO

- Mobilize and empower the 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 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
- Establishing second tier institutions to carry out the institutional functions after phasing out.



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MESSAGE FROM THE CHAIRPERSON



M I Chowdhury

Chairperson, SDF

Former Secretary, Government of Bangladesh

Having been exalted with the onus of chairing SDF for a couple of years, I am, by all means, grateful to our Hon'ble Prime Minister at the very moment of truth to presenting the year-round report who resolutely perceived that Bangladesh won't be able to reach its ultimate goal without the socio-economic development of the destitute cohort and women empowerment. Assuming SDF's dedication to uniquely working for the all-inclusive welfare of the poorest of our country, I remain confident that it is steadfastly playing a pivotal role for sustainable development and economic emancipation of the left-outs.

Albeit making remarkable improvements in alleviating poverty during the last decade, poverty is yet posing a challenge for the country's sustained growth and economic development. On the one hand, Bangladesh is now regarded as one of the fastest-growing economies of the world, but on the other hand, 24 million people still living below the poverty line. This is why, together, we need to throw off the shackles of poverty with renewed effort. Alongside, we also need to create self-employment opportunities for every one of the country to ensure economic prosperity and get the status of a developed nation under the statesmanship of Hon'ble Prime Minister Sheikh Hasina.

In point of fact, Bangladesh is now at a converging point of getting the status of 'Middle Income Nation' through maintaining sustained economic growth. On that account alone, alleviating poverty through creating marketable and sustainable employment opportunities on a priority basis for the development of the country is a paramount issue at this moment. I firmly believe with optimism that SDF will do its level best to discharge the responsibilities in this regard to fulfill the dream of Bangabandhu Sheikh Mujibur Rahman to turning the country into 'Sonar Bangla' (Golden Bangla). Meanwhile, it is worth sharing that SDF has managed to graduate more than 1 million extreme poor households to lower-middle-income level with the financial assistance from the Govt. of Bangladesh and World Bank. Going hand in hand, the organization has managed to achieve the trust of the Government of Bangladesh and the World Bank with its success in sustainable development and plausibly set itself in the position of respect in the development sector as a role model fitting the bill of poverty alleviation through implementing various livelihood development projects.

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Our sense of urgency is always enthusing us to plan and avert any procrastination without being complacent. We are indeed contented to inform our stakeholders that we



We are always vigilant and in relentless pursuit of further opportunities to work for the poorest through innovative and smart employment solutions to get them on board to become self-reliant. Although the preceding year was entwined with challenges as we are stepping into the fifth year of implementing NJLIP, we remain pragmatic to attain most of which we planned to ultimately outperform in achieving all the project development activities. Our sense of urgency is always enthusing us to plan and avert any procrastination without being complacent. We are indeed contented to inform our stakeholders that we have outperformed almost in all the

indicators of the Results Framework of Nuton Jibon Livelihood Improvement Project which gives us peace of mind. Also, the Seventh and Eighth Implementation Review and Support Missions of the World Bank held during the preceding year rated our performance as 'Satisfactory' as the overall progression was found to be on track to achieve all agreed end-targets for the PDO indicators. Furthermore, we are set to immediately start to implementing Component-3 of 'Bangladesh Sustainable Coastal and Marine Fisheries Project-Phase I' in cooperation with The Department of Fisheries (DoF), Ministry of Fisheries and Livestock.

We make the most important investment in developing our workforce competent and fit for purpose. So to speak, I have never ceased to be impressed by the professionalism of our management along with personnel at all levels and would be loud to recognize their unswerving contribution, enthusiasm and the spirit of fighting tooth and nail for the achievements we have till date.



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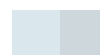
I believe that the major drivers of our success are resolute guidance from the Government of Bangladesh i.e. Ministry of Finance, World Bank's continued support, flamboyant participation of the poor beneficiaries and their hard work for achieving eventual success. I would, particularly, accentuate the contribution of the World Bank to empower the disadvantaged rural women who live in poverty through harnessing their tremendous spirit and strength to become self-reliant and make a significant economic improvement in their quality of life. Apart from these, the persistent cooperation, decisive policy direction and supervision of the Board of Directors, and General Body members also contributed a lot in this regard.

I believe that people do not bear as poor but the social dynamics ignored them favoring the rich and powerful. This is why we need to include them in economic activities to bring equality and shared prosperity in our society. I look forward to the silver lining to harness the opportunities ahead of us, together, for a bright and prosperous future in the upcoming year.

Thank you all.



M I Chowdhury



MESSAGE FROM THE MANAGING DIRECTOR



A Z M Sakhawat Hossain

Managing Director, SDF

What could be more soothing to learn that amidst all the underlying economic challenges, Bangladesh has outstandingly managed to continue its high growth trend with an average rate of 8% ranking well above the Asian average! With this growth trajectory, amid a number of challenges the country is highly likely to shed its Least Developed Countries (LDCs) status by 2024. Alongside this, the quality of living is also expected to improve as it was ranked 105th in the 'The Global Competitiveness Report 2019' of the World Economic Forum.

Looking back at the macroeconomics economic performance of Bangladesh in the preceding year, the primary driver of growth was found to be private consumption which is 69.7 per cent of GDP. Domestic demand growth was boosted by a turn-around in net export, contribution of which to GDP growth reached 1.3 percentage points. In addition, Growth was driven by the expansion of the industrial sector which is estimated to have grown by 13 per cent in FY 2019 contributing 4.2 percentage points to growth. Most importantly, the 31.3 per cent share of industry in the total GDP of Bangladesh exceeds that of all countries in the South Asian region except Bhutan. Going hand in hand, the ongoing economic success of Bangladesh is further triggered by the success of its IT industry which lies at the epicenter to the digital transformation. The good news is that recognizing the need to utilize the benefits of higher labor productivity to diversify the economy through meeting the growing demand for skilled labor supply, Bangladesh government has included human resource development as one of the main goals of its development agenda and allocated 22.09 per cent of the budget in various sectors.

In tandem with the shiny economic progression, it is appreciating to soak up the fact that Bangladesh has managed to make outstanding progress in its fight to reduce poverty, particularly, in terms of rate, incidence, and depth of poverty as a result of the successive and coordinated efforts of the Government of Bangladesh and development partners. This is appositely endorsed by the UNDP's global Multidimensional Poverty Index (MPI) of 2019 where Bangladesh was identified as one of the three countries along with India and Cambodia in rapidly declining the MPI value and improving its standing in nine of the 10 indicators. Having been branded latterly as one of the five fastest-growing economies of the world, the other side of the coin is, poverty yet poses a grim challenge to the development of Bangladesh with about 24 million people still living below the poverty line. In the wake of fighting poverty, the Government of Bangladesh targeted to reduce the poverty rate at 18.6% by 2020 in its 7th Five Year Plan (2016-2020) and 9.7% by 2030 to achieve poverty and hunger-related targets to the Sustainable Development Goals (SDGs). Aligning the 7th Five Year Plan (2016-2020) with the SDG Goal-1, a total of BDT 64,176.48 crore has been allocated against the social safety-net program in FY 2018-19 national budget. Agriculture continues to employ approximately 41 per cent of the labor force and plays an important role in poverty alleviation in fast-tracking economic growth to become self-sufficient in food. Indeed, we need to increase productivity and rural incomes by supporting more diversification in agriculture. Albeit being highlighted as one of South Asia's leaders in improving rural development indicators and food and nutrition security by The Global Food Policy Report-2019, we yet ought to pursue

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Our vested aim of alleviating poverty for sustainable development, SDF is now at the end of completing the implementation of 'Nuton Jibon Livelihood Improvement Project (NJLIP)' which has made tremendous achievements



a holistic approach of revitalization focusing on creating smart rural employment opportunities, gender equality, women empowerment and women-led entrepreneurship development, financial inclusion in rural areas, enable the poorest to better adapt their livelihoods to climate change, improving access to energy and investing in good governance to alleviate poverty.

Meanwhile, our country is on the brink of reaching middle-income status by 2021 for which we need to focus on creating more jobs and smart employment opportunities for the 2 million youth entering the job market every year. Parallel to identifying the potential barriers to higher growth, we must take apace pragmatic steps to enabling the poorest to develop small enterprise in rural areas, introducing climate-smart agriculture technology, supporting small producers and entrepreneurs benefit from improved value chains and greater market access, and economically and socially empowering the marginalized poor women in rural areas.

In pursuance of our vested aim of alleviating poverty for sustainable development, SDF is now at the end of completing the implementation of 'Nuton Jibon Livelihood Improvement Project (NJLIP)' which has made tremendous achievements in livelihood development, rural transformation, women empowerment, skill and entrepreneurship development and ameliorating the lives of the rural poor of 2,500 villages of 12 districts so far. Particularly, the project has outperformed almost all the indicators of the Results Framework against their set targets. As a matter of fact, we have managed to include 476,769 beneficiaries at the end of the calendar year where 95% per cent are found to be solely women. Our 'community finance' program is resolutely designed to supporting the disadvantaged people living in extreme poverty through facilitating easy access to credit and savings, making investments in training and small enterprises to let them grow, helping families to have square meals, ensuring access to education, supporting them for suitable income-generating activities (IGAs) and grooming them up to cope with any adversities. Consequently, we have noticed a significant impact on the level of 'increased income' where 42.4% beneficiary households managed to augment an incremental income of at least 30% against their FY 2019-20 target of 20% to eventually break the persistent poverty cycle.

We have managed to include 476,769 beneficiaries at the end of the calendar year where 95% per cent are found to be solely women... We have noticed a significant impact on the level of 'increased income' where 42.4% beneficiary households managed to augment an incremental income of at least 30% against their FY 2019-20 target of 20% to eventually break the persistent poverty cycle

Gauging the year-round implementation performance includes, inter alia, beneficiary savings reached at BDT 461.06 million, 27,296 'Nuton Jibon' Groups (NJGs) have been formed, BDT 10,835.88 million have been disbursed as Village Development Fund (VDF), 4,899 community sub-projects were completed, 12,126 vulnerable people received 71.85 million one-off grants, 3,22,354 beneficiaries took BDT 10,128.25 million Shabolombi Fund loan, 25,663 youths were employed, 18,602 youths received BDT 124.73 million Skill Development Loan, 4,21,232 households received Tippy Taps hand washing stations, 3,20,163 pregnant and lactating mothers participated in BCC sessions, 20,195 staff members and 10,81,847 community members were trained, 270 grievances were resolved and the list could go on. With a view to increasing economically viable and market-based livelihood opportunities for the targeted poorest, we have organized them in producer groups, cooperatives or societies and most importantly, facilitated them in improving their market and business orientation along

with forward and backward linkages in the market systems. Accordingly, 40,642 beneficiaries formed 2,268 Producer Groups (PGs) and 288,036 HHs have benefitted from six business entities. In addition, BDT 72.19 million has been disbursed to 115 PGs as the first installment of PIF and 224 PGs have been registered with Department of Co-operatives (DoCs). Annual village grading performance yielded a very shiny picture with 98% village either obtained A or B grades. In the area of strengthening self-management of beneficiaries' especially female members, the index (i.e. women empowerment scorecard) reached 7.20 at the end of the year against the FY 2019 target of 7.00 (Index). Alongside, the cumulative expenditure of BDT 13,780.128 million (US\$ 176.67 million) which is 88.34% of the project allocation of USD 200 million (USD 1 = BDT 78) at the end of the preceding year reflects a steady utilization rate of 100% against budgeted allocation.

Our continual adoption of unconventional and innovative ideas in project implementation are speeding up the process of rural regeneration, livelihood transformation and promoting entrepreneurship. For instance, in order to ensure the supply of safe drinking water for the local neighborhood of our targeted areas, we have installed 270 community-managed affordable yet sustainable water distillation/desalination plants. Our web-based MIS system including the Loan Management System (LMS) is fully operational for efficiently tracking and monitoring real-time financial





data, 50 meritorious students of the rural poor community have been awarded 'Bangabandhu Study Support Grants' to continue their undergraduate/graduate-level studies, and Nuton Jibon Community Society (NJCS) have been funded to set up 'Community-based Retail Outlets' for entrepreneurship development. In order to keep our corporate ethos high, 21 best performing field-level personnel received 'SDF Integrity Award' and 33 senior-level officials of head office and the regional office received training on good governance. Exposure and experience sharing visits at abroad have been arranged for capacity development of employees, MoU has been signed with Karmasangsthan Bank to ensure collateral-free access to loans for trained beneficiaries and youths and participated in PKSf-arranged development fair to promote the craftsmanship of our producers' groups and beneficiaries and establish linkages with potential buyers. Our coordinated initiatives' altogether set our poverty alleviation framework as a "Generic, Inclusive and Sustainable Livelihood Development Model' to harness for wealth creation particularly for the rural poorest.

Meanwhile, we have signed MoU with the Department of Fisheries (DoF), Ministry of Livestock and Fisheries (MoFL), GoB to immediately start to implement Component-3 of 'Bangladesh Sustainable Coastal and Marine Fisheries Project-Phase I.' Alongside, we are in negotiation with the World Bank for a 'follow-on project to NJLIP' for which we have submitted a concept note and planning to

organize a seminar to discuss the potentiality of the new proposal since poverty alleviation is still a priority of the Govt. of Bangladesh. The Seventh and Eighth Implementation Review and Support Mission of the World Bank held during the preceding year endorsed our overall implementation performance as 'Satisfactory' for which we are not seized by complacency. In addition, two of the Project Advisory Committee (PAC) meetings and three meetings of the Board of Directors and an Extra-Ordinary General Meeting (EGM) of the Governing Body were also held. Deep down, we consider Bangabandhu Sheikh Mujibur Rahman, our 'Father of the Nation' as our idol for his discourse, commitment, honesty, patriotism, charismatic leadership, and empathy to poor people who devoted his entire life to the welfare of the nation and envisaged a poverty-free 'Sonar Bangla' (Golden Bangla). Like each year, we paid homage to observe National Mourning Day on 15th August in bid to mark the 44th anniversary of his brutal assassination.

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

I am convinced that sustained poverty reduction will require coordinated actions in maintaining growth in income which requires public investments to increase agricultural productivity for food security and to promote growth in the demand for salaried work in manufacturing and services. Alongside, investments in improving transport, power, and gas, supporting entrepreneurship particularly in rural areas by reducing the transaction costs of doing business, and strengthening the transparency and accountability of

We yet ought to pursue a holistic approach of revitalization focusing on creating smart rural employment opportunities, gender equality, women empowerment and women-led entrepreneurship development, financial inclusion in rural areas, enable the poorest to better adapt their livelihoods to climate change, improving access to energy and investing in good governance to alleviate poverty

both the public and private sectors are equally important. Bangladesh also needs an aggressive investment in skills development for its growing youth population. Furthermore, Bangladesh can make better use of its vast social safety net expenditures through improvements in program design to emphasize human capital accumulation, for instance, child nutrition and cognitive development, and education and skills. Also, we need to remain vigilant about the unforeseen challenges or adversities we might face in future with a potential to threaten our sustainable development efforts.

I would like to take the very opportunity to express my heartfelt thanks to our respected Chairperson along with Members of the Board of Directors and General Body for their continuous support and guidance to achieve the milestones. We are also extremely grateful to the respected Senior Secretary, Financial Institutions Division and Chairman, NJLIP Project Advisory Committee and other members for providing us continuous directions and guidance for successful implementation of NJLIP. We are certainly indebted to the Ministry of Finance (MoF), The World Bank (WB) and our stakeholders for their longstanding support to excelling our growth. My sincere thanks are also due to all staff members who have worked very hard during the past year, and whose efforts are not only appreciated by the Board, and senior management but increasingly by the community that we serve.

Nonetheless, I am certainly optimistic that, together, we can do even better in the upcoming year with our stakeholders' support to pursue a better future of shared prosperity.

Thank you all.



A Z M Sakhawat Hossain



Centered upon a participatory and an ever-growing social praxis for pepping up the disadvantaged people to identify, analyze and invent pragmatic solutions to their own problems,

Livelihood Development

programs of SDF has been proved tremendously successful. It has been knitting changes into prosperity towards self-sustained

socio-economic development. This effort empowers the poor, especially women, to enjoy their social and economic rights by mobilizing communities to translate their hopes and inspirations into action. To help this population reach the bottom rung on the economic ladder, our process includes a deliberate sequencing of interventions including asset grants, skills



LIVELIHOOD DEVELOPMENT

development and other supports. We create and improve livelihoods for those at the base of the economic pyramid through Community Driven Development (CDD) approach, eradicating

poverty in all its forms. While unlocking livelihood opportunities for the underprivileged people, it contributes towards establishing social equity band and fundamental human rights.



THE IMPACT

One time grant to Vulnerable

In 2019, 100% of the risky members have received one-time grant and 87.77% of them

have started their savings. It is warrant mentioning that 5620 members of them embarked on income generating activities

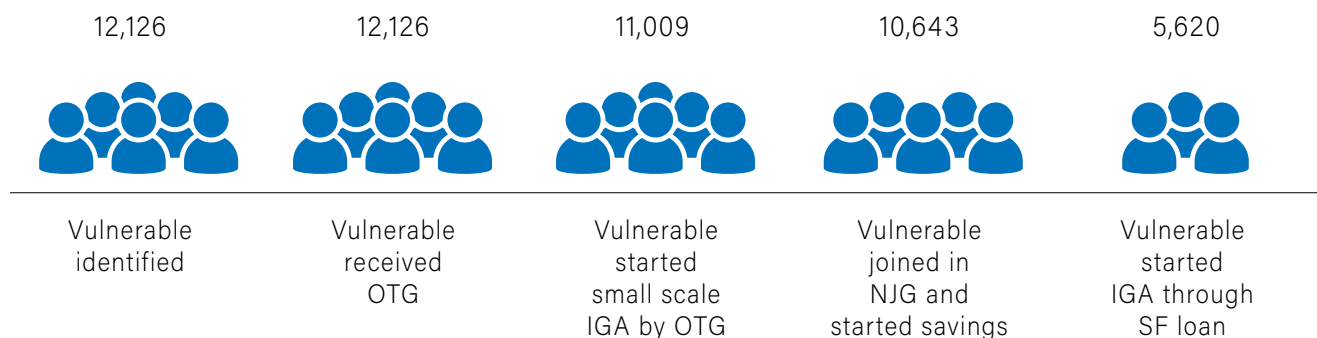
borrowing from VCO. These activities help vulnerable to reduce their initial shocks and step ahead to a better living.

Achievement



5620 members embarked on income generating activities

Cumulative progress



IGA of NJG members

These charts reveals that a total of **119970** loans were received by NJG members for starting their IGAs in this period. The highest investment was made in Livestock sector and the lowest investment was made in transport sector. The NJG members prefer IGAs on livestock as it plays a major role in the life of farmers. It provides food, income, employment and many other contributions to the farming community.



Achievement: 8,751
Cumulative: 66,263

Others

Achievement: 1,820
Cumulative: 2,943

Small Trade



Achievement: 32,382
Cumulative: 112,205

Livestock

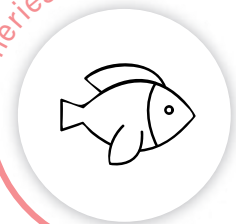


Achievement: 62,436
Cumulative: 304,524



Achievement: 1,001
Cumulative: 5,738

Fisheries



Achievement: 13,580
Cumulative: 43,493

The highest investment was made in Livestock sector and the lowest investment was made in transport sector

Supportive activities for implementing IGAs

NJG member
received
IGA training



Achievement: 40,852
Cumulative: 280,478

LSP/Para
vet are active
in the village



Achievement: 0
Cumulative: 194

Cattle treated with
De-worming
through campaign



Achievement: 50,485
Cumulative: 108,076

Animal and birds
treated with
vaccination
through campaign



Achievement: 97,585
Cumulative: 225,142

Cows Artificially
Inseminated



Achievement: 20,983
Cumulative: 71,184

A total of **40852** NJG members received skill training on different Income Generating Activities such as beef fattening, dairy, goat rearing, poultry farming, vegetable cultivation etc. The Local Service Provider (LSP) have been ensuring adequate veterinary care, feed and fodder, proper training, fixation of price of milk at reasonable level are proposed for profitability. Consequently, healthy food and vaccination have been helping to safeguard the food produced from animals as well as protecting them from diseases and also reduce the transmission of microorganisms.

Mini farm Activities

For knitting changes into prosperity towards self-sustained socio-economic development, total **16445** NJG members have been able to establish mini farms.

Dairy cow



Achievement: 4,995
Cumulative: 10,781

Beef fattening



Achievement: 5,938
Cumulative: 9,133

Goat /sheep rearing



Achievement: 849
Cumulative: 2,222

Poultry rearing



Achievement: 1,477
Cumulative: 3,076

Fish/shrimp/
crab culture



Achievement: 1,064
Cumulative: 3,725

Vegetables



Achievement: 1,492
Cumulative: 3,910

Betel leaf



Achievement: 143
Cumulative: 437

Fruits



Achievement: 61
Cumulative: 148

Nursery



Achievement: 373
Cumulative: 463

Livelihood environmental activities

A number of 49 bio gas plants have been established in respective three regions in reporting period. Accordingly, communities are now aware of environmental

issues and and they are taking them into consideration in executing different Income Generating Activities (IGA). They are using compost and vermi compost in the crop fields instead of chemical fertilizer. They are implementing

Integrated Pest Management (IPM) like pheromone trap, light trap etc. instead of using pesticides. In case of poultry and livestock farm management practices, the producers are highly considering bio-security issues.



Beneficiaries received training on addressing environmental issue in implementing IGAs at village level

Achievement: 33,456
Cumulative: 266,983



Screening format filled up with PIF proposal by producer group

Achievement: 144
Cumulative: 372



Bio gas plants established by livestock traders

Achievement: 49
Cumulative: 82



Community (engaged in livestock business) is preparing compost

Achievement: 5,871
Cumulative: 13,666



Amount of prepared compost (ton)

Achievement: 2,468
Cumulative: 6,719



Vegetable and high value crop cultivators are implementing IPM system (Pheromone Trap, light tap etc.)

Achievement: 3,969
Cumulative: 8,312



Community (engaged in livestock business) is preparing vermi-compost

Achievement: 1,172
Cumulative: 1,287



Amount of prepared vermi compost (kg)

Achievement: 4,641
Cumulative: 10,937



Beneficiaries using improved cook stove (Bondhu Chula)

Achievement: 3,506
Cumulative: 7,958

Communities are now aware of environmental issues and and they are taking them into consideration in executing different Income Generating Activities (IGA)

Producer Group (PG)

The project is facilitating to ensure proper functioning of 1147 producer groups with 20355 members in NJLIP areas. The groups have received day long

orientation on objectives and functions of them and they already have received skill development training on IGAs. 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. As a result, 96 PGs registration completed during reporting period by the Cooperative Department.



Producer groups activities in NJLIP area

Beef fattening



Achievement: 246
Cumulative: 503

Cow rearing



Achievement: 536
Cumulative: 1,172

Poultry farming



Achievement: 70
Cumulative: 97

Goat rearing



Achievement: 24
Cumulative: 33

Fish culture



Achievement: 164
Cumulative: 288

Crab culture



Achievement: 3
Cumulative: 6

Vegetable cultivation



Achievement: 57
Cumulative: 101

Betel leaf



Achievement: 23
Cumulative: 37

Nursery



Achievement: 4
Cumulative: 6

Handicrafts



Achievement: 9
Cumulative: 13

Water melon



Achievement: 11
Cumulative: 12

Producer Groups

Achievement: 1147
Cumulative: 2,268

Producer Group member

Achievement: 20355
Cumulative: 40642

Producer Group got registered from the Department of Co-operative (DoC)

Achievement: 164
Cumulative: 224

Producer groups activities in SIPP-II area



Productive Investment Fund (PIF) in NJLIP

Producer Group(PG)	Achievement	Cumulative progress
Dairy Business development	29	29
Beef fattening Business development	27	27
Vegetable Business development	14	14
Fish culture Business development	31	31
Poultry Business development	4	4
Water melon Business development	4	4
Crab culture Business development	1	1
Nursery Business development	2	2
Chili Business development	0	0
Betel leaf Business development	2	2
Banana Business development	1	1
Total	115	115

Amount of disbursement (in Million)



Achievement
72.18732



Cumulative progress
72.18732



PIF release to Producer Groups in SIPP-II area

It is noteworthy that highest number of PIF received by dairy and beef fattening producer groups. The average PIF size of 1st installment is BDT 354530 and 2nd installment is BDT 461512.

Producer Group(PG)	Cumulative progress	
	1 st (No)	2 nd (No)
Dairy	71	51
Beef fattening	94	72
Vegetable	12	12
Water Melon	5	4
Mug dal (Pulse)	6	6
Fish culture	11	11
Poultry	15	9
Ground nut	1	1
Turmeric	1	1
Chili	2	2
Handicrafts	2	1
Betel leaf	1	0
Power loom	2	2
Total	223	172

Amount of disbursement (in BDT)



1st installment
79.06



2nd installment
79.38

Business promotion activities

To create a platform for bringing together project producer group members and relevant interested business operators and service providers, a total of 44 workshops were held at Upazila and district level during the reporting period. These stakeholders meetings

have created an opportunity for producers and market operators to meet, exchange interests and develop forward and backward linkage. Moreover, SDF successfully organized and participated in 9 trade fairs where the producer groups participated with their produces. The main products of the producer groups are different types of handicrafts,

bamboo works, handloom clothes, processed milk products, organic vegetables, processed food, packaging chili and ginger, blankets and warm clothes etc. These activities helped the producers to exhibit their products, skills and capacities, and offer an opportunity for entering into new business.



Activities	Achievement	Cumulative progress
Stakeholder workshops conducted at Upazila level	33	137
Stakeholder workshops conducted at district level	11	51
Meeting held with LSP at district level	38	150
Special meeting conducted with private sectors	2	24
Thematic meeting carried out on livelihoods	8	40
Trade fair organized/ participated	9	60
PG members received business development training	239	4239



Livelihood development programs

asset grants, skills development and other supports

empowers the poor, especially women, to enjoy their social and economic rights by mobilizing communities to translate their hopes and inspirations into action

Community Driven Development (CDD) approach

Linkage/Partnership development

In order to ensure technical and market support to the producers 6 partnerships have been developed with Government and private sectors in SIPP II and NJLIP areas. A total of 131267 NJG/PG members have been benefited through these partnerships bringing a total of 288,036 as these acts bring significant contribution.

Linkages Development in NJLIP areas

Organization/ Institutions	Date of Linkages development	Type of services received by members	Achievement	Cumulative progress
Department of Youth Development (DYD), all regions	October, 2016	Technical training on livestock management and treatment	256	2,028
Department of Livestock service, all districts	October, 2016	Technical training, AI service, advisory service etc	97,117	230,435
Department of Agricultural Extension (DAE)	October, 2016	Training and advisory services	18,787	39,248
Department of Fisheries, all region	July, 2016	Technical training and advisory services	15,107	15,107
Govt. Dairy farm, Barishal district	November, 2016	Fodder, cow calf	0	1,120
Govt. Sheep breeding farm, Khulna district	November, 2018	Fodder	0	98
Total	-	-	131,267	288,036

a journey to the other

The geographical location of Kacharipara village in Khulna district, makes it more prone to various frequent disasters such as floods, cyclone, earthquakes, etc. that trigger massive losses of lives, damage to assets and people's livelihood. The impacts of calamitous weather on the livelihoods of the people of this village, particularly on the income and occupation, have made them poorer. With the dream to be self dependent, they became the members of Kacharipara Gram Samiti (Village Institution). Josna Roy, an inhabitant of this village, turned the wheel of her life after joining the project. Prior to joining, her three member's family faced the hardship with the little income of her husband and could not meet up their daily needs.

In those grave days while she was dipped down in poverty, she started savings and attending the meetings of the village institutions regularly. After receiving training on

beef fattening, fish farming and vegetable cultivation, she embarked on fish culture for income generation. She started her journey with BDT 4,000 from Kacharipara Gram Samiti in 2016. She repaid the 1st cycle loan and again borrowed BDT 10,000 from VCO. Adding her savings of BDT 8,000 with this money, she bought a cow by BDT 18,000. After nurturing him for 10 months, she sold it for BDT 39,500 and got a net profit of BDT 9,850. Few days later, she lent BDT 30,000 as the 3rd cycle loan from the Revolving Fund (Sabolombi Fund). This time she invested on integrated agriculture of fish farming and vegetable cultivation with BDT 69,500 and expanded her beef fattening business. At present, she has 6 cows at her mini farm. Her integrated farming grew very well resulting in getting good income. She also got her husband involved with these businesses and their yearly turnover is around BDT 50,000 currently.

'I am now solvent and do not think much about the education of my children. Because I have some savings, earning from the farm and can stand on my own. My next plan is to build a tin shade house for our living and expand my integrated farm. Alongside, I will also make a big shade for the cattle so that it can accommodate 10-15 cows. Also, I wish to work hard for the village institution to make it a strong and sustainable one. I am grateful to SDF for their contribution and support in my life.'



side

Josna

SUCCESS STORY



COMMUNITY FINANCE

SDF designed its **Community Finance program** through the lens of social pragmatic and sustainable development with the objective to create self and wage-based employment. This client focused and sustainable program Community Finance targeted the rural

poor, providing them with collateral-free loans and a safe means to save money regularly. This collective effort contributed to immensely increased cash flow in the rural economy, employment creation and development of small entrepreneurs. This helps the community enormously to develop a



sustainable village-based savings and credit system for expanding horizons for the extreme poor and poor for inclusion into financial sectors, who otherwise do not have access to such formal institutions. 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. Its borrowers, mostly 95% of whom are

women, use the loans to better manage their household finances and engage in various income-generating activities to build a livelihood for themselves and their families. They also have been geared up through a series of life skill development activities. While unlocking livelihood opportunities for the under privileged people, it also contributes towards establishing social equity and fundamental human rights.

THE IMPACT

Community Finance supports families to invest in income-generating activities, build assets, smooth consumption, and reduce vulnerability to health shocks and natural

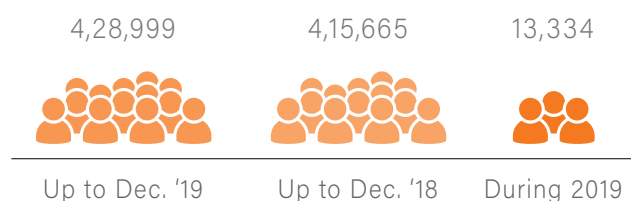
disasters. This program also provides an alternative to high-interest loans from informal lenders as well as harmful coping mechanisms that people living in poverty use in the event of shocks, such as selling productive assets. As part of our holistic approach to

development, complements our other social development interventions in offering a powerful combination of services to help people to build stable, healthy, and empowered livelihoods.

As part of our holistic approach to development, Community Finance complements our other social development interventions in offering a powerful combination of services to help people to build stable, healthy, and empowered livelihoods

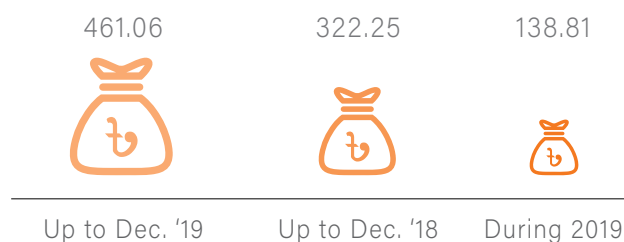
Enrolment of Members in Nuton Jiban Group (NJG)

The chart reveals that 13,334 new members have been enrolled in NJGs during the reporting year bringing the total to 4,28,999. 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 and operating IGAs.



Savings accumulated by the NJG members

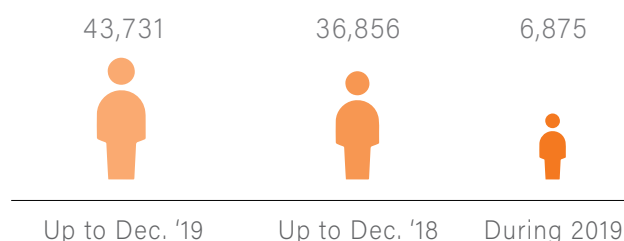
This diagram shows that a total of BDT 138.81 million (US\$ 1.74 million) savings has been accumulated during the reporting year, bringing the total to BDT 461.06 million (US\$ 5.76 million). On an average, each beneficiary has deposited BDT 1,075 till December '19.



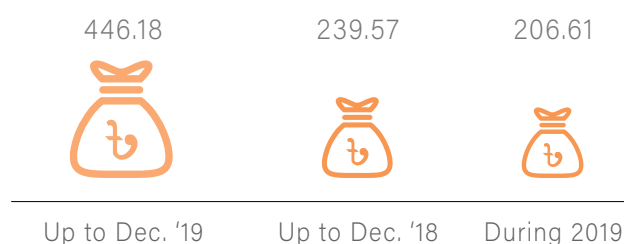
Internal Lending (BDT in Millions)

These charts expose that a total of 6,875 beneficiaries borrowed 9,238 loans worth BDT 206.61 million (US\$ 2.58 million) as Internal Lending from their savings fund. The total number of beneficiaries who received internal lending stands at 43,731 by a number of 49,208 loans. A cumulative amount of BDT 446.18 million (US\$ 5.58 million) has been disbursed among those NJG members; average loan size was BDT 9,067. At the moment our beneficiaries are skilled enough and they can operate savings and community finance activities independently.

Total Number of Borrowers

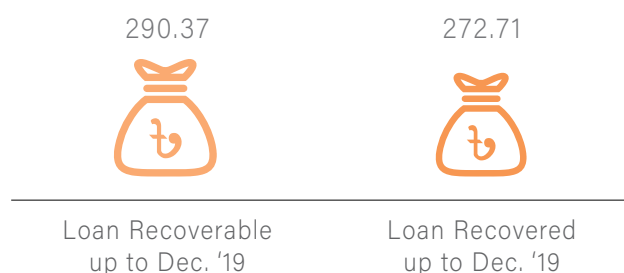


Total Amount of Loans (BDT in Million)



Loan recoverable and recovered in Internal Lending

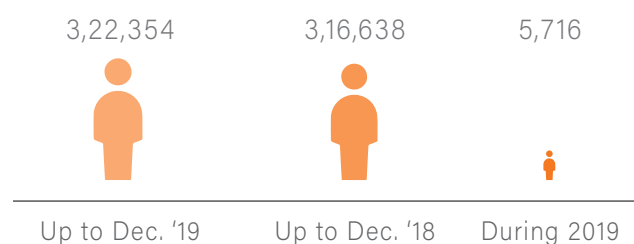
This chart shows that an amount of BDT 272.71 million (US\$ 3.41million) has been recovered in internal lending from the beginning to December 2019 against a recoverable target of BDT 290.37 million (US\$ 3.63 million). The cumulative rate of loan recovery is 94%.



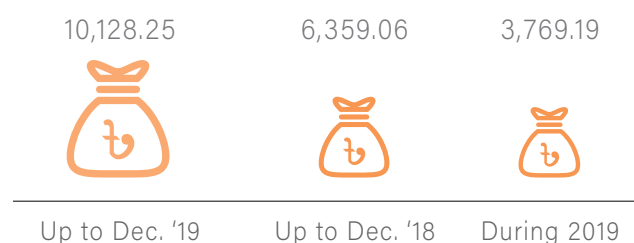
Revolving Fund Loan (Shabolombi Fund)

The charts reveal that a total of 5,716 NJG members borrowed loans newly. A total number of 1,19,970 loans worth BDT 3769.19 million (US\$ 47.12 million) as Shabolombi Fund loan during this reporting period. As on December '19, a total of 3,22,354 beneficiaries took a total of 5,35,166 SF loans (2,12,812 beneficiaries took 2nd or more cycle loan) worth BDT 10128.25 (US\$ 126.60 million). The average size per loan is BDT 18,925. Of the 322,354 SF borrowers, 197,535 (61%) are extreme poor whilst 124,819 (39%) are poor. Besides, 99.76% (3,21,585) of the borrowers are female.

Total Number of Borrowers

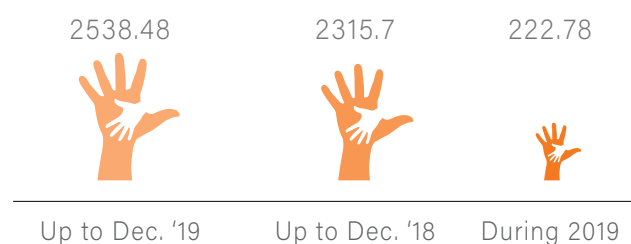


Total Amount of Loans (BDT in Million)



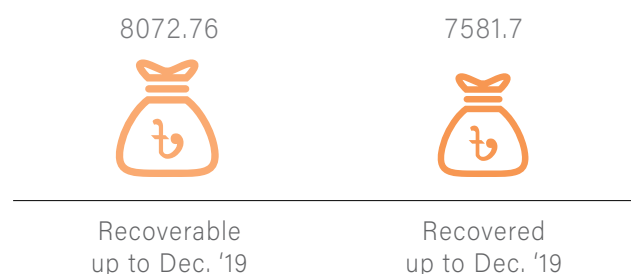
Outstanding of Revolving Fund (Shabolombi Fund)

In 2019, there has been an increase in outstanding of Shabolombi Revolving Fund loan by BDT 222.78 million (US\$ 2.79 million) and brought the total amount to BDT 2538.48 million (US\$ 31.73 million).



Loan recoverable and recovered in Revolving Fund (Shabolombi Fund)

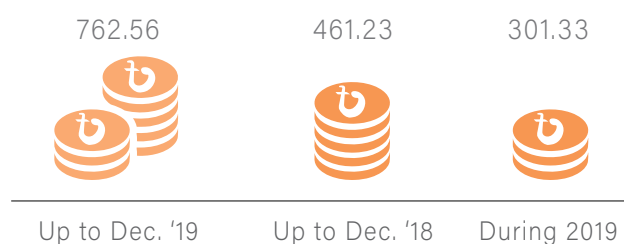
From the beginning to till an amount of BDT 7581.70 million (US\$ 94.77 million) has been recovered whilst the recoverable amount was BDT 8072.76 million (US\$ 100.91 million). The cumulative rate of loan recovery is 94%.





Service charge earned by Revolving Fund (Shabolombi Fund) operation

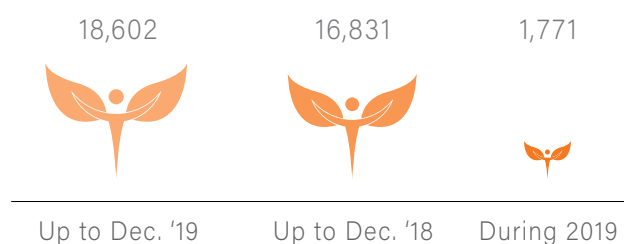
A total of BDT 301.33 million (US\$ 3.77 million) has been accumulated as service charge of revolving (Shabolombi) fund loan bringing the total amount to BDT 762.56 million (US\$ 9.53 million).



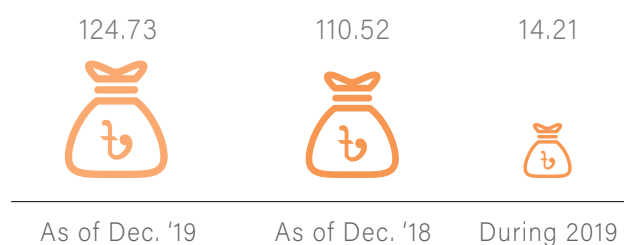
Loan disbursed in Youth Skill Development

A number of 1,771 NJG youth members received BDT 14.21 million (US\$ 0.18 million) as Youth Skill development loan during the reporting period. The cumulative amount disbursed among 18,602 youth members is BDT 124.73 million (US\$ 1.56 million). At the end of this year the outstanding of youth skill development loan stood at BDT 13.73 million (US\$ 0.17 million). Moreover average loan size of youth skill development loan is BDT 6,705.

Total Number of Youth Borrowers



Total Amount of Loans (BDT in Million)





Community Finance programs

Pragmatic and sustainable
development

contributed to immensely increased
cash flow in the rural economy,
employment creation and
development of
small entrepreneurs

self and wage-based employment

Loan recoverable and recovered in Youth Skill Development

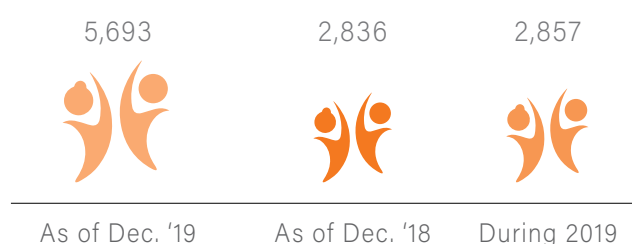
The chart shows that an amount of BDT 114.81 million (US\$ 1.44 million) has been recovered from beginning to till in Youth Skill Development Loan whilst the recoverable amount was BDT 121.34 million (US\$ 1.52 million). The cumulative rate of loan recovery is 95%.



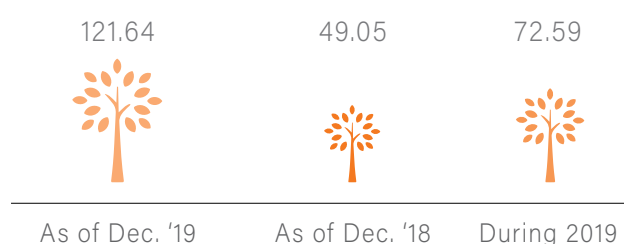
Number and amount of loan disbursed in Youth Employment

Overall 3,545 NJG youth members received BDT 95.74 million (US\$ 1.2 million) as Youth Employment loan and the cumulative amount disbursed among 5,693 youth members is BDT 121.64 million (US\$ 1.52 million). At the end of 2019 the outstanding of youth Employment loan stood at BDT 23.03 million (US\$ 0.29 million). Moreover average loan size of youth employment loan is BDT 21,366.

Total Number of Youth Borrowers

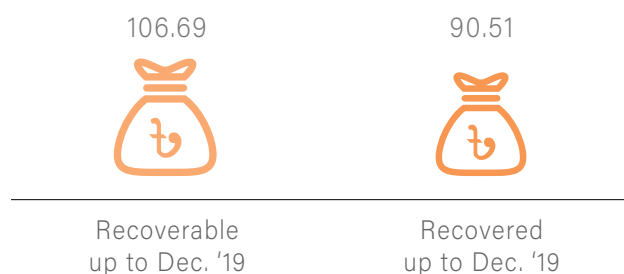


Total Amount of Loans (BDT in Million)



Status of loan recoverable and recovered in Youth Employment

The chart shows that an amount of BDT 90.51 million (US\$ 1.13 million) has been recovered from beginning to till date in Youth Employment Loan whilst the recoverable amount was BDT 106.69 million (US\$ 0.85 million). The cumulative rate of loan recovery is 85%.



turning the leaves of

'Super cyclone Aila caused serious ramification on our income generation, food consumption and getting other necessities, as well as impacted domestic situation and health. Our six member's family found it hard to meet the daily expenses as after meat comes mustard,' said Latifa, a woman from Narayanpur village of Khulna district. Finding no other way, her husband started working on their own field that brought them only BDT 4,000 per month. They tried to get loan from every possible sources to start a small business but failed to get it.

In 2016, Latifa became a member of Narayanpur village institution of NJLIP. She got two day's training on poultry rearing and started the business soon after she received BDT 10,000 from the VCO. She bought 200 Khaki Campbell ducklings and after 180 days of rearing, she sold eggs for BDT 20,000.

Finding this business a lucrative one, she purchased 500 ducklings of the same species by BDT 40,000. Prior to this she repaid the loan and again borrowed BDT 50,000 as Revolving Fund (SF loan). In 2018, she sold the eggs for BDT 1, 50,000. In 2019, Latifa again borrowed BDT 50,000 from revolving fund (SF loan), added this money with her capital and bought 1000 ducklings and after few months, sold eggs by BDT 2,50,000. This year, she expanded her business with BDT 1,00,000 that she received from Revolving Fund(4th cycle). Now she is having 2000 ducklings at her farm. She is getting 1200 eggs per day which is earning BDT 9,600 daily. Their daily expenditure is BDT 7,600 and the rest BDT 2000 is the profit. She has also involved her husband in this business.

It is warrant mentioning that her monthly turnover is BDT 60,000 from which Latifa is maintaining the expenses of her children's education along with the family needs. She is planning to take BDT 1,50,000 from VCO to expand her business. She hopes to establish a duck farm with 5000 ducks within two years. She also rears three number of goats and do beef fattening along with this farm after receiving training on these subjects. She is indebted to SDF for turning the leaves of her life.

life

Latifa

SUCCESS STORY





COMMUNITY INFRASTRUCTURE SUPPORT FUND

Working hand-in-hand with communities to build or improve local, small-scale infrastructure roads, culverts, schools and office buildings, water and sanitation systems are the intrinsic of SDF's social and economic development activities.

Community Infrastructure and Social Services Fund (CISF)

(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. The development of infrastructure has promoted economic growth, improved the standard of living of the population and reduce the incidence of poverty by generating farm and non-farm employment and earning opportunities, increasing productivity, providing access to basic goods and

services and improving the health and physical condition of people. It has accelerated economic growth by raising productivity and lowering production cost. This program has brought a phenomenal success to the livelihoods of the poor and hardcore poor through improved access to socio-economic activities and combating environmental issues along with making contribution to national economy.

THE IMPACT

The tangible achievement of infrastructure programs injects pride into a community and helps supply public services that improve living standards. Such projects also foster economic opportunities while promoting community institutions.

In 2019, 1131 GS office building constructions have been completed which has become most useful for the target people for arranging their regular official activities, meeting, public gathering for Salish, vaccination center etc. These also provide library facility to the children of the communities. A road network has been created by building 28.59 km road within the project villages which contributed to the concerned community for smooth transportation. Also, a total of 46 culverts constructed within the project area those added in removing of water logging and prolonged the cultivation facilities within the farmers. Overall, 197 installed tube wells provided pure drinking water among the villagers that created opportunity in preventing the common diseases like diarrhea, arsenic attack etc.

Moreover, 1179 M drain constructed within the project areas that helped removing of flood and prolonged the cultivation facilities of different vegetables. A total of 185 Water Desalination Plants have been installed in 85 individual villages that have ensured pure drinking water to the community people. Alongside, 17 footbridges constructed within the project areas supporting to remove water logging as well as maintaining existing navigation system of canal traffic for the poor fishermen and the communities.

To implement the CISF activities a total 1118839 labor days have been generated in 2019 which contributed to the direct employment generation for the underprivileged persons of the project areas. In addition, 251801 households as well as 1219697 populations have been benefited through the implementation CISF sub-projects.



Gram Samiti office buildings completed

Target: 2,500
Achievement: 1,131
Cumulative: 2,439
(98%)



HBB/Soling road constructed (in Km)

Target: As actual
Achievement: 19.67
Cumulative: 165.07



Culverts completed

Target: As actual
Achievement: 42
Cumulative: 548



Water treatment plant installed

Target: NA
Achievement: 185
Cumulative: 270



Tube-wells installed

Target: As actual
Achievement: 196
Cumulative: 6,938



Water tank distributed

Target: As actual
Achievement: 4,146
Cumulative: 9,129



Community latrine/urinal constructed

Target: As actual
Achievement: 3
Cumulative: 15



Construction of drains (in m)

Target: As actual
Achievement: 1,104
Cumulative: 8,952



School building repaired and field raised

Target: As actual
Achievement: 3
Cumulative: 12



Foot bridge constructed

Target: As actual
Achievement: 4
Cumulative: 19



HHs benefitting from infrastructure development works

Target: 875,000
Achievement: 251,801
Cumulative: 760,789
(87%)



Labor days generated from infrastructure development works

Target: As actual
Achievement: 11,18,839
Cumulative: 22,08,297



ENVIRONMENT

Sequencing interventions to maximize responsiveness and impact, SDF is well positioned to champion the cause of climate justice and strives to achieve environmental stability. We bridge humanitarian and development approaches to promote disaster resilience and sustainable development and address the needs of the most vulnerable

communities. In order to avoid adverse environmental impacts such as frequent natural disasters and rising of sea levels, the Environmental and Social Management Framework (ESMF) of SDF is in place to evaluate project's potential environmental risk and impact in its area of influence through the **Environment programs.**

It also examines project's alternatives, identifies ways of improving project and site selection, planning, designing, and implementation by preventing, minimizing or compensating for unfavorable environmental implications and enhancing positive impacts. This program aims to ensure the environmental soundness and sustainability of projects, and to support the integration of environmental considerations

into the project's decision-making process. In this context, NJLIP activities play a vital role in increasing the capacity of the disadvantaged community to better adapt to the impacts of climate change through implementation of Environmental Management Plan (EMP). Our experience and capacity in humanitarian response allow us to design holistically and implement at scale.

THE IMPACT

A total of 55 villages have completed environmental categorization of sub-projects in the reporting year. Besides, 629 Sub-projects completed environmental categorization out of which 913 sub-projects have been identified with environmental issues in order to mitigate these, the project prepared Environment Management Plan (EMP) accordingly. Environmental Screening (ES) and Initial Environmental Examination (IEE) Forms are being used at the field as per project design.

Achievement

during the year 2019

Villages completed
environmental
categorization of
Sub-projects

55

Sub-projects completed
environmental
categorization

629

Sub-projects identified
environmental
impacts/issues

913

Sub-project prepared
Environment
Management Plan (EMP)

642

Negative impacts/ issues
mitigated

877



In an increasingly global economy and in magnifying the development mindset, our **Youth Employment Generation Support (YEGS)** program has been working to bring the impoverished and distressed youths to become appropriately skilled workers and successful participants as youths are the largest population

cohort. Work is the key in poverty reduction that facilitates achieving equitable, inclusive and sustainable development in the country. Banking on this vision, we provide community in developing coherent and coordinated interventions through strategic partnerships negotiated with potential employers and service providers as well as through linkage with key GoB



EMPLOYMENT

YOUTH
GENERATION SUPPORT

training, vocational and job creation initiatives. Our blend of skill training, technical help and financial aid have been helping them implementing alternative development and creating new income streams that contribute to their overall development. This program has

been intending to empower young women and men to participate in addressing the teething socio-economic challenges in their communities through providing them with marketable skills, decent jobs and business opportunities.

THE IMPACT

The YEGS cell has adapted market driven skill development strategies and employment generation options to fulfill the needs of employers and the welfare based approach for unemployed youths. By this venture they have become able to engage and invest their skills and knowledge for improving their income and livelihoods.

Overall, 37,800 potential youths have been identified, 33,035 (87%) youths have been mobilized and 2506 youth groups have been formed

Overall, 37,800 potential youths have been identified, 33,035 (87%) youths have been mobilized and 2506 (Average 13+) youth groups have been formed. Alongside, BDT 28.61 million have been saved by 33,035 youths. It is worth mentioning that Youth Data-base has been developed and updated regularly in 2500 villages. Also, BDT 124.73 million skill development loan

was received by 18,602 youths and 28,377 youths developed their technical skills. A number of 25,663 youths got employed (self-12,176 and wage-13,487) in different professions. Moreover, 2,870 youths attended in 160 cluster level pre service counseling sessions and 10,530 parents also attended in 1150 sessions.

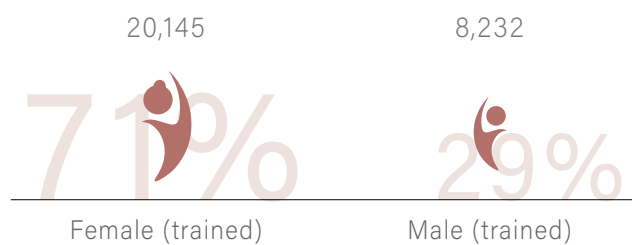
Youths Identified and Mobilized for NJG Enrollment during Jan-Dec 2019



Skill Development



2500 youth groups have been formed in 2500 villages and they are regularly updating their profiles in data base under Management Information System (MIS).



Yearly Youth Employment Status



Self employment: 2415
Wage employment: 2723



Loan for skill development and employment

Skill Development Loan (BDT)

1771



Borrowers

14.21



Amount

Savings of the youth group

2,076



Youths savers

7.49



Amount

Counseling sessions

Pre service Youth Counseling

160



Clusters

2,870



Youth Participants

Counseling of parents

1,150



Clusters

10,530



Parents Participants

MoU signing for partnership

- SDF has established formal partnerships with 15 organizations/business conglomerates through signing Memorandum of Understanding (MoU) in order to receive services for employment generations. Most important GO and NGO organizations are BMET, Khulna Shipyard Limited, BITAC, SME Foundation, BRAC-ISD, UCEP Bangladesh and Youth Development Directorate (YDD) etc.;
- Linkages have been built with 27 service providers and employers and a number of technical courses have been organized in three regions.

As per the agreement, the Bureau of Manpower Employment and Training (BMET), Ministry of Expatriates' Welfare and Overseas Employment, GoB and SDF, a total of 180 youths have been trained on electrical house wiring and maintenance, caregivers for the nursing home, factory workers (4-6 months long training courses). SME Foundation, have targeted to train 2500 Youth Entrepreneurs and accordingly, 50 courses on Business Management (five day long) where 1562 youths were trained and they have started their enterprises and doing very well. Moreover, 2500 youths from 2500 villages have finally been selected for receiving Entrepreneurship Development training for transferring them from small traders to Micro Entrepreneurs.

MoU with Financing Agency

In 2019, an MoU between Karma-Shanghastan Bank (Employment Bank) and SDF have been signed and two meetings were taken place to discuss on providing Youth Micro Entrepreneurs (YME), unemployed youths and NJG members' loan. It is expecting that a significant number of youths and NJG members will get opportunity to have entrepreneurship development loan from this bank.

Kerala South South Knowledge Sharing Exposure (SSKE) Visit Reflection

In response to demand and time, South – South knowledge sharing exposure visit in Kerala was held in the reporting year. A total of 16 participants (14 staffs from SDF Head Quarter, regional and district level and 2 from the World Bank) attended a weeklong visit in Trivandrum under Kerala state of India where community based innovative new models and interventions were being shared. The visit has yielded opportunity in developing skills of SDF staff as well as the Management which have been reflected in YEGS program by designing of two pilot models on innovation and collective approaches.

Overseas Employment

Since inception of the project, a total of 15 trained youths from Khulna Shipyard Limited have gone to Singapore bringing the total to 722 during the reporting period. These youths are continuing their jobs mainly in Malaysia, Singapore and Middle East and being paid BDT 35,000-85,000 per month. According to agreement with BMET, Bangladesh and Japanese Ministry of Foreign Affairs, they agreed for hiring trained and skilled employees from Bangladesh. Consequently, a batch of 30 girls received 6 month long caregivers training on language and care giving in Satkhira TTC.

যুব উৎসব- ২০১৯

সুন্দরবন রকমারি পণ্য
কয়রা, খুলনা।



আয়োজনে: সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ)
(আর্থিক প্রতিষ্ঠান বিভাগ, অর্থ মন্ত্রণালয়)



Street Dialogue for developing Youths Entrepreneurs

Raising awareness of youths to create their mind and use skills for developing them as entrepreneurs, 12 street dialogue sessions were conducted in 12 districts in the reporting time. More than 100 youths, parents and other general youths participated at those arrangements.

Festival for Youths

Also three youth festival in three regions were organized where more than one thousand youths and parents took part. A total of twenty staffs were demonstrated.

Innovation

A Café Canteen model has been planned to be operated by a group of unemployed youths. In this regard, a space was selected and an MoU was signed with Sathkhira district Magistrate Court. It is agreed that the canteen model piloting will be started in March 2020. Under the collective model, the youths will share their income and a small amount of profit will be sent to community fund to develop and support the poor members.

Orientation and Workshop Conduction

In 2019, three workshops with 60 participants and 3 orientations with 78 different level SDF staff were organized at SDF Head Quarters for promoting Business Management training and piloting Innovation of different YEGS activities including agent banking.

Day Observations

The national day observation was organized and participated with Department of Youth Development in 12 districts. A number of 150 youths in each districts actively participated in the rally and daylong meeting.

Bangabandhu Study Support

As a part of fulfilling the requirement of Project Appraisal Document of NJLIP, Bangabandhu Study Support Grant was introduced for highly deserving meritorious students of beneficiary families who have successfully completed their Higher Secondary Certificate examination and/or are struggling to start their graduate-level studies at universities or professional institutions for adequate financial support. Consulting with the World Bank, a grant for 50 eligible students at the rate of US\$ 380 (BDT 30,000 approximately) for each was agreed to disburse. MEL division prepared application guidelines, evaluates the application forms each year and maintains the database of successful applicants. Accordingly, in the preceding year, a total of 22 applicants were selected after careful scrutinizing who met the eligibility criteria from three regions of NJLIP and their study support grants were disbursed in two installments. However, this year, a total of 50 eligible students of poor and extreme poor families from three NJLIP regions were awarded the Bangabandhu Study Support Grant through a ceremony held at SDF's Conference Room at its Head Office on 26th August. SDF officials regularly monitor their academic performances on a quarterly basis to avoid any misuse of the fund. Hopefully, this study support grant scheme will be scaled up in next year to provide support to more students of NJLIP beneficiary families.

small entrepreneurship enlightening life

Thrashed by the poverty, Md. Raihanur Rahman Sobuj, a youth from Satkhira, was looking for a silver lining behind the clouds. With a very small earning of his father, their lives were in utter chaos, desolation and despair as their family wheels were about to stop. Even he had to discontinue his studies after class XI due to draught of money.

He was trying hard to get a job or do something to run the family. At that time, he became a member of Bolorampur Shahapara village institution of Satkhira district. He borrowed BDT 6,000 as Youth Skill Development Loan and received three month long training on making wedding accessories. Setting the goal to be an entrepreneur, he took BDT 20,000 as employment loan and made 200 pieces of wedding accessories, and sold it for BDT 440 per piece. Soon it created

demand at the market and he started supplying those materials in Khulna, Satkhira, Jessore and Norail districts. He repaid the 1st Cycle loan and received BDT 50,000 from the VCO. He added BDT 70,000 that he borrowed from his mother (she took up from the VCO) and invested BDT 1,20,000 to expand this business. He established a factory and employed a worker to assist him. He has also involved his father to see the marketing side. Prior to this, he got five days training on entrepreneurship development for SME Foundation by the help of SDF. He also got registered from Bangladesh Small and Cottage Industries Corporation (SSCIC), Satkhira that has helped him to run his business smoothly.

His daily income is now BDT 15,000 per month excluding all the expenses. At present, he has been able to maintain the run errands of his family including the educational expenses of his three sisters. Additionally, he purchased a pond of 33 decimals (1 bigha) and planning to start fish farming. He is an excellent example of small entrepreneurship and is very grateful to SDF for enlightening his life.

for

Sobuj

SUCCESS STORY





COMMUNICATIONS

Catalyzing community people's endeavor to a great extent, SDF bridges the gap between their aspiration and action to translate the target into reality. The

Communication Unit

of SDF aims to actively promote, protect and enhance the reputation of the organization through establishing strategic communication and thus it serves as a foundation for planning. The essentials of our Communications combines strategies, approaches and



methods that enable individuals, families, groups, organizations and communities to play active roles in achieving, protecting and sustaining their own selves. It is continuously developing channels and activities to promote better understanding of SDF and to raise organization's profile. It

fosters innovation and synergy between programs through the exchange of ideas and information both internally and externally. Our overarching vision of communication is flexible enough to accommodate the diverse national and regional circumstances. The section works closely with other departments to ensure it understands the dynamics of our business and the information it needs to communicate.

THE IMPACT

In 2019, Communications unit expanded its capacity with the design, publication and branding. Also Communication's re-branding efforts continued to focus on internalizing the organization's brand values and projecting the same to external audience.

Through its continued year round well coordinated promotional activities like utilization of multimedia, establishing networking, maintaining liaison with GO and NGOs, organizing popular theatre etc. have been able to demonstrate SDF's achievements and contributions to national and international audience. It also has been helping development programs to translate the aspirations and objectives into reality. 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 through the door liaison office, development partners, harnessing synergy and partnership management through the social innovation lab, managing relationship with local, regional and national media to bring achievements to public notice. Documentation and dissemination are compressively intertwined with this promotional activity giving a different dimension in moving core programs forward. This section maintains and develops website as well as keeps them updated through uploading information to ensure a bigger picture of SDF's activities to both internal and external audience. To play crucial role in the organization's success, this component is managing high profile national and international visitors for better exposure of the organization's poverty alleviation activities. This unit is deriving key messages from the programs, designing key offline and

online materials for SDF, arranging local and international events and organization's media engagement. One of the important activities of this section is to publish Annual Report. Consequently, Annual Report 2018 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 months planner, exclusive messages and photos highlighting its projects and programs. The desk calendars of 2018 were published with the success stories of our beneficiaries. In addition, we prepared diaries for all of its employees and national and international agencies including the World Bank and other GO/NGO stakeholders. We

also made video on our programs and a success story of a beneficiary who was cultivating floating vegetables. Our social media is also increasing fans on Face book. In the reporting year, we 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.





In materializing our journey ahead and for furnishing necessary support to core programs to be implemented effectively and smoothly with desired outcomes, the **Capacity Building Cell (CB Cell)** has been encompassing the organization's human, technological, organizational, institutional and resource capabilities. It's fundamental goal is to enhance the ability to evaluate and address the capacity issues, best suited to the organization's goals embedded in a personnel development plan and overall organizational efficiency and ability to fulfill its mandate. Our



CAPACITY

BUILDING CELL

training programs well-equipped with cognitive, behavioral and management development approach contribute to develop skills and expertise among the beneficiaries and the staff. It is much more than training and includes human resource development, the process of providing individuals with the understanding, skills and access to information, knowledge and training that enables them to

perform effectively. It is also responsible for augmenting the capacity and professionalism of SDF employees and program participants through a wide range of human development initiatives. The strong view of this virtual paradigm shift lies in the department's existing learning principles, activities and practices which are perfectly in line with an interactive learning mode.

THE IMPACT

To carry forward the training plan as well as to consider the NJLIP program operation and field demands in the districts, annually a significant number of training courses have been conducted by CB Cell along with the direct assistance of regional and district ICB team. By receiving training properly, beneficiaries were able to utilize their learning and knowledge for developing their livelihood and enhancing their economic status.

In this regard, 65 orientations for the newly recruited staff on NJLIP activities were held in the reporting year. The number of training on livelihood improvement activities were 64 while the technical guideline and social safeguard training were 267. A training course on community finance and accounts and book keeping were also held and the number was 150 and 188 respectively. Also, 29 training sessions on Project Monitoring System (PMS) was held in 2019. A total of 93 village grading trainings were arranged for the development of the staff. To give a momentum, 501 trainings on HR, Payrolls and FIS were conducted by the CB Cell. Moreover, 125 number of training on Community

Assessment Process (CAP) took place whereas 352 on Loan Management System (LMS) were held in 2019. To build confidence, 317 business development training was organized in the reporting year and 404 orientation programs on second generation institution were carried out. Furthermore, 395 training on entrepreneurship development and business management put in order in the reporting year as well as 321 training on National Integrity Strategy.

By receiving training properly, beneficiaries were able to utilize their learning and knowledge for developing their livelihood and enhancing their economic status

Staff Training

Target: 4,150
Achievement: 3,926

95%

Beneficiaries Training

Target: 2,00,650
Achievement: 1,95,982

98%



Training



Orientation on
NJLIP activities for
newly recruited staff

Target: 66
Achievement: 65

Livelihood
Improvement
Activities

Target: 66
Achievement: 64

Technical Guideline
and Social Safeguard

Target: 280
Achievement: 267

Community Finance

Target: 160
Achievement: 150

Accounts and Book
Keeping

Target: 198
Achievement: 188

Project Monitoring
System (PMS)

Target: 30
Achievement: 29

Village Grading

Target: 96
Achievement: 93





**HR, Payrolls
and FIS**

Target: 520
Achievement: 501

**Community
Assessment Process
(CAP)**

Target: 130
Achievement: 125

**Loan Management
System (LMS)**

Target: 370
Achievement: 352

**Business
Development**

Target: 330
Achievement: 317

**Orientation on
2nd generation
institution**

Target: 425
Achievement: 404

**Training on
Entrepreneurship
Development and
Business Management**

Target: 415
Achievement: 395

**National Integrity
Strategy**

Target: 330
Achievement: 321



APPRAISAL and MONITORING

With better mechanism for monitoring and supervision,

Appraisal and Monitoring Team

(AMT) plays a significant role as a part of our holistic approach to support livelihoods along with ensuring other compliance in line with the financing agreement and project appraisal documents. The AMT is responsible for independently appraising the Village Development Funds(VDFs) applications received from the project villages, checking quality and certifying goal for fund release for both intra and inter-village proposals verifying

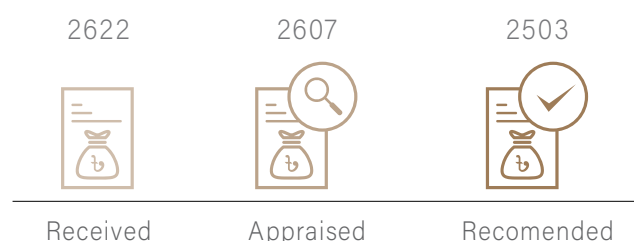
preparedness for fund release. They certify achievement of physical and other milestones during the implementation of community activities and independently reviews community submissions for release of fund installments following the project's guidelines and rules.

SDF has been continuing its drive to promote full financial inclusion, by increasing the number of households provided with financial services from the project. This ensures the community to access a range of financial services tailored to specific needs that they can clearly understand and can use easily.

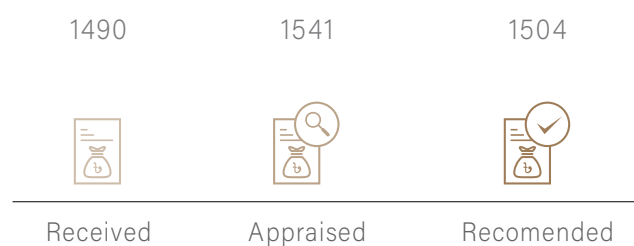
THE IMPACT

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.

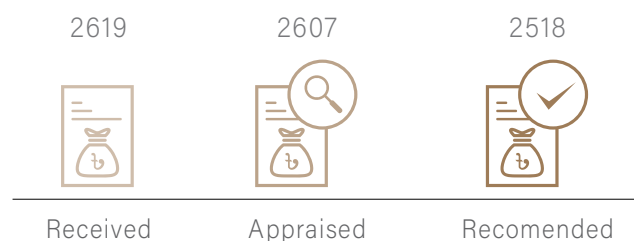
Mymensingh



Barishal



Khulna

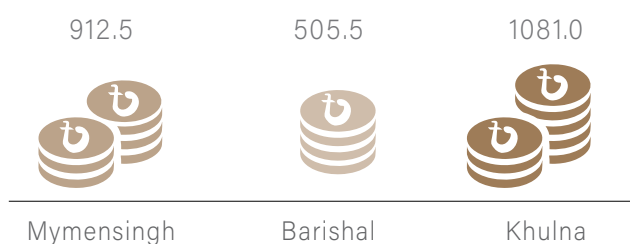
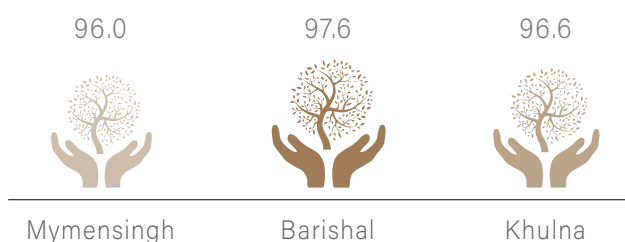


A total of **6,731** fund proposals were received from which **6,755** were appraised and **6,525** were recommended for fund release.

In the reporting year, 2,607 proposals were appraised in Mymensingh region of which 2,503 were recommended for fund release. Barishal region appraised 1,541 proposals and recommended 1,504 for fund release. Besides, 2,518 proposals were recommended in Khulna region and 2,607 were appraised.

Rate of Success

During reporting year, the success rates of Mymensingh, Barishal and Khulna regions are 96 percent, 97.6 percent and 96.6 percent respectively. The overall success rate during this year is 96.6 percent.



A total of BDT **2,499 million** recommended by RAMTs and sanctioned by SDF, HQ for releasing from the respective Regional Offices in 2019. It is worth mentioning that BDT 912.5 million was recommended by RAMT Mymensingh while BDT 505.5 million was recommended by RAMT Barishal and BDT 1,081 million was recommended by Khulna Region.







GOVERNANCE AND ACCOUNTABILITY

Accelerating the pace of development, the

Governance and Accountability of SDF has significant and effective roles for keeping the program on right track to reach the desired destination. It ensures

organizational accountability, integrity and alignment with its vision, mission and values. We believe 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. Ensuring planned services properly, our Governance and Accountability is well

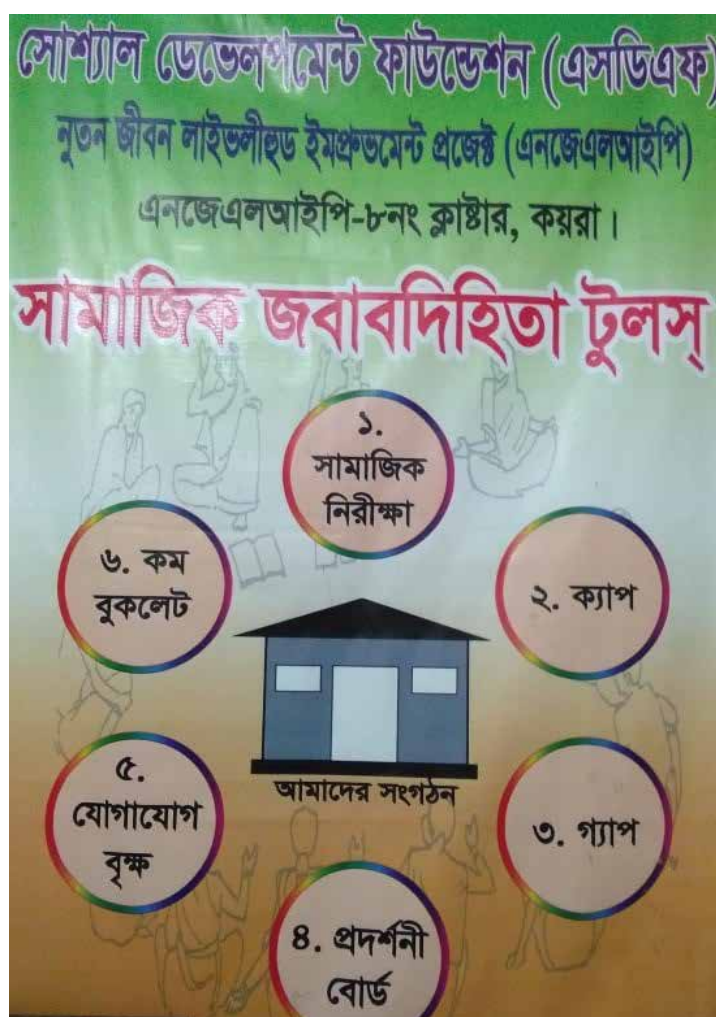
equipped with Governance and Accountability Action Plan (GAAP), Social Audit Committee(SAC), Community Assessment Process(CAP), Integrity Committee, and Information Disclosure Policy(IDP), Display Board and Grievance Redress Mechanisms(GRM). In a bid to ensure good governance in NJLIP areas down to the community level including the beneficiaries and instituting accountability among the stakeholders according to the project frame work, SDF has taken optimal measures to get the best outcomes to propel achieving project development activities.

Our Governance and Accountability unit is regularly submitting Integrity Report to Financial Institutions Division, Ministry of Finance in every quarter of the financial year.

The Integrity Report includes information regarding:

- Organizational system
- Improvement of organizational efficiency and ethics

- Various Acts/policies/ regulations/ manual in implementing integrity at organizational level
- Right to get information
- Implementation of E-filing
- Innovation and service delivery process simplification
- Ensuring transparency and accountability
- Integrity related other activities
- Incentives for practicing integrity and
- Monitoring and evaluation



THE IMPACT

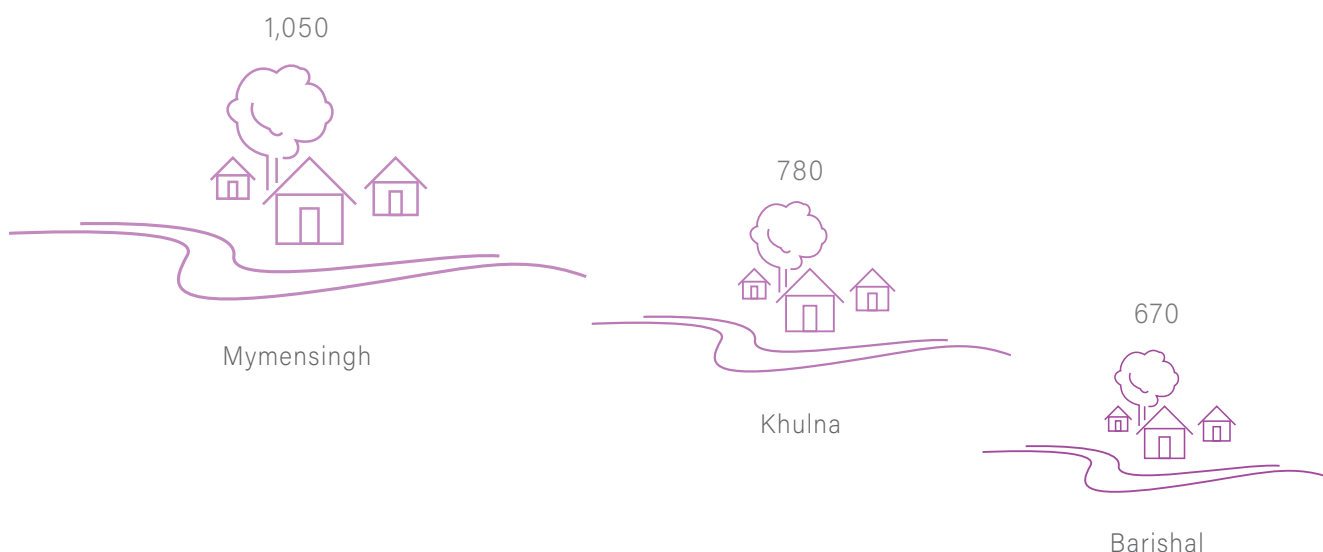
Governance and Accountability Action Plan (GAAP)

In 2019, the Governance and Accountability Action Plan (GAAP) tool has managed to complete action plans in all 2,500 NJLIP villages that includes 670 villages in Barishal,

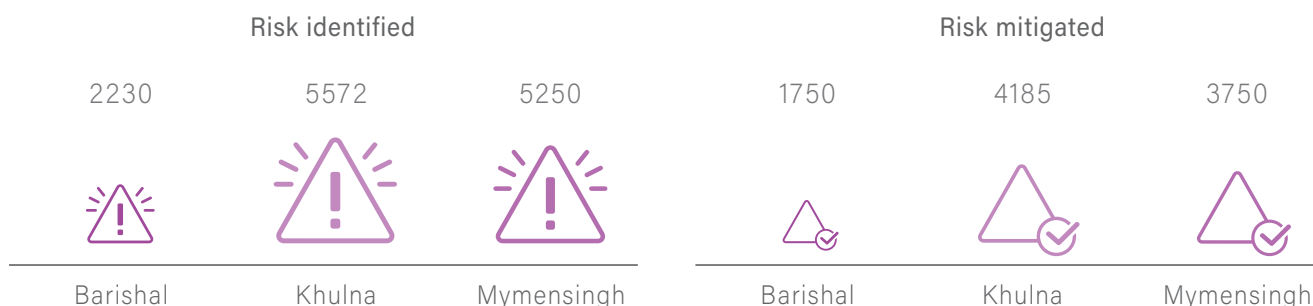
780 in Khulna and 1050 villages in Mymensingh region in the preceding year. Alongside, in all the NJLIP villages, a total of 13,052 risks were identified at the end of last year where Barishal, Khulna and Mymensingh regions account

for 2,230, 5,572 and 5,250 respectively. On the other hand, around 74% i.e. 9,685 risks were already resolved to attain the project development objectives on time.

Status of GAAP completed



Risks mitigated through GAAP



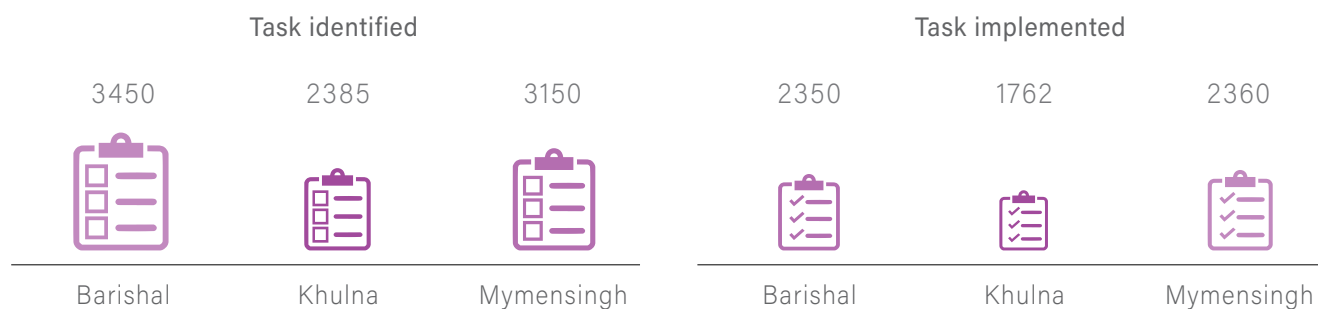


Community Assessment Process (CAP)

In the reporting year, CAP was completed in all 2,500 NJLIP villages including 670 in Barishal, 780 in Khulna and 1,050 in Mymensingh region and accordingly action plans were approved. In addition, 8,985 tasks (3,450 in Barishal, 2,385 in Khulna and

3,150 in Mymensingh) were identified through CAP and approximately 72% i.e. 6,472 (2,350 in Barishal, 1,762 in Khulna and 2,360 in Mymensingh) of them were already implemented.

Tasks implemented through CAP

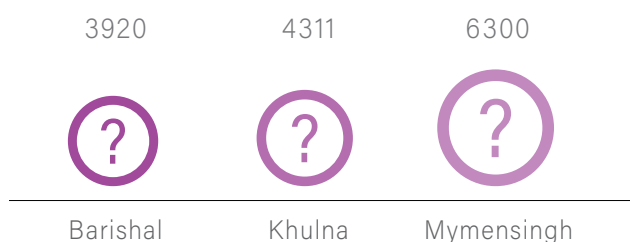


Social Audit Committee (SAC)

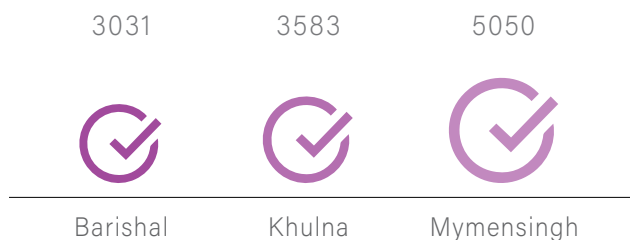
This year, SAC has identified and recommended a total of 14,531 issues in all three NJLIP project regions during the year-2019 where 3,920, 4,311 and 6,300 issues were identified in Barishal, Khulna and Mymensingh regions respectively. On the other hand, 80% i.e. 11,664 issues were already resolved out of the 14,531 identified and recommended.

Issues resolved through SAC

Issues identified & recommended



Issues resolved



Information Disclosure Policy (IDP)

Also, SDF has set up Information Disclosure Units at all its district and regional level offices along with the head office.

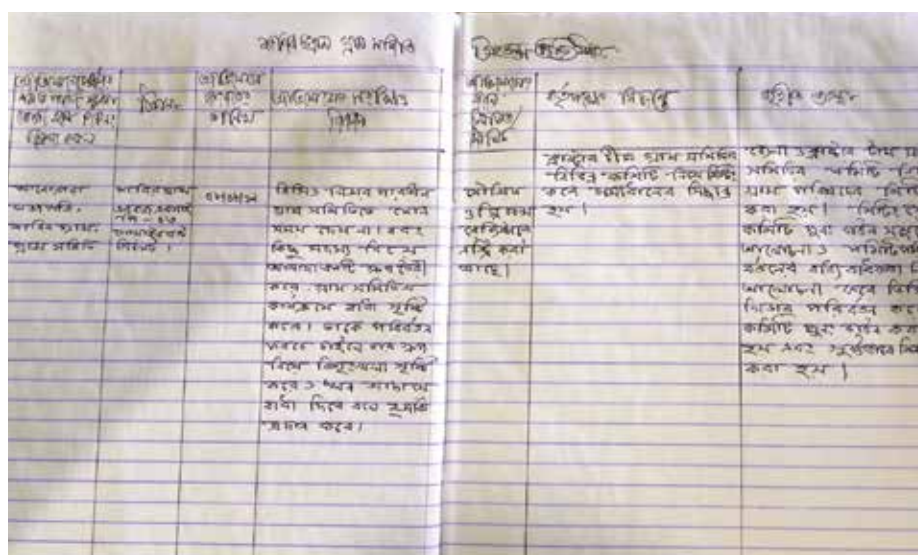
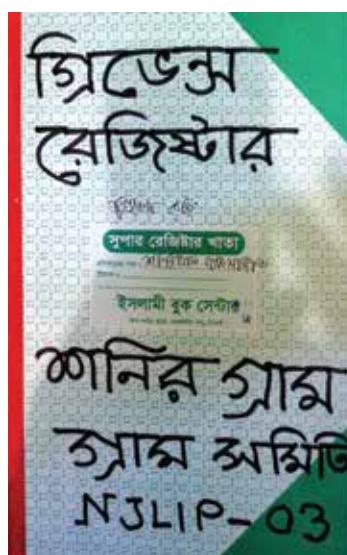
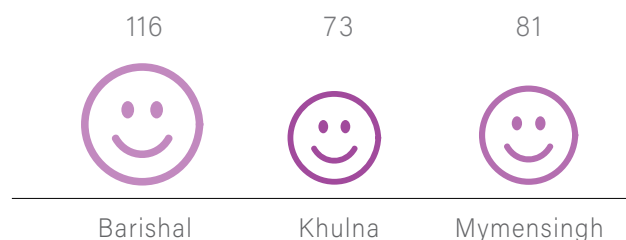
Display Board

Moreover, all the 2,500 villages have already established the Display Boards as prescribed in the Community Operation Manual.

Grievance Redress Mechanisms (GRM)

A total of 270 grievances (116 in Barishal, 73 in Khulna and 81 in Mymensingh) were received and all of them were duly addressed.

Grievance redressed





MONITORING EVALUATION AND LEARNING

Our Monitoring, Evaluation and Learning (MEL) Department has become a multi-disciplinary independent unit within the framework of SDF contributing to improve performance of programs and achieving intended results. This department conducts periodic analysis of program performance enabling the management to determine whether the key activities are carried out as laid in the project results framework, and are able to create long lasting impacts. This department has been working to improve current and future management of outputs, outcomes

and impact. SDF ensures intensive monitoring and evaluation for all the program activities regularly. The project's monitoring and evaluation tools include: **i.** a comprehensive impact survey; **ii.** the project's Management Information System (MIS); **iii.** the established third party monitoring and learning workshops; **iv.** Village Grading and **v.** a scorecard base assessment tool to track gender and empowerment aspects. MEL tracks achievements by a regular collection of information to assist timely decision making, ensure accountability, and provide the base for evaluation and learning.



THE IMPACT

A well designed MIS of ours facilitates the flow of information among various levels and enables setting up of a feedback mechanism for planning and management

Management Information System (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 MIS produces information that supports the management functions of SDF and facilitates the decision-making

process. It is thus an organised approach of collecting, processing, storing and disseminating data to carry out management functions. A well designed MIS of ours facilitates the flow of information among various levels and enables setting up of a feedback mechanism for planning and management of a program, project or a policy. The village level progress is captured in MIS through well designed

Village Matrix (VM). In order to make the MIS more effective and efficient in line with the implementation arrangements of NJLIP, SDF-MIS has been developed four modules such as (a) Financial Information System (FIS); (b) Project Monitoring System (PMS); (c) HR and Payroll System; and (d) Inventory System that are working adequately.

ICT Development and Implementation

In order to supplement the ICT Vision-2021 of the Govt. of Bangladesh SDF has introduced Loan Management System (LMS) at village level to capture data/information related to financial transactions into the

Loan Management System has been implementing in all 12 districts covering a total of 2500 villages

computerized system. Loan Management System (LMS) has been implementing in all 12 districts covering a total of 2500 villages under Khulna, Mymensingh and Barishal regions. It is being rolled out in all project villages in a bid to ensure real-time updating of financial data along with fund management through the

Internet from remote villages under NJLIP's intervention. The project has distributed Laptop (one laptop for each village) and provided basic and

operational training to the Community Resource Persons (CRPs) in 2500 villages. Regular data entry of all 2500 villages is completed and regular data entry is going on smoothly. In fact SDF's

web-based Loan Management System (LMS) is now fully functional in all project villages and the system is operated and managed by the Community Resource Persons (CRPs).

Third Party Monitoring (TPM)

In 2019, findings generated by the Process Monitoring (PMA) through field assessment has been shared at all levels including cluster, district and region. The team identified key findings of the project implementation and compiled in quarterly reports. The identified findings were discussed in Quarterly Monitoring and Learning Workshops

Formal decisions were taken on 164 major findings out of which about 82% findings have been resolved

held at all the regions where all concerned officials from cluster to HQs participated, and decisions taken towards action. Progress status of each issue was thoroughly reviewed in the workshops. Accordingly, formal decisions were taken on 164

major findings out of which about 82% findings have been resolved. PM national team always updated SDF management on current field status in a regular interval that helped the management to take immediate action.

Women Empowerment

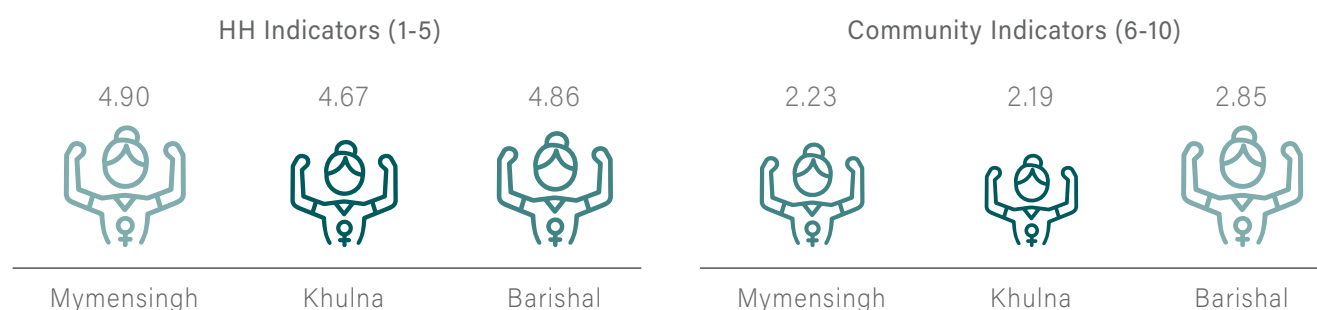
Women empowerment of the project is being measured through a participatory process using 'empowerment scorecard' on the basis of communities' perception on women's

empowerment in social and cultural context. In 2019, PMA administered scorecard assessment among 7,927 NJLIP women members of 500 villages. A proportionate random sampling determines the sample. Of total sample

respondents, a total of 3,225 respondents (HHs) have been interviewed in Mymensingh region, while it is 2,468 and 2,234 in Khulna and Barishal region respectively.

Throughout the reporting year, scorecard index has been found 7.20 of all 10 Indicators against the targeted index 7.0 set in the Results Framework of NJLIP. The Indicators are divided into 2 broader dimensions/levels i.e. House Hold level Indicators and Community level Indicators.

Empowerment status



Barishal region scored the highest 7.70 Index number followed by Mymensingh region 7.13 and Khulna region 6.83. House Hold level score is higher than that of community level which is largely contains outcome level indicators.

The indicators

- 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.

Village Grading

With a vision to assess the performance of NJLIP villages against specific milestones, grading of 2500 villages for the year 2019 has started on October 2019 and schedule to be completed by February 2020. Grading of a total 1637 (65%) villages have been completed till December 2019 of which 41% and 55% villages obtained A and B grade respectively while about 4% village got C grade. Very negligence number of village (4) obtained D grade. It is to be mentioned that 96% village found to have under A and B categories.

41% A B 55%
4% C

Village Grading in 2019

Region	District	# of Village	# of Village Completed Grading	Grade				# of village remain
				A	B	C	D	
Mymensingh	Mymensingh	180	82	33	49	0	0	98
	Sherpur	140	106	85	21	0	0	34
	Sylhet	140	81	25	53	3	0	59
	Comilla	240	104	59	45	0	0	136
	Chandpur	350	252	95	132	24	1	98
Sub-Total		1,050	625 (60%)	297 (48%)	300 (48%)	27 (3.84)	1 (0.16)	425 (40%)
Khulna	Khulna	240	176	80	82	12	2	64
	Satkhira	350	312	133	174	5	0	38
	Rangpur	190	151	33	112	5	1	39
Sub-Total		780	639 (82%)	246 (39%)	368 (58%)	22 (3.53)	3 (0.47)	141 (18%)
Barishal	Barishal	210	102	34	67	1	0	108
	Pirojpur	120	96	7	86	3	0	24
	Bagerhat	120	73	31	39	3	0	47
	Shariatpur	220	102	58	43	1	0	118
Sub-Total		670	373 (56%)	130 (35%)	235 (63%)	8 (2%)	0	297 (44%)
Sub-Total		2,500	1,637 (65%)	673 (41%)	903 (55%)	57 (3.76)	4 (0.24)	863 (35%)
				A & B (96%)				



Study Support Grant

Bangabandhu Study Support Grant was introduced for highly deserving meritorious students of beneficiary families who have successfully completed their Higher Secondary Certificate examination and are struggling to start their higher studies at universities or professional institutions for adequate financial support. This year, a total of 50 eligible students were awarded the

Bangabandhu Study Support Grant through a ceremony held at SDF's Conference Room at its Head Office on 26th August '19. SDF officials regularly monitor their academic performances on a quarterly basis to avoid any misuse of the fund. Hopefully, this study support grant scheme will be scaled up in next year to provide support to more students of NJLIP beneficiary families.

Graduation tracking of project beneficiaries

With a view to assess the upward movement of the existing targeted mobilized households from extreme poor to poor and poor to middle class, an attempt was undertaken by SDF to carry out a study for tracking graduation and evaluate the socio-economic changes of the project beneficiaries. The study methodology considered to take interview of total 385,736 HHs who are mobilized into groups till March 2019 having ten binominal questions with either 'yes' or 'no' answers to every mobilized project beneficiary. The Monitoring, Evaluation and Learning (MEL) division of SDF assigned to conduct the whole study.

Out of total 385,736 mobilized HHs, 230,668 (59.77%) and 155,068 (40.23%) HHs belongs to extreme poor and poor respectively as

per baseline status. The study result shows that total number of 230,668 extreme poor households and 131,832 out of them graduated and movement from EP to higher level of social status of Poor which is 57.15%. On the other hand, 43,005 out of 155,068 poor households graduated to middle class appeared to the tune of 27.73%. Most significantly, 5,805 (2.52%) households have graduated from extreme poor to directly middle class. It appears from the analysis that Extreme Poor has been able to show upward movement to attain the status of Poor whilst Poor along with Extreme Poor HHs have enlightened to shift to the higher status of Middle class. However, a total of 48,810 (12.65%) households from all surveyed households have been graduated to middle income status.

Extreme poor to higher level of social status of poor



Graduated to middle class



Graduated from extreme poor to directly middle class





Key Achievements of NJLIP

Key activities	Project end target	Achievement	
		During 2019	Cumulative as of December'19
Project area and beneficiaries coverage			
Project villages	2,500	-	2,500 (100%)
Project beneficiaries	10,00,000	25,013	10, 03,697 (100%)
% of women project beneficiaries	90%	95%	98%
% of female beneficiaries occupying executive positions in different committees	90%	97%	97%
Village Development Fund (VDF)			
Villages received/accessed VDF	2,500	-	2,500 (100%)
Amount of VDF disbursed (Tk. In crore)	-	203.23	1,083.59
Youth Skill Development and Employment			
Unemployed youth identified	25,000	879	37,800 (151%)
Unemployed youth received skill training	25,000	3,977	28,377 (114%)
Unemployed youths employed	25,000	5,138	25,663 (103%)
Youth wage employed	As actual	2,609	13,487 (53%)
Youth self-employed	As actual	2,529	12,176 (47%)
Youth sustain at least one year	25,000	9,379	20,525 (82.10%)
Youth entrepreneurs	As actual	240	1,562
Partnerships established with different employers	As actual	1	15
Children/siblings of beneficiaries received stipend to get admission into university	50	50	50 (100%)
Community Finance			
NJG members started savings (incl. youth)	428,999	13,677	428,999 (100%)
Amount of savings accumulated (Tk. In crore)	-	13.88	46.11
NJG members received loan from SF	316,771(80%)	5,716	322,354 (81.41%)
Total revolving amount of SF loan (Tk. In crore)	-	376.93	1,012.83
NJG members received SF loan more than one time	277,175 (70%)	1,14,254	212,812 (66%)

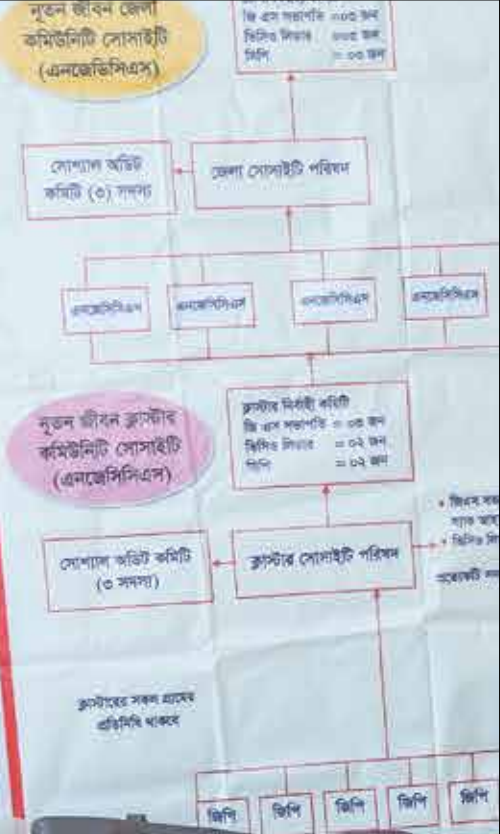




Key activities	Project end target	Achievement	
		During 2019	Cumulative as of December'19
Livelihood Activities			
Vulnerable received one time grant	As actual	-	12,126
Amount of one time grant disbursed (Tk. In crore)	As actual	-	7.19
Producer group (PG) formed	2,500	1,147	2,268 (91%)
Producer group (PG) registered with Department of Co-operative (DoC)	240	164	554 (231%)
Productive Investment Fund(PIF) disbursed	240	115	338 (141%)
Amount of PIF disbursed (Tk.In crore)	-	8.09	23.06
Bio gas plant installed	As actual	49	67
Aquaculture farm established	As actual	1,064	3,725
Beneficiaries received training on IGAs	As actual	40,852	280,478
Beneficiaries involved in livelihood activities			
Livestock	As actual	3,230	182,132
Agriculture	As actual	735	41,443
Transport	As actual	57	3,198
Small Trade	As actual	1,127	63,562
Fisheries	As actual	527	29,739
Others (Floating vegetable, cage fish culture, rabbit, turkey bird, card preparation, vermin compost etc.)	As actual	40	2,280
Small Scale Infrastructure Development			
Gram Samiti office completed	2,500	1,131	2,439 (98%)
Km of HBB/Soling road completed	As actual	19.67	165.07
Culvert completed	As actual	42	548
Water treatment plant installed	NA	185	270
Tube-well installed	As actual	196	6,938
School building repairing & field raising	As actual	3	11
Foot bridge constructed	As actual	4	19
HHs benefitting from infrastructure	875,000	251,801	760,789
Labor days generated from infrastructure	As actual	11,18,839	22,08,297

Key activities	Project end target	Achievement	
		During 2019	Cumulative as of December'19
Nutrition Awareness and Support Services			
HHs received tippy-tap	350,000	158,440	423,861 (121.10%)
Pregnant and lactating mother participated in BCC sessions	100,000	101,186	305,819 (306%)
Capacity Building			
Staff trained	As actual	3,926	20,195
Community trained	As actual	195,982	10,81,847
Client days of training provided	10,80,000	370,179	19, 64,306 (182%)
Appraisal Monitoring			
Fund proposal appraised by AMT	As actual	6,755	26,941
Fund proposal recommended by AMT	As actual	6,525	25,545 (95%)
Second Tier Institution Development			
Nuton Jibon Community Society (NJCS) formed	225	85	225 (100%)
District NJCS formed	21	6	21 (100%)
Cluster NJCS formed	204	80	204 (100%)
Amount of IDF disbursed in NJCS (Tk. In crore)	-	7.77	24.94
Amount of PSF disbursed in NJCS (Tk. In crore)	-	2.04	10.49
MoU or contractual arrangement signed between/federation/NJCS and business partners	10	3	36 (360%)
Governance and Accountability			
Grievances registered	As actual	158	270
% of grievances resolved	90%	100%	100%
Monitoring and Learning			
Process monitoring issues identified	As actual	164	286
% of process monitoring issues resolved	80%	82% (134)	80% (229)
Project Financing			
Amount of IDA fund utilized (BDT in Crore)	1,560	301.78	1,378.01 (88.33%)

- অন্তর্ভুক্তিকরণ : যোগ্য সকল গ্রামকে অন্তর্ভুক্ত করা যাতে ঝাঁকপূর্ণ, দারিদ্র ও অতিনরিত্র, মহিলা, যুবদের সেবা প্রদান করতে পারে;
- সমতা : সুযোগ- সুবিধার সম বন্টন;
- অংশগ্রহণ : সকল সদস্য আলোচনা ও গুরুত্বপূর্ণ সিদ্ধান্ত গ্রহণে অংশগ্রহণ করবে;
- স্বচ্ছতা : সকল কাজ সবাই যেন জানে;
- জবাবদিহিতা : অর্পিত দায়িত্ব ও কাজ সঠিকভাবে সম্পন্ন করতে হবে। যদি সকল সদস্যকে সময়মত অবহিত করা হয় এবং তারা সংগঠনের কর্মকাণ্ডে সক্রিয় থাকে তবে বলা যাবে স্বচ্ছতা নিশ্চিত হয়েছে। সংগঠন সদস্যদের কাছে দায়বদ্ধ এবং বিভিন্ন পদে যারা দায়িত্বে আছেন তাদেরকে গৃহীত সিদ্ধান্ত মোতাবেক কাজ করতে হবে;
- খরচ কম করা : সুশাসন এবং খরচ কম করার অভ্যাস রপ্ত করা। সেবা যেন বেশি গ্রাম পায় এবং যে সকল কাজ গ্রামের গ্রাম সমিতি বা তিসিও করতে পারে তা না করা।



NUTON JIBON COMMUNITY SOCIETY

In materializing the journey ahead, **Nuton Jibon Community Society (NJCS)**, a phenomenal initiative of SDF 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. It has been scaling up information sharing and communication among all its members, aggregating various services and mobilizing producer groups and livelihood development activities

including linkages with local government, private sectors and financial institutions. This is being achieved through delivering demand based quality services and technical assistance to member organizations. A phase-out plan is in place for all SIPP II villages as to when and how they will enter into self-managed second-tier institutions.

THE IMPACT

NJCS in NJLIP

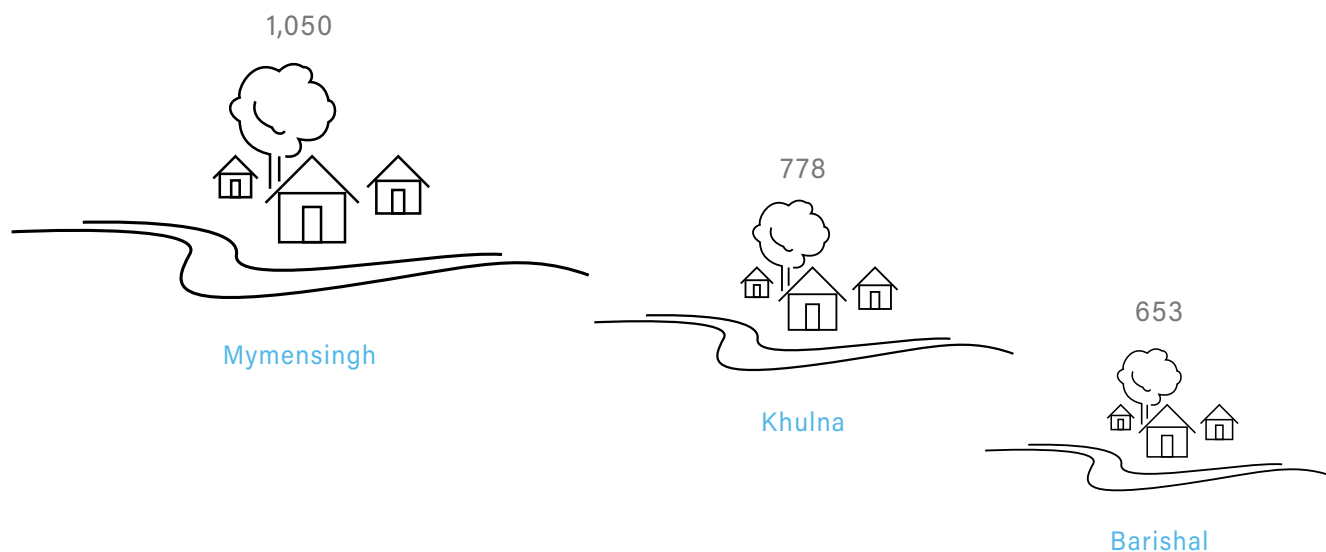
Institutional development

On the whole, 80 Nuton Jibon Cluster Community Societies (NJCCS) and 06 Nuton Jibon District Community Societies (NJDCS) formed under 12 districts and functioning as per plan. Also, 2481 (99%) villages out of 2500 has been enrolled as members of NJCS in Mymensingh: 1050, in Khulna: 778 and in Barishal: 653. A total

of 2481 villages deposited membership fees (100% member villages) bringing an amount of BDT 24.81 million (Mymensingh: 10.50, Khulna: 7.78 and Barishal: 6.53). Furthermore, an amount of BDT 77.66 million (Mymensingh: 31.68, Khulna: 23.94, Barishal: 22.00) have been received as IDF by 7 district NJCSs and BDT 11.45 million (Mymensingh: 3.97, Khulna: 4.73, Barishal: 2.74) has been utilized. Besides, 9964 Community Professionals (CP)

have been identified of which 6559 CPs (Barishal-2030, Khulna-2098 and Mymensingh-2431) have been registered and providing services. A number of 113 CPs (Khulna: 54, Barishal: 89) provided support to other areas by NJCS as well. In addition, 166 weak villages (Mymensingh: 90, Khulna: 71 and Barishal: 5) were being supported by NJCS during this year.

Villages enrolled as NJCS member



Livelihoods development activities

In this year, 2268 producer groups have been formed with 40,642 members on different IGAs like-beef fattening, dairy cows, poultry, fisheries etc. Moreover 222 producer

groups have been registered with the Department of Co-operative (DoC) as a part of obtained legal status and long term sustainability. Likewise, 45,069 members have been benefited and received services (training, advice, de-worming,

vaccination and medicine support). In addition, 2,88,036 members have been benefited and received services from linkages e.g. training, advice, de-worming, vaccination and medicine support).



NJCS in SIPP-II areas

Institutional development

In 2019, 124 Nuton Jibon Cluster Community Societies (NJCCS) under 15 districts have been formed and are functioning as per plan. Overall, 12 NJCS of Gaibandha, Jamalpur, Barguna, Nilphamari, Rangpur, Naogaon, Sirajganj, Pirojpur, Bagerhat, Khulna, Satkhira and Mymensingh have been registered as of December 19 under the Societies Act 1860. Registration for remaining 3 societies is on the move.

Additionally, 8 villages have been enrolled as member of NJCS, bringing 3091 (98%) villages under three regions (Mymensingh: 1071, Khulna: 1312 and Barishal: 708). A total of 3076 (99.54%) villages deposited membership fees as well. An amount of BDT 171.70 million as IDF has been received by 15 NJDCS including 124 NJCCS: 54.01 in Mymensingh, 57.50 in Khulna and 60.19 in Barishal. Moreover, BDT 10.81 million utilized as IDF during

the year, bringing an amount of 139.69 million (81%) as utilized fund (Mymensingh:51.85, Khulna: 43.70 and Barishal: 44.12). In addition, BDT 20.45 million have been received as PSF by NJCSs, bringing an amount of BDT 104.95 million (Mymensingh:27.78, Khulna:38.80 and Barishal:38.38) in 2019.

Besides, BDT 17.04 million have been utilized during the reporting period and raised the amount to BDT 62.13 million that is 59% (Mymensingh: 18.10, Khulna: 21.18 and Barishal: 22.84). More to the point, 744 producer group members received services from Performance Support Fund (PSF) and 85,088 producer group members received services from PSF in total and 10,727 youth members have been employed (self and wage) borrowing from PSF. A number of 3142 villages (100%) have been completed village grading by NJCS where 'A' grade villages are 1683 (Barishal: 569, Mymensingh: 615 and Khulna: 499), 'B' grade villages are 1148 (Barishal: 139, Mymensingh: 361, and Khulna: 648) and 'C' and 'D' grade villages are 311 (Mymensingh: 105 and Khulna: 206) respectively. About 15521 CPs have been identified out of whom 6,096 CPs (Barishal: 1266, Khulna: 2893 and

12 NJCS have been registered as of December 19 under the Societies Act 1860. Registration for remaining 3 societies is on the move

Mymensingh: 1937) have been registered and providing services. Also, 1506 CPs (Barishal: 297, Mymensingh:253 and Khulna:956) provided support to other villages by NJCS. Above and beyond, NJCSs provided support to 589 weak villages during the reporting period.



Livelihoods development activities

In this year, 55 producer groups have been formed, brought a total of 5,763 that was formed with 1,16,199 members on different IGAs like- beef fattening, dairy cows, poultry, fisheries etc. A total of 330 producer

groups have got registration from Department of Co-operative (DoC) and 50,074 members received services (training, advice, de-worming, vaccination and medicine support). This effort brought 7,41,499 members from 171 linkage development programs (Mymensingh: 47 Barishal: 57

and Khulna: 67). A total of 20,487 members have been benefited and received services from partnerships (training, advice, de-worming, vaccination and medicine support) that raised the number in 55,259 in 2019.



SDF pledged to reduce the proportion of people without access to nutrition and hygiene and has crafted this novel intervention-

Nutrition Awareness and Support Service (NASS)

to raise awareness, improve attitudes and practices that eventually enhance nutritional outcomes for targeted beneficiaries allowing them to optimizing their

livelihoods activities. To capitalize on timely demand driven approach, SDF hired NGOs to provide training to communities, build awareness and promote nutrition advocacy; provide direct nutrition support for pregnant and lactating mothers; and promote practices for targeted households. NGOs have been working through Nutrition Support Committees (NSC). This is being



NUTRITION

AWARENESS AND
SUPPORT SERVICES

achieved in the course of :

i. promoting better hand washing practices amongst beneficiaries, particularly before food preparation, feeding babies and when using sanitation facilities; iii. Promoting

better infant and child feeding practices for pregnant and lactating mothers; and

iii. Mainstreaming nutrition sensitive actions into selected income generating activities.

THE IMPACT

Type of Nutrition Intervention are BCC and Counseling on IYCF (Infant & Young Child Feeding), balanced diet by diversified food consumption; homestead gardening, safe drinking water, hygienic practices &

linkage building with Government Health facilities for EPI (Expanded Program on Immunization), ANC, PNC, FP etc. Target groups are adolescent girls, pregnant mothers, lactating mothers, 0-5 year old children and mother-in-laws from poor and extreme poor households.

NASS interventions aligned with the SDGs 2030 (GOAL 3: Good Health and Well-being, GOAL 6: Clean Water and Sanitation.), National Nutrition Policy 2015 (NNP 2015) and Second National Plan of Action on Nutrition, August 2017 (NPAN2 2017).

Major Activities of NASS

- Conducting Nutrition BCC sessions for the adolescent girls, pregnant mothers, lactating mothers and mother-in-laws.
- Distribution of vegetable seeds among the pregnant and lactating mothers for nurturing homestead gardens.
- Distribution of Tippy Taps (hand washing stations) in the village level households.
- Household visits for counseling and follow up.
- Building linkages with Govt. Health and Livelihood Departments.

Supporting Activities of NASS

- Capacity Building.
- Communication Campaigns (IEC):
 - ✓ National Nutrition Week (23-29 April)
 - ✓ World Breastfeeding Week (1st week of August)
 - ✓ Global Hand Washing Day (15 October)
- Conducting coordination meetings at cluster (GS & GP,) district, regional and national level.
- Participating in the sub-districts, district, national and international level stakeholders meetings, seminars, workshops etc.
- IEC support by Food Plate distribution.
- Exposure visits.
- Each Gram Samiti Office will be equipped with one BMI instrument.



NASS activities

Major Activities	NGOs	Annual Achievements (January-December 2019)			
		PNGO wise		Project Total	
		Target	Achieved	Target	Achieved
1. BCC Sessions & adolescent girls					
1.1. BCC Sessions with adolescent girls	PHD	12,738	13,006	30,951	31,301
	Shimantik	8,040	8,160		
	CNRS	10,173	10,135		
1.2. Adolescent girls participated in BCC Sessions	PHD	100,154	111,087	225,466	249,064
	Shimantik	64,320	77,571		
	CNRS	60,992	60,406		
1.3. Adolescent girls registered (listed)	PHD	8,635	7,524	15,636	14,259
	Shimantik	4,752	4,104		
	CNRS	2,249	2,631		
2. BCC Sessions & pregnant mothers, lactating mothers & mother-in-laws					
2.1. BCC Sessions with pregnant women (PW), lactating mothers (LM) and mother-in-laws	PHD	12,600	13,022	30,815	31,332
	Shimantik	8,042	8,153		
	CNRS	10,173	10,157		
2.2. PW, LM and MIL participated in BCC Sessions	PHD	95,900	105,156	236,471	280,781
	Shimantik	64,336	91,838		
	CNRS	76,235	83,787		
2.3. PW & LM registered (listed)	PHD	15,713	18,023	27,805	30,439
	Shimantik	5,544	6,295		
	CNRS	6,548	6,121		
3. Households received hand washing stations of Tippy Tap	PHD	71,328	44,827	189,181	158,440
	Shimantik	62,257	66,678		
	CNRS	55,596	46,935		



Major Activities	NGOs	Annual Achievements (January-December 2019)			
		PNGO wise		Project Total	
		Target	Achieved	Target	Achieved

5. Homestead gardens & HH visits

5.1. HHs received seasonal vegetable seeds one time (direct inputs)	PHD	3,438	3,702	6,338	6,386
	Shimantik	1,340	1,340		
	CNRS	1,560	1,344		
5.2. HHs nurturing homestead gardens from seasonal vegetable seeds (direct inputs)	PHD	3,973	3,973	27,397	26,181
	Shimantik	2,200	1,340		
	CNRS	21,224	20,868		
5.3. HHs nurturing homestead gardens from motivation by BCC (indirect inputs)	PHD	8,016	10,423	28,416	29,894
	Shimantik	14,049	13,059		
	CNRS	6,351	6,412		
5.4. HHs visits for counseling and motivation	PHD	67,741	71,565	261,421	285,128
	Shimantik	125,760	144,300		
	CNRS	67,920	69,263		

6. Capacity building

6.1. NSC members refreshers training	PHD	3,150	3,150	8,170	8,170
	Shimantik	2,680	2,680		
	CNRS	2,340	2,340		

7. Exposure visits

7.1. By PNGOs	PHD	1	1	3	2
	Shimantik	1	1		
	CNRS	1	0		

8. District seminar

8.1. Seminar on NASS with the govt. stakeholders	PHD	5	1	12	5
	Shimantik	4	4		
	CNRS	3	0		

9. Cluster meeting

9.1. Cluster meeting with NSC members, PNGO and SDF	PHD	33	6	80	23
	Shimantik	22	17		
	CNRS	25	0		

1. BCC Sessions & adolescent girls

272,053



Target

108%

294,624



Achieved

2. BCC Sessions & pregnant mothers, lactating mothers & mother-in-laws

294,624



Target

116%

342,552



Achieved

3. Households received hand washing stations of Tippy Tap

189,181



Target

84%

158,440



Achieved

5. Homestead gardens & HH visits

323,572



Target

107%

347,589



Achieved

6. Capacity building

8,170



Target

100%

8,170



Achieved

7. Exposure visits

3



Target

67%

2



Achieved

8. District seminar

12



Target

42%

5



Achieved

9. Cluster meetings

80



Target

29%

23



Achieved

National Nutrition Week 2019

In line with this theme 'While thinking of food, think about nutrition', the Nutrition Awareness & Support Services (NASS) implementing partner NGOs observed the week in 3 SDF regions of NJLIP (Nuton Jibon Livelihood Improvement Project).

Thus, as a whole SDF has celebrated the week organizing different events at national and district level with special emphasis on conducting rallies, discussion meetings etc. in its nutrition intervention areas of 13 districts in 3 regions.

World Breastfeeding Week 2019

World Alliance for Breastfeeding Action (WABA) announced the theme for WBW-2019 is 'Empower parent, enable breastfeeding: Now and for the future!'. In line with this theme, the NASS implementing partner NGOs observed the week in 3 SDF regions of NJLIP. Thus, as a

whole SDF has celebrated the week organizing different events at national and district level with special emphasis on conducting rallies, discussion meetings etc. in its nutrition intervention areas of 13 districts in 3 regions.

Global Hand Washing Day 2019

The theme for GHWD 2019 was 'Clean Hands for All'. In line with this theme, the NASS implementing partner NGOs observed the week in 3 regions of NJLIP. Thus, as a whole SDF has celebrated the week

organizing different events at national and district level with special emphasis on conducting rallies, discussion meetings etc. in its nutrition intervention areas of 13 districts in 3 regions.

Food Plate distribution

A total of 12,000 food plates were printed and delivered to the district offices from the SDF-HQ. A total of 8,170 NSC members received food plates. Each distribution event was conducted by the concerned Regional Director where RMs, DMs, DOs, COs & CFs were present. Concerned implementing partner NGOs' TL, M&EO, DNSs, NSs /

UNSS and NOs facilitated the events. Food plates were also distributed among the SDF-HQ staff, WB Mission members, World Breastfeeding Week stall visitors, MoF staff etc. till date. Substantial amount of food plates are kept in back up reserve to present the visitors in different seminars, workshops, health days etc. during the project period.



Exposure Visits

As per the work plan 2019 – 2020 exposure visits are scheduled for implementing 3 Partner NGOs: PHD, Shimantik & CNRS. Till 17 October, 2019, PHD and Shimantik have completed the exposure visits. CNRS in Khulna region will complete this visit by November, 2019. Summary of these visits by PHD and Shimantik are :

Challenges

- Preventing next generation mothers from using powder milk for their new born babies in the face of expanding urban development.
- Preventing next generation school children and adolescents from consuming fast food in the face of expanding urban development.
- Ensuring safe drinking water and hygienic sanitation at the poor and extreme poor household families.

Opportunities

- Establish present NASS-NJLIP as a role model and expanding its country wide coverage for the poor and extreme poor households.
- Building skilled manpower from village community level for a sustainable nutrition intervention in the long run.
- Strengthening further Household food security activities under livelihood program of NJLIP.
- Strengthening further water and sanitation activities under technical program of NJLIP.



Aligning the opportunities of NASS with Second National Plan of Action for Nutrition (NPAN2)

- Promote school health, nutrition and WASH programs
(Strategy No. 6.1.2; Sub-Strategy No. 6.1.2.1; Major Activities No. 3)
- Conduct awareness raising activities on prevention of early marriage and early pregnancy
(Strategy No. 6.1.2; Sub-Strategy No. 6.1.2.7; Major Activities No. 2)



- Promote advantages of delayed pregnancy in Health facilities (FP & Health)
(Strategy No. 6.1.2; Sub-Strategy No. 6.1.2.7; Major Activities No. 3)
- Establish linkages between nutrition and NCD programs
(Strategy No. 6.2.2; Major Activities No. 1)
- Promote healthy life style including physical exercise
(Strategy No. 6.2.9; Major Activities No. 3)

- Promote nutrition labeling to discourage consumption of junk foods
(Strategy No. 6.2.9; Major Activities No. 4)
- Promote early health seeking behavior
(Strategy No. 6.3.1; Major Activities No. 1)
- Scale up micronutrient (IFA, Vit A, Ca etc.) supplementation for the targeted as per National Micronutrient strategy
(Strategy No. 6.3.2; Major Activities No. 2)
- Develop geriatric nutrition component in the training manual
(Strategy No. 6.3.9; Major Activities No. 1)
- Conduct SBCC campaign on food based dietary guideline
(Strategy No. 6.3.13; Major Activities No. 2)

Collaboration

With the relevant govt. health institutions and funding agencies.

Next steps

- Conducting realistic field based thematic study, survey and research.
- Conducting advocacy meetings, seminars, workshops etc. at central, district and village levels.



In order to deliver best services creating long lasting impacts to achieve organizational goals,

Human Resources department has been counting on skilled human resources all along. It 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. We strongly believe that there is no alternative to

HUMAN RESOURCES

follow a forward-looking staff managing policy for addressing challenges in the development arena constantly. The key focus areas are procedural justice, transparency, equality, respect for diversity and recognition of potentials. Finding qualified staff members, keeping them meaningfully engaged with the organization, training them to effectively perform their jobs and providing incentives to ensure career path as well as benefits and compensations are all driving forces to organizational success.

Staffing strength

SDF has a total of 896 employees working in different positions both at field and HQ levels.

Staff recruitment

The recruitment and deployment of new staff a regular activity of HR department. Accordingly, SDF recruited 05 new employees in 2019.

Promotion

During this year SDF management promoted 06 officers from Head Office.

Leave Arrangement

The following are the number of staff who enjoyed leave in the reporting year:

Leave	Head Office	Mymensingh	Khulna	Barishal
Casual leave	210	Casual Leaves are maintained by local Offices.		
Earned leave	19	27	29	15
Maternity leave	-	3	1	1
Paternity leave	1	6	16	8
without pay leave	1	4	4	1
Total	231	40	50	25

Inquiry

The HR Department received a total of 28 complaints from the regions, 08 inquiries have already been performed and following are the status of the issues:

- 16 employees were given warning letter;
- 06 employees were dismissed and
- 02 employees were given show cause.

Transfer

During this year, a total of 208 employees were transferred from one cluster/district office to another cluster/district office.

Resignation	Completed Service Duration	Dismissal	Retirement	Extension of Employment Contract
26	289	9	-	1470





FINANCE

AND PROCUREMENT

Bearing the profound vision to spur development for all, SDF's Finance and Procurement performs a crucial role within the organization in improving financial control and efficiency in conjunction with help improving management and decision making capabilities. Curbing overhead cost and making programs and activities more cost effective, decentralization and delegation of works among the staff members plays an important role to a greater extent in this aspect as well. The department is also responsible for preparing budgets for development programs, managing costs, financing investments, as well as analyzing cash flows, profitability, effective management and transparency of financial data and donor grants, employee gratuity, salary, tax loans etc. They also act as an advice and control function for the organization in collaboration with other units of SDF, HQs and field functionaries in terms of how its funds are allocated and how they are best spent, to ensure value for money.

THE IMPACT

Financial attainment

SDF equipped appropriate strategies to implement the project activities with financial target and achieve the project goals and objectives and reach the fund to the target beneficiaries. A total of **BDT 3,308.09 million** (US\$ 41.35 million) against the target of **BDT 3,325.00 million** (US\$ 41.56 million) achieving a 99.49% target in the year 2019. The project's cumulative disbursement in 53 months (from the inception of the project) i.e. up to Dec 2019

is **BDT 14,954.74 million** (US\$ 186.93 million) which is 84.97% against the total target of **BDT 17,600.00 million** (US\$ 220.00 million) to be utilized by June 2021. Financial planning, cash flow management and budget utilization were incredible in the year 2019. The field level financial management and timely disbursement of fund to the intervened villages were also accomplished enthusiastically.

Table-1: Component wise Fund Disbursement Progress of NJLIP

Figures in Million BDT

Result Areas	Target and disbursement 2019			Cumulative Disbursement		
	Disbursement Target of 2019	Actual Disbursement of 2019	Achievement in %	Project Target over 6 years (August '15 to June '21)	Cumulative Disbursement up to Dec'19	Cumulative Achievement in %
Component A: Community Institutions and Livelihood Development	2,393.54	2,501.46	104.51%	13,900.00	12,859.45	92.51%
Component B: Business Development and Institutional Strengthening	713.80	480.49	67.31%	1,760.00	813.81	46.24%
Component C: Project Management, Monitoring and Learning	217.67	326.14	149.83%	1,940.00	1,281.48	66.06%
Total (in million BDT)	3,325.00	3,308.09	99.49%	17,600.00	14,954.74	84.97%
Total (in million US\$)	41.56	41.35	99.49%	220.00	186.93	84.97%

Governance and Oversight Arrangements

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

As per statutory requirement an independent audit firm was recruited by the Board of Directors and General Body of SDF to conduct yearly audit and audit report of 2019 provided a very clear picture of financial performance and was appreciated by SDF

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

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

Procurement

Procurement plan of 2019 was prepared by SDF based on the requirements of NJLIP and planned procurement packages were completed efficiently and effectively. The procurement is carried out in accordance with the Public Procurement Rules-2008 (PPR-2008) of the Government of Bangladesh and the World Bank's Procurement Guidelines (January 2011 Revised in July 2014 and 2016). The procurement plan are being submitted to the Ministry for their approval. After getting

approval from the Ministry, the plan is uploaded in the e-GP system of the CPTU and also in the 'Systematic Tracking of Exchanges in Procurement (STEP)' of the World Bank for taking clearance. Community procurement is carried out in accordance with the Procurement guidelines of the Community Operational Manual (COM) book-let of the project. Currently all procurements of SDF are carrying out following the e-GP systems under CPTU of the GoB.

The status of executed contract vs. disbursement and progress during the year 2019 are shown in the following tables:

Table -2: Completed Contracts vs. Disbursement

Result Areas	Disbursement Status (January - December, 2019)				
	Contract Amount	Disbursed Amount		Contracts ongoing	
		In BDT	In %	In BDT	In %
Goods	2,05,86,283.00	1,46,31,400.00	71.1%	54,99,801.00	26.72%
Service	26,40,000.00	26,40,000.00	100%		
Total :	2,32,26,283.00	1,72,71,400.00	74.36%		

Source: MIS (record from January to December, 2019) of SDF.

Table - 3: Particulars of Contract accomplishment (January - December, 2019)

Type	Description of Contracts	No. of Contracts	Contract Amount	Disbursed
Goods	Contract Agreement for the supply of Melamine Food Plates.	1	9,71,400.00	9,71,400.00
	Procurement and supply of 2500 BMI (weight & height measurement machines) to distribute to 2500 villages of NJLIP	1	79,95,005.00	75,53,288.00
	Procurement, supply and Installation of 25 Air Cooler for HQ and Regional Office of SDF	1	23,15,500.00	23,15,500.00
	Supply of SDF desk Calendar and Wall Calendar 2020	1	6,90,014.00	6,90,014.00
	Printing & Supply of Annual Diary 2020	1	4,24,996.00	4,24,996.00
	Supply of Video Documentary and Photography	1	3,29,081.00	3,29,081.00
	Printing & Supply of SDF Barta	1	90,000.00	90,000.00
	Purchase order for printing and supply of SDF Barta for SDF (NJLIP)	1	1,58,000.00	1,58,000.00
	Procurement and supply of furniture for SDF HQ and filed office staff of NJLIP.	1	54,99,801.00	-
	Supply of Brochure on activities of SDF (NJLIP)	1	3,98,025.00	3,98,025.00
	Purchase order for supplying of Toner for SDF.	1	2,47,450.00	2,47,450.00
	Purchase order for event management firm for SDF	1	1,84,000.00	1,84,000.00
	Purchase order for the supply of Photographs.	1	1,21,429.00	1,21,429.00
	Purchase order for the supply of Wifi Router and necessary Network accessories for SDF	1	1,19,500.00	1,19,500.00
	Purchase order for the supply and installation of UPS Battery for SDF	1	28,882.00	15,517.00

Type	Description of Contracts	No. of Contracts	Contract Amount	Disbursed
Goods	Purchase order for printing and supply of Annual Report 2018 for SDF (NJLIP)	1	2,84,000.00	2,84,000.00
	Purchase order for the supply of printers and scanners for SDF (NJLIP)	1	3,01,700.00	3,01,700.00
	Purchase Order for printing and supply of questionnaires for SDF.	1	4,27,500.00	4,27,500.00
	Sub-total: Goods	18	2,05,86,283.00	1,46,31,400.00
Services	Hiring Individual Consultant (Translator) for Translating from English to Bangla the success story of twelve beneficiaries which will be published on Desk Calendar 2020 under NJLIP of SDF	1	35,000.00	35,000.00
	Hiring Individual Consultant for facilitating accomplishment of Producer group registration from the Department of Co-operatives and preparing by-laws under.	1	3,75,000.00	3,75,000.00
	Hiring Consultant for Technical and Environmental Audit including Impact Assessment of community Sub-projects.	1	21,00,000.00	21,00,000.00
	Hiring an Individual Consultant for designing and estimate of Notun Jibon District Community Society (NJDCS) and Notun Jibon Cluster Community Society (NJCCS) Building.	1	1,30,000.00	1,30,000.00
	Hiring an Individual Consultant for designing and estimate of Notun Jibon District Community Society (NJDCS) and Notun Jibon Cluster Community Society (NJCCS) Building.	1	1,30,000.00	1,30,000.00
	Sub-total: Service	04	26,40,000.00	26,40,000.00
Grand total : (Goods and Service)		22	2,32,26,283.00	1,72,71,400.00

AUDITED

FINANCIAL STATEMENT



Mahfel Huq & Co.
Chartered Accountants
The first registered accounting firm in independent Bangladesh



An independent member firm of AGN International

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

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of **Social Development Foundation (SDF)**, which comprises the consolidated statement of financial position as at 30 June 2019, along with consolidated statement of comprehensive income, consolidated statement of receipts & payments, consolidated statement of changes in capital fund, and consolidated statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements give a true and fair view, in all material respects the financial position of **Social Development Foundation (SDF)** as at 30 June 2019, and its financial performance and its cash flows for the year then ended, in accordance with International Financial Reporting Standards (IFRSs), the Companies Act, 1994 and other applicable laws and regulations.

Basis for Opinion

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of the audit in accordance with ISAs, we exercise professional judgments and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



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- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entity or business activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the company audit. We remain solely responsible for our audit opinion.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the company's financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

In accordance with the International Financial Reporting Standards (IFRS), the Companies Act, 1994 and other applicable laws and regulations, we also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts, records and other statutory books as required by law have been kept so far as it appeared from our examinations of those books; and
- c) the consolidated statement of financial position and consolidated statement of comprehensive income dealt with by the report are in agreement with the books of account and returns.

Place: Dhaka
Dated: 07 November 2019


Mahfel Huq & Co.
Chartered Accountants

**Social Development Foundation (SDF)
Consolidated Statement of Financial Position
As at 30 June 2019**

Particulars	Notes	NJLP Credit No. 5594-BD			SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.19 Taka	30.06.18 Taka
		GOB	IDA	Total					
ASSETS									
Non Current Assets									
Property, Plant & Equipment	4.00	-	8,734,045	8,734,045	-	-	41,142,436	49,876,481	89,458,692
		-	8,734,045	8,734,045	-	-	41,142,436	49,876,481	89,458,692
Current Assets									
Advance, Deposit & Prepayments	5.00	580,292,710	641,794,450	1,222,087,160	33,461,507	2,051,029,594	226,210,881	3,532,789,143	3,404,681,636
Fixed Deposits (FDR)	6.00	2,882,000	126,000	3,008,000	801,909	-	-	3,809,909	1,228,000
Cash & Cash Equivalents	7.00	577,410,710	641,668,450	1,219,079,160	32,659,598	2,051,018,538	221,378,250	2,272,396,788	2,315,969,683
						11,056	4,832,631	1,256,582,446	1,087,483,953
Total Assets		580,292,710	650,528,495	1,230,821,205	33,461,507	2,051,029,594	267,353,317	3,582,665,624	3,494,140,328
CAPITAL FUND & LIABILITIES									
Capital Fund									
Retained Surplus		580,292,710	650,528,495	1,230,821,205	33,461,507	2,051,029,594	267,353,317	3,582,665,624	3,493,203,660
Current Liabilities									
Accounts Payables	8.00	-	-	-	-	-	-	-	936,668
Total Fund & Liabilities		580,292,710	650,528,495	1,230,821,205	33,461,507	2,051,029,594	267,353,317	3,582,665,624	3,494,140,328

The annexed notes form an integral part of these financial statements

Mahfel Huq
Director
Finance & Procurement

SDF
Managing Director

Chairperson
Chairperson

Signed in terms of our separate report of even date annexed

Mahfel Huq & Co.
Mahfel Huq & Co.
Chartered Accountants

Place: Dhaka
Dated: 07 November 2019

Social Development Foundation (SDF)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2019

Particulars	Notes	NJLIP Credit No. 5594-BD			SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.19 Taka	30.06.18 Taka
		GOB	IDA	Total					
A. INCOME									
Grant /Fund Received during the year	9.00	-	4,416,477,255	4,416,477,255	179,716,501	-	-	4,596,193,756	5,004,671,632
Non Operating Income	10.00	26,894,054	-	26,894,054	697,360	127,017,431	13,447,103	168,055,948	141,052,341
Total Income (A)		26,894,054	4,416,477,255	4,443,371,309	180,413,861	127,017,431	13,447,103	4,764,249,704	5,145,723,973
B. EXPENDITURE									
Community Institutions and Livelihood Development	11.00	-	3,784,674,606	3,784,674,606	134,110,273	-	-	3,918,784,879	4,159,269,961
Development and Strengthening Community Institutions	11.01	-	514,459,178	514,459,178	134,110,273	-	-	648,569,451	471,148,433
Financing of Community Plans	11.02	-	3,206,115,726	3,206,115,726	-	-	-	3,206,115,726	3,637,539,924
Nutrition Awareness and Support	11.03	-	64,099,702	64,099,702	-	-	-	64,099,702	50,581,604
Business Development and Institutional Strengthening	12.00	-	169,703,202	169,703,202	-	-	-	169,703,202	151,048,483
Business Partnerships Development and Market Linkages	12.01	-	76,677,174	76,677,174	-	-	-	76,677,174	105,637,018
Second-tier Institutional Development Support	12.02	-	82,933,168	82,933,168	-	-	-	82,933,168	40,530,200
Employment Generation Support	12.03	-	10,092,860	10,092,860	-	-	-	10,092,860	4,881,265
Project Management, Monitoring and Learning	13.00	291,364,044	46,386,932	337,750,976	29,645,539	-	-	367,396,515	342,092,113
Project Management	13.01	291,364,044	3,204,176	294,568,220	29,645,539	-	-	324,213,759	317,382,672
Monitoring and Learning	13.02	-	43,182,756	43,182,756	-	-	-	43,182,756	24,709,441
Depreciation		-	-	-	-	-	8,496,927	8,496,927	-
Bank Charges	14.00	-	-	-	-	2,416,058	418,937	2,834,995	-
Total Expenditure (B)		291,364,044	4,000,764,740	4,292,128,784	163,755,812	2,416,058	8,915,864	4,467,216,518	4,652,410,557
Excess of Income Over Expenditure (A-B)		(264,469,990)	415,712,515	151,242,525	16,658,049	124,601,372	4,531,239	297,033,186	493,313,416
		26,894,054	4,416,477,255	4,443,371,309	180,413,861	127,017,431	13,447,103	4,764,249,704	5,145,723,973

The annexed notes form an integral part of these financial statements

Mahfel
Director
Finance & Procurement

A. Hasan
Managing Director

H
Chairperson

Mahfel Huq & Co.
Chartered Accountants

Signed in terms of our separate report of even date annexed

Place: Dhaka
Dated: 07 November 2019

**Social Development Foundation (SDF)
Consolidated Statement of Receipts & Payments
For the year ended 30 June 2019**

Particulars	Notes	NIIP Credit No. 5594-BD			SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.19 Taka	30.06.18 Taka
		GOB	IDA	Total					
RECEIPTS									
Opening Balance		844,775,853	223,761,887	1,068,537,740	16,816,458	35,745	3,322,010	1,088,711,954	783,692,591
Advance		1,181,000	47,000	1,228,000	-	-	-	1,228,000	606,000
Cash & Bank Balance		843,594,853	223,714,887	1,067,309,740	16,816,458	35,745	3,322,010	1,087,483,954	783,086,591
Grant / Fund Received during the year	9.00	-	4,416,477,255	4,416,477,255	179,716,501	-	-	4,596,193,756	5,004,671,632
Non Operating Receipts	10.00	26,894,054	-	26,894,054	697,360	539,987,369	13,993,784	581,572,567	659,498,599
Total Receipts		871,669,907	4,640,239,142	5,511,909,049	197,230,319	540,023,114	17,315,794	6,266,478,277	6,447,862,822
PAYMENTS									
Investment in FDR		-	-	-	-	540,012,058	12,483,163	552,495,221	681,403,415
Bank Charges		-	-	-	-	357,879,499	11,809,226	369,688,725	507,234,504
Transferred to PM Office		-	-	-	-	2,416,058	418,937	2,834,595	929,175
Funds to SIPP II Extension		-	-	-	-	-	255,000	255,000	173,239,736
Community Institutions and Livelihood Development	11.00	-	3,782,354,558	3,782,354,558	134,110,273	-	-	3,916,464,831	4,197,575,053
Development and Strengthening Community Institutions	11.01	-	512,139,130	512,139,130	134,110,273	-	-	646,249,403	509,453,525
Financing of Community Plans	11.02	-	3,206,115,726	3,206,115,726	-	-	-	3,206,115,726	3,637,539,924
Nutrition Awareness and Support	11.03	-	64,099,702	64,099,702	-	-	-	64,099,702	50,581,604
Business Development and Institutional Strengthening	12.00	-	169,703,202	169,703,202	-	-	-	169,703,202	151,048,484
Business Partnerships Development and Market Linkages	12.01	-	76,677,174	76,677,174	-	-	-	76,677,174	105,637,018
Second-tier Institutional Development Support	12.02	-	82,933,168	82,933,168	-	-	-	82,933,168	40,530,201
Employment Generation Support	12.03	-	10,092,860	10,092,860	-	-	-	10,092,860	4,881,265
Project Management, Monitoring and Learning	13.00	291,377,197	46,386,932	337,764,129	29,658,539	-	-	367,422,668	329,123,916
Project Management	13.01	291,377,197	3,204,176	294,581,373	29,658,539	-	-	324,239,912	304,414,475
Monitoring and Learning	13.02	-	43,182,756	43,182,756	-	-	-	43,182,756	24,709,441
Total Payments		291,377,197	3,998,444,692	4,289,821,889	163,768,812	540,012,058	12,483,163	5,006,085,922	5,359,150,868
Closing Balance		580,292,710	641,794,450	1,222,087,160	33,461,507	11,056	4,832,631	1,260,392,355	1,088,711,954
Advance		2,882,000	126,000	3,008,000	801,909	-	-	3,809,909	1,228,000
Cash and Bank Balance		577,410,710	641,668,450	1,219,079,160	32,659,598	11,056	4,832,631	1,256,582,446	1,087,483,954
Total		871,669,907	4,640,239,142	5,511,909,049	197,230,319	540,023,114	17,315,794	6,266,478,277	6,447,862,822

the annexed notes form an integral part of these financial statements

Mahfel Huq
Finance & Procurement Director

Mahfel Huq
Chairperson
Mahfel Huq & Co.
Chartered Accountants

Signed in terms of our separate report of even date annexed

Place: Dhaka
Dated: 07 November 2019



Mahfel Huq & Co.
Chartered Accountants
An independent member firm of AGN International



Social Development Foundation (SDF)
Consolidated Statement of Changes in Capital Fund
For the year ended 30 June 2019

Particulars	Notes	NIIIP Credit No. 5594-BID			SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.2019 Taka	30.06.2018 Taka
		GOB	IDA	Total					
Opening Balance		844,762,700	262,670,701	1,107,433,401	16,803,458	2,106,144,723	262,822,078	3,493,203,660	3,173,129,980
Add: Addition during the year		-	-	-	-	-	-	-	-
Less: Fund to SIPP II Extension		-	-	-	-	(179,716,501)	-	(179,716,501)	(173,239,736)
Less: Prior year adjustment		-	(27,854,721)	(27,854,721)	-	-	-	(27,854,721)	-
Add: Excess of Income Over Expenditure during the year		(264,469,990)	415,712,515	151,242,525	16,658,049	124,601,372	4,531,239	297,033,186	493,313,416
Closing Balance as on 30 June 2019		580,292,710	650,528,495	1,230,821,205	33,461,507	2,051,029,594	267,353,317	3,582,665,624	3,493,203,660

The annexed notes form an integral part of these financial statements

Mahfel Huq
Director
Finance & Procurement

Chairperson
Chairperson

Signed in terms of our separate report of even date annexed

Place: Dhaka
Dated: 07 November 2019

Mahfel Huq
Mahfel Huq & Co.
Chartered Accountants

**Social Development Foundation (SDF)
Consolidated Statement of Cash Flows
For the year ended 30 June 2019**

Particulars	Notes	N/LJP Credit No. 5594-BD			SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.19 Taka	30.06.18 Taka
		GOB	IDA	Total					
A. Cash Flow from Operating Activities:									
Excess of Income over Expenditure (I)		(264,469,990)	415,712,515	151,242,525	16,658,049	124,601,372	4,531,239	297,033,186	493,313,416
Other Cash from Operating Activities & Items not involved in Cash Flows:									
Depreciation on Fixed Assets		-	4,138,713	4,138,713	-	-	8,496,927	12,635,640	30,840,142
Increase/(Decrease) in Advance, Deposit and Pre-Payments		(1,701,000)	(79,000)	(1,780,000)	(801,909)	-	-	(2,581,909)	(622,000)
Increase/(Decrease) in Advance Received from GOB		-	-	-	-	-	-	-	-
Increase/(Decrease) in Accounts Payable		(13,153)	(910,515)	(923,668)	(13,000)	-	-	(936,668)	829,845
Total Unadjusted Amount (II)		(1,714,153)	3,149,198	1,435,045	(814,909)	-	8,496,927	9,117,063	31,047,987
Net Cash used in Operating Activities (I-II)		(266,184,143)	418,861,713	152,677,570	15,843,140	124,601,372	13,028,166	306,150,248	524,361,403
B. Cash Flow from Investing Activities									
Acquisition of Fixed Assets		-	(908,150)	(908,150)	-	-	-	(908,150)	-
Increase / (Decrease) in Fixed Deposit		-	-	-	-	55,090,440	(11,517,545)	43,572,895	(219,964,039)
Net Cash used in Investing Activities		-	(908,150)	(908,150)	-	55,090,440	(11,517,545)	42,664,745	(219,964,039)
C. Cash Flow from Financing Activities									
Fund Transfer to SIPP II Extension		-	-	-	-	(179,716,501)	-	(179,716,501)	-
Net Cash used in Financing Activities		-	-	-	-	(179,716,501)	-	(179,716,501)	-
Net Increase / (Decrease) in Cash & Cash Equivalents (A+B+C)		(266,184,143)	417,953,563	151,769,420	15,843,140	(24,689)	1,510,621	169,098,492	304,397,364
Cash & Cash Equivalents at the beginning of the year		843,594,853	223,714,887	1,067,309,740	16,816,458	35,745	3,322,010	1,087,483,953	783,086,589
Cash & Cash Equivalents at the end of the year		577,410,710	641,668,450	1,219,079,160	32,659,598	11,056	4,832,631	1,256,582,446	1,087,483,953

The annexed notes form an integral part of these financial statements

Mahfel
Director
Finance & Procurement

S. Hossain
Managing Director

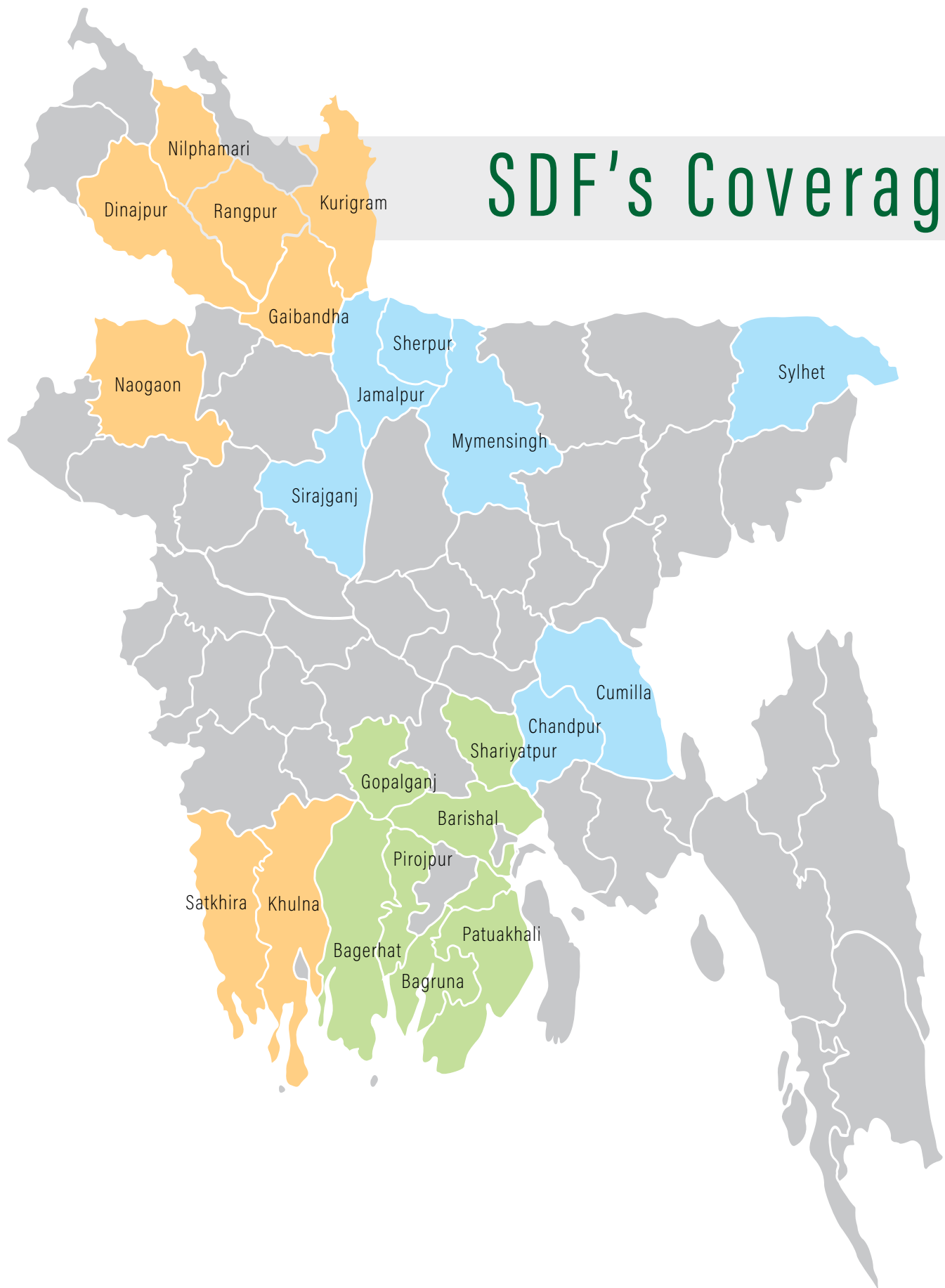
Chairperson
Chairperson

Mahfel Huq & Co.
Mahfel Huq & Co.
Chartered Accountants

Place: Dhaka
Dated: 07 November 2019

Signed in terms of our separate report of even date annexed

SDF's Coverage



KHULNA REGION

Sl	District	# of Upazila	# of Union	# of Village
1	Rangpur	7	32	410
2	Gaibandha	5	42	417
3	Kurigram	3	19	190
4	Nilphamari	2	13	186
5	Dinajpur	4	14	160
6	Naogaon	3	14	180
7	Khulna	3	17	240
8	Satkhira	5	35	350
Total		32	186	2133

Sl	District	# of Upazila	# of Union	# of Village
1	Mymensingh	7	38	359
2	Sherpur	4	21	258
3	Jamalpur	7	46	501
4	Sylhet	4	24	200
5	Cumilla	3	24	240
6	Chandpur	5	34	350
7	Sirajganj	4	14	223
Total		34	201	2131

MYMENSINGH REGION

Sl	District	# of Upazila	# of Union	# of Village
1	Shariatpur	2	12	128
2	Gopalganj	1	8	92
3	Barishal	6	23	300
4	Bagerhat	4	19	252
5	Pirojpur	4	19	255
6	Barguna	3	11	251
7	Patuakhali	2	7	100
Total		22	99	1378

BARISHAL REGION





POLICY DIRECTIVES

SDF is constantly evolving and coping with the changing needs of society. We aim to achieve self sustainability by ensuring implementation of planed activities in line with the goals and objectives of organization. We set the pace of progress for its target people through getting management arrangements by its Board of Directors (BoD) and General Body(GB). Our policy BoD and GB are there to protect the rights, interests and wellbeing of all the members for whom organization is working. They ensure the efficiency and effectiveness of organizationl 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.

Board of Directors



Mr. M. I. Chowdhury
(Former Secretary)
Chairperson
Board of Directors and General Body, SDF



Mr Mohammad Moinuddin Abdullah
(Former Senior Secretary)
Managing Director
Palli Karma-Shahayak Foundation (PKSF)



Dr. Nomita Halder, ndc
Former Secretary
Ministry of Expatriates' Welfare and
Overseas Employment and Member
Board of Directors and General Body, SDF



Mr. Arijit Chowdhury
Additional Secretary
Financial Institutions Division
Ministry of Finance and Member
Board of Directors and General Body, SDF



Mr. Faruque Ahmed
(Additional Secretary)
Director General
Department of Women Affairs



Dr. Shafique uz Zaman
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
Honorable Member, Parliament of the
People's Republic of Bangladesh
Executive Director, PRIP Trust and Member
Board of Directors and General Body, SDF

The General Body



Mr. Mohammad Ali
Former Secretary
Government of the People's
Republic 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 Mohammad
Nurul Kabir**
(Additional Secretary)
Director General
Department of Social Services
& Member, SDF General Body



Ms. Badrun Nessa
(Additional Secretary)
Director General
Department of Women Affairs



Dr. Md. Moazzem Hossain Khan
Professor, Economics Department
University of Rajshahi
& Member, SDF General Body



**Mr. Masih Malik
Chowdhury, FCA**
Senior Partner Masih, Muhith,
Haque & Co., Chartered
Accountants &
Member, SDF General Body



**Mr. Syed Aftear Hussain
Pear**
Businessman & Journalist
and Member, SDF General Body



Dr. Shaikh Shamsuddin Ahmed
Professor, Department of Finance
Faculty of Business 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

Social Development Foundation (SDF)

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