



# SDF REPORT

2020

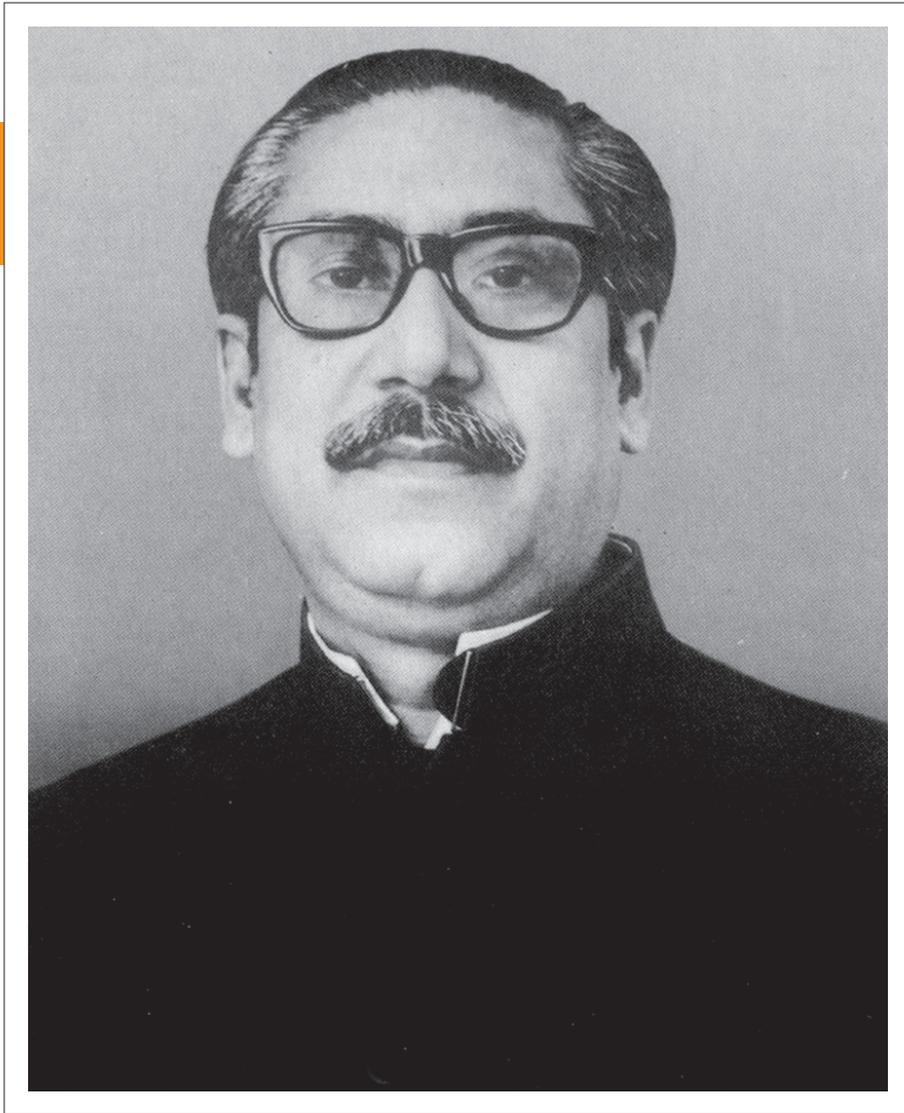


Social Development Foundation

Financial Institutions Division  
Ministry of Finance







As a man, what concerns mankind concerns me. As a Bangalee, I am deeply involved in all that concerns Bangalees. This abiding involvement is born of and nourished by love, enduring love, which gives meaning to my politics and my very being.

Bangabandhu Sheikh Mujibur Rahman





“What people want is their basic needs. So I'm trying to help people ensure their basic need: that means food security, healthcare, education, and job opportunity and a better life.”

Honorable Prime Minister Sheikh Hasina

# ABOUT SDF



**'Poverty is not only about income poverty, it is about the deprivation of economic and social rights, insecurity, discrimination, exclusion and powerlessness. That is why human rights must not be ignored but given even greater prominence in times of economic crisis.'** – Irene Khan, former Secretary-General of Amnesty International, 2010.

Social Development Foundation (SDF) has been continuing its diversified development programs over 20 years with a holistic approach. It fosters its profound philanthropic beliefs and principles into its core policies and strategies.

Thus this organization is actively participating in promoting human rights, dignity, gender development and equality for increasing penurious people's social, financial, political and cultural potentialities through a number of initiatives. Since inception in 2000 by the Ministry of Finance, Govt. of Bangladesh, as an autonomous organization, it has been centered upon a participatory and an ever-growing social praxis for pepping up people to identify, analyze and invent pragmatic solutions to their own problems.

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



The organization has successfully grounded more effective and efficient and institutional arrangements that improve the access of the rural poor to livelihood improvement opportunities by incorporating Community Driven Development(CDD) approach, achieving economic and social changes in ultra-poor households, assisting them in getting access to mainstream development programs, and creating aspirations among severely disadvantaged groups.

After touching the lives of around 7 million people, our intervention aims to achieve large scale and positive

changes through the operation of economic and social programs and we are committed to engaging, supporting, and recognizing the dignity of all members of the society, regardless of race, religion, gender, nationality, ethnicity, age, physical or mental ability, socio-economic status, and geographical locations. At present we are covering 22 districts, 88 Upazilas with a budget of 220 million US\$ through 'Nuton Jibon Livelihood Improvement Project(NJLIP)'. The synergetic results of this project have contributed significantly to aspire the new project Resilience, Entrepreneurship and Livelihood Improvement(RELI) with a budget envelop of 340 million US\$ of which the World Bank will give 300 million US\$ and the government of Bangladesh will provide 40 million US\$. RELI will cover a total 9 districts, 68 Upazilas, 3,200 villages targeting (number of people). Through our efforts, we will persist in vigorously pursuing interventions to promote the rights of the poor and marginalized, including areas of extreme deprivation.

SDF is devotedly striving to yield opportunity for the poor, illiterate, neglected, unskilled and destitute people, especially the women and youth, for scaling up their life skills all along. It is assembling different visions towards poverty alleviation steering mission for sustainable development through their empowerment, self-reliance and improvement of life style. The organization makes every effort to expand the capabilities of extreme poor and poor to enhance their economic ability, to live healthy lives, facilitate them to nurture their talents and interests, and above all to afford them opportunities to live in dignity and with self-respect, exercising their rights properly in the society.

# 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



## Md. Abdus Samad

Chairperson, SDF  
(Former Senior Secretary, Government of Bangladesh)

'An equitable distribution of resources and knowledge of the world will enable to explore a new horizon of welfare offering every individual to have the minimum guarantee to live a happy and dignified life', said Bangabandhu Sheikh Mujibur Rahman while addressing the UN General Assembly on 25 September 1974. The 'Sonar Bangla' dreamt by the Father of the Nation Bangabandhu Sheikh Mujibur Rahman is now becoming a reality. Bangladesh has emerged as a role model of development in the world under the prudent and visionary leadership of Prime Minister of Bangladesh Sheikh Hasina.

Social Development Foundation(SDF), as one of the leading organizations in the field of social development, has made remarkable strides in raising incomes, reducing poverty and improving social indicators. The steady growth in SDF's operations over the past nearly two decades represents how the organization has been able to bring the disadvantaged population out of the poverty cycle ensuring sustainable development. It's always interesting to look back at our work particularly with the extreme poor and vulnerable in the poorest areas of the country and graduating their socio-economic status to the next higher level as a result of our intervention over the year. This year is no exception and this happy moment of successfully complementing one more year en route to alleviate poverty corroborates our commitment to support the impoverished which will indeed continue in the days to come until we achieve our anticipated development goals.

The grim challenging conditions of last year in the pandemic taught us lessons how to grow further and united all across the board of SDF to stand tall in a bid to deal with changing dynamics of sustainable development and emerging issues for a promising future of poverty-free society. Whilst dealing with the challenges over the year, it's really pleasing to see some useful lessons having been learned to focus our energies on quick decision timelines for punctual implementation.

The transformation of the poverty-stricken villages, however, has been possible as a consequence of running our comprehensive program of women empowerment, community

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infrastructure development, strengthening Nuton Jibon Community Societies, market linkage through co-ops, boosting the rural economy through homestead agriculture development, and most importantly skill development training for the youth who are not job-ready to be included in the workforce. In fact, the prima facie evidence of women empowerment where 94% turned out to be solely women out of all beneficiaries enabling 92% of them in the leading roles of village-level organizations for decision making, which is the foremost essence of Community Driven Development (CDD) approach.

Our bucket list is adding on as we move forward and we mean to fight against poverty in tandem. We envisage covering the remaining poorest areas of the country focusing on strengthening the Small and Medium Entrepreneurs in a bid to have balanced growth and development for all.

Whilst we take pride in our achievements, we are similarly sensible about our limitations which pave our way to improve further. I wouldn't hesitate to share the fact that Bangladesh is one of the 14 countries in the world where 80% of stunted children live and that's why malnutrition is a high-priority and we desperately need to work more in the days to come.

Our incremental success largely depends on our human capital i.e. the people with a higher level of competence and expertise work at all levels of SDF. They are invaluable resources who work unfailingly in pursuing our goals and we are indeed grateful to each of them for all they do. I must concede their professionalism, dedication, and pragmatic ethos for all the achievements so far that put us together where we are right now.

Obviously, there is no greater than to be involved with such an organization staunchly to work particularly for the extreme poor, poor and vulnerable with the objective to improve the quality of life whilst sticking on the winning modus operandi i.e. community-driven development. We truly believe that shared development could only ensure shared prosperity which became evident as we have successfully implemented predecessor projects and are at the end of implementing 'Nuton Jibon Livelihood Improvement Project (NJLIP)' through empowering the community for their collective growth. Nonetheless, we won't cease our endeavor here rather we will intensify more than halfway to eradicate extreme poverty much earlier than 200 in line with achieving Sustainable Development Goals (SDGs). No one will be left out from our unequivocal pledge to end poverty in all its forms everywhere under the statesmanship of our Honorable Prime Minister Sheikh Hasina as we are just around the corner of achieving Vision-2030.

As we move forward, we are in the relentless pursuit of further opportunities to work for the poor for their livelihood improvement by means of providing innovative and smart solutions to get them on board to become self-reliant. We have worked hard to secure another project SCMFP that has started to work with the livelihoods of the fisherfolk communities. We also have added another feather in our crown by bringing Resilience Entrepreneurship and Livelihood

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Improvement (RELI) project with a budget of 340 million US\$ after the successful completion of Nuton Jibon Livelihood Improvement Project (NJLIP).

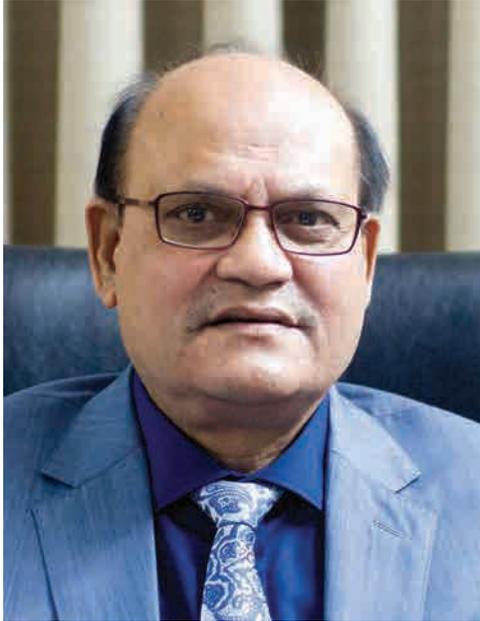
We are indebted to the Ministry of Finance (MoF) and The World Bank for their long-standing cooperation and support for our sustainability. Particularly speaking, our accomplishments wouldn't have been possible without the invaluable support of our prudent members of the Board of Directors who guided us all the way to achieve the desired outcome in every aspect of our journey of excellence.

In concluding statement, I would also like to express my thanks and gratitude to my colleagues whose selfless, relentless, and sincere efforts have enabled the Social Development Foundation to reach such a height that gains an appreciation of the communities SDF works with, development partners, and the Govt. of Bangladesh. Let me take the opportunity to thank our stakeholders for their continued support. I believe, together, we can definitely transform ourselves as a middle-income nation that is just around the corner and ensures a prosperous future.



**Md. Abdus Samad**

# MESSAGE FROM THE MANAGING DIRECTOR



**A Z M Sakhawat Hossain**

Managing Director

Mired with the precarious cloud on the horizon Bangladesh has been going through since the first quarter of the year ended the COVID-19 pandemic pushed us into a new phase of living and going about our lives, work, and interactions with people we haven't experienced in the past. As life has to move on despite all the odds, the 'new normal' state restricted our movements with back-to-back lockdowns and stay-at-home, social distancing and other health and safety restrictions, work from home, virtual meetings and so forth that certainly impeded our growth and development, normal way of life we were used to. Millions of lives across the globe, regrettably, were battered by the COVID-19 after the devastating Spanish Flu at the

beginning of the nineteenth century along with its all-inclusive impacts of disrupting travel, trade and commerce, development, economic activities, businesses and creating an alarming level of inequalities and poverty. The devastating effect of the pandemic impacted almost all sectors of the economy including the industrial and service sector, domestic and foreign investment, savings, and external trade.

Since its inception in 2001 SDF has been making every effort to expand the capabilities of the extreme poor and poor to enhance their economic ability, to live healthy lives, facilitate them to nurture their talents and interests, and above all to afford them opportunities to live in dignity and with self-respect exercising their rights properly in the society. I am certainly swooned with delight to have the opportunity to share our year-round hard work with our valued stakeholders. Albeit the year 2020 was entwined with challenges as we are at the end of our current project NJLIP, I remained pragmatic and confident to work on multiple fronts to attain most of which we planned to ultimately contribute to achieving the project development objectives. We

In order to financially include the beneficiaries and facilitate their financial transactions at village level, we already established a robust web-based real-time Loan Management System (LMS) in 2,500 project villages to capture community finance-related data on a day-to-day basis along with fund management. This is indeed a huge leap for the communities as it is entirely operated by the women beneficiaries

have outperformed almost all the indicators of the Results Framework of Nuton Jibon Livelihood Improvement Project (NJLIP). As we look back to our year-round implementation performance, we got significant achievements to share as well. Particularly, we have managed to mobilize 397,986 households which are about 94% of the identified 423,861 households. All the beneficiaries are well-organized in groups and almost 100% of the accumulated savings are worth BDT 535.1 million. Out of this, a total of 48,175 beneficiaries borrowed BDT 624.61 million from the savings fund as internal lending raising the total number of loans to 56,080. All 2,500 project villages received a Village Development Fund (VDF) of BDT 11,273.973 million.

At the end of the year, a total of 12,126 no-income, no-job, no-asset (vulnerable) populations received a one-time grant of BDT 71.85 million out of whom 88% joined Nuton Jibon Groups (NJGs) and started income-generating activities with financial support from the project. Likewise, a total of 324,103 beneficiaries took a total of 595,931 Revolving Fund (RF) Loans worth BDT 12,244.71 million and continued their income-generating activities by taking and repaying multiple loans from the Village Credit Organization (VCO). In order to evaluate these funds, the Appraisal and Monitoring Team (AMT) received a total of 29,600 fund proposals from the Village Institutions (Gram Samitis) of which 28,675 proposals were appraised and 27,255 were recommended for fund release. The success rate of fund approval stood at 95%.

In the area of skill development and employment, 28,518 youths received skill development training on various marketable trades out of whom 25,917 were employed under the self and wage employment categories. As a part of constantly improving the rural communication system and constructing other infrastructural facilities for the





NJLIP beneficiaries, we constructed 2,500 village institution offices, installed 7,059 tube-wells, 417 water distillation/desalination plants so far in order to ensure safe drinking water, constructed 567 culverts, 276 Km Herring-Bone-Bond (HBB) roads for the local communities. In raising nutrition awareness, a total of 423,861 households received hand-washing stations known as Tippy Tap and 333,377 pregnant women and lactating mothers have registered and participated in Behavior Change Communication (BCC) sessions. Meanwhile, a total of 2,335 Producer Groups (PGs) with 45,756 members have been formed and functioning successfully.

In order to financially include the beneficiaries and facilitate their financial transactions at the village level, we already established a robust web-based real-time Loan Management System (LMS) in 2,500 project villages to capture community finance-related data on a day-to-day basis along with fund management. This is indeed a huge leap for the communities as it is entirely operated by the women beneficiaries and potentially turns out to be the most efficient means of real-time financial gateway for the Village Credit Organizations (VCOs). It's worthy to mention here that SDF's LMS model was successfully replicated in India, Indonesia, and Myanmar for poverty eradication and social development operations. We have supported 50 poor but meritorious students of our beneficiaries who were getting a hard time continuing their undergraduate/postgraduate studies

for a financial reason under NJLIP's 'Bangabandhu Study Support Grant'. Moreover, the 'Agent Banking' service was introduced as a means of employment-generating options for NJLIP beneficiaries as well. With the aim to assess the impacts of COVID-19 on the lives of the beneficiaries of NJLIP, an Impact Assessment Survey was conducted by Development Research Initiative (DRI) to determine the nature of supports to be provided on livelihood, employment, food security, nutrition, and health. Our sense of urgency to complete the project is always enthusing us to make forward planning and avert any procrastination. Alongside, we are vigilant about our commitment to contribute to achieving more than half (i.e. 9 out of 17) of the Sustainable Development Goals (SDGs) through implementing programs.

In line with the Government's health and safety restrictions during the preceding year, we have uniformly continued the implementation of Community Empowerment and Livelihood Transformation (Component-3) of Sustainable Coastal and Marine Fisheries Project (SCMFP) (Phase-I) in 450 villages of 45 Upazilas under 13 districts. This includes social mobilization activities including building stakeholder relations, carrying out information collection and communication campaigns, conducting Identification of Poor (PIP) exercises, formation of groups and committees, and so forth. Meanwhile, assessment of beneficiaries' aspirations, willingness, needs, etc. was held in all villages. The fisher communities started savings and accumulated a total of BDT 3.01 million till December 2020 and also started internal lending. Various committees like Savings Committee (SC), Social Audit Committee (SAC), Fisher Credit Organization (FVCO), Finance Sub-committee, Sub-Project Committee, and other Sub-committees were instituted as well. Alongside, 18,512 poor and extreme poor fishers were identified and 10,383 were registered. A total of 467 beneficiaries received capacity building training in 16 batches, 1,582 youths were identified and Participatory Vulnerable Analysis (PVA) was conducted in 12 villages. The 1st installment of Institutional Development Fund (IDF) amounting to BDT 34.8 million was disbursed in 58 villages and the formation of Fishers Co-Management Committees in all villages is ongoing. The cumulative expenditures for Component-3 of SCMFP for 2020 stood at BDT 21.56 crore.

As a matter of fact, Bangladesh managed to keep up the growth trajectory during the pandemic as our Hon'ble Prime Minister took well-timed and effective measures to fuel domestic demand and support people survive the crisis, particularly, the massive stimulus package for the economy to get a boost up. The economy of Bangladesh is recovering which, presumably, would get us back to a sustainable growth track in 2021 with the about-turn of the world economy and domestic demand.

Nonetheless, the good news to share is that Bangladesh was rated as one of the top 20 countries among those who have taken the highest reform initiatives in a bid to improve the standards of the business environment by the World Bank and International Finance Corporation (IFC), in their 'doing business 2020' report and the country's position moved forward by 8 steps among 190 countries from 176 to 168 during the last year.

We got to move on in pursuance of our entrusted agenda of tackling poverty notwithstanding the ongoing crisis. On the one hand, we have been ceaselessly implementing the ongoing 'Nuton Jibon Livelihood Improvement Project (NJLIP)' with a view to warp up by June 2021 and on the other hand, we have continued our negotiations in parallel with the World Bank for the upcoming 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project' of US\$ 340 million to be implemented over a period of five years from July 2021 to June 2026. In

fact, it's a recognition of the concerted efforts of SDF thriving to identify and position itself with growth, progress, and prosperity as a synergetic result of NJLIP. The RELI project aims to support the extreme poor and poor populations of 3,200 villages of 20 poverty-stricken districts of Bangladesh for their recovery and resilience building, employment generation, entrepreneurship development, and post-crisis economic recovery preparation in the intervening areas. We are pretty much optimistic to start the RELI project in July 2021 with renewed effort.

Going forward, complacency does not seize us, instead, our sense of urgency to scale up the socio-economic status of the poor and extreme poor reinforces our commitment to inclusive development without any procrastination. At SDF, everyone including the respected Board members, management, staff from headquarter to field and our stakeholders have important roles to play and we are close-knitted with a shared purpose. To be honest, we are beholden to our respected Board of Directors, General Body members, and associated stakeholders for their continued support to deal with the challenges that particularly emerged during the pandemic. Going hand in hand, our sincerest gratitude goes to the Ministry of Finance (MoF), and The World Bank (WB) for their time-tested support and guidance to keep us afloat in achieving milestones. Obviously, I must concede the dedication and professionalism of our human resources who had been working steadfastly to put us where we are right now.

After clouds come fair weather and we remain convinced that if we continue to work harder, with dedication and passion to seize the opportunities ahead of us, our future will definitely be bright. The year has gone by taught us a lot and we are confident to do even better in the upcoming year to build better resilience against all odds. I believe that, together, we can make a real difference to shape our future of shared prosperity.



**A Z M Sakhawat Hossain**

# SCORE CARD

2,500

Villages covered by NJLIP

431,395

Targeted NJG members mobilised and organized into Nuton Jibon Groups (NJGs)

431,395

NJG members started savings

590.02

Savings accumulated (BDT in million)

50,784

NJG members received internal loan

742.02

Total revolving amount of internal loan (Tk. in crore)

2,500

Villages received/ accessed Village Development Fund (VDF)

11,350.15

Amount of VDF disbursed (Tk. in million)

325,525

Borrowers (NJG member) received Sabolombi loan and started IGAs

13,416.68

Total amount of Sabolombi loan (Tk. in million) disbursed

313,313

Beneficiaries received training on various IGAs.

12,126

Most vulnerable member received one time grant and started IGA

28,639

Youths received skill development training

26,431

Youth employed (wage/ self) after receiving skill development training

2,499

Gram Samiti office buildings constructed

## Cumulative Achievements of NJLIP

347.36

KM of Herring Bone Bond (HBB) road constructed

568

Culvert constructed

7,140

Tube-wells installed

429

Water distillation/desalination plants installed

29

School building repairing/field raising

896,074

Households benefitting from project provided community infrastructure

244,4434

Labour days generated through the community level infrastructure development activities

423,861

Households received hand-washing stations known as Tippy Tap

343,249

Pregnant women and lactating mothers have been registered and participated in BCC sessions

2,500

Villages completed GAAP

### Achievements on Second Generation Activities (SIPP-II and NJLIP)

Second generation institutions formed

21

Nuton Jibon District Community Societies (NJDCS)

225

Nuton Jibon Cluster Community Societies (NJCCS)

186.48

Amount disbursed to the societies as Performance Support Fund (PSF) (Tk. in million)

659

Producer groups have been registered under Department of Co-operatives (DoC)

446.7

Amount of Productive Investment Fund disbursed so far (Taka in million)

# মিনি

স্বত্বাধিকারী

গ্রাম সমিতির

ঠিকানা : চক

সার্বিক সহযোগ



সোশ্যাল ডে





SDF's well-equipped, time-tested and demand-driven approaches have been fueling progress in improving the livelihoods of more than 7 million extreme poor and poor populations. With a long-term presence at the community level, SDF's **Livelihood Development** programs tailored to specific development needs are being fine-tuned for producing optimum social benefits and have been translated into a thriving gateway to sustainable development. It is grappling with challenges to navigate prosperity and catalyzing efforts towards establishing a strong and equitable society consecutively. It has been bringing about changes in the lives and livelihoods of the underprivileged and people with a lack of appropriate skills, especially women in the community through empowerment, self-reliance, and improvement of living standards by providing financial and non-financial services for making productive investments.

# LIVELIHOOD DEVELOPMENT

# ACHIEVEMENTS

## One time grant to Vulnerable

In 2020, 100% of the 'no income, no job, no asset (NINJA)' populations regarded as vulnerable were identified by the NJLIP in its project areas were provided with one-time grants with the objectives to mainstream them to live a normal life

and 88.24% of vulnerable started savings. It deserves mentioning that 203 vulnerable in 2020 embarked on income generating activities with financial assistance from the VCO. These activities help the vulnerable enormously to reduce their initial shocks and step ahead for a better living.

### Cumulative progress

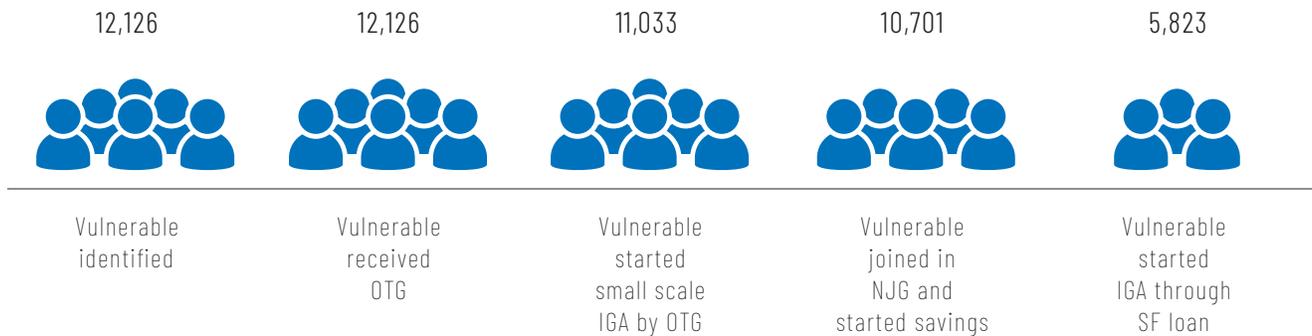


Figure 1: Progress of one time grant to Vulnerable (no. of members)

## IGA of NJG members by taking Shabolombi loan (SF)

These charts below reveal that a total of 60,765 loans were received by the NJG members for starting IGAs during the reporting period. The highest investment was made in the Livestock sector and

the lowest investment was made in the transport sector. It has been observed that the NJG members prefer IGAs on livestock as it plays a major role in their lives. It provides food, income, employment, and many other contributions to the farming community.

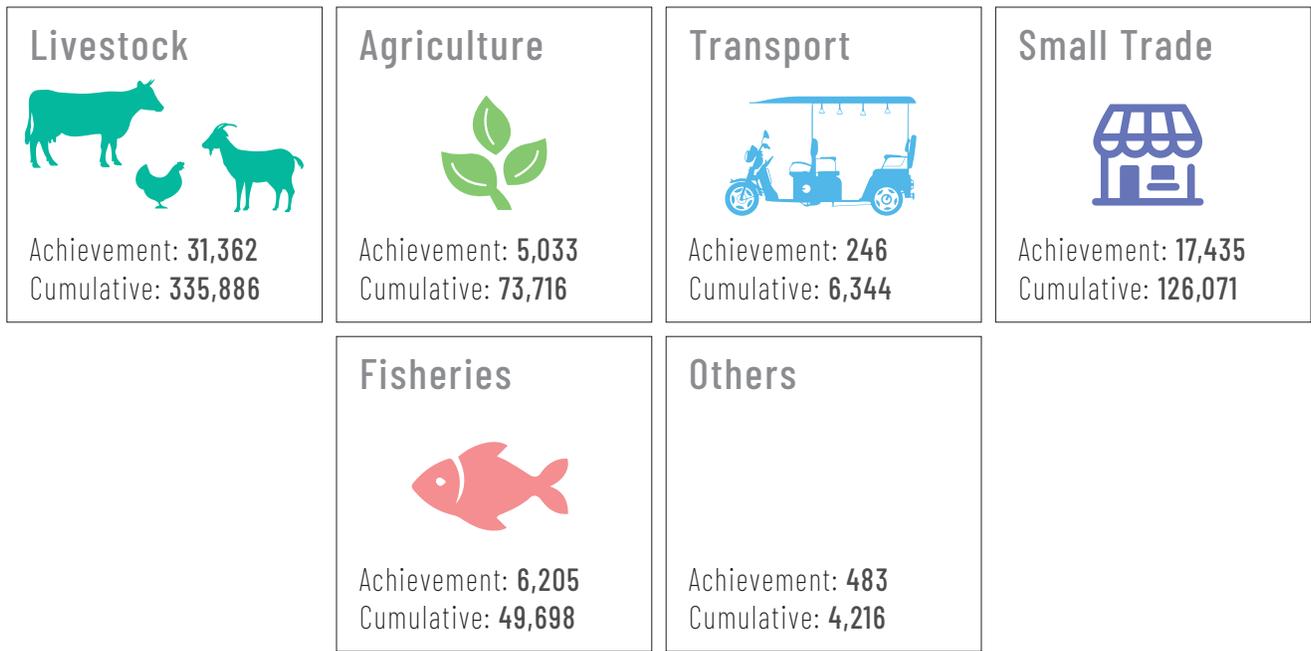


Figure 2: IGA of NJG members by taking Shabolombi loan (No. of Loans)

## Supportive activities for implementing IGAs

A total of 22,196 NJG members received skill training on different Income Generating Activities (IGAs) such as beef fattening, dairy, goat rearing, poultry farming, vegetable cultivation, etc. The Local Service Providers (LSP) have been ensuring

adequate veterinary care, feed and fodder, proper training, fixation of price of milk at the reasonable level are proposed for profitability. Accordingly, healthy food and vaccination have been helping to safeguard the food produced from animals as well protecting them from diseases, and also reduce the transmission of micro organisms.

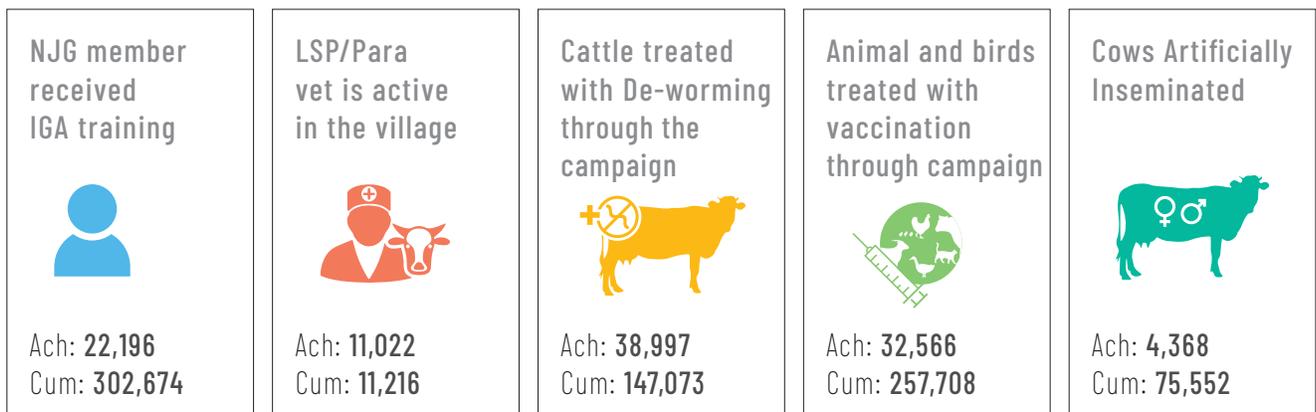


Figure 3: Supportive activities for implementing IGAs (No. of members)

# Mini farm enterprise activities

In moving the pro-poor development programs ahead, a total of 47871 NJG members have been able to establish mini-farms through their

entrepreneurial development training. In the case of of-farm enterprises, generally, all the members have borrowed at least BDT 80,000 to BDT 1 lac from VCO several times.

## On Farm IGA

<b>Dairy Cow</b>  Ach: <b>10,781</b> Cum: <b>14,070</b>	<b>Beef Fattening</b>  Ach: <b>9,133</b> Cum: <b>12,530</b>	<b>Goat/Sheep Rearing</b>  Ach: <b>2,222</b> Cum: <b>3,005</b>	<b>Poultry Rearing</b>  Ach: <b>3,076</b> Cum: <b>4,919</b>	<b>Fish/Shrimp Crab Culture</b>  Ach: <b>3,725</b> Cum: <b>5,626</b>
<b>Vegetables</b>  Ach: <b>3,910</b> Cum: <b>4,616</b>	<b>Betel Leaf</b>  Ach: <b>437</b> Cum: <b>527</b>	<b>Fruit Garden</b>  Ach: <b>148</b> Cum: <b>199</b>	<b>Nursery</b>  Ach: <b>463</b> Cum: <b>500</b>	

## Of Farm IGA

<b>Grocery shop</b>  Cum: <b>805</b>	<b>Clothing business</b>  Cum: <b>81</b>	<b>Pharmacy</b>  Cum: <b>11,216</b>	<b>Mobile Servicing</b>  Cum: <b>11,216</b>	<b>Electronics Shop</b>  Cum: <b>56</b>
<b>Bamboo product</b>  Cum: <b>19</b>	<b>Food &amp; beverage /bakery</b>  Cum: <b>70</b>	<b>Rice husking</b>  Cum: <b>71</b>	<b>Tea stall</b>  Cum: <b>174</b>	<b>Hotel/restaurant</b>  Cum: <b>51</b>



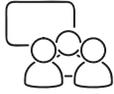
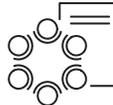
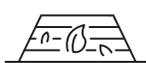
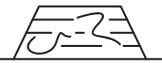


<p><b>Transport (Auto/CNG)</b></p>  <p>Cum: <b>282</b></p>	<p><b>Mini garments</b></p>  <p>Cum: <b>1</b></p>	<p><b>Vegetable cultivation</b></p>  <p>Cum: <b>44</b></p>	<p><b>Fish farming</b></p>  <p>Cum: <b>233</b></p>
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## Livelihood Environmental activities

A number of 82 bio gas plants have been established in the respective three regions in the reporting year. Consequently, communities are now aware of the livelihood environment and they are taking them into consideration in implementing 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 the case of poultry and livestock farm management practices, the producers are highly considering bio-security issues. Additionally, fuel cost is reducing and the cooking environment is improving by using improved cookstoves.

<p><b>Beneficiaries received training on addressing the environmental issue in implementing IGAs at the village level</b></p> <p>Achievement: <b>266,983</b> Cumulative: <b>282,557</b></p> 	<p><b>Screening format filled up with PIF proposal by producer group</b></p> <p>Achievement: <b>372</b> Cumulative: <b>1,030</b></p> 	<p><b>Community (cow, beef, poultry, goat rearers) is preparing compost</b></p> <p>Achievement: <b>13,666</b> Cumulative: <b>19,438</b></p> 
<p><b>Amount of prepared compost (ton)</b></p> <p>Achievement: <b>6,719</b> Cumulative: <b>11,198</b></p> 	<p><b>Community (cow, beef, poultry, goat rearers) is preparing Vermicompost.</b></p> <p>Achievement: <b>1,287</b> Cumulative: <b>1,521</b></p> 	<p><b>Amount of prepared vermi-compost (kg)</b></p> <p>Achievement: <b>10,937</b> Cumulative: <b>18,650</b></p> 
<p><b>Biogas plant established by livestock growers</b></p> <p>Achievement: <b>82</b> Cumulative: <b>82</b></p> 	<p><b>Vegetable and high-value crop cultivators implementing IPM system (pheromone Trap, light trap, etc.)</b></p> <p>Achievement: <b>8,312</b> Cumulative: <b>11,458</b></p> 	<p><b>Beneficiaries use improved cookstove (Bondhu Chula) in their houses</b></p> <p>Achievement: <b>7,958</b> Cumulative: <b>8,801</b></p> 



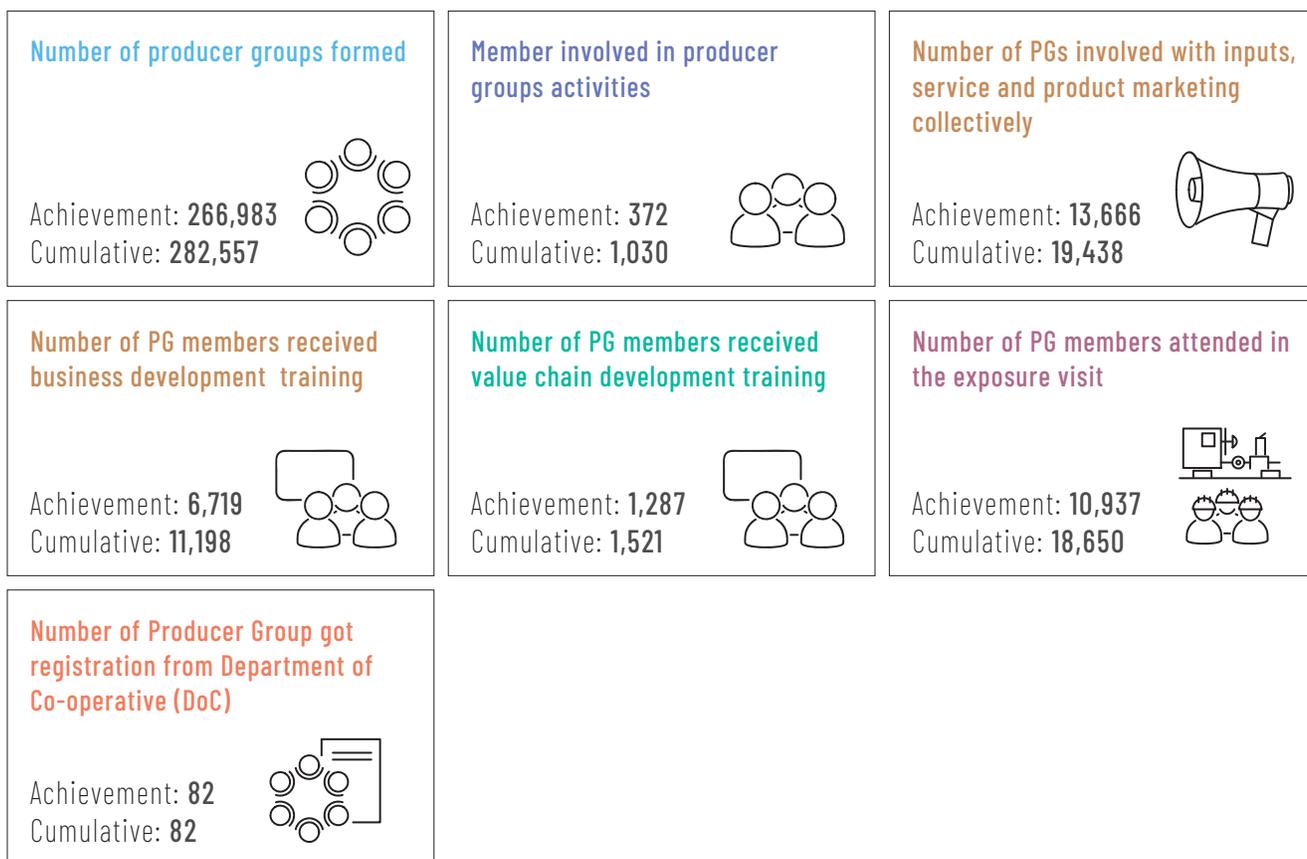
# Producer Group activities in NJLIP area

During the reporting period, a total of 79 producer groups with 5114 members have been formed and the groups have received day-long orientation on objectives and functions of the producer groups. Moreover, producer group members have

already received skill training on IGAs. Most of the producer groups have been formed in the livestock sub-sector and the groups are purchasing inputs and services as a group approach and selling their produces collectively. As a result, 64 PG's registration was completed during the reporting period by the Cooperative Department.



# Producer Group activities in SIPP-II area



## PIF status of PG for NJLIP 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 465223.

Productive Investment Fund (PIF)	Achievement		Progress		Cumulative progress	
	1st (No)	2nd (No)	1st (No)	2nd (No)	1st (No)	2nd (No)
Dairy business development project	29	0	58	9	87	9
Beef fattening business development project	27	0	35	5	62	5
Vegetable business development project	14	0	19	8	33	8
Fish culture business development project	31	0	25	13	56	13
Poultry business development project	4	0	9	1	13	1
Water melon business development project	4	0	4	3	8	3





Productive Investment Fund (PIF)	Achievement		Progress		Cumulative progress	
	1st (No)	2nd (No)	1st (No)	2nd (No)	1st (No)	2nd (No)
Crab culture business development project	1	0	0	1	1	1
Nursery business development project	2	0	0	0	2	0
Betel leaf business development project	2	0	7	3	9	3
Banana business development project	1	0	1	1	2	1
Mango business development project	1	0	0	1	1	1
Handicraft business development project	0	0	1	0	1	0
Goat business development project	0	0	1	0	1	0
Duck Hatchery business development project	0	0	1	0	1	0
Integrated Agriculture business development project	0	0	4	0	4	0
<b>Total</b>	<b>115</b>	<b>0</b>	<b>166</b>	<b>45</b>	<b>281</b>	<b>45</b>
<b>Amount of disbursement BDT (in millions)</b>	<b>72.18732</b>	<b>0</b>	<b>80.18208</b>	<b>21.6416</b>	<b>152.3694</b>	<b>21.6416</b>

## PIF release to Producer Groups in SIPP-II area

Productive Investment Fund (PIF)	Achievement		Progress		Cumulative progress	
	1st (No)	2nd (No)	1st (No)	2nd (No)	1st (No)	2nd (No)
Dairy business development project	71	46	0	0	71	46
Beef fattening business development project	94	66	0	0	94	66
Vegetable business development project	12	11	0	0	12	11
Watermelon business development project	5	4	0	0	5	4
Mug dal (Pulse) business development project	6	6	0	0	6	6
Fish culture business development project	11	11	0	0	11	11
Poultry business development project	15	9	0	0	15	9
Ground nut business development project	1	1	0	0	1	1
Turmeric business development project	1	1	0	0	1	1
Chili business development project	2	2	0	0	2	2
Handicrafts business development project	2	0	0	0	2	0
Betel leaf business development project	1	0	0	0	1	0
Power loom business development project	2	0	0	0	2	0
<b>Total</b>	<b>223</b>	<b>172</b>	<b>0</b>	<b>0</b>	<b>223</b>	<b>172</b>
<b>Amount of disbursement (in millions)</b>	<b>79.06</b>	<b>79.29</b>	<b>0</b>	<b>0</b>	<b>79.06</b>	<b>79.29</b>

# Linkages/Partnership Development in NJLIP area

Under this program 17 numbers of partnerships have been developed in NJLIP area with different private sectors. Also a formal agreement (MoU) has been signed between SDF/NJCS and

Private Company Ltd. These private sectors mainly providing training at free of cost, technical support, demonstration, treatment, input support at subsidy and marketing support to the respective project beneficiaries.

## Linkage Development

Organization/Institutions	Type of services received by members	Achievement	Progress	Cumulative progress
Department of Youth Development (DYD), all regions	Technical training on livestock management and treatment	2,028	280	2,308
Department of Livestock Service, all working districts	Technical training, AI service, advisory service, etc	230,435	21,809	252,244
Department of Agricultural Extension (DAE)	Training and advisory services	39,248	5,146	44,394
Department of Fisheries, all region	Technical training and advisory services	15,107	4,007	19,114
Govt. Dairy farm, Barisal district	Fodder cutting, cow calf	1,120	171	1,291
Deaprtment of Cooperatives		0	669	669
Govt. sheep breeding farm, Khulna district.	Fodder cutting for cattle	98	70	168
<b>Total</b>		<b>288,536</b>	<b>31,652</b>	<b>320,188</b>

## Partnership Development

Organization/Institutions	Type of services received by members	Achievement	Progress	Cumulative progress
ACI Ltd. and SDF Cumilla district office	De-worming, training, vaccination, AI service, medicine and treatment support to cattle	14,583	826	15,409
ACI Ltd. and SDF Chandpur district office	De-worming, training, vaccination, AI service, medicine, and treatment support to cattle	13,409	2,305	15,714
Sylhet Cluster NJCS and ACI Ltd.	De-worming, vaccination, AI service, medicine, and treatment support to cattle	2,327	354	2681







Organization/Institutions	Type of services received by members	Achievement	Progress	Cumulative progress
Rangpur District NJCS and Rd milk Ltd.	<ul style="list-style-type: none"> <li>• Skill training at free of cost</li> <li>• Selling milk collectively</li> <li>• Free treatment, advisory, and AI</li> </ul>	855	35	890
Barishal district NJCS and Lal Teer seed Ltd.	<ul style="list-style-type: none"> <li>• Training support</li> <li>• Seed support for establishing demonstration including technical support</li> </ul>	1,617	151	1,768
Barishal District NJCS and Milk Vita Ltd.	<ul style="list-style-type: none"> <li>• Skill training at free of cost</li> <li>• Milk marketing support</li> <li>• Free treatment, AI and advisory support</li> </ul>	766	0	766
Barisal District NJCS and ACI Crop Care Ltd.	<ul style="list-style-type: none"> <li>• Training on vegetable production, advisory support</li> <li>• Demo on pesticide.</li> </ul>	2,075	221	2,296
Barisal District NJCS and Renata Ltd.	<ul style="list-style-type: none"> <li>• Medicine support at dealer rate</li> <li>• Training and advisory support</li> </ul>	1,197	115	1,312
Barisal District NJCS and Ispahani Agro Limited.	<ul style="list-style-type: none"> <li>• Training &amp; demonstration on pheromone trap,</li> <li>• Vegetable &amp; fodder seed and biopesticide</li> </ul>	2,627	150	2,777
Pirojpur District NJCS and Satota Duck Khamar, Khulna	<ul style="list-style-type: none"> <li>• Training at free of cost</li> <li>• Members received qualitative DOC of duck at a reasonable price</li> </ul>	1,576	0	1,576
Bagerhat District NJCS and Asa Fish Hatchery of Bagerhat Ltd.	Members received fingerling at a reasonable price, Advisory and technical support	2,475	351	2,826
Bengal remedies Ltd. and Mymensingh NJCS	Technical skill training at free of cost, free vaccine and de-worming support, AI and feed support.	820	120	940
The Acme Laboratories Ltd signed agreement with Sherpur NJDCS	De-worming, vaccination, AI service, medicine, and treatment support to cattle	425	1,209	1,634
Bondhu Chula Program signed an agreement with Sherpur NJDCS	Received orientation on benefits of using the improved stove and they also purchased stove with reduced price (Tk 450/ Chula)	117	2,243	2,360
Satkhira dist. NJCS and ACI Godrej Ltd.	Training received only	200	193	393





Organization/Institutions	Type of services received by members	Achievement	Progress	Cumulative progress
Khulna dist. NJCS and ACI Godrej Ltd.	<ul style="list-style-type: none"> <li>• Skill training at free of cost</li> <li>• Free treatment, advice, and AI support</li> </ul>	0	370	370
Sylhet NJCS and Agata Feed Mill Ltd.	De-worming , medicine, and treatment support to cattle, poultry	0	1,903	1,903
<b>Total number of members</b>		<b>45,069</b>	<b>10,746</b>	<b>55,815</b>



SAANIKA

konarva



Striving to make headway in poverty alleviation over the years, our **Community Finance** program has been providing Revolving Funds/Loans to beneficiaries, known as Shabolombi Fund(SF) for income-generating activities and allows the beneficiaries to self-manage resources as well. This access to credit and savings, making an investment in training and small enterprises, to help the families to have a square meal, access to education, and offering coping mechanisms for emergencies. 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. The provision of savings and favorable access to credit has enabled the poor to invest money in income generating activities. Receiving credit on a reasonable payable service charge to meet the recurring expenses and maintaining the growth of funds of the VCO, they are getting involved in different income generating activities and thus turning their lives towards financial and social empowerment. It owns a very good governance structure that empowers the members, transparent guidelines for resource management, and a reliable accounting and loan tracking system. At least 95% of the GP members are made up of women.

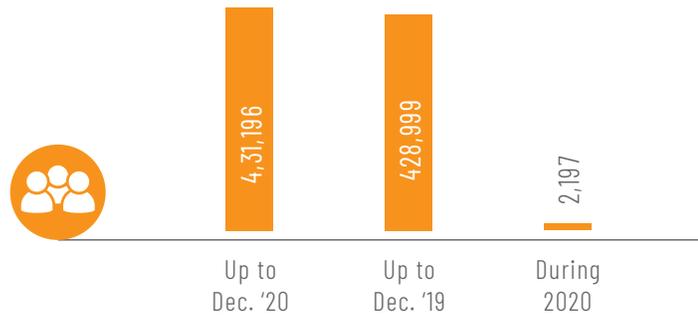
# COMMUNITY FINANCE

# ACHIEVEMENTS

## Enrollment of members of Nuton Jibon Group (NJG)

In the reporting year, 2,197 new NJG members enrolled in NJGs bringing the total to 4,31,196. Most of the NJG members are depositing savings regularly and creating funds to plan a secure future. Some of the members have borrowed internal lending from their savings fund and operating IGAs accordingly.

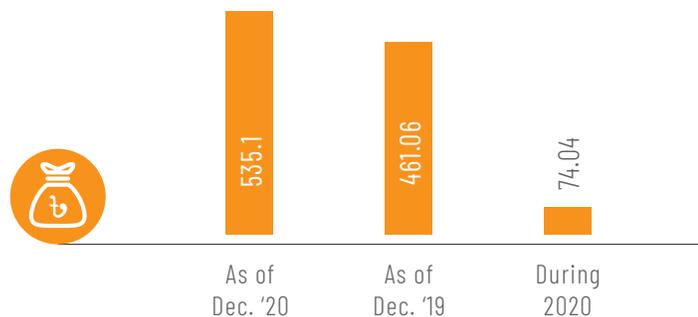
Number of members enrolled in NJG



## Status of savings accumulated by the NJG members

A total of BDT 74.04 million (US\$ 0.93 million) savings has been accumulated by the NJG members during the reporting year, bringing the total to BDT 535.10 million (US\$ 6.69 million). On average, each beneficiary has deposited BDT 1,241 till December '20.

Savings accumulated by the members (Tk. In Million)

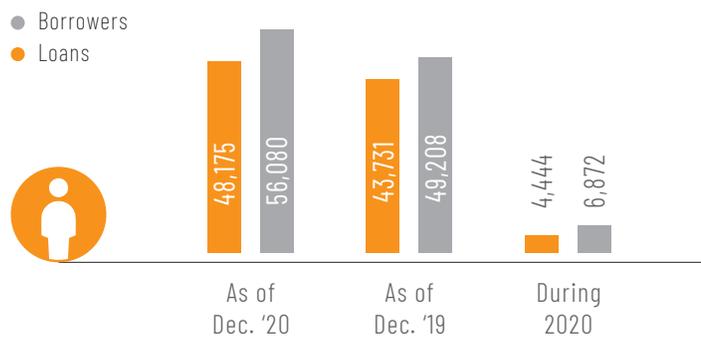


## Status of Internal Lending

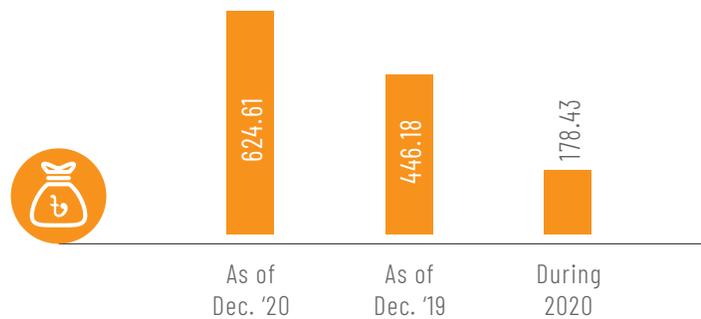
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The chart shows that a total of 4,444 beneficiaries borrowed 6,872 loans worth BDT 178.43 million (US\$ 2.23 million) as Internal Lending from their savings fund during this reporting year. The total number of beneficiaries who received internal lending stands at 48,175 by a number of 56,080 loans. A cumulative amount of BDT 624.61 million (US\$ 7.81 million) has been disbursed among those NJG members and the average loan size was BDT 11,138. Now the beneficiaries are skilled enough and can operate savings and community finance activities independently.

Number of borrowers and loan disbursed



Amount disbursed as Internal Lending (Tk. In Million)



## Loan recoverable and recovered in Internal Lending

This chart shows that a BDT 446.91 million (US\$ 5.59 million) has been recovered in internal lending from the beginning to December 2020 against a recoverable target of BDT 516.78 million (US\$ 6.46 million). The cumulative rate of loan recovery is 86%. As the COVID-19 situation turned worst in 2020, it had serious implications on the disbursement of loans as well as recovery.

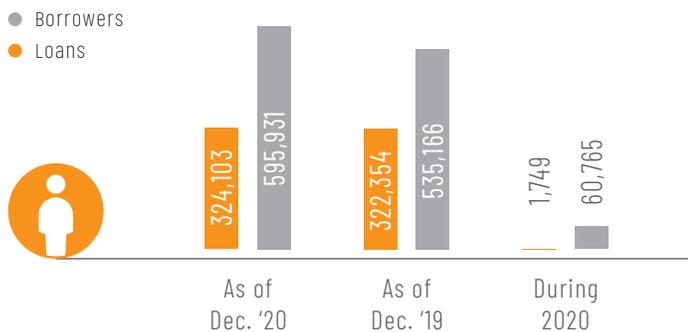
Loan recoverable and recovered



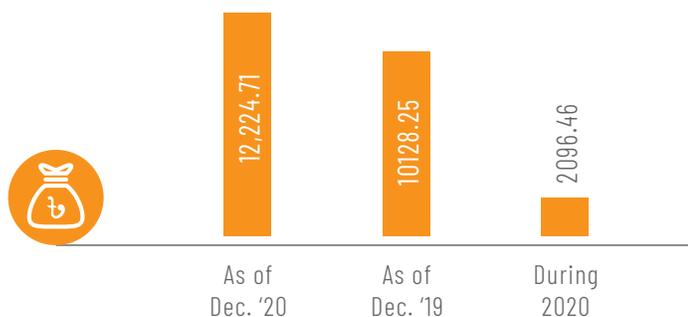
# Status of Shabolombi (Revolving) Fund Loan

A total of 60,765 loans worth BDT 2096.46 million (US\$ 26.21 million) has been disbursed as Shabolombi (Revolving) Fund loan during the reporting period. As of December 2020, 3,24,103 beneficiaries took 5,95,931 loans (2,71,828 beneficiaries took 2nd or more cycle loan) worth BDT 12,224.71 million (US\$ 152.81 million). The average size per loan was BDT 20,514.

Number of borrowers and loan disbursed (Tk. In Million)



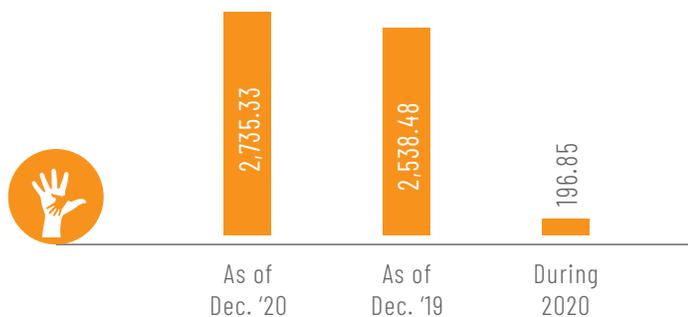
Amount disbursed as Shabolombi Fund Loan (Tk. In Million)



# Status of the outstanding of Shabolombi (Revolving) Fund loan

During January-December, 2020 there has been an increase in outstanding of Shabolombi (Revolving) Fund loan by BDT 196.85 million (US\$ 2.46 million) and at the end of the reporting year the total amount stood at BDT 2,735.33 million (US\$ 34.19 million).

Outstanding of Shabolombi Fund Loan (Tk. In Million)



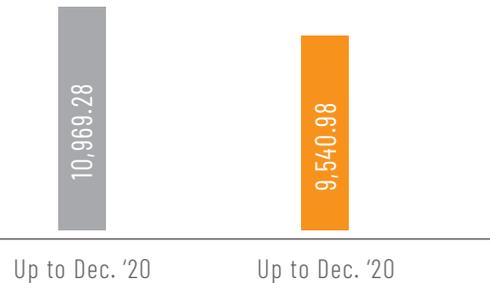


# Loan recoverable and recovered in Shabolombi (Revolving) Fund Loan

From the beginning to December 2020 BDT 9,540.98 million (US\$ 119.26 million) has been recovered whilst the recoverable amount was BDT 10,969.28 million (US\$ 137.12 million). The cumulative rate of loan recovery was 87%. This low recovery rate has resulted from the COVID-19 situation.

Loan recoverable and recovered

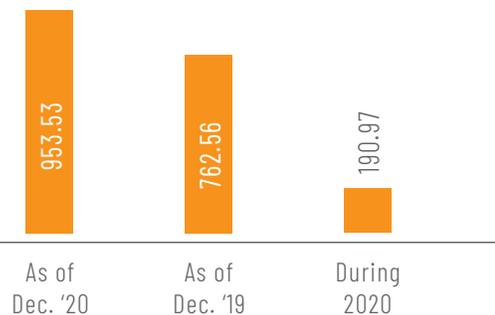
- Loan recoverable
- Loan recovered



# Service charge earned by Shabolombi (Revolving) Fund loan operation

The chart reveals that a total of BDT 190.97 million (US\$ 2.39 million) has been accumulated as service charge against revolving (Shabolombi) fund loan during the reporting period, bringing the total to BDT 953.53 million (US\$ 11.92 million).

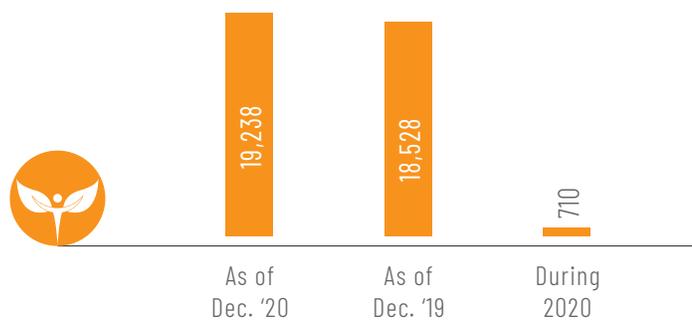
Service charge earned (Tk. In Million)



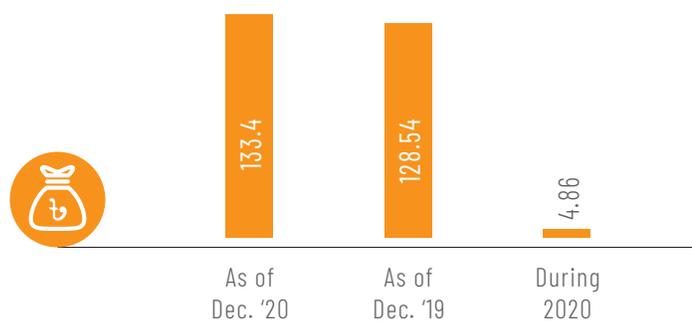
# Number and amount of loan disbursed in Youth Skill Development Loan

A total of 710 NJG youth members received BDT 4.86 million (US\$ 0.06 million) as Youth Skill Development loan during the reporting period. The cumulative amount disbursed among 19,238 youth members was BDT 133.4 million (US\$ 1.67 million). The average size per loan was BDT 6,934.

Total number of youth borrowers



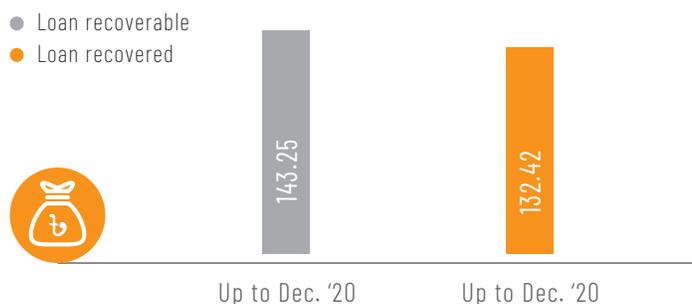
Total amount of loans (Tk. In Million)



# Status of recoverable and recovered Youth Skill Development Loan

The chart shows that BDT 132.42 million (US\$ 1.65 million) has been recovered from the beginning to December 2020 in Youth Skill Development loan whilst the recoverable amount was BDT 143.25 million (US\$ 1.79 million). The cumulative rate of loan recovery was 92%.

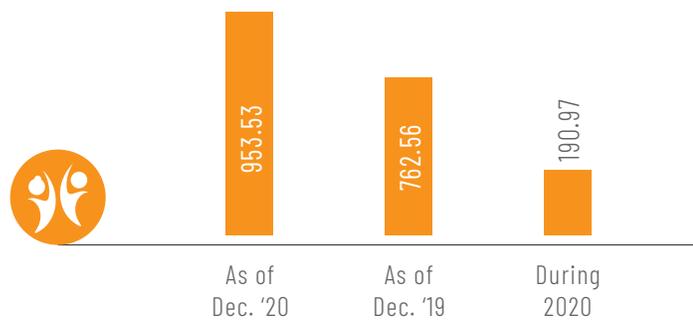
Loan recoverable and recovered



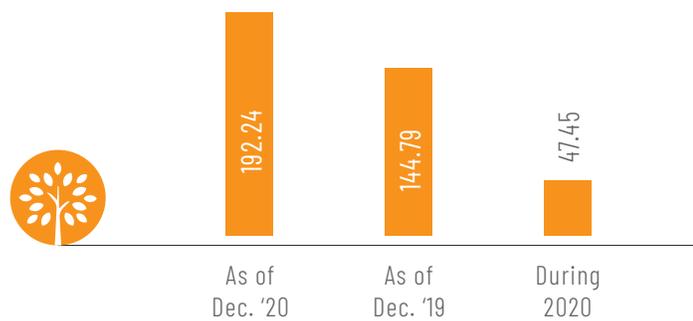
# Number and amount of loan disbursed in Youth Employment Loan

A total of 2,629 NJG youth members received BDT 47.45 million (US\$ 0.53 million) as Youth Employment loan during the reporting period. The cumulative amount disbursed among 9,010 youth members was BDT 192.24 million (US\$ 2.40 million). The average loan size was BDT 21,336.

Total number of Youth Borrowers



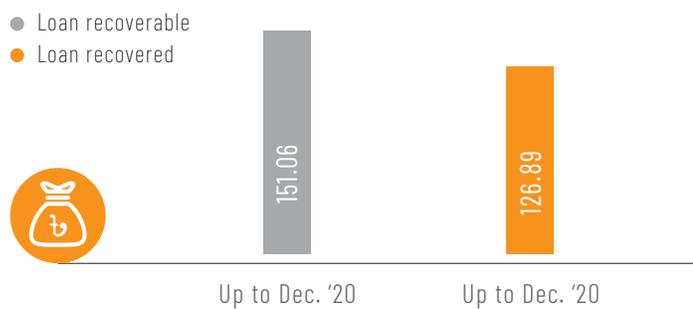
Amount disbursed as youth employment loan (Tk. In Million)



# Status of loan recoverable and recovered in Youth Employment Loan

The diagram shows that an BDT 126.89 million (US\$ 1.59 million) has been recovered from beginning to December 2020 in Youth Employment loan whereas the recoverable amount was BDT 151.06 million (US\$ 1.89 million). The cumulative rate of loan recovery was 84%.

Loan recoverable and recovered





ডাঃমারী গ্রাম সমিতি  
স্থাপিত: ২০১৭ইং

  
SDF  
স্বাস্থ্য পরিদপ্তর  
কম্বোনে ও সবস্বোর্টি  
স্বাস্থ্য পরিদপ্তর  
(এসডিএ)





Our **Community Infrastructure Development Fund (CISF)** program has been unlocking the value of neglected resources through its rowing diversified development activities and stimulating their knowledge for dealing with social challenges. Working hand-in-hand with communities to build or improve local, small-scale infrastructures such as the construction of roads, culverts, U-drains, office buildings, repairing schools, installation of water distillation/desalination plants, tube-wells and improving sanitation systems are intrinsic of CISF's social and economic development activities. The infrastructure development works have facilitated the rural people to keep poverty at bay consecutively.

# COMMUNITY INFRASTRUCTURE DEVELOPMENT FUND

# ACHIEVEMENTS

During the reporting period, 44 GS office buildings and 72 NJCS buildings have been constructed. Funds for construction and repairs of 101.25 km earthen road have been disbursed and works are going on in full blast. Also, 15 culverts have been constructed and 120 tube-wells

installation work is going on to ensure safe drinking water. In addition, renovation work in 11 schools is going on as well as 80 latrines with project funding. Moreover, the construction of 1184 drains and 5 footbridges and the installation of 147 water purification plants have been contributed immensely to the communities in their lives and livelihood development.

## Infrastructure development activities under NJLIP

Organization/Institutions	Achievement during the year 2020	Achievement during the year 2019	Cumulative achievement
GS office building (#)	44	1131	2483
NJCS buildings	72	0	72
Earthen road (Km)	101.25	28.59	275.84
Culvert(#)	15	46	567
Tube well(#)	120	197	7059
Latrine/Urinal(#)	80	4	96
School dev. (#)	11	4	23
Drain (Rm)	1184	1179	10211
Water Purification Plant	147	185	417
Footbridge	5	17	24

### End project outcomes of GS office buildings

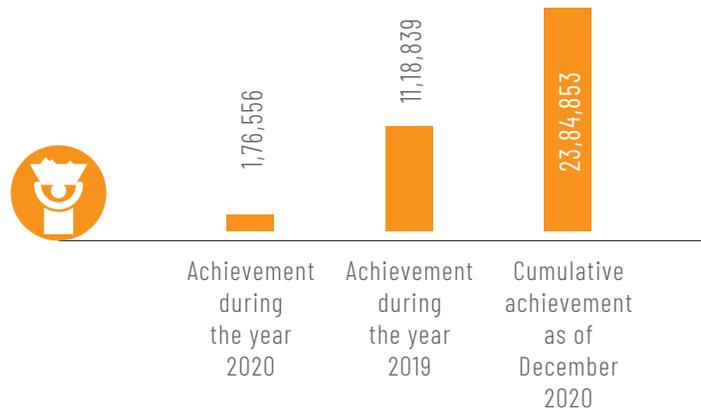
- a. Mobility and community interaction
- b. Community place and recreation center
- c. Venue for community business
- d. Social and cultural festival/ occasions
- e. Rent for family and social events
- f. Economical and financial development centre
- g. Shelter during natural calamity
- h. Venue for nutrition awareness program
- i. Venue for campaign for health and children vaccination centre
- j. Venue for poultry and dairy vaccination centre

# Socio-economic benefit through infrastructure development activities under NJLIP

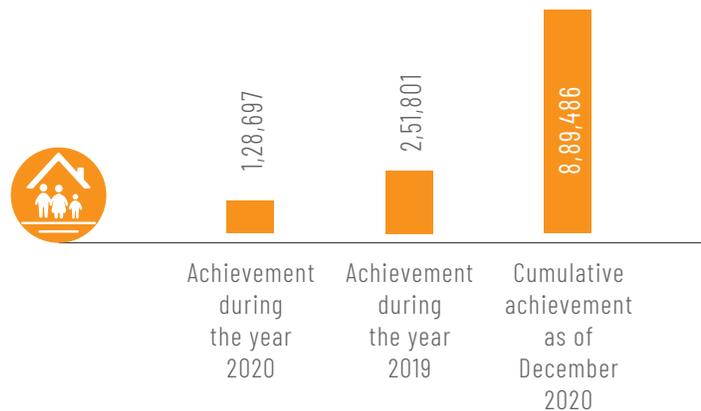
To implement the infrastructure development activities a total of 176556 labor days have been generated during the reporting year which contributed to the direct employment generation for the poor and hardcore poor in the project area. In addition, a total of 128697 households as well as 291838 persons, have been benefited through the infrastructure sub-projects.



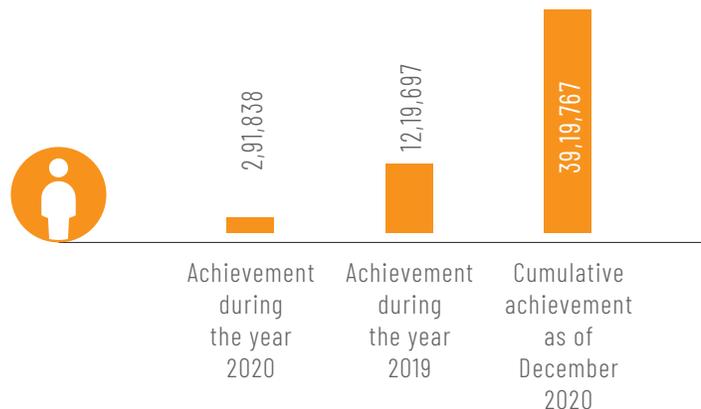
## Labor days generated (#)



## Households (HH) benefited (#)



## Persons benefited (#)







Nuton Jibon Livelihood Improvement Project (NJLIP) comprises various infrastructure and livelihood development activities, which might have environmental implications due to the requirement of accomplishment of tasks (e.g. cutting down trees to implement any infrastructural sub-projects, sound pollution during construction work, etc.). To address these issues and mitigate the negative environmental impacts, NJLIP has incorporated categorization of the sub-projects as per the environmental risks in all 2,500 villages of the project coverage.

As a consequence, we are well-positioned to champion the climate justice band and strive to achieve environmental sustainability through reducing environmental degradation, destruction of ecosystems, etc. through **Environment** activities. The project has been focusing on building the capacity of the community people on infrastructure-related risk reduction through the implementation of the Environmental Management Plan (EMP). Our Environmental and Social Management Framework (ESMF) is in place to evaluate project's potential environmental risks and impacts in its area of influence, examines project's alternatives, identifies ways of improving project and site selection, planning, design, and implementation by preventing, minimizing, mitigating or compensating for unfavorable environment implications and enhancing positive impacts.

# ENVIRONMENT

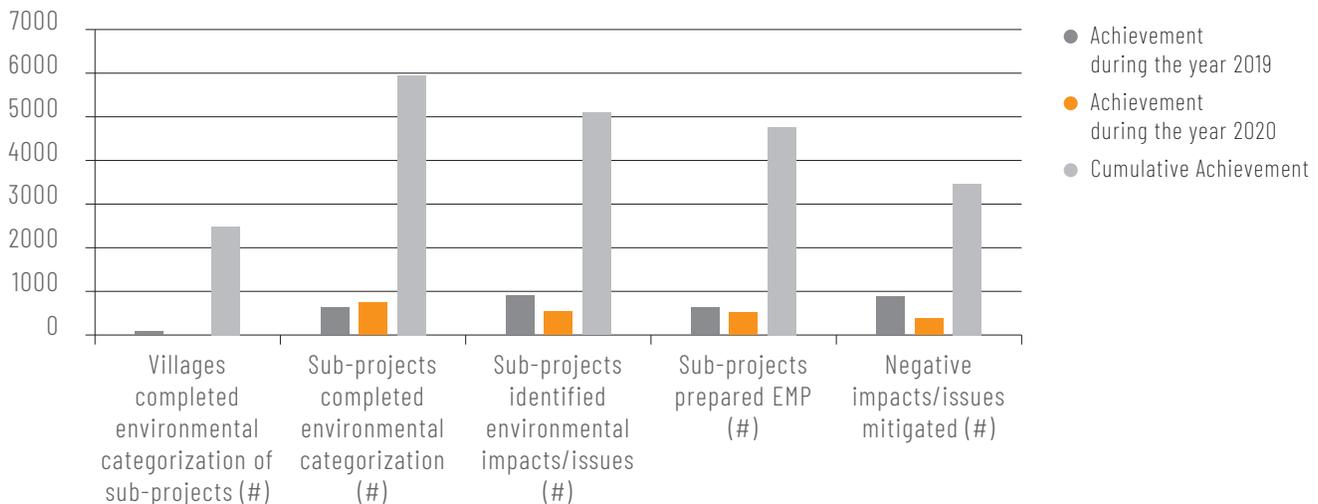
# ACHIEVEMENTS

In 2020, 5,940 infrastructure sub-projects have been environmentally categorized where 5,091 environmental issues were identified. No issues have been identified for the rest 849 sub-projects. In order to address these issues and mitigate negative impacts,

4,763 Environmental Management Plans (EMPs) have been developed. It's worthy to mention here that the other 328 issues do not have any negative impacts. Moreover, 3,467 identified environmental negative impacts have been mitigated in the reporting year. The remaining 1,296 for which EMP was developed does not have any negative impacts.

Activities	Achievement during the year 2019	Achievement during the year 2020	Cumulative Achievement
Villages completed environmental categorization of Sub-projects (#)	55	-	2,500
Sub-projects completed environmental categorization (#)	629	754	5,940
Sub-projects identified environmental impacts/issues (#)	913	555	5,091
Sub-project prepared EMP (#)	642	524	4,763
Negative impacts/issues mitigated (#)	877	367	3,467

## Comparison of Achievements



# Environmental Issues versus Mitigation Plan

During the implementation, various environmental issues have been identified and addressed through different mitigation

approaches which are part of the total Environment Management activities. Some of the common environmental issues and mitigation approaches are provided below:



## Environmental Issues

Cutting down trees to establish infrastructures like roads, buildings, culverts, etc.

Construction of roads (CC, RCC), culverts, office buildings, etc. involves brick crushing activities that result in air and sound pollution. Using a Boring Machine during deep tube-well installation also creates sound pollution.

During culvert and foot-bridge construction regular water flow is hampered.

Road constructions sometimes create waterlogging by hampering the drainage system.

While installing water treatment plants, sometimes wastewater draining creates hindrance.



## Mitigation

A double amount of trees were planted to minimize the loss as well as maximize the environmental benefits.

Watering the bricks before putting them into the crusher machine reduces the amount of dust to minimize air pollution. Sound pollution has been minimized by using new machines that emit less noise. Also, SDF motivates the communities to hand crushing bricks for controlling sound and air pollution.

Water pipes have been placed to keep the water flow steady, so that the life cycle of the water resources is not affected.

A drainage system has been maintained (by constructing U-type culverts, pipe culverts, etc.) to prevent waterlogging during road construction.

Taking into consideration the project ensures water drainage before installing water treatment plants.





**Our Youth Employment Generation Support (YEGS)** program is committed to working thoroughly to work with and for the poor that they are made alleviate their poverty by way of achieving a higher degree of self-reliance. This unit is dedicatedly rendering services to provide opportunities to un/under employed youths by developing their marketable skills and knowledge in the project villages and expanding opportunities for them to be more purposive citizens. To this end, a good number of partnerships with different institutions have already been established including the Ministry of Youth and Sports and other organizations. This has also created scopes for the youths to have employment opportunities both at home and abroad like Malaysia, Hong kong and some of the Middle -East countries and are contributing to remittance earning.

# YOUTH EMPLOYMENT GENERATION SUPPORT

# ACHIEVEMENTS

Overall, 172 youths have been identified and 175 youths have been mobilized during the reporting year. A total of 28,518 youths have been able to develop their skills in 2020. It is worth mentioning that 2500 Youth groups have been formed in 2500 villages and regularly updating their profiles in the database under Management Information System (MIS). This database is used for tracking the unemployed and employed youths for inviting them in capacity building as well as employment support and many other communication purposes. In addition, 636 borrowers received skill development loans and the amount was BDT 8.67 million. The total number of borrowers of Employment

Loan is 8,986 whereas the amount of loan is BDT 191.607 million and the average loan size is BDT 21,323 million. Moreover, 175 youths have started savings and the amount is BDT 3.92 million.

It is reported that due to Covid-19 pandemic devastation, about 10-15% of the employed youths have suffered in their jobs and working places directly and indirectly i.e. losing jobs, lay off, closing factories, lockdown ,no payment, etc. A total of 20,663 youths have sustained their jobs for at least one year since the initiation of the project. In addition, 80 numbers of pre-service counseling sessions took place where 2160 youths participated. Alongside, 320 numbers of pre-service counseling sessions were also held for the parents and the participants are 14370 in number.

The following table shows the overall youth employment status in 2020:

Key activities	Project end target	Achievements Jan - Dec 2020	cumulative achievement
Youth mobilized	25,000	175	33,210 (133%)
Youth Groups constituted	-	-	2,506
Unemployed youths received skill development training	25,000	141	28,518 (114.07%)
Youths employed	25,000	254	25,917 (103.67%)
Wage employed youths	as for actual	133	13,561 (52%)
Self-employed youths	as for actual	121	12,356 (48%)
Youths sustained at least one year in jobs	25,000	5138	25,663 (102.65%)
Female youths employed	-	175	17,883 (69%)
Male youths employed	-	79	8,034 (31%)
Amount of loan (Tk. In crore)	as for actual	8.67	13.340
Youths employed abroad	as for actual	-	722
Youths entrepreneurs	as for actual	173	1,735
Children/siblings of beneficiaries received a stipend to get admission into universities	50	-	50 (100%)

## Training provided and their duration

Training Provided	Duration
Electrical Installation and Maintenance	3 Months
Ship Fabrication	3 Months
Basic Computer Operation (MS Office Application)	3 Months
Electrical House Wiring	3 Months
Driving and Auto Mobile Mechanics	2 Months
Mobile Phone Servicing	2 Months
Machinery and Hardware Engineering	3 Months
Tailoring and Dress Making/ Industrial Sewing	3 Months
Welding and Fabrication	3 Months
Beauty Parlor	3 Months
Plumbing and Pipe Fitting	3 Months
Local Service Providers (LSP)	1 Month
Handicraft-cap making, bamboo and cane products, and pottery	1 Month
Karchupi, nakshi katha & block print	3 Months
Fish Farming	1 Month
Poultry and Duck Farming	1 Month
Refrigeration and Air- Conditioning	3 Months
Food and Beverage Service	3 Months
House Keeping	3 Months
Retails Sale	1 Month
Rod Binding and Scaffolding	3 Months
Lathe Machine Operation	3 Months

## MoU Signing with Government and Non-government organizations

SDF established formal partnerships with 17 organizations/business conglomerates through signing Memorandums of Understanding (MoU) in order to get the un/underemployed youths trained followed by arranging employment for them. Among them, the reputed GO and NGO signatories are— Bureau of Manpower, Employment, and Training

(BMET), Ministry of Expatriates' Welfare and Overseas Employment, Khulna Shipyard Limited, Bangladesh Navy, Bangladesh Industrial Technical Assistance Center (BITAC), Ministry of Industries,, Department of Youth Development (DYD), Ministry of Youth and Sports, SME Foundation, BRAC-ISD, UCEP Bangladesh, etc. Linkages have been established with 27 service providers and employers and a number of technical courses have been organized by the MoU signing organizations.

# Karmasanghathan Bank (KB) Employment Loan Support

The Karmasanghathan Bank (KB), an MoU signatory with SDF has provided

entrepreneurial loans to 417 trained youths of NJLIP amounting to BDT 50,935 million.

## Overseas Employment

In the reporting year, due to the COVID-19 spread, the NJLIP could not

send any trained youths abroad. Therefore, the number of youths working abroad remains the same i.e. 722.

## Innovation Piloting

Two innovations schemes have been undertaken - i. Agent Banking and ii. Café Canteen.

### **i. Agent Banking:**

The Agent Banking (Dutch Bangla Agent Banking) has been piloted in Satkhira district under the guidance of a female youth entrepreneur with a branding 'Messer's Sandha Enterprise'. The objective of the piloting scheme is to create income opportunities for the youth members of NJLIP and to make banking services available at the doorsteps of villagers.

Some useful information regarding agent banking are stated below:

- Four skilled youths are involved with this enterprise; The initial

investment of this initiative is BDT 600,000 including project support;

- More than 550 HHs and 1,450 individuals are receiving banking services at their doorsteps for financial transactions, payment of electricity and other bills, etc.;
- In the meantime 305 HHs have opened a savings account, maintaining FDR amounting to BDT 130,000, 7 DPS schemes of BDT 1.52 million, receiving overseas cash, making Telegraphic Transfer;
- Two staff involved in the operation of Agent Banking are receiving BDT 7,500/ month as remuneration.

### **ii. Nuton Jibon Court Café Canteen Model Piloting:**

The Nuton Jibon Café Canteen piloting has started in the Satkhira district court campus and is being operated by 7 NJCS members including the unemployed youths. The progress of piloting is promising and SDF is providing necessary support as needed for proper operation.

## National Days/Week Observations

The national day observation was organized and participated with the Department of Youth Development in

2020 at all NJLIP districts. National Nutrition Week was also observed at the district level where SDF youths participated.



## Stipend for poor and meritorious students

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. A total of 50 eligible students (female-28 and male-22) were awarded the Bangabandhu Study Support Grant (BDT 30,000) through ceremonies at three regions. SDF officials regularly monitor their academic performances to track these students whether they continue their studies or face any challenges. Hopefully, this study support grant scheme will be scaled up next year to provide support to more students of beneficiary families.





Placing a blueprint for the most far-reaching livelihood development activities for disadvantaged populations, SDF has been addressing the cyclical challenges coping with prevailing social ethos and circumstances. The **Communication** unit of SDF has become a powerful catalyst in addressing the needs and interests of the disadvantaged communities in its working areas. SDF's overarching vision of communication is flexible enough to accommodate the diverse local and national circumstances. It engages and empowers the respective stakeholders in the case of implementing programs and projects resourcefully through a participatory and pragmatic process and approach. SDF believes that this unit works as an important catalyst for change which eventually creates the opportunities to provide the target groups with proper and updated information. It is being implemented with an integrated approach to furnish support in achieving organizational and programmatic goals properly.

# COMMUNICATIONS

# ACHIEVEMENTS

The Communications unit strives to enable SDF to expose both nationally and to the outside world. In this context, we arranged a seminar on Rural Transformation and Entrepreneurship Development in Bangladesh on 22nd January 2020 at Ruposhi Bangla. Predominant objectives of the seminar were to discuss the proposed 'follow-on project to NJLIP' of SDF, share the opinion on specific topics in groups to effectively alleviate rural poverty in Bangladesh, and generate efficacious ideas to ultimately incorporate and prepare the new follow-on project proposal for rural transformation and entrepreneurship development in Bangladesh. Moreover, an inception workshop on Supporting Implementation of Community Empowerment and Livelihood Transformation (Component-3) of Sustainable Coastal and Marine Fisheries Project(SCMFP) was also held at the CIRDAP auditorium on 5th March 2020.

In order to honor the Father of the nation Bangabandhu Sheikh Mujibur Rahman, the architect of Independent Bangladesh, a video documentary has been developed on the occasion of his birth centenary highlighting his impeccable contributions and dreams of establishing a 'Golden Bengal' a society free from hunger, exploitation and oppression.

In the reporting year, Communication unit developed four case studies on the impact of COVID -19 on i. hygiene and

nutrition of pregnant mothers; ii. hygiene and nutrition of lactating mothers; iii. coping mechanisms on food security, and iv. youth enterprises as per the requirement of the World Bank as we were heading towards a new project. For this study, we interviewed households, mainly by phone, in order to understand the impact of the Covid-19 pandemic, and government responses to it, on people's health, livelihoods, and coping strategies. Blogs were also prepared for the World Bank website.

This year, we have launched 'SDF Work Station'-a WhatsApp group which is increasing popularity among the employees of SDF where they can share their activities, current status of the project, and all kinds of information. We are also updating our website regulatory.

This unit has been managing social media presence, archiving audio visual records, facilitating internal communications, building and maintaining relationships with development partners through the donor liaison office, harnessing synergy and partnership management through the social innovation lab, maintaining relationships with local and national media to bring the achievements to public notice and promoting SDF values internally. Moreover, our social media is increasing fans on Facebook.

SDF attained significant success in its field-based interventions. To scale up the life skills of the outreached, we have been stimulating their inner beings through effective promotional activities similar as training, orientation, community convention, courtyard meeting, and video documentaries, and so on.

We are committed to making information about its programs and operations available to a larger audience. It considers public access to information, a key component of effective participation of all stakeholders, in the development process.

In the reporting year, the Communication unit published desk calendars highlighting the luminaries in the field of women empowerment, which is also a vision envisaged by SDF together with publication of wall calendars, pocket notebooks and diaries for the year 2021. It is regularly publishing its flagship newsletters 'Nuton Jibon' with a more

employee-centric content structure and efficient distribution process that ensures delivery to remote areas. Annual Report 2019 was published focusing the targets versus achievements on the activities of different programs of the organization implemented during the respective year. In the reporting year, to cover our target community, we facilitated workshops, community meetings and discussions, dialogue sessions through zoom meetings as there was lockdown for the pandemic.







SDF is centering upon a participatory and ever-growing social praxis to enable the target group to identify, analyze and work out realistic solutions to their problems where the **Capacity Building (CB) Cell** plays a very crucial role. This cell facilitates pragmatic changes through the array that imparts capacity-building training at all levels, helps share experiences, increase opportunities, and enhances involvement in implementation and decision making that impact substantially on the frontline extension actors-cluster staff and key target beneficiaries. This has been building confidence, skills, structures, and knowledge to unleash the potential of the communities to make a real difference in services, activities, and changes. Capacity building is not a one-time effort to improve short-term effectiveness, but a continuous improvement strategy toward the creation of a sustainable and effective organization.

# CAPACITY BUILDING CELL

# ACHIEVEMENTS

In the reporting year, 102 orientations of staff on Nutrition Awareness and Support Activities (NASS) were held. Also, 38 staff have been orientated on phase-out activities. A number of 97 staff trained on communication and facilitation skill development. Similarly, 26 of training on livelihood improvement activities were held in 2020 while the operation and maintenance training was 15 in total. A training course on community finance was also held where 25 participants attended. Moreover, 24

training sessions on Governance Accountability Action Plan (GAAP) took place this year. A total of 32 innovation training was arranged for the development of the staff and 19 of training courses on HR, Payrolls, and FIS were conducted by the CB Cell. Furthermore, 156 training on the Loan Management System (LMS) were carried out. A total of 61 staffs training on small business development and management training was also organized in the reporting year.

It is to be mentioned that in this year a significant number of training courses could not take place due to the pandemic.

## Capacity Building Accomplishments 2020

Staff Training

Target: 615  
Achievement: 595

97%

Beneficiaries Training

Target: 48,800  
Achievement: 47,328

97%



# Training courses

<p><b>Orientation on Nutrition Awareness &amp; Support</b></p> <p>Participants : <b>CF, CF (T), CO &amp; DO (T)</b></p> <p>Target: <b>105</b> Achievement: <b>102</b></p>	<p><b>Orientation on phasing out activities</b></p> <p>Participants : <b>CF &amp; DO (LH)</b></p> <p>Target: <b>40</b> Achievement: <b>38</b></p>	<p><b>Training on communication and facilitation skill development</b></p> <p>Participants : <b>CF, DEO, DO (IT)</b></p> <p>Target: <b>100</b> Achievement: <b>97</b></p>
<p><b>Livelihood improvement activities</b></p> <p>Participants : <b>CF, CO &amp; DO (LH)</b></p> <p>Target: <b>26</b> Achievement: <b>26</b></p>	<p><b>Training on O &amp; M of CIW</b></p> <p>Participants : -</p> <p>Target: <b>15</b> Achievement: <b>15</b></p>	<p><b>Community finance</b></p> <p>Participants : <b>CF, CO &amp; DO (CF)</b></p> <p>Target: <b>25</b> Achievement: <b>25</b></p>
<p><b>Refreshers Training on Governance Accountability Action Plan (GAAP)</b></p> <p>Participants : <b>CF</b></p> <p>Target: <b>25</b> Achievement: <b>24</b></p>	<p><b>Innovation training</b></p> <p>Participants : <b>CF,CO &amp; DO (LH)</b></p> <p>Target: <b>30</b> Achievement: <b>32</b></p>	<p><b>HR, Payrolls and FIS</b></p> <p>Participants : <b>CF, CO, DO, DM, FM &amp; RD</b></p> <p>Target: <b>19</b> Achievement: <b>19</b></p>
<p><b>Loan management system (LMS)</b></p> <p>Participants : <b>CF, DEO, CO &amp; DO (CF)</b></p> <p>Target: <b>160</b> Achievement: <b>156</b></p>	<p><b>Small business development and management</b></p> <p>Participants : <b>CF,CO &amp; DO</b></p> <p>Target: <b>60</b> Achievement: <b>61</b></p>	

CF- Cluster Facilitator, CF (T) - Cluster Facilitator (Technical), DEO-Data Entry Operator, CO- Cluster Officer, DO-District Officer, DO (CF)- District Officer (Community Finance), DO (T)- District Officer (Technical), DM- District Manager, RM- Regional Manager, RD- Regional Director, M-Manager, DGM- Deputy General Manager, GM- General Manager

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





In an effort to move ahead with the pro-poor development programs, SDF doggedly recons and is engaged in strengthening organizational and programmatic sustainability through capitalizing on a number of unique and excellent strategies that also include the **Appraisal and Monitoring Team (AMT)** of SDF . The AMT independently reviews community fund proposals for the release of fund installments following the project's established guidelines and rules. It has schemed a way for independently examining the aptness of the Village Development Fund (VDF) proposals and checking compliance and verifying preparedness for fund release. This ensures the community accesses a range of financial services tailored to specific needs that they clearly understand and can use easily.

# APPRAISAL AND MONITORING

# ACHIEVEMENTS

## Region-wise appraisal status

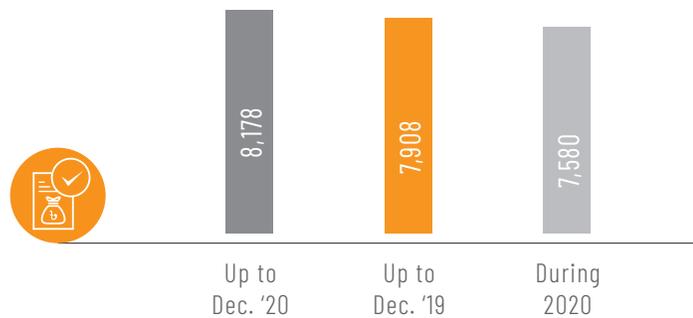
The diagram shows that a total of 1,766 fund proposals were received out of which 1,734 (98.18%) were appraised and 1,710 (98.61%) were recommended for releasing funds.

In Mymensingh Region, a total of 594 (97%) proposals were recommended for releasing funds out of 613 appraised proposals. In Barishal Region, a total of 514 (99.61%) proposals were recommended for releasing funds out of 516 appraised proposals. In the Khulna Region out of the submitted 605 proposals 602 (99.5%) proposals were recommended for releasing funds. However, the overall success rate of appraisal since the inception of NJLIP stands at 98.62% that demonstrates a promising performance.

### Mymensingh



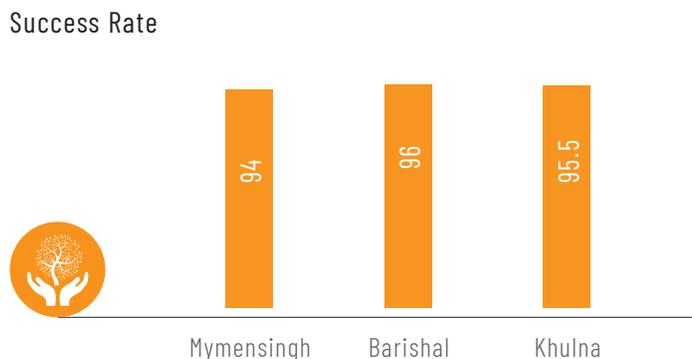
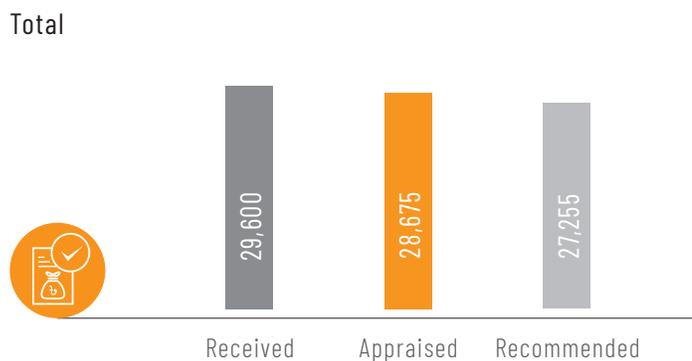
### Barishal



### Khulna



the overall success rate of appraisal since inception of NJLIP stands at 98.62% that demonstrates a promising performance



The relevant chart shows that a total of 29,600 fund proposals were received out of which 28,675 (96.87%) were appraised and 27,255 (95%) were recommended for releasing of funds. The line chart to the right shows the overall success rate of appraisal during the reporting year since inception.

In Mymensingh Region a total of 10,830 (94.10) proposals were recommended for releasing funds out of 11,508 appraised proposals. In Barishal Region a total of 7,580

(95.85%) proposals were recommended for releasing of fund out of 7,908. In Khulna Region a total of 8,845 (95.52%) proposals were recommended for releasing of funds out of 9,259. However, the overall success rate of appraisal since inception is 95%.

The relevant chart reveals that a total of BDT 975.95 million was recommended by RAMTs and sanctioned by SDF, HQs for releasing funds from the respective Regional Offices during the reporting year. Among the amount BDT 279.60 million was recommended by RAMT Mymensingh, while BDT 331.85 million recommended by RAMT Barishal and BDT 364.50 million recommended by Khulna Region.



সোশ্যাল ডেভেলপমেন্ট কাউন্সেলন (এসডিএফ)  
২২/১২, বিপ্লবী সড়ক, মেঘনা কনভেনশন সেন্টার, ঢাকা-১২০৭

**জাতীয় ওদ্বাচার কৌশল বিষয়ক দিনব্যাপী প্রশিক্ষণ**

অংশগ্রহণকারী: পরিচালক, মহাব্যবস্থাপক, উপ-মহাব্যবস্থাপক, আঞ্চলিক ব্যবস্থাপক  
(এমইএল অফিস ডিএ) এবং সোশ্যাল কর্মকর্তা (এমইএল অফিস ডিএ)  
স্থান: মেঘনা কনভেনশন সেন্টার, এনসিএফ, ঢাকা।  
তারিখ: ১২-১৩ ডিসেম্বর, ২০১৯

স্বাধীনতা, সশাসন ও জনস্বার্থে





Accelerating the pace of development, the **Governance and Accountability (G & A)** unit of SDF has significant and effective roles for keeping the project on right track to reach the desired destination. This initiative creates enabling environment to assure the effectiveness and efficiency of operations, reliability of data, and compliance of applicable rules, regulations and procedures. SDF implements clear policies and guidelines, which allow us to be accountable and transparent as an organization.

# GOVERNANCE AND ACCOUNTABILITY

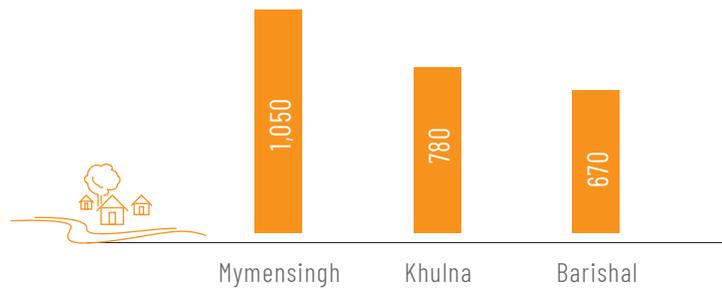
# ACHIEVEMENTS

## Governance and Accountability Action Plan (GAAP)

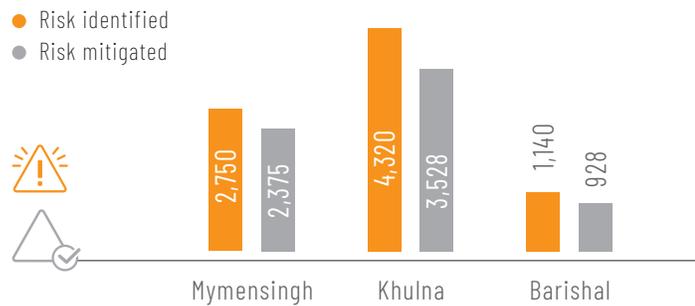
During the preceding year, the Governance and Accountability Action Plan (GAAP) tool managed to complete action plans in all 2,500 NJLIP villages.

Alongside, as a result of conducting GAAP 8,210 risks were identified at the end of last year and out of them 6,831 (83%) risks were resolved to attain the project development objectives on time.

Status of GAAP completed



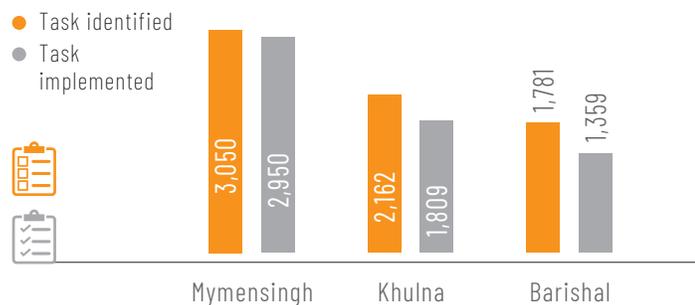
Status of GAAP identified and mitigated risks



## Community Assessment Process (CAP)

In response to demand and time, CAP was completed in all 2,500 NJLIP villages and accordingly action plans were prepared. In addition, 6,993 tasks were identified through CAP and 6,118 (87%) of them were implemented.

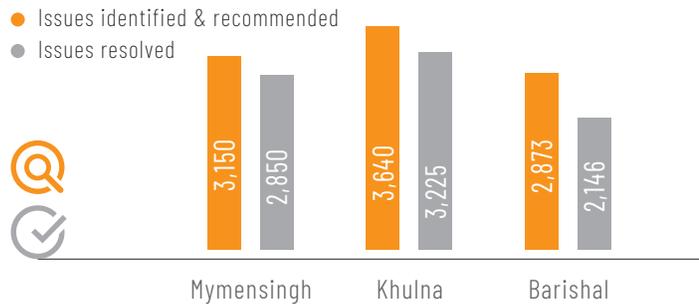
Status of CAP identified and implemented



# Social Audit Committee (SAC)

Reportedly, the Social Audit Committees (SACs) have been monitoring the activities of GAAP and CAP in all 2,500 project villages and identified and recommended a total of 9,663 issues during the reporting year where 8,221 (85%) issues were resolved.

Status of SAC identified and resolved



# Display Board

Display boards are regularly updated at Gram Samiti offices with the information beneficiaries need most. By 2020, all

2,500 villages continued maintaining the display boards properly as per Community Operations Manual.

# Information Disclosure Policy

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

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

# Grievance Redress Mechanism

SDF has its own Grievance Redress Policy which is recording all reported grievances starting from the cluster level to its head office and accordingly redressing them in line with it. At the end of 2020, a total of 389 grievances were received and all of them were duly addressed.

Status of grievances redressed







Under the stewardship of the Monitoring, **Evaluation, and Learning (MEL)** division, SDF tracks achievements by a regular collection of data and information to assist timely decision making, ensure accountability, and provide the base for evaluation and learning. SDF ensures intensive monitoring and evaluation for all the program activities on a continuous basis. The project's monitoring and evaluation tools include

- i. Comprehensive Impact Survey;
- ii. Management Information System (MIS);
- iii. the established Third Party Monitoring (TPM) and learning workshops;
- iv. Village Grading and
- v. a Scorecard Based Assessment tool to track gender and empowerment aspects.

This program has been focusing on the pivotal role of monitoring and evaluation ensuring effective implementation of the agreed actions; ensuring accountability of resource utilization, expected results and impacts of the projects, and above all learning and disseminating lessons that can lead to further improvement and replication of future interventions.

# MONITORING, EVALUATION, AND LEARNING

# ACHIEVEMENTS

## Management Information System (MIS)

With a view to monitor project activities more effectively and efficiently, the MIS system has been developed to store and retrieve pertinent data and information and track project progress to facilitate proper management and supervision. The system

has been shaped-up with recommendations by the users. Project implementation progress is being captured through MIS where Village Matrix (VM) is the key information source of the village. SDF-MIS consists of 4 (four) modules such as a. Financial Information System (FIS); b. Project Monitoring System (PMS); c. HR and Payroll System; and d. Inventory

## Loan Management System (LMS)

To supplement the ICT Vision-2021 of the Govt. of Bangladesh SDF introduced Loan Management System (LMS) at the village level to capture data/information related to financial transactions into the computerized system. LMS is being implemented in 2,500 villages of 12 districts under NJLIP. It is being rolled out

in a bid to ensure real-time updating of financial data along with fund management through the Internet from remote project villages. Community Resource Persons (CRPs), mostly women belonging to project beneficiaries are operating this system by using a laptop. Regular data entry of all project villages is going on smoothly. In fact, SDF's web-based Loan Management System has been operating very well in all project villages.

## Third-Party Monitoring (TPM)

Process Monitoring (PM) is an important management tool that has been introduced in the project and is being practiced. The Independent third-party process monitoring mechanism of NJLIP is very useful for tracking data and information about the effectiveness of the project and identifying the areas of improvement. The Center for Natural Resource Studies (CNRS) has been working as a third-party Process Monitoring Agency (PMA) since January 2018. Findings recommended by PMA are shared at all levels

starting from community, cluster to the district, regional and national levels. The process monitoring team identifies key findings in terms of good practices, lapses, etc. which are ultimately fed into the quarterly reports. The recommended findings are discussed in Quarterly Monitoring and Learning Forums held at the regional level where all concerned officials/personnel from cluster to HQs participate and decisions taken towards action. Progress of action is thoroughly reviewed in the following workshop. In the reporting period formal decisions were taken on 141 major findings out of which 80% have been resolved. M&E Division of SDF always keeps updated on current field status that helps to take timely decisions/action.

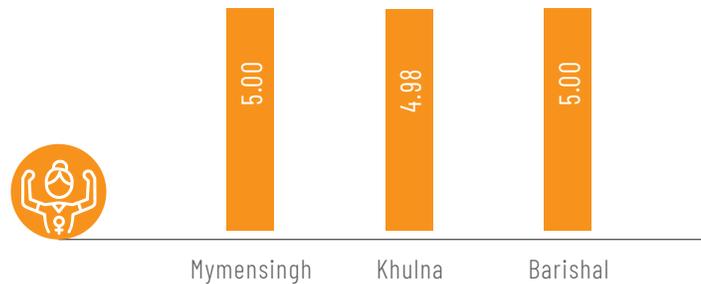
# Women Empowerment

Women empowerment of the project is being measured through a participatory process using an 'empowerment scorecard' on the basis of communities' perception of women's empowerment in social and cultural contexts. In 2020, PMA administered a scorecard assessment among 8,135 NJLIP women members of 500 villages in the reporting year. A proportionate random sampling determines the sample. Of the total sample respondents, a total of 3,348 respondents (HHs) have been interviewed in the Mymensingh region, while it is 2,548 and 2,239 in Khulna and Barishal region respectively.

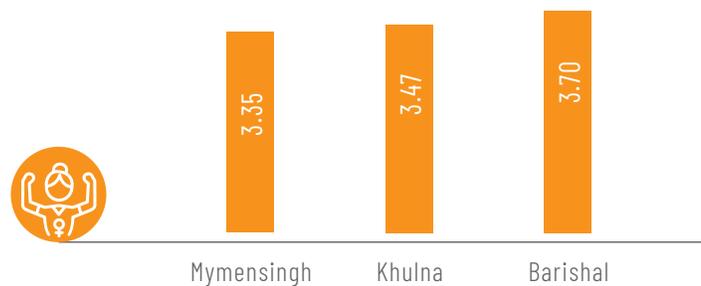
In the reporting year, the scorecard index has been found 8.56 of all 10 Indicators which are very close to the targeted index 9.0 set in the Results Framework of NJLIP. The Indicators are divided into 2 broader dimensions/levels i.e. House Hold level Indicators and community-level Indicators.

The chart shows that the Barishal region scored the highest 8.70 Index followed by Mymensingh region 8.55 and Khulna region 8.45. House Hold level score is higher than that of community level which largely contains outcome level indicators.

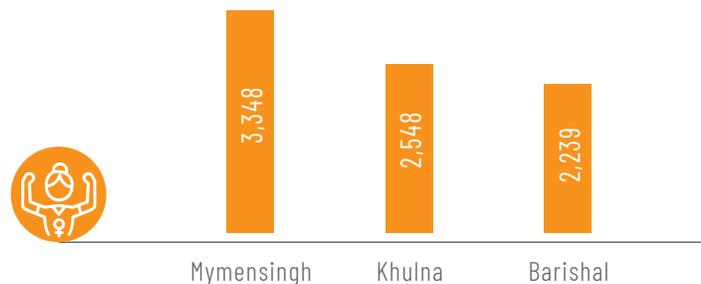
HH indicators (1-5)



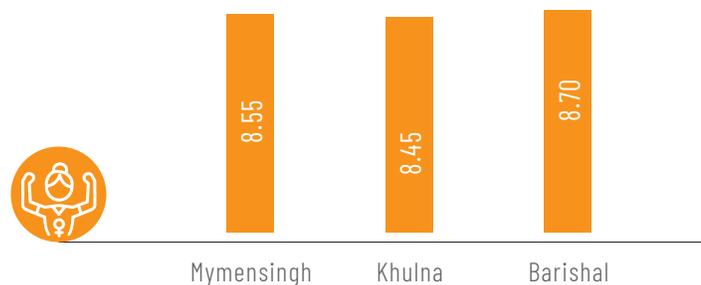
Community Indicators (6-10)



Number of Respondents



All 10 Indicators



# Impact of COVID-19 on NJLIP beneficiaries

An impact assessment survey of COVID-19 on NJLIP beneficiaries was conducted by Development Research Initiative (DRI), a renowned research firm in October 2020. The key objective of the study was to assess the sustainability of the impacts of NJLIP during COVID-19 and compare households from new districts to set benchmarks as a baseline. Project beneficiary and control groups were sampled from the baseline and midline panel data of 2015-2018 to compare trends and impact of the existing beneficiaries while sampled from new districts by using a poverty scorecard. Data were collected through computer-assisted telephone interviewing from a total sample of 1,408 households (703 project beneficiaries, 355 from the control group, and 350 from the new sites). A few short case studies were conducted after the phone interviews to supplement the analysis and interpretations.

The study result shows that 76% of the project beneficiary households, 79% of control and 73% of households from new sites have suffered a decline in their regular income. On the other hand, less than 5% of the project beneficiary households reported increases in their income during COVID-19 showing that the credit and training contributed to this increase and earned about 6% higher than the control group whereas the households from new sites had 14% lower income than the control group. The project made a significant shift in beneficiaries' livelihoods away from insecure and low-paid wage employment towards greater self-employment through non-farm enterprises and livestock rearing. The training component comes out as one of the critical elements of this success since households who received training earned over BDT 2,500 more than those who did not receive training. While all three groups have suffered negative on their food security, income and employment the project beneficiaries are still better-off compared to the control group. Higher share (83%) of the project beneficiary households having any type of savings than the control group (59%) and the figure is significantly lower for the households from new sites (48%). Baseline survey of NJLIP reported 12% of households had suffered food shortage that came down to below 3% by midline, and currently stands at 11% for beneficiaries and 15% for the control group.

## Study Support Grant

As part of the innovation initiative, SDF provided Study Support Grant to 50 students each worth BDT 30,000 of extreme poor and poor families who have

the opportunity to get admission in universities but are struggling due to financial problems. Their academic performances are regularly followed up. We are planning to widen this initiative in near future.

# Achievements of NJLIP

Key activities	Project end target	Achievement during 2020	Cumulative Achievement
<b>Project area and beneficiaries coverage</b>			
Number of project villages	2,500	-	2,500 (100%)
Number of project beneficiaries	10,00,000	10,572	1014,269 (101.43%)
% of women project beneficiaries	90%	95%	98%
% of female beneficiaries occupying executive positions in different committees	90%	97%	97%
<b>Village Development Fund (VDF)</b>			
Number of villages received/accessed VDF	2,500	-	2,500 (100%)
Amount of VDF disbursed (Tk. In crore)	-	43.81	1,127.40
<b>Youth Skill Development and Employment</b>			
Number of unemployed youth identified	25,000	172	37,972 (152%)
Number of unemployed youth received skill training	25,000	141	28,518 (115%)
Number of unemployed youths employed	25,000	254	25,917 (104%)
Number of youth wages employed	as for actual	74	13,561 (54%)
Number of youth self-employed	as for actual	180	12,356 (46%)
Number of youth sustain at least one year	25,000	5,138	25,663
Number of youth entrepreneurs	as for actual	173	1,735
Number of partnerships established with different employers	as for actual	2	17
The number of children/siblings of beneficiaries received a stipend to get admission into the university	50	-	50 (100%)
<b>Community Finance</b>			
Number of NJG members started savings (incl. youth)	431,196	2,197	431,196 (100%)
Amount of savings accumulated (Tk. In crore)	-	7.40	53.51
Number of NJG members who received loans from SF	318,388 (80%)	1,749	324,103 (81.41%)
Total revolving amount of SF loan (Tk. In crore)	-	211.64	1,224.47
Number of NJG members received SF loan more than one time	324,103	59,016	271,828 (83.87%)
<b>Livelihood Activities</b>			
Number of vulnerable received one time grant	as for actual	-	12,126
Amount of one time grant disbursed (Tk. In crore)	as for actual	-	7.19
Number of Producer group (PG) formed	2,500	67	2,335 (93%)
Number of Producer group (PG) registered with Department of Co-operative (DoC)	240	62	616 (256%)





Key activities	Project end target	Achievement during 2020	Cumulative Achievement
<b>Livelihood Activities</b>			
Number of Productive Investment Fund (PIF) disbursed	240	166	504 (210%)
Amount of PIF disbursed (Tk.In crore)	-	10.19	33.245
Number of Biogas plants installed	as for actual	24	91
Number of aquaculture farms established	as for actual	1,901	5,626
Number of beneficiaries received training on IGAs	as for actual	22,196	302,674
<b>Beneficiaries involved in livelihood activities</b>			
Livestock	as for actual	627	182,759
Agriculture	as for actual	230	41,673
Transport	as for actual	57	3,255
Small Trade	as for actual	598	64,160
Fisheries	as for actual	202	29,941
Others (Floating vegetable, cage fish culture, rabbit, turkey bird, card preparation, vermin compost etc.)	as for actual	35	2,315
<b>Small Scale Infrastructure Development</b>			
Number of Gram Samiti offices completed	2,500	44	2,483 (99%)
Km of HBB/Soling road completed	as for actual	110.77	275.84
Number of Culvert completed	as for actual	19	567
Number of Water treatment plants installed	NA	147	417
Number of Tube-well installed	as for actual	121	7,059
Number of school building repairing & field raising	as for actual	12	23
Number of footbridge constructed	as for actual	5	24
Number of HHs benefitting from infrastructure	875,000	128,697	889,486
Number of labor days generated from infrastructure	as for actual	176,556	23,84,853
<b>Nutrition Awareness and Support Services</b>			
Number of HHs received tippy-tap	350,000	0	423,861 (121.10%)
Number of Pregnant and lactating mothers participated in BCC sessions	100,000	27,558	333,377 (333%)
<b>Capacity Building</b>			
Number of staff trained	as for actual	595	20,790
Number of the community trained	as for actual	47,328	1129,175
Number of client days of training provided	10,80,000	72,400	2036,706 (188%)





Key activities	Project end target	Achievement during 2020	Cumulative Achievement
<b>Appraisal Monitoring</b>			
Number of fund proposal appraised by AMT	as for actual	1,734	28,675
Number of fund proposal recommended by AMT	as for actual	1,710	27,255 (95%)
<b>Second Tier Institution Development</b>			
Number of Nuton Jibon Community Society ( NJCS) formed	225	0	225 (100%)
Number of District NJCS formed	21	0	21 (100%)
Number of Cluster NJCS formed	204	0	204 (100%)
Amount of IDF disbursed in NJCS (Tk. In crore)	-	2.68	27.615
Amount of PSF disbursed in NJCS (Tk. In crore)	-	1.74	2.789
Number of MoU or contractual arrangement signed between/federation/NJCS and business partners	10	17	53 (530%)
<b>Governance and Accountability</b>			
Number of grievances registered	as for actual	119	389
% of grievances resolved	90%	100%	100%
<b>Monitoring and Learning</b>			
Number of process monitoring issues identified	as for actual	141	427
% of process monitoring issues resolved	80%	80% (113)	80% (342)
<b>Project Financing</b>			
Amount of IDA fund utilized (BDT in Crore)	1,560	134.66	1,512.67 (96.97%)





SDF considers the poor communities and their institutions as valued development partners in finding sustainable solutions to encounter development challenges through the **Nuton Jibon Community Society (NJCS)**.

This program has been creating a sustainable and inclusive platform for future generations where social enterprises that seek to serve the community can coexist with solely commercial endeavors and contribute to a more equitable society. The synergetic effect of this integrated program has contributed significantly supporting and strengthening Village Institutions (Gram Parishads) for maintaining their organizational quality ensuring accountability and compliance to the rules of business and guidelines for creating lasting impact. At one stage SDF will withdraw its support from these districts and clusters and only provide occasional guidance as per the need.

# NUTON JIBON COMMUNITY SOCIETY

# ACHIEVEMENTS

## NJCS in NJLIP area

### Institutional development

In the reporting year, 80 Nuton Jibon Cluster Community Societies (NJCCS) and 06 Nuton Jibon District Community Societies (NJDCS) were formed under 12 districts and have been functioning as per plan. Total 3 NJDCSs of Shariatpur, Khulna, and Satkhira districts got registered in 2020. It has brought the total number to 9 NJDCS out of 12 that has been registered with the Joint Stock Companies and Firms under the Ministry of Commerce in the Society Act, 1860. A total of 19 villages enrolled as a member of NJCS bringing a total to 2500 (100%) villages out of 2500 enrolled as member of NJCS. In addition, 19 villages deposited membership fees (100%

member villages) this year bringing a total to 2500 villages and an amount of BDT 25.00 million has been deposited. Also, an amount of BDT 26.83 million was received as IDF by NJCSs and the amount is BDT 104.50 million. Furthermore, BDT 53.40 million has been utilized as IDF and the sum is BDT 64.85 million (Mymensingh: 28.05, Khulna: 22.70, Barishal: 14.10). An amount of BDT 55.55 million was received as PSF (1st installment) by NJCSs (Mymensingh: 23.50, Khulna: 15.89, Barishal: 16.16) and BDT 0.63 million has been utilized as PSF.

A total of 9964 CPs have been identified out of which 6559 CPs (Barishal-2030, Khulna-2098, and Mymensingh-2431) have been registered and providing services. It is to be mentioned that 166 weak villages (Mymensingh: 90, Khulna: 71, Barishal: 5) have also been supported by NJCS during this year.

### Livelihood development activities

In 2020, 67 producer groups have been formed bringing a total to 2,335 and the number of member is 45,756. They have been embarked on different IGAs like-beef fattening, dairy cows, poultry, fisheries etc. A total of 64 producer groups were registered during this year that has increased the number into 286 and have got registration from Department of Co-operative (DoC) as a

part of obtained legal status and long term sustainability. Moreover, 10,746 members received services from partnerships during this year, bringing a total to 55,815 and they have been benefited and received services (training, advice, de-worming, vaccination and medicine support). During the reporting time, 31,652 members received services from linkage development. As a whole, 3,20,188 members have been benefited and received services from 7 linkages (training, advice, de-worming, vaccination and medicine support).

# NJCS in SIPP-II area

## Institutional development

It is to be mentioned that 124 Nuton Jibon Cluster Community Societies (NJCCS) at 15 districts have been formed and three 3 NJDCS have been registered during this year. As a result, the number of NJDCS has been increased to 15 NJDCS and has been registered under the Societies Act 1860. Registration for the remaining 5 societies in Barguna is under process. A total of 8 villages have been enrolled as members of NJCS during this year, consequently, the number has increased to 3,099 (98.63%) in three regions (Mymensingh-1074, Khulna-1317 and Barisal-708) and 3,084 (98.15%) member villages deposited membership.

In addition, BDT 171.70 million as IDF have been received by 15 NJDCS

(Mymensingh-54.01, Khulna-57.50, and Barisal-60.19) and BDT 4.40 million have been utilized in the reporting year. The total amount of IDF is BDT 144.09 million (83.91%) (Mymensingh: BDT 53.81; Khulna: BDT 43.76; and Barisal: BDT 46.50) in 2020. Furthermore, BDT 109.28 million (Mymensingh-27.78, Khulna-43.12, and Barisal-38.38) has been disbursed as PSF (1st and 2nd installment) to NJCSs in all regions and BDT 72.99 million (Mymensingh-20.82, Khulna-25.87, and Barisal-26.30) has been utilized by the NJCSs.

A total of 830 producer group members received services from PSF during this year, bringing a total to 85,918. Also, 10,772 youths have been employed (self and wage) by utilizing PSF in the reporting year. Total 3142 villages (100%) have been completed Village Grading by NJDCS. Out of these villages, 2215 scored grades 'A', 667 scored grades 'B', 263 scored grades 'C', and 135 scored 'D' grade. Overall 6,096 CPs have been registered and have been providing services.

## Livelihoods development activities

A total of 55 producer groups have been formed during this year, bringing total number into 5,763 with 1,16,199 members on different IGAs e.g. beef fattening, dairy cows, poultry, fisheries, etc. Also, 330 producer groups have got registration from the Department of Co-operative (DoC) as a part of obtaining legal status and

ensuring long-term sustainability. In addition, 61,327 members received services-training, advice, de-worming, vaccination, and medicine support. Consequently, 8,02,826 members have been benefitted from 171 linkage development in 2020. Furthermore, 12,384 members have been benefitted and received services from partnerships (training, advice, de-worming, vaccination and medical support), bringing a total of 67,643.







SDF believes that poor health outcomes undermine national and household productivity gravely in the existing generation and next. Our **Nutrition Awareness and Support Services (NASS)** program is a well-designed and essential health care service that has been benefiting and protecting the poor, is investment in national productivity, social investment and stability. The activities largely focus on awareness building, behavioral change for personal hygiene, food preparation, food choices and mainstreaming nutrition-sensitive actions, particularly in selected income-generating activities of beneficiaries. The target group for the nutrition-related activities comprises a sub-set of project beneficiaries that are among the core focus group for nutrition interventions pregnant and lactating mothers and young children under the age of five. This program also combines preventive, promotional, curative, and rehabilitative health services to reach out to the poor, disadvantaged, socially excluded, and hard-to-reach populations.

# NUTRITION AWARENESS AND SUPPORT SERVICES

The year 2020 was the last year for the 3 Implementing Partner NGOs-PHD, SHIMANTIK, and CNRS who worked in collaboration with the Nutrition Support

Committees (NSC) from June 2017. This year NGOs worked till June 2020. From July 2020, the NSC took over the responsibilities to continue the NASS activities as per the project design till June 2021.

# ACHIEVEMENTS

Due to NGOs withdrawal and concomitant impact of the COVID-19 pandemic NASS activities were contained within the following activities

- Conducting Nutrition BCC sessions for the adolescent girls, pregnant mothers, lactating mothers, and mother-in-laws;
- Household visits for counseling and follow up;
- Building linkages with Govt. Health and Livelihood Departments;
- Mass Communication Campaigns (IEC),
- Conducting coordination meetings at the cluster (GS and GP), district, regional and national level,
- Providing BMI instrument in Each Gram Samiti Office,
- Thematic study on NASS impact.

## Annual achievements of NASS activities

Major activities	PNGO	Achievements			
		PNGO wise		Project Total	
		Target	Achieved	Target	Achieved
<b>BCC Sessions and adolescent girls</b>					
BCC Sessions with adolescent girls	PHD	6,545	2,529	14,789	10,888
	Shimantik	2,952	3,417		
	CNRS	5,292	4,942		
Adolescent girls participated in BCC Sessions	PHD	52,435	20,821	111,663	81,431
	Shimantik	22,843	26,798		
	CNRS	36,385	33,812		
<b>BCC Sessions and pregnant mothers, lactating mothers and mother-in-laws</b>					
BCC Sessions with pregnant women (PW), lactating mothers (LM), and mother-in-laws (MIL)	PHD	6,546	2,531	15,040	11,056
	Shimantik	3,196	3,593		
	CNRS	5,298	4,932		





Major activities	PNGO	Achievements			
		PNGO wise		Project Total	
		Target	Achieved	Target	Achieved
<b>BCC Sessions and pregnant mothers, lactating mothers and mother-in-laws</b>					
PW, LM, and MIL participated in BCC Sessions	PHD	48,125	19,210	126,425	89,148
	Shimantik	12,896	23,248		
	CNRS	65,404	46,690		
PW and LM registered (listed)	PHD	7,005	4,993	15,804	13,214
	Shimantik	2,346	3,513		
	CNRS	6,453	4,708		
<b>Homestead gardens and HH visits</b>					
HHs received one time seasonal vegetable seeds (direct inputs)	PHD	21,000	20,092	24,417	23,422
	Shimantik	302	241		
	CNRS	3,115	3,089		
HHs nurturing homestead gardens from received seasonal vegetable seeds (direct inputs)	PHD	21,000	20,092	24,480	23,509
	Shimantik	365	328		
	CNRS	3,115	3,089		
HHs nurturing homestead gardens through motivation by BCC (indirect inputs)	PHD	3,960	2,573	9,419	10,792
	Shimantik	1,243	4,643		
	CNRS	4,216	3,576		
HHs visits for counseling and motivation	PHD	53,474	33,206	150,174	125,448
	Shimantik	37,915	42,360		
	CNRS	58,785	49,882		

## Mass Communication Campaigns (IEC)

COVID-19 pandemic and lockdown began on 25 March 2020. This created an effective barrier for mass gatherings like rallies, group meetings, fairs, etc. Consequently the

following mass IEC campaigns could not be celebrated in a conventional manner like other years. However, formal video meetings, and discussions were conducted at the central and field level with very limited participation of attendees.

### National Nutrition Week 2020

National Nutrition Week from April 23 to April 29 was observed mainly in a virtual medium under the theme 'Think Food, Think Nutrition'.

### World Breastfeeding Week 2020

'Support breastfeeding for a healthier planet!' was selected by the World Alliance for Breastfeeding (WABA) as this year's theme for World Breastfeeding Week 2020. This was also celebrated in the virtual medium.



# Global Hand Washing Day 2020

The 2020 Global Hand Washing Day theme was 'Hand Hygiene for All.' This year's theme follows the recent global initiative calling

on all of society to scale up hygienic hand washing with a special emphasis on the prevention of COVID-19.

During lock-down due to the COVID-19 situation following strategies were adopted

- To prevent the spread of the COVID-19, special BCC sessions targeting adolescent girls, pregnant women, lactating mothers with their under 2 children, mothers-in-laws, and other family members were conducted,
- To avoid public gathering and protect especially mother and children from COVID-19 spread, virtual BCC sessions were conducted mostly,
- Beneficiaries were made aware again and reminded of the benefits of using Tippy Tap handwashing stations and practicing hygienic hand washing which is one of the major activities of NASS. It is to be mentioned with special emphasis that during the project period from June 2017 till December 2019 a total of 423,861 households were supplied with Tippy Tap hand washing stations,
- Additionally, at every level of service providing field staff maintained social distances and used face masks before the beneficiaries.

## IEC Materials in use for COVID awareness





# BMI instrument distribution

The use of BMI instruments was not in the ToR of contracts with NGOs. However, from the first 2 years' of experience it was realized that providing BMI instruments at the GSO level will be very helpful in many instances. Thus, WB strongly recommended the introduction of BMI instruments. As per WB procurement guidelines 2500 sets of BMI instruments were procured. By

February, 2020, the SDF nutrition unit developed a guideline for BMI use, unfortunately due to the COVID-19 crisis, it was delayed till December 2020. It is being expected that from January 2021, the BMI instruments will be used by the NSC members at the GSO level for BMI measuring of the adolescent girls and lactating mothers. A total of 2500 BMI instruments have been provided at the field level. Each Gram Samiti Office has received one BMI instrument comprising of a height scale and weight measuring machine.

# Thematic study on NASS activity

During the reporting year, a thematic study 'Assessment of Maternal Nutrition and Infant and Young Child Feeding Practices' was conducted by the Nutrition and Clinical Services Division of ICDDR,B in

the NJLP areas. The study was conducted in two phases due to the COVID-19 pandemic. The first pre-COVID phase was during January–April 2020 and the second phase was in August–October 2020. The overall results of this study were highly satisfactory.







Social Development Foundation (SDF), as an entity specialized in Community Driven Development (CDD) approach, is engaged in the **Sustainable Coastal and Marine Fisheries Project (SCMFP; Phase I)** as the co-implementing agency with Department of Fisheries (DoF), Ministry of Fisheries and Livestock to build community institutions and transform livelihoods of fishers' through implementing its Component-3 (Community Empowerment and Livelihood Transformation). Accordingly, SDF started the implementation of Component-3 at field level from February 2020 immediately after receiving the IDA fund on 27th January 2020 as per the agreed plan. The GoB envisages the introduction of Community-Driven Development (CDD) approach to poverty reduction and livelihoods diversification of fishers whilst strengthening community institutions to ensure more sustainable fishing practices. The other three components of SCMFP (Phase-I) i.e. Component-1: Enabling Sustainable Fisheries Sector Investment and Growth; Component-2: Improving Infrastructure and Production Practices; and Component-4: Project Management and Monitoring; are being implemented by DoF alongside SDF.

# SUSTAINABLE COASTAL AND MARINE FISHERIES PROJECT

Learning lessons from ongoing and past projects, Component-3 is providing support in two major areas; 1. improvements in the management of nearshore capture fisheries and 2. employment opportunities outside the capture fisheries to reduce the fishing pressure on local resources. Aligning with PDO indicator-4 of SCMFP (Phase I), Component-3 uses a CDD approach and provides a package of investment and financial support. These supports aim at strengthening community fisheries management and transform livelihoods in fishing communities by reducing

dependence on fishing. Activities are focused on up to 450 villages and include establishing up to 100 model fishing villages (MFVs) spread over in 45 coastal Upazilas in 13 districts dominated by coastal and marine fishers' which, if successful, will be scaled up in Phase II of SCMFP. Experience of working with 10 coastal districts under the SDF-implemented NJLIP project was considered for intervening appropriate alternative livelihoods options through area-specific consultations and prevalent disaster risks mitigation for sustainability. The project has three regions (southeast, central, and western coastal), under which a total of 13 districts are being covered fewer than 3 divisions such as Chattogram, Khulna, and Barishal. A total of 45 Upazilas are covered by three regions.

# ACHIEVEMENTS

A total of **143** workshops/ training/ meetings/events were organized in three regions. The training included staff orientation on SCMFP, Component-3, Participatory Identification of Poor (PIP), and communication and facilitation, Participatory Vulnerability Analysis (PVA), and Upazila and Union level project launching workshops.

A total of **530** fishers' villages have been mobilized in **45 Upazilas** (sub-district) under **13 districts** and 'Information, Education and Communication (IEC)' campaigns were conducted to speed up the implementation of the project.

Alongside, a total of **450** fishers' villages have finally been selected out of **530 mobilized Fishers' villages** as per 'Village Selection Criteria' and received approval from concern authority.



A total of **57,676** targeted fishers' (eligible) HHs have been identified in **450 villages** where **52,110** are registered fishers and the remaining **5,566** are unregistered target fishers HHs which were placed to respective UFOs for registration.

A total of **13,510** unemployed youths (aged of 18-35 yrs. from registered fishers' HHs) have been identified in **450 villages** through the PIP (Participatory Identification of Poor) process;

A total of **365** Fishers' Village Samiti (FVS) and Sanchay Committee (SC) have been formed in **365 (81%) villages** following the Community Operational Manual (COM) guidelines.

A total of **324** (72%) fishers' villages started internal Savings activities and accumulated **BDT. 2.61 million** at the end of December 2021.

A total of **149** fishers' villages have been completed PVA (Participatory Vulnerability Analysis) and identified key problems and threats to resolve.

The Fisheries Co-Management part under COM has been updated and forwarded to PD, SCMFP for concurrence.



নাক ও মুখে মাক  
পরিধান করে  
অফিসে প্রবেশ  
করুন।  
সংক্রান্ত নীতি নকশা

**SDF**  
NAME OF CLUSTER: NILIP-03 NOCHUNA  
DISTRICT: KHULNA

LINE NO	LINE TYPE	LINE LENGTH	LINE AREA	LINE PERCENTAGE	LINE COST	LINE TOTAL	LINE PERCENTAGE	LINE COST	LINE TOTAL
1	1	10	10	10	10	10	10	10	10
2	2	20	20	20	20	20	20	20	20
3	3	30	30	30	30	30	30	30	30
4	4	40	40	40	40	40	40	40	40
5	5	50	50	50	50	50	50	50	50
6	6	60	60	60	60	60	60	60	60
7	7	70	70	70	70	70	70	70	70
8	8	80	80	80	80	80	80	80	80
9	9	90	90	90	90	90	90	90	90
10	10	100	100	100	100	100	100	100	100
<b>GRAND TOTAL</b>									



**সোশ্যাল সার্ভিসেস সেন্টার (এসটিএস) খুলনা অঞ্চল**

সংসদীয় এলাকা: খুলনা-০৩ নোচুনা

সংসদীয় এলাকা: খুলনা-০৩ নোচুনা

সংসদীয় এলাকা: খুলনা-০৩ নোচুনা

সংসদীয় এলাকা: খুলনা-০৩ নোচুনা

ক্রমিক নং	সংসদীয় এলাকা	সংসদীয় এলাকা
১	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
২	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৩	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৪	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৫	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৬	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৭	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৮	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
৯	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা
১০	খুলনা-০৩ নোচুনা	খুলনা-০৩ নোচুনা





The goals and objectives of **Human Resources Dept. (HRD)** of SDF is to ensure effective human resource management by developing and implementing policies, programs and services that contribute to the attainment of organizational and employee goals. SDF firmly believes that an efficiently run human resources department can provide with structure and the ability to meet organizational needs through managing most valuable resources - its employees.

SDF maintains payroll management system backed up by Human Resource Management Information System (HRMIS), which ensures effective employee communication, workplace safety and security. Gratuity, Provident Fund and other facilities are also maintained by the HR Dept., which creates future safety and retention of staff. The activities of HR Dept. start with an employee's recruitment and ends up at his/her resignation/contract termination or retirement.

# HUMAN RESOURCES

# ACHIEVEMENTS

## Workforce of SDF

As on December 31, 2020 the total number of employees worked in different capacities both at Head Office and Field Offices stands at 887 (607 employees in NJLIP & 280 employees in SCMFP). As SDF implements development projects at poverty prone rural villages to eradicate poverty, most of the employees are posted at field level. Currently 85 employees are based at the head office in different capacities to provide necessary supports and guidance to its field offices located at

regional, district and cluster levels. The remaining 802 employees are based at 8 divisional, 28 districts, and 249 Upazila/cluster offices.

Workforce of SDF

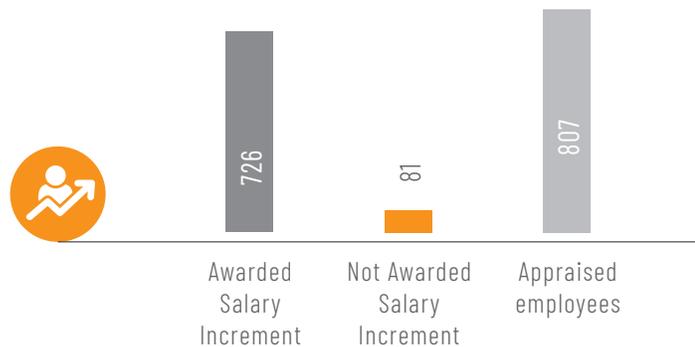


## Performance Appraisal

In order to ensure employees' professional development SDF appraises its employees' performance in line with the terms of reference on a regular basis to assess their annual performance to enable them to discharge their responsibilities with optimum level of potentiality, integrity and devotion as well as incentivize them accordingly with annual increment of salary. In 2020 the HR Dept. appraised performance of 807 (607 in NJLIP & 200 in SCMFP) employees out of whom 726 (590 in NJLIP & 136 in SCMFP) employees were awarded with one annual salary

increment and the remaining 81 employees already reached their highest range of basic salary and thus were not awarded annual salary increment.

Employee Performance Appraisal



## Leave Arrangement

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

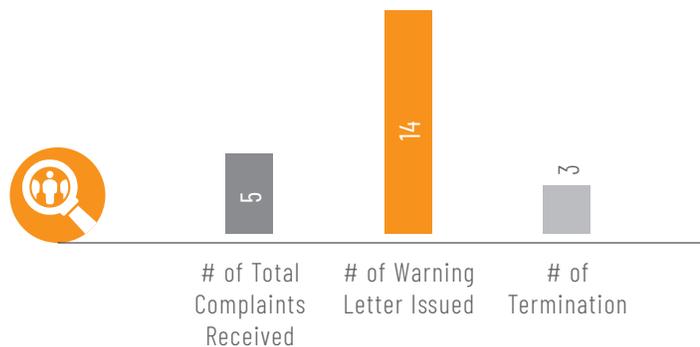
maternity leave, paternity leave and leave without pay in some cases where the incumbent already exhausted his/her leave.

## Inquiry/Departmental Proceedings

As per the HR Policy and Manual one can submit complaints/grievances which may be regarded as dissatisfaction or feelings of injustice having connection with one's employment/personal situation that adversely affects organizational relations and productivity. In order to create an enabling environment within the organization and rural communities, SDF resolves such grievances through its well-established grievance redress services. In 2020 SDF received 22 complaints (NJLIP) from its project areas and investigated the issues meticulously. Out of these 5 (five)

complaints were settled without taking actions considering its substances, 14 (fourteen) employees were given warning letters, and 3 (three) employees were terminated for gross misconduct.

Departmental Proceedings







SDF has been capitalizing on creative and financial planning strategies comprising of well-defined wealth and risk management implementation policy through the **Finance and Procurement department**. They are responsible for overall financial management, internal control compliance, reporting, and auditing to ensure accountability and transparency along with procurement of the organization as per plan. This department is ensuring a continuous flow of program funding, tackling and overcoming any financial shock and vulnerability. Teamwork, decentralization, and delegation of works among the staff members play an important role to achieve the center of excellence of the team as well as the organization. The principle tasks, inter alia, include preparation of financial statements, financial reporting, budgeting and budgetary control, managing costs, investments profit maximization analysis, cash forecast, effective financial management and transparency and accuracy of financial data, management of the fund, payroll and fringe benefits of staff members, etc. They also ensure proper financial monitoring and recording of all data in the system and reporting as per International Financial Reporting Standards as well as Bangladesh Reporting Standards along with meeting requirements of development partners and Govt. of Bangladesh. Proper investment planning and portfolio management are also one of the main responsibilities of the department.

# FINANCE & PROCUREMENT

# ACHIEVEMENTS

## Financial attainment

SDF equipped appropriate strategies to implement the project activities with financial targets, and achieve the project goals and objectives and reach the fund to the target beneficiaries. A total of BDT 1,677.17 million (eq. US\$ 20.96 million) against the target of BDT 2,375.68 million (eq. US\$ 29.69 million) achieving a 70.60% target in the year 2020. The project's cumulative disbursement from August 2015 to

December 2020 is BDT 16,631.27 million (eq. US\$ 207.89 million) which is 93.35% against the total target of BDT 17,816.89 million (eq. US\$ 222.71 million) to be utilized by June 2021. Financial planning, cash flow management, and budget utilization were less than the target in the year 2020 due to the pandemic situation of COVID-19. The filed-level financial management and timely disbursement of funds to the intervened villages were also accomplished enthusiastically. Component wise Fund Disbursement Progress is shown in Table-1

Table -1: Component wise Fund Disbursement Progress

Result Areas	Target for the Year 2020	Disbursement in the Year 2020	Achievement in %	Project Target (August 2015-June 2021)	Disbursement (August 2015-December 2020)	Achievement in %
<b>Consolidated Projects (NJLIP and SCMFP)</b> <span style="float: right;"><i>Figures in Million BDT</i></span>						
Comp. A	910.28	668.68	73.46	13,733.61	13,527.89	98.50
Comp. B	839.83	652.43	77.69	1,716.00	1,466.23	85.44
Comp. C	350.57	247.94	70.73	1,892.28	1,529.03	80.80
Comp. D	275.00	108.12	39.32	475.00	108.12	22.76
<b>Total</b>	<b>2,375.68</b>	<b>1,677.17</b>	<b>70.60</b>	<b>17,816.89</b>	<b>16,631.27</b>	<b>93.35</b>
<b>Consolidated Projects (NJLIP) - IDA</b> <span style="float: right;"><i>Figures in Million BDT</i></span>						
Comp. A	910.28	668.68	73.46	13,733.61	13,527.89	98.50
Comp. B	839.83	652.43	77.69	1,716.00	1,466.23	85.44
Comp. C	54.89	23.48	42.78	332.28	132.63	39.92
<b>Total</b>	<b>1,805.00</b>	<b>1,344.59</b>	<b>74.49</b>	<b>15,781.89</b>	<b>15,126.75</b>	<b>95.85</b>
<b>Nuton Jibon Livelihood Improvement Project (NJLIP)-GoB</b> <span style="float: right;"><i>Figures in Million BDT</i></span>						
Comp. C	295.68	224.46	75.91	1,560.00	1,396.40	89.51
<b>Total</b>	<b>295.68</b>	<b>224.46</b>	<b>75.91</b>	<b>1,560.00</b>	<b>1,396.40</b>	<b>89.51</b>





Result Areas	Target for the Year 2020	Disbursement in the Year 2020	Achievement in %	Project Target (August 2015-June 2021)	Disbursement (August 2015-December 2020)	Achievement in %
<b>Sustainable Coastal and Marine Fisheries Project (SCMFP), Component-3</b>						<i>Figures in Million BDT</i>
Comp. D	275.00	108.12	39.32	475.00	108.12	22.76
<b>Total</b>	<b>275.00</b>	<b>108.12</b>	<b>39.32</b>	<b>475.00</b>	<b>108.12</b>	<b>22.76</b>

## Governance and Oversight Arrangements

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

As per statutory requirement, an independent audit firm was recruited by

the Board of Directors and General Body of SDF to conduct a yearly audit and audit report of 2020 provided a very clear picture of financial performance and was appreciated by SDF Board and other stakeholders. In a bid to ensure financial accuracy and transparency the Foreign Aided Project Directorate (FAPAD) conducts an audit on a yearly basis and has been continuing audit since FY 2011-2012. In addition to the above audits, the World Bank team conducts their fiduciary review on financial & procurement management on yearly basis and also project operational audit done by an independent professional audit firm as guided by the World Bank. Moreover, SDF has an independent internal audit team comprised of four members who frequently undertake field visits and conduct audits.

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

# Procurement

The procurement plan of 2020 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) and Public Procurement Act-2006 (PPA-2006) of the Government of Bangladesh and the World Bank's Procurement Guidelines ( July 2016 Revised November 2017 and August 2018). The procurement plan and activates are 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 carried out following the e-GP systems under CPTU of the GoB.

The status of executed total contract vs. disbursement and progress during the year 2020 are shown in the following tables:

Table -2: Component wise Fund Disbursement Progress

Category	Disbursement Status (January - December, 2020 )		
	Contract Amount	Disbursed Amount	
		In BDT	In %
Goods	2,24,32,767.00	2,24,32,767.00	100%
Service	80,39,729.00	80,39,729.00	100%
<b>Total</b>	<b>3,04,72,496.00</b>	<b>3,04,72,496.00</b>	<b>100%</b>

Source: MIS (record from January to December, 2020) of SDF.

Table - 3: Particulars of Contract accomplishment (January - December, 2020)

Category	Description of Contracts	No. of Contracts	Contract Amount	Disbursed
Goods	Procurement and supply of Laptop, Desktop, Printer, Scanner and UPS for SDF field Offices and Head office.	1	1,96,94,117.00	1,96,94,117.00
	Printing and Supply of Desk calendar for 2021 of SDF under NJLIP.	1	4,99,800.00	4,99,800.00
	Procurement and supply of PABX systems.	1	3,05,000.00	3,05,000.00
	Printing and supply of SDF diary for 2021 under NJLIP	1	4,99,700.00	4,99,700.00
	SDF Annual Report 2019 under NJLIP	1	3,91,000.00	3,91,000.00





Category	Description of Contracts	No. of Contracts	Contract Amount	Disbursed
Goods	Supply and printing of Wall Calendar 2021	1	4,16,000.00	4,16,000.00
	Printing and supply of digital pictorial	1	4,17,450.00	4,17,450.00
	Printing and supply of still photography	1	1,32,700.00	1,32,700.00
	Printing and supply of folder	1	77,000.00	77,000.00
	<b>Sub-total: Goods</b>	<b>9</b>	<b>2,24,32,767.00</b>	<b>2,24,32,767.00</b>
Services	Hiring of Independent Operational Audit (Internal Audit) Phase-2	1	19,64,062.00	19,64,062.00
	Hiring consultant to review and recast the existing Environment and Social Management Framework (ESMF) of Nuton Jibon Livelihood Improvement Project (NJLIP) to make it functional for the upcoming buffer project: NJLIP-Additional Financing (AF)	1	4,87,500.00	4,87,500.00
	Impact assessment survey of COVID-19 on NJLIP beneficiaries to draw a baseline for the NJLIP-AF' using Mobile Phone and Tab.	1	22,10,000.00	22,10,000.00
	Hiring consultant for documentation of NJLIP achievement.	1	7,66,667.00	7,66,667.00
	Hiring consultant for preparation of ToT on installation and maintenance of water treatment plant in NJLIP villages	1	5,99,000.00	5,99,000.00
	Hiring consultant for preparation of Small Ethnic Community and Vulnerable Peoples' Development Framework (SECVPDF) including Stakeholder Engagement Plan	1	6,38,889.00	6,38,889.00
	Hiring consultant for preparation of Labor Management Procedures (LMP) and Environment & Social Commitment Plan (ESCP) for NJLIP-2 project	1	6,38,889.00	6,38,889.00
	Hiring consultant for preparation of Environment & Social Management Framework (ESNF) for NJLIP-2 Project	1	7,34,722.00	7,34,722.00
<b>Sub-total: Service</b>	<b>8</b>	<b>80,39,729.00</b>	<b>80,39,729.00</b>	
<b>Grand total : (Goods and Service)</b>		<b>17</b>	<b>3,04,72,496.00</b>	<b>3,04,72,496.00</b>

# 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 Consolidated Financial Statements**

#### **Opinion**

We have audited the revised consolidated financial statements of **Social Development Foundation (SDF)**, which comprise the revised consolidated statement of financial position as at 30 June 2020, along with the revised consolidated statements of comprehensive income, revised consolidated statement of receipts and payments, revised consolidated statement of changes in capital fund, revised consolidated statement of cash flows for the year then ended and notes to the revised financial statements, including a summary of significant accounting policies. These revised financial statement replace the previous financial statements of Social Development Foundation (SDF) approved by the Board of Directors on dated 17 December 2020.

In our opinion, the accompanying revised financial statements give a true and fair view, in all material respects of the revised financial position of **Social Development Foundation (SDF)**, as at 30 June 2020, and its financial performance and its Cash Flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

#### **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 Entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Emphasis of Matter**

We draw attention to these revised consolidated financial statements, which describes the effects of addition of Component-3, Sustainable Coastal and Marine Fisheries Project (SCMFP) titled Community Empowerment and Livelihood Transformation. Due to addition of SCMFP project the previous consolidated financial statements need to revised. The previous consolidated financial statements were approved on 20 December 2020 and our previous audit report was signed on 04 November 2020. Our opinion is not modified in this respect.

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

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with International Financial Reporting Standards (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.

In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern



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basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Entity's financial reporting process.

#### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the revised 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 revised financial statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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



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#### Report on other Legal and Regulatory Requirements

In accordance with International Financial Reporting Standards (IFRSs), 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 purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of these books; and
- c) the Company's statements of revised consolidated statement of financial position, revised statements of comprehensive income dealt with by the report are in agreement with the books of account and returns.

Place: Dhaka  
Date: 14 January 2021

**Md. Abdus Satter Sarkar, FCA**  
Enrollment No.: 1522  
For and on behalf of  
Mahfel Huq & Co.  
Chartered Accountants  
DVC: 2101311522-AS-830572  
Firm Registration No: 1

Social Development Foundation (SDF)  
Revised Consolidated Statement of Financial Position  
As at 30 June 2020

Particulars	Notes	NHLIP Credit No. 5594-BD		SDF SIPP II Extension	Component-3, SCMPF, IDA Credit no. 6526-BD	SDF Endowment Fund	SDF Own Fund	30.06.20 Taka	30.06.19 Taka
		GOB	IDA						
<b>ASSETS</b>									
<b>Non Current Assets</b>									
Property, Plant & Equipment	4.00	-	8,160,601	-	352,500	-	34,579,464	43,092,565	49,876,481
		-	8,160,601	-	352,500	-	34,579,464	43,092,565	49,876,481
<b>Current Assets</b>									
Advances, Deposit & Prepayments	5.00	335,046,018	919,370,083	18,651,086	262,150,027	2,033,593,867	250,590,971	3,819,402,082	3,532,789,143
Fixed Deposits (FDR)	6.00	3,432,000	0,000	-	392,700	-	-	3,830,700	3,899,909
Cash & Cash Equivalents	7.00	-	-	-	-	2,013,558,080	243,797,164	2,257,355,244	2,272,396,788
		331,614,018	919,364,083	18,651,086	261,752,327	20,035,787	6,793,807	1,538,216,108	1,236,482,446
<b>Total Assets</b>		<b>335,046,018</b>	<b>927,530,684</b>	<b>18,651,086</b>	<b>262,502,527</b>	<b>2,033,593,867</b>	<b>285,170,435</b>	<b>3,862,494,617</b>	<b>3,582,665,624</b>
<b>CAPITAL FUND &amp; LIABILITIES</b>									
<b>Capital Fund</b>									
Retained Surplus		335,046,018	927,530,684	18,651,086	262,502,527	2,033,593,867	285,170,435	3,862,494,617	3,582,665,624
<b>Current Liabilities</b>		-	-	-	-	-	-	-	-
<b>Total Fund &amp; Liabilities</b>		<b>335,046,018</b>	<b>927,530,684</b>	<b>18,651,086</b>	<b>262,502,527</b>	<b>2,033,593,867</b>	<b>285,170,435</b>	<b>3,862,494,617</b>	<b>3,582,665,624</b>

The annexed notes form an integral part of these financial statements

*[Signature]*  
Managing Director

Signed in terms of our separate report of even date annexed

*[Signature]*  
Mahfel Huq & Co.  
Chartered Accountants  
DVC: 210131522AS830572



*[Signature]*  
Director  
Finance & Procurement

Place: Dhaka  
Dated: 14 January 2021

Social Development Foundations (SDF)  
Revised Consolidated Statement of Comprehensive Income  
As at and for the year ended 30 June 2020

Particulars	Notes	NJIIP Credit No. 5594-BD			SDF SIPP II Extension	Component-3, SCMFP, IDA Credit no. 6326- BD	SDF Endowment Fund	SDF Own Fund	30.06.20 Taka	30.06.19 Taka
		GOB	IDA	Total						
<b>A. INCOME</b>										
Grant (Fund Received) during the year	8.00	-	2,139,407,633	2,139,407,633	160,093,370	300,000,000	-	-	2,600,103,003	4,396,193,756
Non-Operating Income	9.00	15,320,993	15,320,993	15,320,993	357,898	-	144,082,669	24,559,073	184,320,633	168,055,948
<b>Total Income (A)</b>		15,320,993	2,139,407,633	2,154,728,626	161,453,268	300,000,000	144,082,669	24,559,073	2,784,423,636	4,764,249,704
<b>B. EXPENDITURE</b>										
<b>Community Institutions and Livelihood Development</b>			1,067,177,032	1,067,177,032	136,325,943	-	-	-	1,203,502,975	3,918,784,879
Development and Strengthening Community Institutions	10.01	-	378,582,361	378,582,361	136,325,943	-	-	-	414,908,304	648,569,451
Financing of Community Plans	10.02	-	716,578,178	716,578,178	-	-	-	-	716,578,178	3,206,115,720
Statutory Awareness and Support	10.03	-	72,016,493	72,016,493	-	-	-	-	72,016,493	64,099,702
<b>Business Development and Institutional Strengthening</b>			763,441,563	763,441,563	-	-	-	-	763,441,563	169,703,292
Business Partnerships Development and Market Linkages	11.01	-	550,619,953	550,619,953	-	-	-	-	550,619,953	76,677,174
Second-tier Institutional Development Support	11.02	-	186,480,221	186,480,221	-	-	-	-	186,480,221	82,933,168
Employment (Consultation Support)	11.03	-	26,341,389	26,341,389	-	-	-	-	26,341,389	10,992,860
<b>Project Management, Monitoring and Learning</b>			31,786,849	292,354,534	39,537,746	-	-	-	331,892,280	367,396,515
Project Management	12.01	260,567,685	1,839,937	262,407,622	39,537,746	-	-	-	302,965,368	324,211,750
Monitoring and Learning	12.02	-	28,926,912	28,926,912	-	-	-	-	28,926,912	43,182,756
<b>Community Employment and Livelihoods Transformation</b>	13.00		-	-	37,497,473	-	-	-	37,497,473	-
Feeding, Community Institutions and Alternative Livelihoods Development	13.01		-	-	37,497,473	-	-	-	37,497,473	-
Business Development and Market Linkage for Alternative Livelihoods	13.02		-	-	-	-	-	-	-	-
Depreciation	14.00		-	-	-	-	6,562,972	-	6,562,972	8,496,927
Bank Charges			-	-	-	-	823,026	-	823,026	178,983
<b>Total Expenditure (B)</b>		260,567,685	1,862,405,444	2,122,973,129	175,863,689	37,497,473	823,026	6,562,972	2,343,899,272	4,407,216,518
<b>Excess of Income Over Expenditure (A-B)</b>		1245,246,092	277,002,189	31,755,497	(14,810,421)	362,502,527	143,259,643	17,817,118	440,524,364	297,033,186
		15,320,993	2,139,407,633	2,154,728,626	161,053,268	300,000,000	144,082,669	24,559,073	2,784,423,636	4,764,249,704

The annexed notes form an integral part of these financial statements

*Mahfil Huij*  
Director  
Finance & Procurement

*Mahfil Huij*  
Chartered Accountants  
D/C: 21013/15/22 AS 830579



Place: Dhaka  
Date: 14 January 2021

Social Developmental Foundation (SDF)  
Revised Consolidated Statement of Receipts & Payments  
For the year ended 30 June 2020

Notes	Particulars		Total	SDF SPP II Extension	Components - 2 SCMPF, IDA Credit (in 6320-IB)	SDF Endowment Fund	SDF Open Fund	30.06.20 Total	30.06.19 Total
	GOB	NALIT Credit No. 5094-BD IDA							
	<b>RECEIPTS</b>								
	Operating Balance	586,302,710	641,751,450	33,461,507	-	11,056	4,832,631	1,266,972,855	1,086,712,954
	Advance	2,802,000	120,000	801,907	-	-	-	7,809,909	1,278,000
	Cash & Bank Balance	377,410,710	641,668,450	32,659,598	-	11,056	1,832,631	1,236,582,446	1,087,483,554
	Grant / Fund received during the year	-	2,139,407,037	166,895,370	881,000,000	-	-	3,000,103,000	4,960,197,796
	SDF Encashment	-	-	-	-	450,796,067	17,883,444	408,630,011	-
	Other Receipts	15,120,905	55,150,061	357,808	-	217	-	19,785,586	381,572,542
	<b>Total Receipts</b>	<b>595,613,705</b>	<b>2,791,202,083</b>	<b>184,514,725</b>	<b>881,000,000</b>	<b>450,797,240</b>	<b>26,903,815</b>	<b>4,348,808,536</b>	<b>6,266,478,217</b>
	<b>PAYMENTS</b>								
	Investment in EDR	-	-	-	-	2,000,000	20,000,000	466,796,781	552,988,221
	Bank Charges	-	-	-	-	-	-	280,000,000	569,688,225
	Transferred to IN Office	-	-	-	-	-	-	210,000,000	2,854,195
	Fund to SDF II Extension	-	-	-	-	-	-	55,411	375,000
	Community Institutions and Localbody Development	-	-	-	-	160,685,570	-	300,695,170	170,716,501
	Development and Strengthening Community Institutions	-	-	-	-	-	-	-	3,516,464,821
	Financing of Community Plans	-	-	-	-	-	-	-	646,249,403
	Provision Advance and Support	-	-	-	-	-	-	-	3,206,115,729
	Business Development and Institutional Strengthening	-	-	-	-	-	-	-	84,999,292
	Business Partnership Development and Market Linkage	-	-	-	-	-	-	-	72,916,493
	Second-year Institutional Development Support	-	-	-	-	-	-	-	18,785,586
	Employment Generation Support	-	-	-	-	-	-	-	169,702,282
	Project Management	-	-	-	-	-	-	-	56,427,174
	Project Management, Monitoring and Learning	-	-	-	-	-	-	-	82,931,168
	Community Empowerment and Localbody Institutional Development	-	-	-	-	-	-	-	10,932,600
	Building Community Institutions and Alternative Livelihoods	-	-	-	-	-	-	-	134,370,911
	Business Development and Market Linkage for Alternative Livelihoods	-	-	-	-	-	-	-	41,142,756
	Advance	-	-	-	37,849,870	-	-	17,849,973	-
	<b>Total Payments</b>	<b>2,832,000</b>	<b>6,000</b>	<b>3,418,000</b>	<b>37,849,870</b>	<b>372,796</b>	<b>20,803,815</b>	<b>3,830,790</b>	<b>3,899,507</b>
	<b>Total</b>	<b>592,785,705</b>	<b>2,785,202,083</b>	<b>181,096,725</b>	<b>918,800,000</b>	<b>450,797,240</b>	<b>47,707,646</b>	<b>4,356,648,326</b>	<b>6,262,578,710</b>
	<b>Closing Balance</b>	<b>331,614,418</b>	<b>678,164,683</b>	<b>18,551,406</b>	<b>881,000,000</b>	<b>30,000,000</b>	<b>6,791,815</b>	<b>1,256,582,446</b>	<b>1,256,582,446</b>
	<b>Cash and Bank Balance</b>	<b>171,811,018</b>	<b>678,164,683</b>	<b>18,551,406</b>	<b>881,000,000</b>	<b>30,000,000</b>	<b>6,791,815</b>	<b>1,256,582,446</b>	<b>1,256,582,446</b>
	<b>Total</b>	<b>503,425,436</b>	<b>1,356,329,366</b>	<b>37,102,812</b>	<b>918,800,000</b>	<b>60,000,000</b>	<b>13,593,630</b>	<b>1,313,164,892</b>	<b>1,313,164,892</b>

The same and together are integral part of these financial statements.

*Mahul Singh*  
Director  
Finance & Administration

*Manoj Kumar*  
Managing Director

Signed in terms of our separate report of every date attached



Place: Dehra  
Date: 11 January 2021

*Mahul Singh*  
Mahul Singh & Co.  
Chartered Accountants  
D/C: 210/311/522, A-58305  
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Social Development Foundation (SDF)  
Revised Consolidated Statement of Changes in Capital Fund  
As at and for the year ended 30 June 2020

Particulars	Notes	NLLIP Credit No. 5594-BD		SDF SIPP II Extension	Component-3, SCWPP, IDA Credit no. 6326-BD	SDF Endowment Fund	SDF Own Fund	30.06.2020 Taka	30.06.2019 Taka
		GOB	IDA						
Opening Balance		580,292,710	650,528,493	33,401,507	-	2,051,029,594	267,355,317	3,582,605,623	3,493,303,699
Add: Addition during the year		-	-	-	-	(160,695,370)	-	(160,695,370)	(179,716,501)
Less: Fund to SIPP II Extension		-	-	-	-	-	-	-	(27,854,771)
Less: Prior year adjustment		(245,236,692)	277,002,189	(14,810,421)	262,502,317	143,259,643	17,817,118	440,524,264	297,031,186
Add: Excess of Income Over Expenditure during the year		-	-	-	-	-	-	-	-
Closing Balance as on 30 June 2020		335,046,018	927,530,684	18,651,086	262,502,317	2,033,593,867	285,170,435	3,862,494,617	3,582,665,624

The annexed notes form an integral part of these financial statements

*Mehul*  
Director  
Finance & Procurement

*Shamir*  
Managing Director

Signed in terms of our separate report of even date annexed

Place: Dhaka  
Dated: 14 January 2021



*Mahfud Huiq*  
Chartered Accountant  
DVC: 21013/1522AS830572

Social Development Foundation (SDF)  
Revised Consolidated Statement of Cash Flows  
As at and for the year ended 30 June 2020

Particulars	Notes	SDF SIPP II		SDF SIPP II Extension	Component A, SCMPF, IDA Credit acc. 6,326-BD	SDF Endowment Fund	SDF Own Fund	30.06.20 Taka	30.06.19 Taka
		GOB	IDA						
<b>A. Cash Flow from Operating Activities:</b>									
Excess of Income over Expenditure (I)				(14,810,421)	262,502,527	133,259,643	17,817,118	440,524,364	297,033,186
Other Cash from Operating Activities & Items not involved in Cash Flows:									
Depreciation on Fixed Assets									
Increase/(Decrease) in Advances, Deposit and Pre-Payments									
Increase/(Decrease) in Advance Received from DOR				801,509	(192,700)			9,962,986	12,635,640
Increase/(Decrease) in Accounts Payable								(20,791)	(2,581,909)
<b>Total Unadjusted Amount (II)</b>				<b>801,509</b>	<b>(192,700)</b>			<b>9,942,195</b>	<b>(936,668)</b>
<b>Net Cash used in Operating Activities (I+II)</b>				<b>(14,008,912)</b>	<b>262,109,827</b>	<b>143,259,643</b>	<b>24,380,090</b>	<b>450,466,560</b>	<b>306,150,249</b>
<b>B. Cash Flow from Investing Activities:</b>									
Acquisition of Fixed Assets									
Increase / (Decrease) in Fixed Deposit									
<b>Net Cash used in Investing Activities</b>									
<b>C. Cash Flow from Financing Activities:</b>									
Fund Transfer to SIPP II Extension									
<b>Net Cash used in Financing Activities</b>									
<b>Net Increase / (Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>				<b>(14,008,912)</b>	<b>261,757,227</b>	<b>20,024,731</b>	<b>1,901,176</b>	<b>301,633,663</b>	<b>109,098,493</b>
Cash & Cash Equivalents at the beginning of the year				32,639,598		11,036	4,832,631	1,256,582,445	1,087,483,953
<b>Cash &amp; Cash Equivalents at the end of the year</b>				<b>18,651,086</b>	<b>261,757,227</b>	<b>30,035,787</b>	<b>6,733,807</b>	<b>1,558,216,108</b>	<b>1,256,582,446</b>

The annexed notes form an integral part of these financial statements.

*Mead*  
Director,  
Finance & Procurement

*Shamir*  
Managing Director

*Subhadra*  
Mahfel Huq & Co.  
Chartered Accountants  
B/C: 210131/522A5830572



Place: Dhaka  
Dated: 14 January 2021

**Social Development Foundation (SDF)**  
**Notes to the Revised Financial Statements**  
**As at and For the year ended 30 June 2020**

**1.00 SDF AND PROJECT OVERVIEW**

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

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

**1.01 NJLIP CURRENT STATUS**

The early achievement of "ENJLIP" project, the Ministry of Finance, Financial Institutions Division along with World Bank, declared the closure of the project on 31 December 2015. The outstanding success of the Nuton Jibon (SIPP- II) project encouraged Bangladesh Government and World Bank to undertake a new project in the name of "Nuton Jibon Livelihood Improvement Project (NJLIP), Project ID P 149605". The NJLIP started from July 2015 and it will continue for another 6 year i.e. upto 30 June 2021. The financing agreement between Government of Bangladesh and IDA for the NJLIP of US \$ 220 Million was signed on 05 May 2015. The NJLIP is covering around 2,500 new villages in 12 districts in addition to the 3,262 villages supported under the earlier project.

**1.02 COMPONENT-3, SCMFP CURRENT STATUS**

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



**2.00 CORPORATE INFORMATION**

Name of the Organization	Social Development Foundation (SDF)
Year of Incorporation	November 27, 2000
Legal Entity	Certificate of Incorporation No. C-487(44)/2001 under the Companies Act 1994, dated 28 June 2001. The Organization is licensed as not for profit under Section 28 of the Companies Act 1994, limited by guarantee having no share capital under Section 29 of the Companies Act, 1994.
Name of the Projects currently implementing by SDF	1. Nuton Jibon Livelihood Improvement Project (NJLIP). 2. Component-3, Sustainable Coastal and Marine Fisheries Project (SCMFP)
Project Cost	NJLIP - USD 220 Million Component-3, SCMFP - USD 50.2 Million
Project Funded by	i) IDA USD 200 million (Loan) for NJLIP and USD 50.2 Million (Loan) for Component-3, SCMFP ii) GOB USD 20 million for NJLIP
Project Period	NJLIP: July 2015-June 2021 Component-3, SCMFP: July 2018-June 2023, (Though the project period started from July 2018, actually the project has started to implement from January 2020)
Name of the last Statutory Auditor (2018-19)	Mahfel Huq & Co Chartered Accountants
Name of the current Statutory Auditor (2019-20)	Mahfel Huq & Co Chartered Accountants
Current audit period	July 2019 to June 2020
No of Governing Body Meeting held: 2019-20	4
Date of last AGM held	December 17, 2020

**2.01 MANAGEMENT – Board of Directors**

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



### 3.00 SIGNIFICANT ACCOUNTING POLICIES

#### 3.01 Basis of Accounting:

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

#### 3.02 Revenue Recognition:

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

#### 3.03 Expenses:

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

#### 3.04 Property, Plant & Equipment:

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

a)	Office Vehicle	10%
b)	Office Equipment	20%
c)	Furniture & Fixture	20%
d)	Office Furnishing	20%
e)	Computer and Equipment	33.33%
f)	Motor Cycle	33.33%
g)	Telephone, Mobile & Camera	33.33%
h)	Air Condition	20%

#### 3.05 Capital Fund & Equity:

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

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

#### 3.06 Statement of Cash Flows :

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

#### 3.07 Reporting Currency:

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



Sl	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
<b>4.00</b>	<b>Property, Plant &amp; Equipment</b>			
	NJLIP (IDA)	4.01	8,160,601	8,734,045
	SDF Own Fund	4.02	34,579,464	41,142,436
	Component-3, SCMFPP	4.03	352,500	-
			<b>43,092,565</b>	<b>49,876,481</b>
<b>4.01</b>	<b>NJLIP (IDA)</b>			
	<b>Cost</b>			
	Opening Balance		19,014,200	59,886,043
	Add: Purchase During the year		2,826,571	908,150
	Less: Prior year adjustment		-	(41,779,993)
	<b>Total (A)</b>		<b>21,840,771</b>	<b>19,014,200</b>
	<b>B. Depreciation</b>			
	Opening Balance		10,280,155	20,066,714
	Less: Prior year adjustment		-	(13,925,272)
	Add: Charged during the year		3,400,015	4,138,713
	<b>Total (B)</b>		<b>13,680,170</b>	<b>10,280,155</b>
	<b>Written Down Value as on 30 June 2020 (A-B)</b>		<b>8,160,601</b>	<b>8,734,045</b>
<b>4.02</b>	<b>SDF Own Fund</b>			
	Opening Balance		144,636,605	144,636,605
	Add: Purchase during the year		-	-
	<b>Total (A)</b>		<b>144,636,605</b>	<b>144,636,605</b>
	<b>Depreciation</b>			
	Opening Balance		103,494,169	94,997,242
	Add: depreciation charged during the year		6,562,972	8,496,927
	<b>Total (B)</b>		<b>110,057,141</b>	<b>103,494,169</b>
	<b>Written Down Value as on 30 June 2020 (A-B)</b>		<b>34,579,464</b>	<b>41,142,436</b>
<b>4.03</b>	<b>Component-3, SCMFPP</b>			
	Opening Balance		-	-
	Add: Purchase during the year		352,500	-
	<b>Total (A)</b>		<b>352,500</b>	<b>-</b>
	<b>Depreciation</b>			
	Opening Balance		-	-
	Add: depreciation charged during the year		-	-
	<b>Total (B)</b>		<b>-</b>	<b>-</b>
	<b>Written Down Value as on 30 June 2020 (A-B)</b>		<b>352,500</b>	<b>-</b>
	The details hereof have been shown in Annexure "A/1", "A/2" & "A/3"			
<b>5.00</b>	<b>Advance, Deposit &amp; Prepayments</b>			
	NJLIP-GoB	5.01	3,432,000	2,882,000
	NJLIP-IDA	5.02	6,000	126,000
	SDF-SIPP II Extension	5.03	-	801,909
	SCMFPP, Component-3	5.04	392,700	-
	<b>Total</b>		<b>3,830,700</b>	<b>3,809,909</b>



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
<b>5.01</b>	<b>NJLIP-GoB</b>			
	Mr. Md. Abul Kashem, Asstt. Manager-Admin		380,000	-
	Advance to Md. Luthful Hannan, Asstt. Manager Accounts		20,000	-
	Mr. Md. Delowar Hossain, Landlord		2,500,000	2,500,000
	Trust Filling Station		200,000	200,000
	Deposit With BTTB		3,000	3,000
	<b>Sub Total Head Office</b>		<b>3,103,000</b>	<b>2,703,000</b>
	Mr. Md. Bazlur Rahman Shekh, Landlord Khulna Regional Office		245,000	150,000
	Mr. Md. Ashraf Ali Shaikh, Landlord Khulna District Office		84,000	29,000
	<b>Sub Total Khulna Region</b>		<b>329,000</b>	<b>179,000</b>
	<b>Total</b>		<b>3,432,000</b>	<b>2,882,000</b>
<b>5.02</b>	<b>NJLIP-IDA</b>			
	Mr. Md. Alauddin, Landlord, Khulna		-	120,000
	Mr. Md. Saifulah, Landlord, Maharajpur Cluster, Khulna		6,000	6,000
	<b>Sub Total Khulna Region</b>		<b>6,000</b>	<b>126,000</b>
<b>5.03</b>	<b>SDF SIPP II Extension</b>			
	Sustainable Coastal and Marine Fisheries Project		-	801,909
	<b>Sub Total National Level</b>		<b>-</b>	<b>801,909</b>
<b>5.04</b>	<b>SCMFP, Component-3</b>			
	Mst. Meherun Nesa, Land Lord, Ctg. Regional office		120,000	-
	<b>Sub Total Head Office</b>		<b>120,000</b>	<b>-</b>
	Mr. Md. Shafayetul Alam, land Lord, Cluster Office, Cox's Bazar		70,000	-
	<b>Sub Total Chattogram Region</b>		<b>70,000</b>	<b>-</b>
	Mr. BM Rezaul karim, Land Lord, Khulna Regional Office		154,000	-
	Ms. Dipali Khatun, Land Lord, Cluster Office, Dacope		6,700	-
	Mr. Felix Rozario, Land Lord, Cluster Office, Mongla		12,000	-
	Mr. Md. Abdul Hannan Mollah, Land Lord, Cluster Office, Rampal		5,500	-
	Mr. Md. Khalilur Rahman, Land Lord, Cluster Office, Shyamnagar		7,500	-
	Mr. Md. Mehedi Hasan, Land Lord, Cluster Office, Shoronkhola		5,000	-
	Mr. Md. Nurul Amin, Land Lord, Cluster Office, Koyra		8,000	-
	Mr. Sobuj Kumar Das, Land Lord, Cluster Office, Dumuria		4,000	-
	<b>Sub Total Chattogram Region</b>		<b>202,700</b>	<b>-</b>
	<b>Total</b>		<b>392,700</b>	<b>-</b>
<b>6.00</b>	<b>Fixed Deposit (FDR)</b>			
	SDF Endowment Fund		2,013,558,080	2,051,018,538
	SDF Own Fund		243,797,164	221,378,250
	<b>Total</b>		<b>2,257,355,244</b>	<b>2,272,396,788</b>
	The details hereof have been shown in Annexure "B" & "C"			
<b>7.00</b>	<b>Cash &amp; Cash Equivalents</b>			
	<b>Cash in Hand</b>		-	-
	<b>Cash at Bank:</b>			
	NJLIP-GOB	7.01	331,614,018	577,410,710
	NJLIP-IDA	7.02	919,364,083	641,668,450
	SIPP II Extension	7.03	18,651,086	32,659,598
	SCMFP, Component-3	7.04	261,757,327	-
	SDF Endowment Fund	7.05	20,035,787	11,056
	SDF Own Fund	7.06	6,793,807	4,832,631
	<b>Total</b>		<b>1,558,216,108</b>	<b>1,256,582,446</b>



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
<b>7.01 NJLIP-GOB</b>				
	<b>Bank &amp; Branch</b>	<b>Account No.</b>		
	Janata Bank Ltd., Mohammadpur Corp Br. Dhaka	SND A/c No. 0100019425805	322,168,606	569,454,305
	AB Bank Ltd., Shyamoli Br. Dhaka	SND A/c No. 4032797374430	6,156	6,156
	<b>Sub Total - Head Office</b>		<b>322,174,762</b>	<b>569,460,461</b>
	Agrani Bank Ltd., Baitala Br. Barisal	SND A/c No. 0200005463267	1,132,807	2,174,278
	Agrani Bank Ltd., Main Road Br. Pirojpur	SND A/c No. 0200012724677	347,248	66,912
	Agrani Bank Ltd., Sadar Road Br. Barisal	SND A/c No. 0200005469800	879,157	107,271
	Agrani Bank Ltd., Main Road Br. Bagerhat	SND A/c No.36000526	15,915	107,585
	Agrani Bank Ltd., Natun Bazar Br. Patuakhali	SND A/c No. 0200005469338	-	19,976
	Agrani Bank Ltd., Shariatpur Br. Shariatpur	SND A/c No. 0200005764291	165,712	59,955
	Janata Bank Ltd., Barguna Br.	SND A/c No.00400077/02	-	48,064
	<b>Sub Total - Barisal Region</b>		<b>2,540,839</b>	<b>2,584,041</b>
	Sonali Bank Ltd., Khulna Corp. Br., Khulna	SND A/c No.36000873	2,172,982	654,494
	AB Bank Ltd., Khulna Br. Khulna,	SND A/c No. 4301798194000	60	555
	Sonali Bank Ltd., KDA New Market. Br. Khulna,	SND A/c No.2712803000028	123,252	45,331
	Sonali Bank Ltd., Satkhira Br. Satkhira,	SND A/c No.2818303000066	70,391	36,445
	Sonali Bank Ltd., Rangpur Corp. Br., Rangpur	SND A/c No.004001977	146,330	158,772
	Sonali Bank Ltd., Naogoan Corp. Br., Naogoan	SND A/c No.36000606	-	2,797
	Sonali Bank Ltd., Kurigram Br., Kurigram	SND A/c No.33015179	-	64,265
	Sonali Bank Ltd., Nilphamari Main Br., Nilphamari	SND A/c No.5309003000133	-	2,739
	Sonali Bank Ltd., Dinajpur Corp. Br., Dinajpur	SND A/c No.36000781	-	6,990
	Sonali Bank Ltd.,Gaibandha Br. Gaibandha,	SND A/c No.5106003000094	-	2,636
	<b>Sub Total - Khulna Region</b>		<b>2,513,015</b>	<b>975,024</b>
	Sonali Bank Ltd., Mymensingh Corp Br.Mymensingh	SND A/c No.240012335	3,522,071	3,736,052
	Sonali Bank Ltd., Jamalpur Br.Jamalpur	SND A/c No.36000659	-	17,146
	Sonali Bank Ltd., Mymensingh Corp Br.Mymensingh	SND A/c No.240012355	232,258	259,961
	Sonali Bank Ltd., Sirajgonj Br.Sirajgonj	SND A/c No.4215003000063	-	97,589
	Sonali Bank Ltd., Dorgah Gate Corp Br. Sylhet	SND A/C No 5610103000022	163,461	60,772
	Sonali Bank Ltd., BISE Building Br. Comilla	SND A/C No 1302903000008	135,098	18,788

Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
	Sonali Bank Ltd., Chandpur Br. Chandpur	SND A/c No 1502403000027	269,961	95,767
	Sonali Bank Ltd., Sherpur Br Sherpur	SND A/c No 6201803000123	62,553	105,110
	<b>Sub Total - Mymensingh Region</b>		<b>4,385,402</b>	<b>4,391,185</b>
	<b>Total Cash at Bank, NJLIP-GOB</b>		<b>331,614,018</b>	<b>577,410,710</b>
<b>7.02</b>	<b>NJLIP-IDA</b>			
	Sonali Bank Ltd., Lalmatia Br Dhaka	SND A/c No 4416403000119	763,574,563	489,830,393
	<b>Sub Total - Head Office</b>		<b>763,574,563</b>	<b>489,830,393</b>
	Agrani Bank Ltd., Battala Br Barisal	SND A/c No 0200005463301	17,351,690	38,721,713
	Agrani Bank Ltd., Main Road Br Pirojpur	SND A/c No 0200012724098	1,415,270	158,212
	Agrani Bank Ltd., Sadar Road Br Barisal	SND A/c No 0200005469989	134,982	279,273
	Agrani Bank Ltd., Main Road Br Bagerhat	SND A/c No.36000518	120,490	478,178
	Agrani Bank Ltd., Natun Bazar Br Patuakhali	SND A/c No 0200005469356	-	30,449
	Agrani Bank Ltd., Shariatpur Br Shariatpur	SND A/c No 0200005763802	1,510,302	274,787
	Jamuna Bank Ltd., Barguna Br	SND A/c No.00400076/01	-	2,108
	<b>Sub Total - Barisal Region</b>		<b>20,532,734</b>	<b>39,934,720</b>
	Sonali Bank Ltd., Rangpur Corp Br	SND A/c No.004001966	114,449	680,825
	Sonali Bank Ltd., KDA New Market Br Khulna	SND A/c No.2712803000029	471,203	692,088
	Sonali Bank Ltd., Khulna Corp Br	SND A/c No.360008881	75,495,708	36,309,393
	Sonali Bank Ltd., Satkhura Br Satkhura	SND A/c No.2818303000067	211,796	153,785
	Sonali Bank Ltd., Naogoan Corp Br	SND A/c No.36000597	-	3,878
	Sonali Bank Ltd., Kurigram Br	SND A/c No.33015187	-	59,619
	Sonali Bank Ltd., Nilphamari Main Br	SND A/c No.5309003000134	-	1,425
	Sonali Bank Ltd., Dinajpur Corp Br	SND A/c No.36000798	-	46,791
	Sonali Bank Ltd., Garbandha Br Garbandha	SND A/c No.5106003000093	-	1,986
	<b>Sub Total - Khulna Region</b>		<b>76,293,156</b>	<b>37,949,789</b>
	Sonali Bank Ltd., Mymensingh Corp Br Mymensingh	SND A/c No.240012345	62,865	284,698
	Sonali Bank Ltd., Jamalpur Br Jamalpur	SND A/c No.36000667	-	58,820
	Sonali Bank Ltd., Mymensingh Corp Br Mymensingh	SND A/c No.240012325	57,316,325	71,655,441
	Sonali Bank Ltd., Sirajgonj Br Sirajgonj	SND A/c No.4215003000064	-	101,717
	Sonali Bank Ltd., Dorgah Gate Corp Br Sylhet	SND A/c No 5610103000023	1,155,674	634,079
	Sonali Bank Ltd., BISE Building Br Comilla	SND A/c No 1302903000009	31,502	750,569



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
	Sonali Bank Ltd., Chandpur Br. Chandpur	SND A/c No. 1502403000028	132,595	156,566
	Sonali Bank Ltd., Sherpur Br. Sherpur	SND A/c No. 6201803000124	264,669	311,658
	<b>Sub Total - Mymensingh Region</b>		<b>58,963,630</b>	<b>73,953,548</b>
	<b>Total Cash at Bank, NJLIP-IDA</b>		<b>919,364,083</b>	<b>641,668,450</b>
<b>7.03</b>	<b>SIPP II Extension</b>			
	Janata Bank Ltd., Mohammadpur Corp Br. Dhaka	SND A/c No. 0100097867709	11,884,415	27,135,929
	<b>Sub Total - Head Office</b>		<b>11,884,415</b>	<b>27,135,929</b>
	Agrani Bank Ltd., Battala Br. Barisal	SND A/c No. 0200010151468	167,431	773,736
	Agrani Bank Ltd., Battala Br. Barisal	SND A/c No. 0200010151808	230,262	76,188
	Agrani Bank Ltd., Main Road Br. Procpur	SND A/c No. 0200012724785	19,205	79,615
	Agrani Bank Ltd., Main Road Br. Bagerhat	SND A/c No. No.0200010170088	40,291	60,382
	Agrani Bank Ltd., Natun Bazai Br. Patuakhali	SND A/c No. 0200010156324	47,950	160,767
	Janata Bank Ltd., Barguna Br.	SND A/c No. No.0100098314070	54,918	187,948
	<b>Sub Total - Barisal Region</b>		<b>560,057</b>	<b>1,338,636</b>
	Sonali Bank Ltd., Khulna Corp. Br.	SND A/c No. No.271536000931	2,324,691	1,449,339
	Sonali Bank Ltd., Rangpur Corp. Br.	SND A/c No. No.5019503000095	105,655	276,393
	Sonali Bank Ltd., Naogaon Corp. Br.	SND A/c No. No.4814003000061	87,448	97,006
	Sonali Bank Ltd., Kurigram Br.	SND A/c No. No.5208403000167	75,073	73,324
	Sonali Bank Ltd., Nilphamari Main Br.	SND A/c No. No.5309003000142	55,767	142,680
	Sonali Bank Ltd., Dinajpur Corp. Br.	SND A/c No. No.1809303000075	75,517	52,541
	Sonali Bank Ltd., Garbandha Br. Garbandha	SND A/c No. No.51106003000102	206,698	229,506
	<b>Sub Total - Khulna Region</b>		<b>2,930,849</b>	<b>2,320,989</b>
	Sonali Bank Ltd., Mymensingh Corp Br. Districe Office	SND A/c No. No.3316703000093	232,901	126,289
	Sonali Bank Ltd., Jamalpur Br. Jamalpur	SND A/c No. No.2608803000065	2,299	327,551
	Sonali Bank Ltd., Mymensingh Corp Br. Regional office	SND A/c No. No.3316703000092	2,781,577	1,146,398
	Sonali Bank Ltd., Sirajgonj Br. Sirajgonj	SND A/c No. No.4215003000066	106,682	118,749
	Sonali Bank Ltd., Dorgah Gate Corp Br. Sylhet	SND A/c No. 5610103000024	99,085	92,499



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
	Sonali Bank Ltd., Sherpur Br. Sherpur	SND A/C No 6201803000129	53,222	52,558
	<b>Sub Total - Mymensingh Region</b>		<b>3,275,766</b>	<b>1,864,044</b>
	<b>Total Cash at Bank , SIPP II Extension</b>		<b>18,651,086</b>	<b>32,659,598</b>
<b>7.04</b>	<b>SCMFP, Component-3</b>			
	Janata Bank Ltd. Mohanmadpur Corporate Br. Dhaka	SND-0100165842264	246,827,107	-
	Janata Bank Ltd. Barishal Corporate Br. Barishal	SND-0100211656632	7,916,981	-
	Sonali Bank Ltd. Chattogram Medical College Br. Chattogram	SND-1017303000015	3,448,854	-
	Sonali Bank Ltd. Khulna Corporate Br. Khulna	SND-2715103000059	3,564,385	-
	<b>Total Cash at Bank , SCMFP, Component-3</b>		<b>261,757,327</b>	<b>-</b>
<b>7.05</b>	<b>SDF Endowment Fund</b>			
	Janata Bank Ltd, Zero Point Corporate Br.	SND A/C No 0235- 0320000607	20,035,787	11,056
	<b>Total Cash at Bank</b>		<b>20,035,787</b>	<b>11,056</b>
<b>7.06</b>	<b>SDF Own Fund</b>			
	Sonali Bank Ltd. Prime Ministers Office Corporate Br.	SND-0107336000107	3,839,965	1,796,113
	Sonali Bank Ltd. Prime Ministers Office Corporate Br.	CAGOV-0107333019653	61,671	61,671
	Sonali Bank Ltd. Mymensingh Corporate Br.	SND-3316240012375	1,500,315	1,592,967
	Agrani Bank Ltd. Battala Br, Barisal	SB-0200004039437	1,075,052	1,364,434
	Sonali Bank Ltd. Khulna Corporate Br.	SB-271534223773	316,804	17,446
	<b>Total Cash at Bank</b>		<b>6,793,807</b>	<b>4,832,631</b>
<b>8.00</b>	<b>Grants</b>			
	NJLIP-GOB		-	-
	NJLIP-IDA		2,139,407,633	4,416,477,255
	SDF SIPP II Extension		160,695,370	179,716,501
	SCMFP, Component-3		300,000,000	-
	<b>Total</b>		<b>2,600,103,003</b>	<b>4,596,193,756</b>
<b>9.00</b>	<b>Non operating income</b>			
	NJLIP-GOB	9.01	15,320,993	26,894,054
	SDF SIPP II Extension	9.02	357,898	697,360
	SDF Endowment Fund	9.03	144,082,669	127,017,431
	Own Fund	9.04	24,559,073	13,447,103
	<b>Total</b>		<b>184,320,633</b>	<b>168,055,948</b>
<b>9.01</b>	<b>NJLIP-GOB</b>			
	Interest Income	9.01.01	15,320,993	26,891,054
	Miscellaneous Income		-	3,000
	<b>Total</b>		<b>15,320,993</b>	<b>26,894,054</b>
<b>9.01.01</b>	<b>Interest Income</b>			
	National Level		15,142,841	26,624,392
	Barisal Region		70,226	85,271
	Mymensingh Region		86,071	118,876
	Khulna Region		21,855	62,515
	<b>Total</b>		<b>15,320,993</b>	<b>26,891,054</b>



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
<b>9.02</b>	<b>SDF SIPP II Extension</b>			
	Interest Income	9.02.01	357,898	697,360
			<b>357,898</b>	<b>697,360</b>
<b>9.02.01</b>	<b>Interest Income</b>			
	National Level		259,031	499,953
	Barisal Region		29,308	54,471
	Mymensingh Region		48,249	93,799
	Khulna Region		21,310	49,137
			<b>357,898</b>	<b>697,360</b>
<b>9.03</b>	<b>SDF Endowment Fund</b>			
	Interest on FDRs		-	125,394,374
	Interest Income on Bank Accounts		217	224
	FDR Encashed		-	412,969,938
	Miscellaneous Income		-	1,622,833
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>217</b>	<b>539,987,369</b>
	Interest Income on FDR		144,082,452	-
	Less: FDR Encashed		-	(412,969,938)
	<b>Balance as per Comprehensive Income</b>		<b>144,082,669</b>	<b>127,017,431</b>
<b>9.04</b>	<b>SDF Own Fund</b>			
	Interest Income		-	12,199,964
	Interest Income on Bank Accounts		121,324	136,379
	Other Receipts		3,965,136	1,657,441
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>4,086,460</b>	<b>13,993,784</b>
	Interest Income on FDR		20,472,613	-
	Transfer to Misc Acct - SDF - Sonali Bank Ltd		-	(255,000)
	FDR Encashed		-	(291,681)
	<b>Balance as per Comprehensive Income</b>		<b>24,559,073</b>	<b>13,447,103</b>
<b>10.00</b>	<b>Community Institutions and Livelihood Development</b>			
	Development and Strengthening Community Institutions	10.01	414,908,304	648,569,451
	Financing of Community Plans	10.02	716,578,178	3,206,115,726
	Nutrition Awareness and Support	10.03	72,016,493	64,099,702
	<b>Total</b>		<b>1,203,502,975</b>	<b>3,918,784,879</b>
<b>10.01</b>	<b>Development and Strengthening Community Institutions</b>			
	NJLIP-IDA	10.01.01	278,582,361	514,459,178
	SDF SIPP II Extension	10.01.02	136,325,943	134,110,273
			<b>414,908,304</b>	<b>648,569,451</b>
<b>10.01.01</b>	<b>NJLIP-IDA</b>			
	National Level		4,126,746	106,950,086
	Barisal Region		76,282,552	113,304,004
	Mymensingh Region		111,974,920	166,901,514
	Khulna Region		85,624,699	124,983,526
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>278,008,917</b>	<b>512,139,130</b>
	Add Depreciation		3,400,015	4,138,713
	Less: Previous year Accounts Payable		-	(910,515)
	Less: Non Current Assets		(2,826,571)	(908,150)
	<b>Balance as per Comprehensive Income</b>		<b>278,582,361</b>	<b>514,459,178</b>

Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
10.01.02	<b>SDF SIPP II Extension</b>			
	National Level		-	-
	Barisal Region		47,242,694	44,773,484
	Mymensingh Region		40,558,185	39,292,060
	Khulna Region		48,525,064	50,044,729
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>136,325,943</b>	<b>134,110,273</b>
	Add: Depreciation		-	-
	Less: Previous year Accounts Payable		-	-
	Less: Non Current Assets		-	-
	<b>Balance as per Comprehensive Income</b>		<b>136,325,943</b>	<b>134,110,273</b>
10.02	<b>Financing of Community Plans</b>			
	NJLIP-IDA	10.02.01	716,578,178	3,206,115,726
			<b>716,578,178</b>	<b>3,206,115,726</b>
10.02.01	<b>NJLIP-IDA</b>			
	National Level		-	-
	Barisal Region		194,078,885	812,149,162
	Mymensingh Region		286,579,722	1,370,651,544
	Khulna Region		235,919,571	1,023,315,020
			<b>716,578,178</b>	<b>3,206,115,726</b>
10.03	<b>Nutrition Awareness and Support</b>			
	NJLIP-IDA	10.03.01	72,016,493	64,099,702
			<b>72,016,493</b>	<b>64,099,702</b>
10.03.01	<b>NJLIP-IDA</b>			
	National Level		66,279,840	63,896,680
	Barisal Region		2,926,086	59,883
	Mymensingh Region		2,421,992	101,178
	Khulna Region		388,575	41,961
			<b>72,016,493</b>	<b>64,099,702</b>
11.00	<b>Business Development and Institutional Strengthening</b>			
	Business Partnerships Development and Market Linkages	11.01	550,619,953	76,677,174
	Second-tier Institutional Development Support	11.02	186,480,221	82,933,168
	Employment Generation Support	11.03	26,341,389	10,092,860
	<b>Total</b>		<b>763,441,563</b>	<b>169,703,202</b>
11.01	<b>Business Partnerships Development and Market Linkages</b>			
	NJLIP-IDA	11.01.01	550,619,953	76,677,174
			<b>550,619,953</b>	<b>76,677,174</b>
11.01.01	<b>NJLIP-IDA</b>			
	National Level		6,413,600	6,255,261
	Barisal Region		153,982,791	11,852,961
	Mymensingh Region		224,102,548	27,346,937
	Khulna Region		166,121,014	31,222,015
			<b>550,619,953</b>	<b>76,677,174</b>
11.02	<b>Second-tier Institutional Development Support</b>			
	NJLIP-IDA	11.02.01	186,480,221	82,933,168
			<b>186,480,221</b>	<b>82,933,168</b>
11.02.01	<b>NJLIP-IDA</b>			
	National Level		-	-
	Barisal Region		21,522,162	29,060,506
	Mymensingh Region		42,265,505	15,031,391
	Khulna Region		122,692,554	38,841,271
			<b>186,480,221</b>	<b>82,933,168</b>



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
11.03	<b>Employment Generation Support</b>			
	NJLIP-IDA	11.03.01	26,341,389	10,092,860
			<b>26,341,389</b>	<b>10,092,860</b>
11.03.01	<b>NJLIP-IDA</b>			
	National Level		1,109,897	1,487,086
	Barisal Region		6,071,504	2,394,397
	Mymensingh Region		7,874,020	2,600,335
	Khulna Region		11,285,968	3,611,042
			<b>26,341,389</b>	<b>10,092,860</b>
12.00	<b>Project Management, Monitoring and</b>			
	Project Management	12.01	302,965,368	324,213,759
	Monitoring and Learning	12.02	28,926,912	43,182,756
			<b>331,892,280</b>	<b>367,396,515</b>
12.01	<b>Project Management</b>			
	NJLIP-GOB	12.01.01	260,567,685	291,364,044
	NJLIP-IDA	12.01.02	2,859,937	3,204,176
	SDF SIPP II Extension	12.01.03	39,537,746	29,645,539
	SDF Endowment Fund		-	-
	SDF Own Fund		-	-
			<b>302,965,368</b>	<b>324,213,759</b>
12.01.01	<b>NJLIP-GOB</b>			
	National Level		96,983,792	98,818,087
	Barisal Region		53,418,830	62,608,217
	Mymensingh Region		63,912,611	74,332,963
	Khulna Region		46,252,452	55,617,930
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>260,567,685</b>	<b>291,377,197</b>
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	(13,153)
	<b>Balance as per Comprehensive Income</b>		<b>260,567,685</b>	<b>291,364,044</b>
12.01.02	<b>NJLIP-IDA</b>			
	National Level		2,793,651	2,541,958
	Barisal Region		28,416	111,914
	Mymensingh Region		-	9,305
	Khulna Region		37,870	540,999
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>2,859,937</b>	<b>3,204,176</b>
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	-
	<b>Balance as per Comprehensive Income</b>		<b>2,859,937</b>	<b>3,204,176</b>



Sl.	Particulars	Notes	30.06.2020 Taka	30.06.2019 Taka
<b>12.01.03</b>	<b>SDF SIPP II Extension</b>			
	National Level		21,261	65,341
	Barisal Region		7,871,598	6,311,741
	Mymensingh Region		8,704,792	6,480,092
	Khulna Region		22,940,095	16,801,365
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>39,537,746</b>	<b>29,658,539</b>
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	(13,000)
	<b>Balance as per Comprehensive Income</b>		<b>39,537,746</b>	<b>29,645,539</b>
<b>12.02</b>	<b>Monitoring and Learning</b>			
	NJLIP-IDA	12.02.01	28,926,912	43,182,756
			<b>28,926,912</b>	<b>43,182,756</b>
<b>12.02.01</b>	<b>NJLIP-IDA</b>			
	National Level		22,772,968	35,962,573
	Barisal Region		1,607,020	2,335,831
	Mymensingh Region		1,780,087	2,487,330
	Khulna Region		2,766,837	2,397,022
			<b>28,926,912</b>	<b>43,182,756</b>
<b>13.00</b>	<b>Community Employment and Livelihoods Transformation</b>			
	Fishing Community Institutions and Alternative Livelihoods	13.01	37,497,473	-
	Business Development and Market Linkage for Alternative Livelihoods		-	-
			<b>37,497,473</b>	<b>-</b>
<b>13.01</b>	<b>Fishing Community Institutions and Alternative Livelihoods Development</b>			
	Pay & Allowances of Officers & Staff : Head Office and 1-Regions		12,364,001	-
	Administrative Expenses		6,282,013	-
	Training		18,408,817	-
	Special Expenses		268,501	-
	Printing & Stationery		58,641	-
	Repairs & Maintenance		115,500	-
	Machinery & Equipment not elsewhere classified		352,500	-
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>37,849,973</b>	<b>-</b>
	Add: Depreciation		-	-
	Less: Non Current Assets		(352,500)	-
	<b>Balance as per Comprehensive Income</b>		<b>37,497,473</b>	<b>-</b>
<b>14.00</b>	<b>Bank Charges</b>			
	SDF Endowment Fund	14.01	823,026	2,416,058
	SDF Own Fund	14.02	178,983	418,937
	<b>Total</b>		<b>1,002,009</b>	<b>2,834,995</b>
<b>14.01</b>	<b>SDF Endowment Fund</b>			
	Bank Charges on FDR		796,844	2,414,875
	Bank Charges on End Fund SND A/C no.:0235-0320000607		26,183	1,184
			<b>823,026</b>	<b>2,416,058</b>
<b>14.02</b>	<b>SDF Own Fund</b>			
	Bank Charges on FDR		169,755	390,738
	Bank charges on Miscellaneous Accts.		9,228	28,199
			<b>178,983</b>	<b>418,937</b>





# SDF's Coverage

## RELI

Lalmanirhat, Chapainawabganj, Magura, Jhenaidah, Netrokona, Kishorganj, Chattogram

## SCMFP

Cox's Bazar, Noakhali, Feni, Jhalakathi, Bhola

## NJLIP

Shariatpur

## SIPP-II & CPSP

Gaibandha, Jamalpur, Sirajganj

## Multiple projects

Barishal, Pirojpur, Rangpur, Sherpur, Mymensing, Bagerhat, Patuakhali, Khulna, Chandpur, Laxmipur, Kurigram, Nilphamari, Dinajpur, Naogaon, Sylhet, Barguna, Satkhira, Cumilla, Tangail

## Project wise SDF coverage area of 35 districts







# POLICY DIRECTIVES

The General Body (GnB) and Board of Directors (BoD) of SDF play a very decisive role in strategizing the vision, mission, and goals of SDF and developing a governance system as laid down in the Memorandum of Association and Articles of Association. Both the Boards, in response to the existing issues, needs, and demand formulate or adopt policy/changes as needed for the smooth operation of the organization. SDF, since its inception, strives to achieve both sustainability of its achievements and the organization for transforming the country into a developed one as envisaged by the Govt. of Bangladesh. The BoD and GnB do their utmost as required to uphold the integrity of work, and remain respectful to those SDF serve and works for ensuring the efficiency and effectiveness of operations, financial management, and internal control and compliance with applicable rules, regulations, and procedures in all aspects.

# Board of Directors



**Mr. Md. Abdus Samad**

Former Senior Secretary, Government of Bangladesh & Chairperson Board of Directors & General Body, SDF



**Ms. Aroma Datta**

Hon'ble Member, Parliament of the People's Republic of Bangladesh & Executive Director, PRIP Trust & Member, Board of Directors & General Body, SDF



**Mr. Mohammad Ali**

Former Secretary Government of the People's Republic of Bangladesh & Member, General Body, SDF



**Dr. Nomita Halder, ndc**

(Former Secretary) Managing Director, Palli Karma-Shahayak Foundation (PKSF) & Member Board of Directors & General Body, SDF



**Mr. Arijit Chowdhury**

Additional Secretary, Financial Institutions Division, Ministry of Finance & Member Board of Directors & General Body, SDF



**Ms. Nazma Mobarek**

Additional Secretary Budget-1, Finance Division Ministry of Finance & Member, General Body, SDF



**Mr. Md. Azharul Islam Khan**

Director General (Grade-1) Department of Youth Development & Member Board of Directors & General Body, SDF



**Ms. Sheepa Hafiza**

Former Executive Director, Ain O Salish Kendra & Member Board of Directors & General Body, SDF



**Dr. Rudaba Khondker**

Country Director, Global Alliance for Improved Nutrition (GAIN) & Member Board of Directors & General Body, SDF



**Professor Dr. Shafique uz Zaman**  
Chairman, Department of Economics,  
University of Dhaka &  
Member  
Board of Directors & General Body, SDF



**Mr. K. M. Tariqul Islam**  
Director General (Grade-1)  
NGO Affairs Bureau, Prime Minister's Office  
&  
Member, General Body, SDF



**Mr. Sheikh Rafikul Islam**  
Director General  
Department of Social Services  
&  
Member, General Body, SDF



**Mr. Ram Chandra Das**  
Director General (Grade-1)  
Department of Women Affairs, Dhaka  
&  
Member, General Body, SDF



**Mr. Md. Shahidul Alam, ndc**  
Director General, Bureau of Manpower,  
Employment and Training (BMET), Ministry  
of Expatriates' Welfare and Overseas  
Employment, & Member, General Body, SDF



**Dr. Md. Mafizur Rahman**  
Former Additional Secretary  
Managing Director, SME Foundation  
& Member, General Body, SDF



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



**Mr. AZM Sakhawat Hossain**  
Managing Director  
Social Development Foundation (SDF) &  
Member Secretary  
Board of Directors & General Body, SDF





