

SDF REPORT 2021



Social Development Foundation

Financial Institutions Division

Ministry of Finance





6 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.

Bangabandhu Sheikh Mujibur Rahman

Addressing the UN General Assembly, 25 September 1974



6 Father of the nation Bangabandhu Sheikh Mujibur Rahman brought independence for us. We're working towards the direction he wanted to develop the country.

Honorable Prime Minister Sheikh Hasina

*Inaugurating the country's first-ever-six lane flyover at Mohipal in Feni (through a video conference),
4th January, 2018, Ganabhaban*

Bangladesh stands at an amazing crossroads in the sphere of poverty alleviation. It has already graduated from a lower-income country to a lower-middle-income country in 2015 and the country's economic progression shows very impressive signs. Such achievements unveil a remarkable story of poverty reduction and subsequent economic development to the entire World. The country is on track to graduate from the UN's Least Developed Countries (LDC) in 2026. Poverty declined from 43.5 percent in 1991 to 14.3 percent in 2016, based on the international poverty line of US\$ 1.90 a day (using the 2011 Purchasing Power Parity exchange rate). Moreover, human development outcomes improved in many dimensions. Yet, it is facing some challenges with its nearly 22 million population living below the poverty line coupled with a recent slowed-down pace of poverty reduction despite exponential development growth.

At this juncture, there is really a whole lot of sustained progress Bangladesh has been making progress in poverty reduction and increasing socio-economic opportunities for all in a sustainable manner. A comprehensive support model for the poorest and most left out rural populations was introduced in Bangladesh by the Social Development Foundation (SDF), under the Ministry of Finance about 22 years ago (in 2000) building on self-governed community institutions-the Social Investment Program, embedded in a



vision of social progress. The program combines livelihood support, capacity development, employment generation, empowerment, access to finance, infrastructure development, and community development. The conceptual tools did not allow for doubts-social investments gave a 'real return,' 'generated dividends,' it was a 'stabilizer' for the economy; the 'human capital' was being enhanced. An impact evaluation showed that the program successfully increased beneficiary incomes, participation, and access to finance, increased empowerment of the predominantly female beneficiaries, and positively impacted youth employment, food security, and social attendance.

The synergetic results of the previous projects contributed significantly to aspire this new initiative 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project' with the Project Development Objective 'to improve livelihoods of the poor, enhance their resilience and support rural entrepreneurship in project areas' with a budget of US\$ 340 million of which the Government of Bangladesh is providing US\$ 40 million in addition to the IDA credit of US\$ 300 million.

The target project beneficiaries are the poor and extreme poor in the poorest districts and sub-units of districts (Upazilas) of Bangladesh. RELI aims to have over 744,000 direct beneficiaries, of which 90 percent will be women. It is expected that women beneficiaries

will support their households and communities, thus extending indirect project benefits to poor and extreme poor populations in their communities. The project is being implemented in 3,200 villages in 20 districts throughout the country.

The RELI is replicating most of the NJLIP activities, but scales-up income generating activities and incorporates new activities focusing on nutrition, market facilitation, environment, social safeguard, and value addition. We work to achieve economic and social changes in extreme-poor households, assist them in getting access to mainstream development programs, and create aspirations among severely disadvantaged groups. As a consequence, SDF has the proper and familiar way of breaking down barriers to maintain a high watermark of success in implementing activities. As an entity specialized in Community Driven Development (CDD) approach, SDF is also engaged in the implementation of the Sustainable Coastal and Marine Fisheries Project (SCMFP) as the co-implementing agency with the 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). With a budget of US\$ 50.24 million, the activities are focused on 450 villages and include establishing up to 100 model fishing villages (MFVs) spread over 45 coastal Upazilas in 13 districts dominated by coastal and marine fishers.

With a vision to win the battle against Covid-19, the Hon'ble Prime Minister Sheikh Hasina has announced financial packages to meet the need to cushion the effects of the pandemic. The restrictions have had a significant impact on earnings for many, particularly the low-income working class. SDF is also implementing Credit Program under Stimulus Package (CPSP) to assist the Covid-19 affected populations, particularly the micro and small enterprises who are struggling to deal with the regular closures and other barriers set up to handle the pandemic and ultimately thrive to give a boost to the national economy. SDF has received BDT 100 crore out of the total allocation of BDT 300 crore and implementing this program in 51 Upazilas in 19 districts.



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 potential, lift them out of poverty and take full advantage of emerging opportunities.

CORE VALUES

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



WHAT WE DO

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



CONTENTS

iv	About SDF	30	Community Finance
vi	Vision, Mission, Core Values, What we do	38	Community Infrastructure Support Fund
10	Chairperson's statement	44	Youth and Employment Generation Support
14	Managing Director's statement	52	Communications
20	Scorecard	56	Capacity Building Cell
22	Livelihood Development	60	Appraisal and Monitoring Team



66	Governance and Accountability	96	Human Resource Department
72	Monitoring, Evaluation and Learning	100	Finance and Procurement
80	Nuton Jibon Community Society	108	Audited Financial Statement
84	Nutrition Awareness and Support Service	132	Area Coverage
90	Sustainable Coastal and Marine Fisheries Project	134	Board of Directors & General Body
94	Credit Program Under Stimulus Package		

MESSAGE FROM THE CHAIRPERSON



Md. Abdus Samad

Chairperson, SDF

(Former Senior Secretary, Government of Bangladesh)

‘True leadership comes through a process. A man can’t be a leader by an accident in one day. It must come through a process, a struggle. He must prove himself and be above personal interest. He must be prepared to sacrifice himself for the cause of humanity. He must have a principle, an idealism. If a leader has those qualities, he is a leader,’ said **Bangabandhu Sheikh Mujibur Rahman** in an interview in New York on the David Frost Show on January 18, 1972. Bangladesh has emerged as a role model of development in the world under the prudent and visionary leadership of the Hon’ble Prime Minister Sheikh Hasina. Bangladesh has an impressive track record of growth and development. It has been among the fastest growing economies in the world over the past decade, supported by a demographic dividend, strong ready-made garment (RMG) exports, remittances, and stable macroeconomic conditions. The country has also made a strong economic recovery from the COVID-19 pandemic.

In pursuance of our vested aim of alleviating poverty for sustainable development, the Social Development Foundation (SDF) has outstandingly managed to continue its growth in tandem with the shiny economic progression of the country. Since inception, we are pursuing a holistic approach of revitalization focusing on creating smart rural employment opportunities, women empowerment and women-led entrepreneurship development, financial inclusion in

‘True leadership comes through a process. A man can’t be a leader by an accident in one day. It must come through a process, a struggle. He must prove himself and be above personal interest. He must be prepared to sacrifice himself for the cause of humanity. He must have a principle, an idealism. If a leader has those qualities, he is a leader,’ said Bangabandhu Sheikh Mujibur Rahman in an interview in New York on the David Frost Show on January 18, 1972

rural areas, enabling the poorest to better adapt their livelihoods to climate change, improving local infrastructure, and investing in good governance. In fact, the prima facie evidence of women empowerment where 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.

It’s always interesting to look back at our work, particularly with extreme poor and vulnerable in the poorest areas of the country and graduating their socioeconomic status to the next higher level as a result of SDF’s poverty alleviation interventions over the year. The synergetic results of the previous project Nuton Jibon Livelihood Improvement Project(NJLIP) have contributed significantly to aspire this new initiative Resilience, Intrapreneurship and Livelihood Improvement (RELI) project with a budget of US\$ 340 million of which the Government of Bangladesh is providing US\$ 40 million in addition to the IDA credit of US\$300 million. For the next 5 years, we will be helping 744,000 disadvantaged populations, especially women and youth, with utter dedication to meet its vision through the implementation of effective programs.





Our basic approach strengthens rural communities by building community-based institutions to raise awareness and strengthen the voice of the poor. We enable the poor, particularly women, to build, secure, and use socio-political assets to improve their well-being, reduce vulnerabilities, take advantage of new opportunities, exercise their rights, claim their entitlements, and play a more active role in society

It has been a year of further headway for us both operationally and strategically. 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 and timeliness for punctual implementation. We are constantly adopting innovative approaches for our beneficiaries with the aim to reinforce them in a way that creates a multiplier effect not only for them but also for the local community in terms of improving their livelihoods and ultimately getting them out of poverty easily. We have also introduced a study grant for the highly deserving children/siblings of our beneficiaries who are getting a hard time continuing their undergraduate studies for financial reasons.

Our basic approach strengthens rural communities by building community-based

institutions to raise awareness and strengthen the voice of the poor. We enable the poor, particularly women, to build, secure, and use socio-political assets to improve their well-being, reduce vulnerabilities, take advantage of new opportunities, exercise their rights, claim their entitlements, and play a more active role in society. Now we are working to cope with the Sustainable Development Goals (SDGs) by aligning our programs with 11 out of 17 goals after making enormous progress in achieving the MDGs, showing the value of a unifying agenda underpinned by goals and targets. Currently, SDF is covering 9335 villages of 158 Upazila under 35 districts.

We make the most important investment in developing our workforce competent and fit for purpose. So to speak, I have never ceased to be

impressed by the professionalism of our management along with personnel at all levels and would be loud to recognize their unswerving contribution, enthusiasm, and spirit of fighting tooth and nail for the achievements we have to date. At SDF, everyone including the respected Board members, management, staff from headquarters to the field, and our stakeholders have important roles to play and we are close-knitted with a shared purpose. Our collective efforts enable us to deliver quality, transformative programs around the world. In concluding the 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.

Obviously, I won't hesitate to convey my unfeigned gratitude to the Government of Bangladesh for their continued support all the way to pursuing our vision. Also, I must accentuate the steadfast cooperation of the Ministry of Finance(MoF) and the World Bank for their enduring partnership with us.

This is an exciting time to be the Chairperson of such an organization devoted to working for the destitute. I remain convinced that if we continue to work hard, with dedication and passion to seize the opportunities ahead of us, our future will be bright. I look forward to updating you all on our

progress further and am sanguine that we can do even better in the upcoming year with our stakeholders' support.

As I look to the future, we have many new challenges ahead to face with prudence in order to set ourselves in the prominent position of poverty alleviation in Bangladesh. We will, however, have to be more vigilant that no complacency overshadows our success and continue focusing on our energies to hit the nail on the head to achieve par excellence in development.

We need to be more vigilant about the merging challenges of sustainable development and I believe that, together, we can make a real difference to shape our future of shared prosperity.



Md. Abdus Samad

MESSAGE FROM THE MANAGING DIRECTOR



A Z M Sakhawat Hossain
Managing Director

The global uncertainty over the third wave of the SARS-COV-3 variant, Omicron put the economy of most of the countries of the world on tenterhooks. But under the able and dynamic leadership of the Hon'ble Prime Minister Sheikh Hasina, Bangladesh has well-managed to turn around with a strong post-pandemic economic recovery. Plausibly, it has an impressive track record of growth and development and has been amongst the fastest-growing economies in the world over the past decade, supported by a demographic dividend, strong ready-made garment (RMG) exports, remittances, and stable macroeconomic conditions. The country has also made a strong economic recovery from the COVID-19 pandemic.

It sounds too good to be true about the estimation and forecasts made by multi-lateral institutions (MLIs), however, we are yet hopeful about our growth prospect. The International Monetary Fund (IMF), inter alia, projected the post-pandemic economic resilience of Bangladesh is more than the US\$ 1.0 trillion (US\$ 1,061.57 billion) dollar mark in value. And if the trend continues, as they estimated, Bangladesh's economy's size will be US\$ 1.5 trillion by 2026. Certainly, it is very impressive. Another important fact is that the country is on track to graduate from the UN's Least Developed Countries (LDC) list in 2026 and is set to achieve its vision of attaining upper middle-income status by 2031. This is why,

Looking back on our year-round implementation performance, we have got significant achievements to share with. At the end of NJLIP's completion, a total of 488,545 beneficiaries received support from the project

Bangladesh needs to create jobs and employment opportunities through a competitive business environment, increased human capital and skilled labor force, efficient infrastructure, and a policy environment that attracts private investments.

Albeit the year 2021 was entwined with the grim challenges of the pandemic, we remained pragmatic to work on multiple fronts to attain most of which we planned to ultimately contribute to achieving the project development objectives. This year is particularly remarkable for us as we have completed the implementation of 6 (Six) years' duration Nuton Jibon Livelihood Improvement Project (NJLIP) with a budget of US\$ 220 million in June 2021 achieving all the targets of the Results Framework. The cumulative expenditure of NJLIP stood at BDT 15,126.748 million (US\$ 193.93 million) which is 96.97% of the total project delivery costs reflecting a steady utilization rate of 100% against the budgeted allocation. Meanwhile, despite back-to-back lockdowns, we have managed to complete the Borrower's Implementation Completion Results Report (BICRR) immediately after the completion of NJLIP's implementation.

Looking back on our year-round implementation performance, we have got significant

achievements to share with. At the end of NJLIP's completion, a total of 488,545 beneficiaries received support from the project. Amongst others, beneficiary savings reached BDT 586.68 million, 27,308 'Nuton Jibon' Groups (NJGs) were functional, BDT 11,350.148 million have been disbursed as Village Development Fund (VDF), 5,803 community infrastructure repair/construction works were completed, 12,126 vulnerable (no-income, no-jobs, no-asset) people received BDT 71.85 million one-off grants, 325,525 beneficiaries took BDT 13,416.68 million Revolving (Shabolombi) Fund loan, 26,431 youths were provided with vocational training and employed, 423,861 households received Tippy Tap hand washing stations, 343,249 pregnant and lactating mothers participated in Behavior Change Communication (BCC) sessions, capacity building training was provided to 20,940 staff members of SDF and 11,94,759 community members and the list could go on.

With a view to increasing economically viable and market-based livelihood opportunities for the targeted poorest, we have organized the beneficiaries into producer groups, cooperatives/societies, helped the beneficiaries in terms of building their further capacity and providing financial assistance to emerge as entrepreneurs and most importantly, facilitated





them in improving their market and business orientation along with forward and backward linkages in the market systems. Accordingly, 47,840 beneficiaries formed 2,365 Producer Groups (PGs) and 345,214 HHs have benefitted from several business entities.

Our continual adoption of unconventional and innovative ideas in project implementation is speeding up the process of rural regeneration, livelihood transformation, and promoting entrepreneurship. In order to ensure safe drinking water for the local neighborhood of project areas, we have installed 431 community-managed affordable yet sustainable water distillation/desalination plants. Fifty (50) meritorious students of the rural poor community have been awarded 'Bangabandhu Study Support Grants' to continue their undergraduate/graduate-level studies as well.

In parallel, the achievements of Community Empowerment and Livelihood Transformation (Component-3) of Sustainable Coastal and Marine Fisheries Project (SCMFP), a US\$ 50.24 million initiative that included 51,296 poor fishers' households forming 4,473 groups in all 450 villages in 13 (Thirteen) coastal districts, ensured functioning of all village level committees, organized 1,468 village fishers' co-management committee meetings, disbursed Institutional Development Fund (IDF) to all 450 villages and revolving fund to 11,995 poor fishers', doled out one-time grants to 1,679 vulnerable (no-job, no-asset, no-income), provided vocational training to 1,677 youths and fishermen and arranged employment as well.

The Credit Program under the Stimulus Package (CPSP) of SDF particularly supports the pandemic-affected marginalized business entities and boosts up the village-level economic

activities through supporting the cottage, small and medium enterprises already disbursed an amount of BDT 1,057.7 million to 1,990 loan recipients in 36 Upazilas under 13 districts at the end of December 2021. The credit program will further be expanded as soon as SDF receives the remaining portion of GoB committed BDT 200 crore.

In pursuance of further opportunities to work for the poorest to ameliorate their lives and livelihoods, we are regularly coming up with smart and sustainable solutions to get them on board. Amid the deadly COVID-19, we have prepared a bigger operation, a five-year project in 2021 with a budget to the tune of US\$ 340 million titled Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project which obtained effectiveness from the World Bank on October 5, 2021. The project aims to address the emergency economic initiatives of the GoB to fight the COVID-19 crisis, and climate-induced events, ensure livelihood support for the vulnerable and their recovery and resilience building, employment generation, entrepreneurship development, and post-crisis economic recovery preparation in the intervening areas. The RELI Project is being implemented in 3,200 villages in 20 poverty-prone districts across the country.

Meanwhile, the tenth and eleventh Implementation Review and Support Missions of the World Bank held this year rated our performance as 'Satisfactory'. The remarkable 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. As we move forward, we are in the relentless pursuit of further opportunities to work for the poor for their

livelihood improvement by providing innovative and smart solutions to get them on board to become self-reliant. Our sense of urgency to complete the project earlier than the agreed closure is always enthusing us to make planning and avert any procrastination. Alongside, complacency does not seize us, instead, it encourages us to reinforce our commitment to support the impoverished for inclusive development. We are on an exciting journey as SDF has notched up significant achievements in every sphere of its targeted programs. Our programs empower the poor and strengthen the voice of the left-out women while creating a platform for rural civil society and the local government to work together to meet local development challenges.

Notably, women's empowerment turned out to be the matter of utmost success for the project as women alone accounted for 95% of the total direct beneficiaries which throttled that they are being empowered to a staggering level. They are increasingly and gradually seen marching into domains that were predestined for the males. They have been contributing to the development of the country and in doing so they have been radiating outstanding examples and inspiration in developing a vision and strategy for the country and beyond the horizon. We have Sustainable Development Goal (SDG) targets ahead ceaselessly invoking us about our fair responsibility to contribute to achieving the targets earlier than expected. Out of the 17 (Seventeen) SDGs, we have aligned our programs with 11 (Eleven) goals and unremittingly put efforts to achieve them. Currently, we are covering 9,335 villages of 159 upazilas in 35 poverty-prone districts under NJLIP, RELI, and Component-3 of SCMF Projects.

We are indeed optimistic about the new challenges yet to take in the upcoming days to work as a salient partner of the Government of Bangladesh. Let us take the opportunity to thank our stakeholders for their continued support. We are certainly indebted to the Ministry of Finance (MoF) and The World Bank (WB) as well. We are beholden to our respected members of the Board of Directors and General Body for their continuous support and guidance to achieve the milestones. We express our cordial gratitude to them. Going hand in hand, I must recognize the professionalism and expertise of our human resources who have been working steadfastly for our continual growth.

We are optimistic that, together, with dedication and passion, we can do even better in the upcoming year with our stakeholders' support. We need to be more vigilant about the emerging challenges of sustainable development and I believe that, together, we can make a real difference to shape our future of shared prosperity.

Looking forward to updating you all about our progress further in the upcoming year as well.



A Z M Sakhawat Hossain





SCORE CARD

Cumulative Achievement of SIPP-II and NJLIP

5,642

Villages covered by NJILP

1090,056

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

968,574

NJG members accumulated savings

114.99

Savings accumulated (BDT in Crore)

186,820

NJG members received internal loan

134.51

Total revolving amount of internal loan (BDT in crore)

5,642

Villages received/ accessed Village Development Fund (VDF)

2,045.77

Amount of VDF disbursed (BDT. in crore)

762,874

Borrowers (NJG member) received Sabolombi loan and started IGAs

3,005.12

Total amount of Sabolombi loan (BDT in Crore) disbursed

807,518

Beneficiaries received training on various IGAs

47,550

Most vulnerable member received One Time Grant (OTG) and started IGA

79,969

Youth received skill development training

76,231

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

4,436

Gram Samiti office buildings constructed

347.36

KM of Herring Bone Bond
(HBB) road constructed

6,269

Culvert constructed

14,278

Tube-wells installed

429

Water distillation/
desalination plants
installed

3,105.11

KM of Earthen road
constructed

185

School building repairing/
field raising

12.98

Households benefitting
from project provided
community infrastructure
(in lac)

77.34

Labour days generated
through the community level
infrastructure development
activities (in lac)

75

Bamboo & RCC bridge

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

5,642

Villages completed GAAP

21

Nuton Jibon District
Community Societies
(NJDCS) Formed

204

Nuton Jibon Cluster
Community Societies
(NJCCS) Formed

18.65

Amount disbursed to the
Societies as Performances
Support Fund (PSF)(BDT
in Crore)

659

Producer Groups (PGs)
have been registered
under department of
Co-operatives (DoC)

44.67

Amount disbursed to the
PGs as Productive
Investment Fund (PIF)
(BDT in Crore)



A woman wearing a bright orange headscarf with a small white floral pattern is focused on painting a white ceramic bowl. She is in a workshop or craft area, with shelves in the background holding various items like paint bottles and boxes. The lighting is natural, highlighting her concentration and the vibrant colors of her attire and the paint.

LIVELIHOOD DEVELOPMENT

In tandem with the shiny economic progression, SDF has been able to make outstanding progress in its fight to reduce poverty through the **Livelihood Development** of untapped human beings. Over the years, this program has brought about commendable changes in the lives and livelihoods of the target people and has created an encouraging impact on their families, society, and economy. Our continual adoption of unconventional and innovative ideas in project implementation is speeding up the process of rural regeneration, livelihood transformation, and promoting entrepreneurship. With a view to increasing economically viable and market-based livelihood opportunities for the targeted poorest, we have organized them into producer groups, cooperatives, or societies and most importantly, facilitated them in improving their market and business orientation along with forward and backward linkages in the market systems.

ACHIEVEMENTS

One-time Grant (OTG) to no-income, no-job, no-asset (vulnerable) groups

With the objective to mainstream the vulnerable people to live normal life, a one-time grant has been provided to 100% identified vulnerable in the project areas. As per project design, the NJLIP identified the vulnerable within the first 18 months of the project implementation and completed

disbursing one-time grants to them to reduce their initial shocks and step ahead to start income-generating activities. 5,825 vulnerable out of the total 12,126 on receipt of one-time grants have been able to reduce their hardship by meeting essential needs and then embarked on income-generating activities with financial assistance from the Village Credit Organization (VCO) of NJLIP.





Information on training received by the beneficiaries

A total of 3,13,313 NJG members received skill development training on different Income Generating Activities (IGAs): beef fattening, dairy, goat rearing, poultry, vegetable cultivation etc. as well as on off-farm activities for operation of IGAs. In order to provide specialized supports to beneficiaries SDF has a pool of experienced staff members with diverse backgrounds such as in the arena of agriculture, health, engineering

and they provide specific need based supports to beneficiaries engaged in on-farm and off-farm IGAs.

In addition to these supports as mentioned the NJLIP has developed 194 Local Service Providers (LSPs) from amongst the beneficiaries through providing a series of training by the Livestock experts. They have been ensuring adequate veterinary services, feed and fodder, and proper training to the beneficiaries, and also assisting in fixing the prices for selling their products to traders who bulk-buy at reasonable rates.

Information on beneficiaries received training and treatment provided to animals and birds

<p>NJG members received IGA Training</p>  <p>Progress: 10,639 Cumulative: 313,313</p>	<p>Cattle treated with deworming</p>  <p>Progress: 15,096 Cumulative: 162,169</p>	<p>Animals and birds treated with vaccination</p>  <p>Progress: 55,294 Cumulative: 313,002</p>	<p>Cows artificially inseminated</p>  <p>Progress: 7,318 Cumulative: 82,870</p>
--	--	---	--

Progress (Jan. to Dec. 2021) & Cumulative Progress upto December, 2021



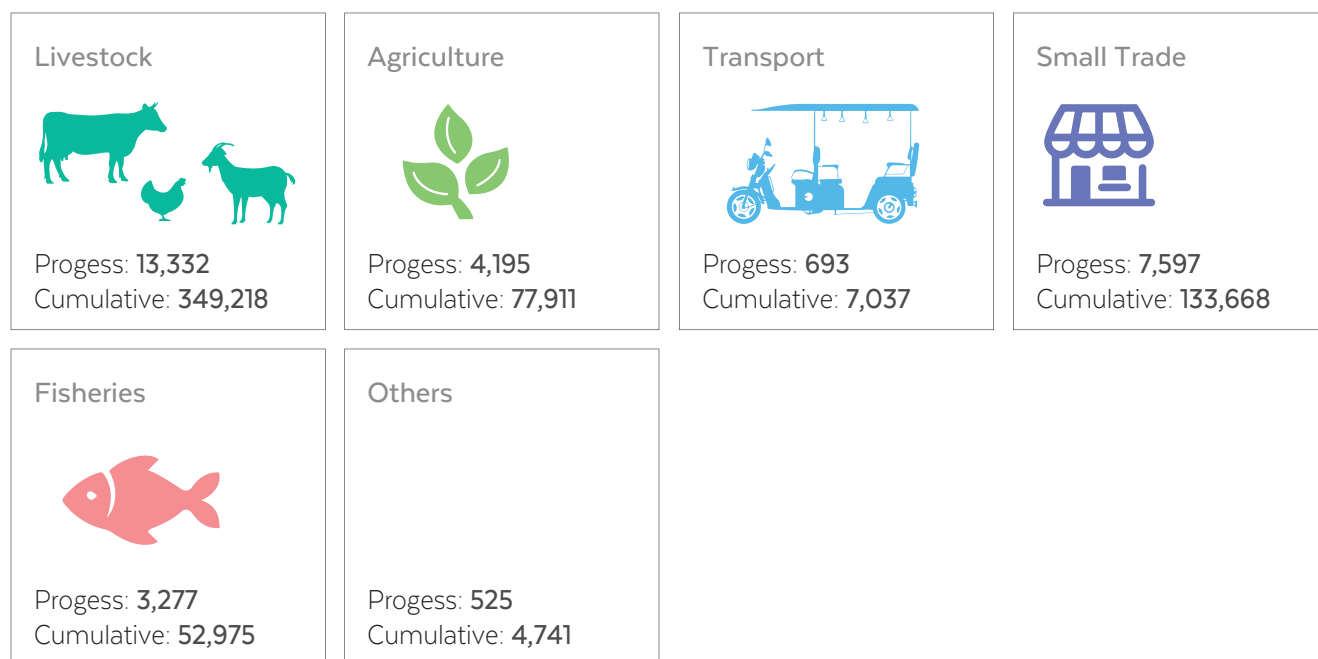
Implementation of IGAs by taking Shabolombi loan (SF)

One of the most important activities of NJLIP is to enable the beneficiaries to start income-generating activities with financial assistance from the Village Credit Organization (VCO) after receiving need-based training from the project. As many as 35 (thirty-five) IGAs identified by the project yield maximum income depending on the geographic condition and other prevailing opportunities of the country. While providing such training to the beneficiaries, the NJLIP considers such

ground realities for the selection of appropriate IGAs in consultations with the beneficiaries.

The following infographic reveal that a total of 29,619 loans were received by the Nuton Jibon Group members for starting IGAs during this reporting period. The highest investment was made in the livestock sector whilst the lowest for the same was in the transport sector. It has been observed that the NJG members prefer IGAs on livestock as it has better opportunities, low risk and the management is also simpler. Alongside it provides food, income, employment, and many other contributions to the farming communities.

Progress of sector-wise livelihood activities



Progress (Jan. to Dec. 2021) & Cumulative Progress upto December, 2021

Development of Microenterprise

The NJLIP enables the beneficiaries to start microenterprise, also known as microbusinesses after gaining knowledge and experiences through operating income-generating activities at the individual level. Such initiative helps improve the quality of life of the entrepreneurs as well as others who get employment, and generally provides

products or services to a wider scale. Microenterprises not only help improve the quality of life for business owners, but also add value to the local economy by boosting purchasing power, improving income, and creating jobs.

59,429 NJG members have been able to establish microenterprises. In the case of off-farm enterprises each entrepreneur has borrowed BDT 80,000 to BDT 150,000 from VCO from time to time.

Livelihood environmental activities

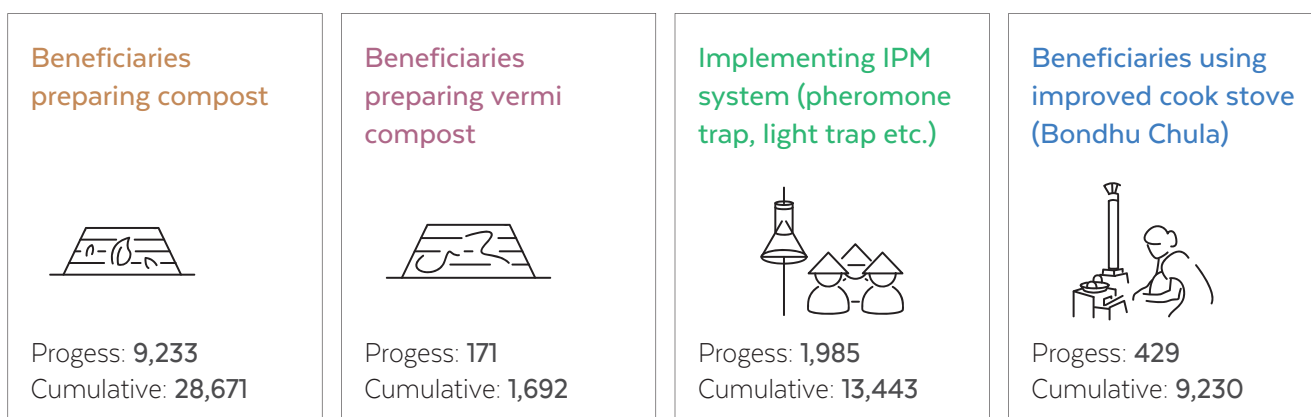
During the reporting year, a total of 76 biogas plants have been established in the project areas. As part of paying appropriate attention to implementing different Income Generating Activities (IGAs), the beneficiaries are producing and using compost and vermicompost in the crop fields instead of chemical fertilizer. They are also implementing Integrated Pest Management (IPM) like pheromone traps, light traps, etc. instead of using pesticides. In the case of poultry and livestock farm management practices, the producers

are gravely considering bio-security issues. Additionally, fuel cost is reduced and the cooking environment improves by using improved cook stoves.

In order to build knowledge on environmental issues 8,134 beneficiaries received training on environmental aspects to implement various income generating activities at the village level. Since the inception of NJLIP, a total of 290,691 beneficiaries received training on the same.

The following charts provide information on environment-friendly fertilizer and environment-friendly equipment:

Production of environment friendly fertilizer and usage of environment friendly equipment



Progress (Jan. to Dec. 2021) & Cumulative Progress upto December, 2021

Producer group activities

During the reporting period, a total of 30 producer groups with 1,724 members have been constituted and they received day-long orientation on the objectives and functions of the producer groups. It deserves mentioning here that the producer group members are selected from amongst the beneficiaries who are involved in the same IGAs, to

some extent live in the same location, etc., and gained extensive knowledge and experiences through receiving training and orientation from the project for implementing IGAs at the individual level. Most of the producer groups belong to the livestock sub-sector and purchase inputs and services on a group approach and sell their products collectively. These PGs are registered with the Department of Cooperatives and receive services accordingly.

Linkage /Partnership development

Linkage/partnership development with the Government departments/agencies as well as reputed non-government sectors: the Department of Agriculture, Department of Livestock, Department of Fisheries, Khulna Shipyard Ltd.,

BRAC-ISD, UCEP etc., yields very impressive results in terms of receiving training and input supports by the beneficiaries. During the reporting period, 15,210 producer group members received such support bringing the total to 335,398. The following table demonstrates the achievement made:

NJG/PG members benefited from linkage development

Organization/Institutions	during Jan. to Dec., 2021	upto Dec., 2021
Department of Youth Development (DYD)	330	2,638
Department of Livestock Service	17,882	270,126
Department of Agricultural Extension (DAE)	3,644	48,038
Department of Fisheries	3,104	22,218
Government Dairy Farm	58	1,349
Department of Cooperatives	0	669
Government Sheep Breeding Farm	8	176
Total	15,210	335,398

NJG/PG members received services from linkages with other organizations

Services	during Jan. to Dec., 2021	upto Dec., 2021
Technical training on livestock management and treatment	330	2,638
Technical training, AI service and advisory service etc.	24,630	340,382
Fodder cutting	66	1,525
Total	25,026	344,545

Partnership development in NJLIP areas

The cumulative number of partnerships established between the SDF's Nuton Jibon Community Societies and other organizations up to December 2021 stands at 17 (seventeen) whilst 1 (one)

partnership has been developed during the reporting year. These partnerships allow the NJLIP beneficiaries to receive need based training at free of cost, and technical support, treatment supports to cattle and dairy, input support at a subsidized, etc.

NJG members benefited from partnership development

Organization/Institutions	during Jan. to Dec., 2021	up to Dec., 2021
ACI Ltd.	2,163	39,026
Lal Teer Seed Ltd.	91	1,859
Milk Vita Ltd and RD Milk Ltd.	1,127	2,783
Renata Ltd.	49	1,361
Ispahani Agro Ltd.	116	2,893
Satota Duck Khamar, Khulna	24	1,600
Asa Fish Hatchery of Bangladesh Ltd.	12	2,838
Bengal Remedies Ltd.	1,223	2,163
Acme Laboratories Ltd.	163	1,797
Bondhu Chula Program	36	2,396
Agata Feed Mill Ltd.	210	2,113
Total	5,214	60,829

A photograph of two women in a textile shop. The woman on the right is wearing a bright orange sari with a green border and is looking down at something in her hands. The woman on the left is wearing a blue sari and is looking towards the right. In the background, there are shelves filled with various colorful fabrics and textiles.

COMMUNITY FINANCE

To assist the most disadvantaged people in their fight against poverty, SDF challenges the frontiers of poverty reduction. It is grappling with challenges to navigate prosperity and catalyzing efforts toward establishing a strong and equitable society consecutively through an innovative, community-focused and sustainable **Community Finance** program. The graduation approach blends together elements of livelihoods, social protection, financial inclusion, and social integration. Multidimensional supports are intended to address the immediate needs of project beneficiaries using grants, financial and non-financial services, as well as long-term investments in life skills and technical skills training, enterprise development, positive behavior change, savings, and financial planning. Community Financing, as part of a holistic approach to development, complements our other social services, making a combination for building stable, healthy, and meaningful livelihoods.

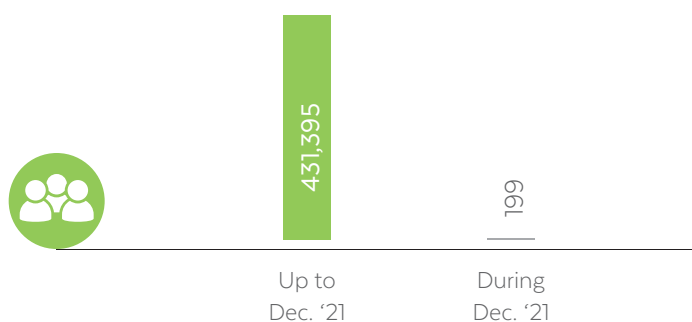


ACHIEVEMENTS

Enrollment of members into Nuton Jibon Group (NJG)

During the reporting year, 199 new NJG members enrolled in NJGs bringing the total to 431,395 and most of them 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.

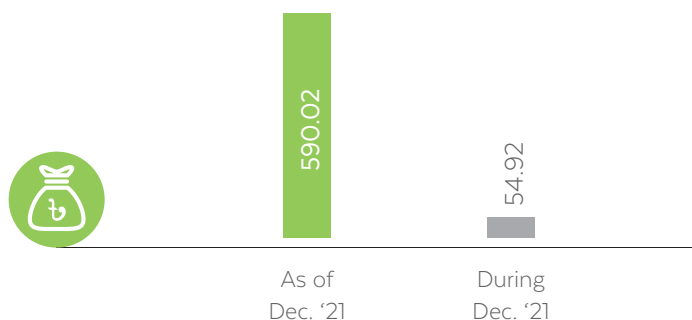
Number of members enrolled in NJG



Status of savings accumulated by the NJG members

BDT 54.92 million (US\$ 0.70 million) savings have been accumulated by the NJG members during the reporting year, bringing the total to BDT 590.02 million (US\$ 7.56 million). On average each beneficiary has deposited BDT 1,360 till December 2021.

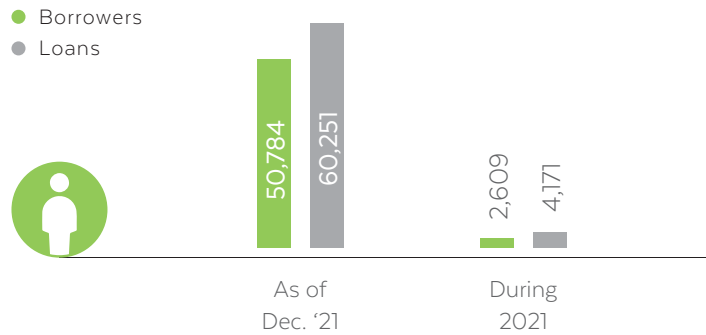
Savings accumulated by the members (BDT in Million)



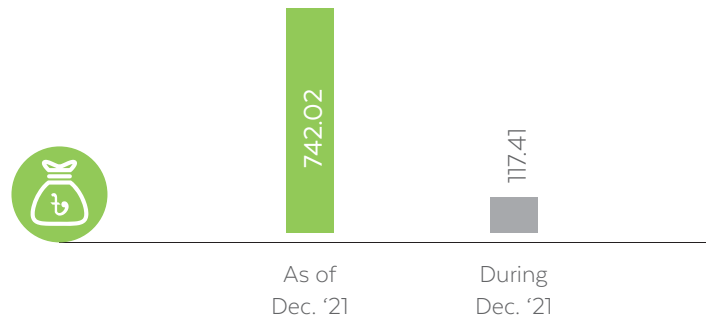
Status of Internal Lending

The bar diagram shows that a total of 2,609 beneficiaries borrowed 4,171 loans worth BDT 117.41 million (US\$ 1.51 million) as internal lending from their savings fund during the reporting year. The total number of beneficiaries who received internal lending stands at 50,784 with a number of 60,251 loans. A cumulative amount of BDT 742.02 million (US\$ 9.51 million) has been disbursed among those NJG members and the average loan size is BDT 12,315. Consequently the beneficiaries are skilled enough and can operate savings and community finance activities independently.

Number of Borrowers and Loan disbursed



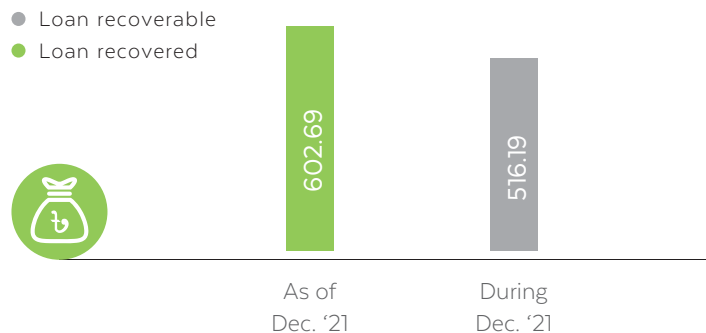
Amount disbursement as Internal Lending (BDT in Million)



Loan recoverable and recovered in Internal Lending

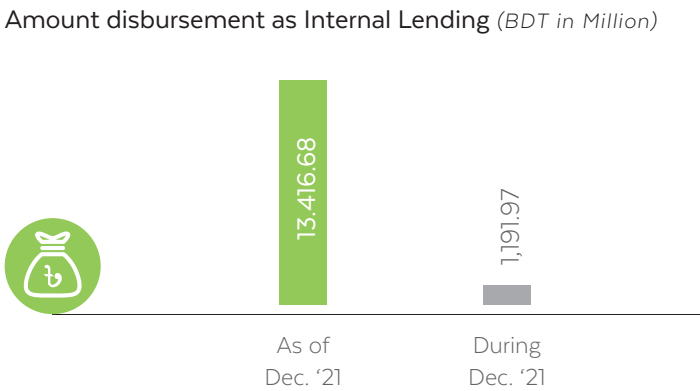
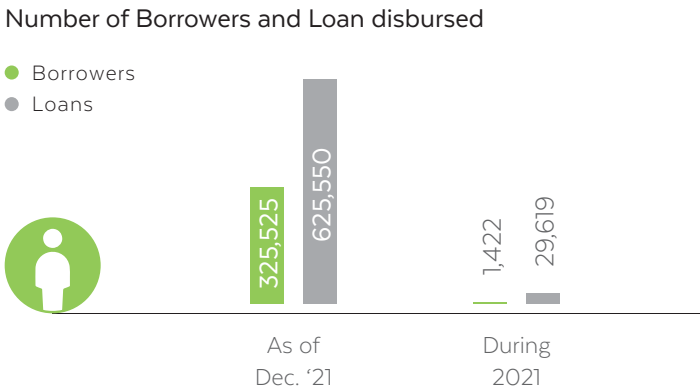
This diagram shows that a BDT 516.19 (US\$ 6.62 million) has been recovered in internal lending from the beginning to December 2021 against a recoverable target of BDT 602.69 million (US\$ 7.73 million). The cumulative rate of recovery is 86%. As the COVID-19 situation turned worst in 2021, it had serious implications on the disbursement of loans as well as recovery.

Loan recoverable and recovered (BDT in Million)



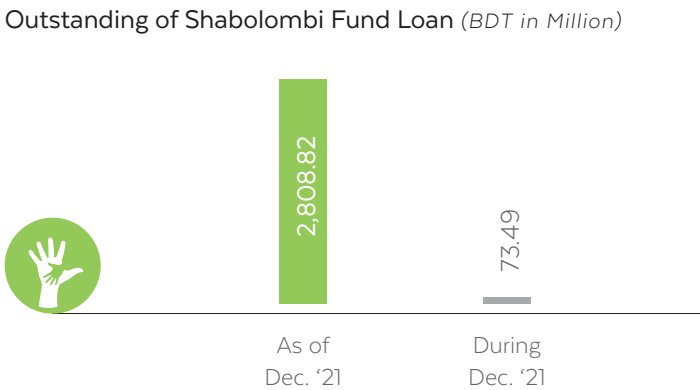
Status of Shabolombi (Revolving) Fund Loan

A total of 29,619 loans worth BDT 1,191.97 million (US\$ 15.28 million) has been disbursed as Shabolombi (Revolving) Fund loan during the reporting period. As of December 2021, 325,525 beneficiaries took 625,550 loans (235,221 beneficiaries took 2nd cycle loan and 64,804 beneficiaries have taken 3rd or above cycle loans) worth BDT 13,416.68 million (US\$172.01 million) with an average loan size of BDT 24,805.



Status of outstanding of Shabolombi (Revolving) Fund loan

During January - December 2021, there has been an increase in outstanding of Shabolombi (Revolving) Fund loan by BDT 73.49 million (US\$ 0.94 million), and at the end of the reporting year, the total amount stood at BDT 2,808.82 million (US\$ 36.01 million).

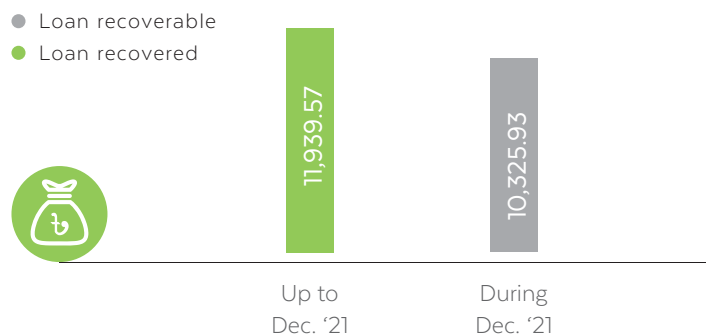




Loan recoverable and recovered in Shabolombi (Revolving) Fund Loan

From the beginning to December 2021, BDT 10,325.93 million (US\$ 132.38 million) has been recovered whilst the recoverable amount was BDT 11,939.57 million (US\$ 153.07 million). The cumulative rate of loan recovery was 86%. This low recovery rate has resulted from the COVID-19 situation.

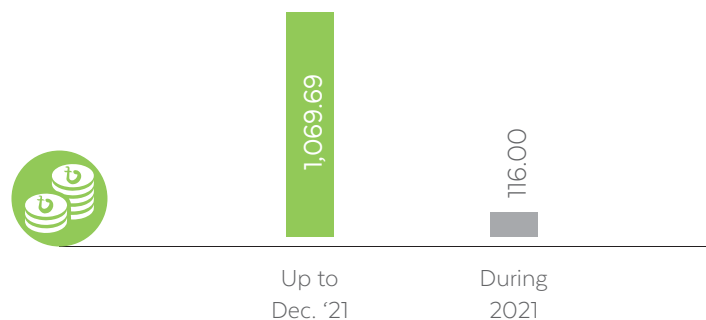
Loan recoverable and recovered (BDT in Million)



Service Charge earned by Shabolombi (Revolving) Fund Loan Operation:

The chart reveals that a total of BDT 116.0 million (US\$ 1.49 million) has been accumulated as service charges against revolving (Shabolombi) loan during the reporting period bringing the total to BDT 1,069.69 million (US\$ 13.71 million).

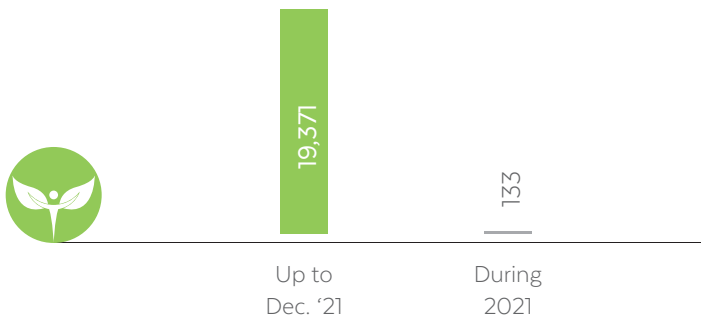
Service charge earned (BDT in Million)



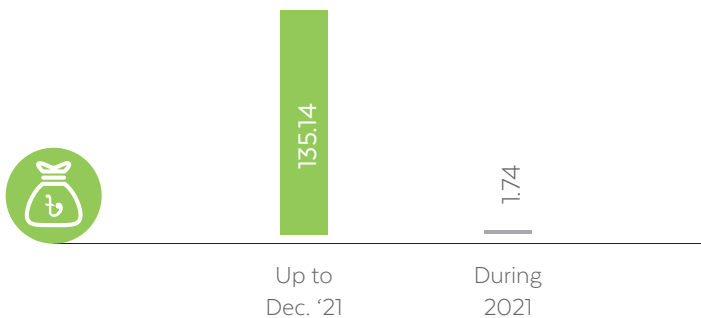
Number and amount of loan disbursed in Youth Skill Development

During the reporting year 133 NJG youth members received BDT 1.74 million (US\$ 0.023 million) as Youth Skill Development loan. The cumulative amount disbursed among 19,371 youth members was BDT 135.14 million (US\$ 1.73 million) with an average loan size of BDT 6,976.

Number of youth received skill development loan



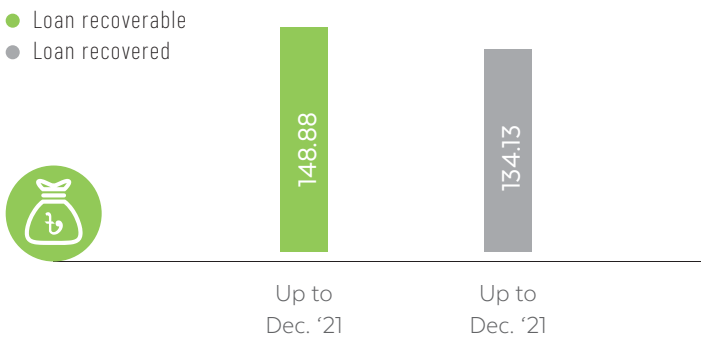
Total Amount of Loans Disbursed (BDT in Million)



Status of recoverable and recovered loan in Youth Skill Development

The chart shows that BDT 134.13 million (US\$ 1.72 million) has been recovered from the beginning to December 2021 in the Youth Skill Development loan whilst the recoverable amount was 148.88 million (US\$ 1.91 million). The cumulative rate of loan recovery was 91%.

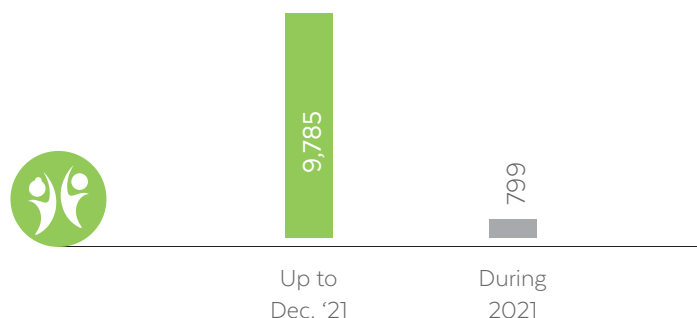
Loan recoverable and recovered (BDT in Million)



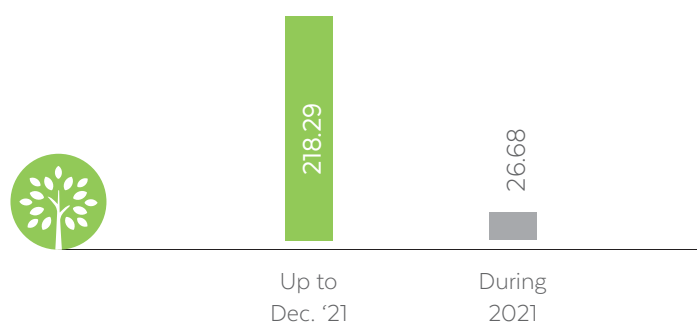
Number and amount of loan disbursed in Youth Employment

A total of 799 NJG youth members received BDT 26.68 million (US\$ 0.34 million) as Youth Employment loan during the reporting period. The cumulative amount disbursed among 9,785 youth members was BDT 218.29 million (US\$ 2.80 million) with an average loan size of BDT 22,308.

Total number of youth received employment loan (BDT in Million)



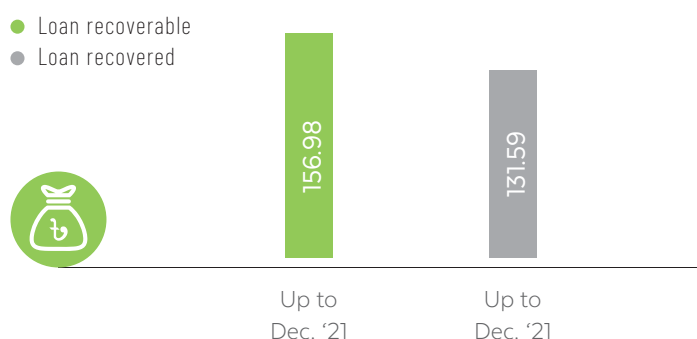
Total Amount of Loans (BDT in Million)



Status of loan recoverable and recovered in Youth Employment

The diagram shows that BDT 131.59 million (US\$ 1.69 million) has been recovered from the beginning to December 2021 in the Youth Employment loan whereas the recoverable amount was BDT 156.98 million (US\$ 2.01 million). The cumulative rate of loan recovery was 84%.

Loan recoverable and recovered (BDT in Million)





COMMUNITY INFRASTRUCTURE SUPPORT FUND

Pockets of extreme poverty are particularly prevalent in the hard-to-reach regions, where often the entire communities lack access to basic services- economic opportunities, small-scale infrastructures at the village level such as; Village Institution (Gram Samiti) office buildings, roads, bridges, culverts, water and sanitation system, etc. The **Community Infrastructure Support Fund (CISF)** is one of the major key project components of the Nuton Jibon Livelihood Improvement Project (NJLIP) that develop growth paths for the extreme poor and poor by constructing infrastructures and increasing their productivity and economic opportunities. Through both the infrastructure and the process whereby it is constructed, SDF empowers communities, households, and others to thrive in the national economy.

বাহুদকাঠী গ্রামসমিতি
স্থাপিত-২০১৫ ইং



ACHIEVEMENTS

Achievements of NJLIP

Activities	Achievements during the year 2021	Cumulative achievements	Remarks
GS office building	16	2,499	As per the Results Framework, NJLIP was supposed to complete a total of 3,600 sub-projects that consist of construction/development of different infrastructures as mentioned in column 1. In fact, a total of 5,963 (165%) sub-projects were constructed by the project.
NJCS buildings	37	109	
Earthen road (Km)	71.519	347.359	
Culverts	1	568	
Tube-wells	81	7140	
Latrine/Urinals	86	182	
School building repairing	6	29	
Drains (Rm)	-	10211	
Water Purification Plants	12	429	
Footbridges	7	31	

The infrastructure development works such as the construction of a Gram Samite Office building in each project village has increased interaction among the community members, provided a venue for social and cultural functions, shelter during natural calamities, a venue for carrying out social events such as the center for immunization and campaign for health and nutrition services, centers for vaccination for poultry and dairy, etc. Likewise, the construction of roads increased the opportunities for the communities to visit markets and hospitals, for children to go to schools and the construction of drains and culverts eased irrigation

Labor days generated (#)



59,581

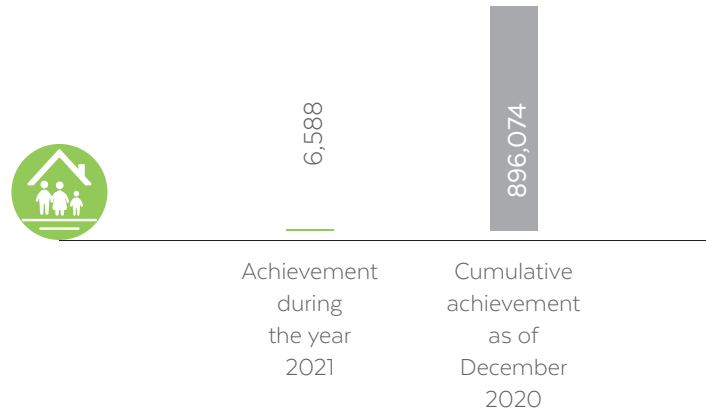
Achievement during the year 2021

2,444,434

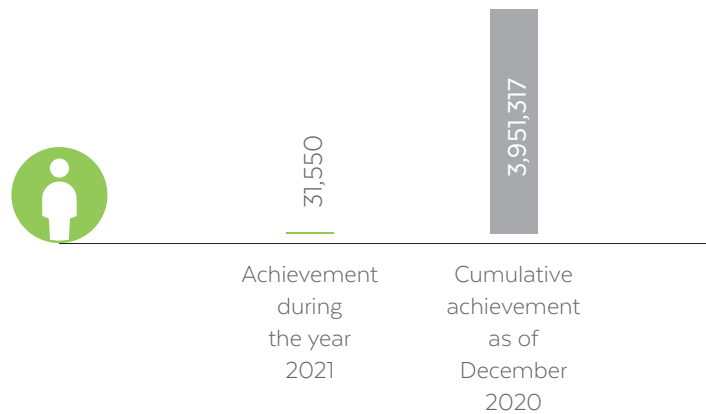
Cumulative achievement as of December 2020

works leading to increase agricultural production and income, etc. On the other hand, these construction works have created employment opportunities for the communities and thus increased their socio-economic benefits.

Households (HH) benefited (#)



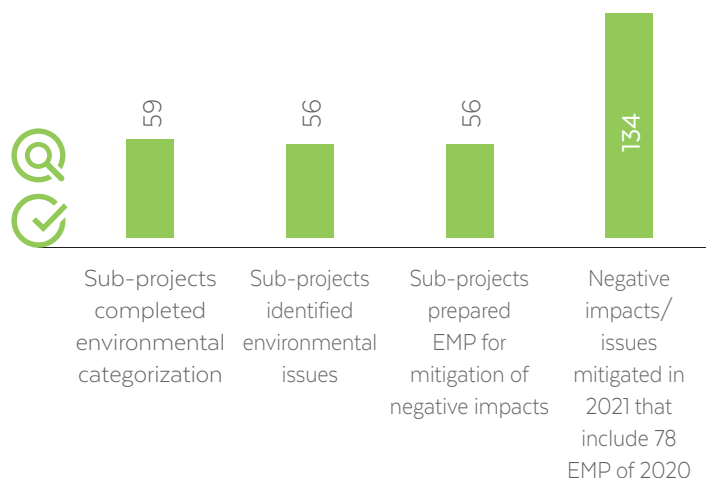
Persons benefited (#)



NJLIP Performance on Environmental Aspects

As stated above, the NJLIP comprises various infrastructure and livelihood development activities, which might have environmental implications due to the implementation of sub-projects (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 the categorization of the sub-projects as per the environmental risks in all 2,500 villages of the project.

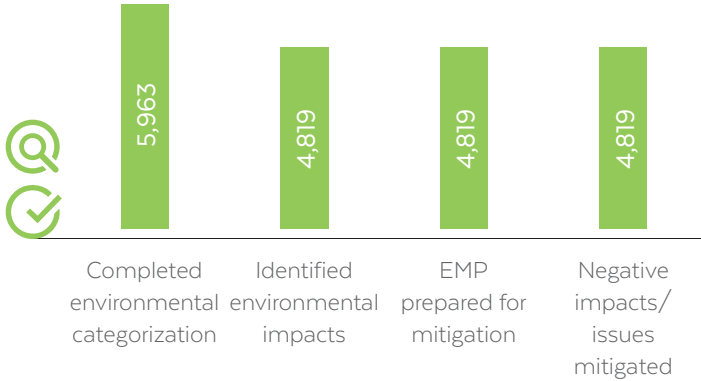
Achievement during the year 2021



The bar chart provides information on different achievements in environmental aspects during 2021 and during the lifetime of the project.

A good number of environmental issues were identified and addressed through different mitigation approaches as part of the total Environment Management activities during the NJLIP implementation. These are stated below along with mitigation approaches:

Achievement since inception to December 2021



Environmental Issues

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

Construction of roads (CC, RCC), culverts, office buildings, etc. requires brick-crushing activities that negatively impact air and sound pollution. Using a boring machine during deep tubewell installation also creates sound pollution.

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

Road constructions sometimes create water logging by hampering the drainage system.

While installing water treatment plants, sometimes waste water draining creates hindrances.



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 machines 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 minimizing 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 water logging during road construction.

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





YOUTH EMPLOYMENT GENERATION SUPPORT

Skill development is considered one of the critical aspects of job creation. As per the population census of 2022 Bangladesh has a unique demographic advantage with more than 33% of the population between 18 and 35 years age group. In order to get dividends from such a large workforce, particularly from the working age group skill development requires utmost attention for increasing employability and so on.

Since inception, SDF has been paying appropriate attention in the arena of skill development and creation of employability for the un/under employed youths through **Youth Employment Generation Support (YEGS)** program. In the meantime, Bangladesh gained the status of a lower middle-income country and deserves to create more jobs and smart employment for around 2 million youths entering the job market every year. In a bid to expedite this process SDF already established strategic partnerships with a good number of potential skill development training providers and employers both in the Government and non-government sectors. This has enabled SDF to contribute significantly by creating new employment opportunities at both home and abroad that contribute immensely to the Gross Domestic Product (GDP).

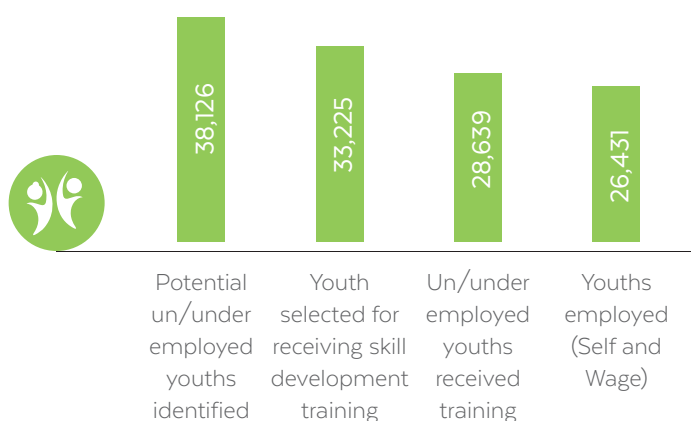


ACHIEVEMENTS

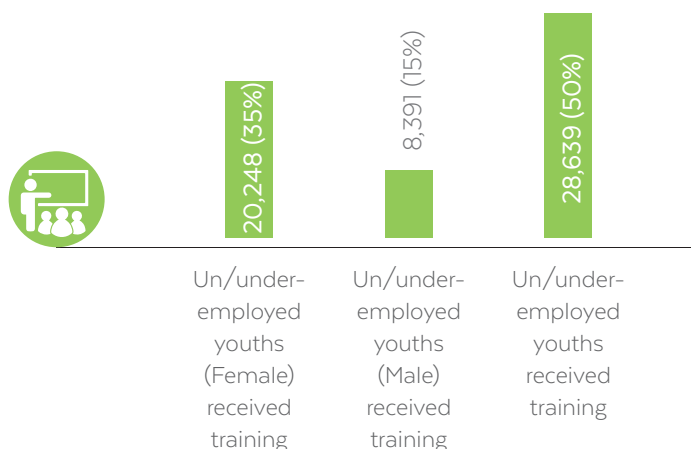
Key Achievements (Cummulative up to June 2021)

- The NJLIP identified 38,126 potentials un/under employed youths from July 2015 to June 2021 whilst the project end target was 25,000;
- Out of 38,126 youths 33,225 (87%) youths were selected for receiving skill development training;
- 28,639 un/underemployed youths received training: female- 20,248 (70.7%), male- 8,391 (29.3%).
- Out of the trained youths 26,431 persons have been wage and self-employed (self-employed: 12,682 and wage-employed: 13,749);
- All trained youths receive pre-service counselling orientation and post training orientation from the project to prepare them for being employed;
- In addition to the counselling session for trained youths a total of 1,470 parents also participated in the counselling sessions;
- A special orientation course was organized for 2,950 trained youths;
- Out of the total trained youths 1,825 youths emerged as micro-entrepreneurs;

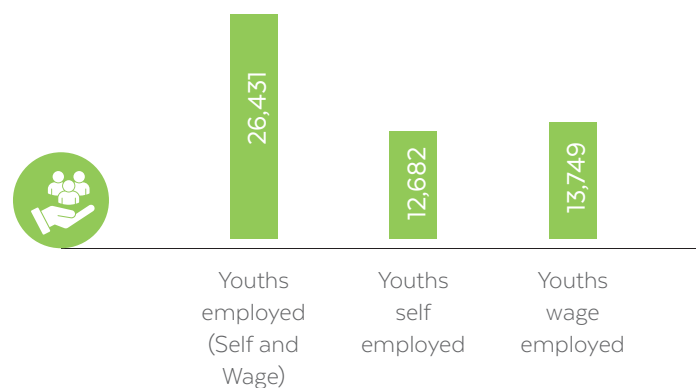
Key Achievements (Cummulative June 2021)



Un/under employed youths received training as of June 2021



Youths Employment Status as of June 2021



Signing of Memorandum of Understanding (MoU)

SDF established formal partnerships with 18 organizations/business conglomerates by signing Memorandums of Understanding (MoU) in order to train the un/underemployed youths followed by arranging

employment. Under the MoU, a number of technical trade-based long courses have been organized. In the reporting year, more than 1,800 youth entrepreneurs developed their skills in business management and operation. Linkages have also been established with 30 service providers and employers.

MoU between SDF and Karmasangsthan Bank (KB)

The MoU signed between SDF and Karmasangsthan Bank, has provided entrepreneurial loans to 417 trained

youths of NJLIP amounting to BDT 50,935 million. This has contributed to expand their businesses.

Overseas Employment (as of June 2021)

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

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

Piloting Innovation

In 2020-21, two innovation schemes were piloted: (i) Agent Banking, and (ii) Sathkhira Nutun Jibon Café Canteen. The innovative ideas have been

successful in terms of business operation, service delivery, financial transaction, and most importantly business expansion and arranging employment for others.



এজেন্ট ব্যাংকিং



i. Agent Banking

In an attempt to provide wider access to financial sectors with state-of-the-art digital banking solutions, several banks have introduced Agent Banking Services. In this context, SDF has initiated a pilot project 'Ms Saha Enterprise' of Agent Banking (Agent of Dutch Bangla Bank) in Satkhira district to create employment opportunities for the unemployed youths and to provide services to the unbanked poor women in rural areas. This Agent Banking has created an alternative delivery channel that provides convenient and low-cost banking services to places where the establishment of a fully equipped branch is unfeasible. It has been providing financial services to those who have little formal financial literacy. It has brought convenience to people, providing them with round-the-clock banking services, and boosting the financial inclusion of underserved people. Through this process, people are also getting a limited scale of banking services that reside outside of the periphery of bank branches. SDF has initiated two other Agent Banking-MHT Agro BD (Dutch Bangla Bank) at Muladi, Barishal, and Nuton Jibon Chandpur Community Society (AB Bank) at Ashikati, Chandpur.

Objectives

- Create income generation for 3 /4 youth entrepreneurs,
- At least 3,000-4,000 families (6,000-8,000 members) come under the services and accomplish their day-to-day financial services,
- Travel time and costs are remarkably reduced,
- The risk of depositing money reduces,
- The connectivity increases between

the customer and the bank,

- Agent Banking helps enormously in saving, transferring, and depositing money,
- The operation of agent banking by the youth members of SDF has enabled them to earn BDT 10,000-12,000/ month.

The progress of piloting Agent Banking

- More than 1,500 families have come under agent banking services and their economic condition is improving;
- Four skilled youths are involved with this enterprise in operating the agent banking,
- Initial investment is BDT 800,000 in total along with project support for operating the banking,
- More than 1,050 HHs and 1860 individuals have received banking services for financial transactions, payment of electricity bills, etc.
- 605 HHs have opened savings accounts, 4 Fixed Deposit Receipts (FDRs) worth BDT 360,000 whilst the number of DPS opened is 17 and the number of VGD accounts is 161,
- Internal Rate of Return is BDT. 71,69,820 whilst the External Rate of Return stands at BDT 82,78,800,
- Two staff involved in this initiative are receiving BDT 7,500/month,
- Trading and savings have been simplified and savings attitude of the community has improved a lot;
- The agent of this bank is earning around BDT 25,000-30,000/ month per commission.

ii. Nuton Jibon Court Café Canteen:

In order to develop a sustainable enterprise aimed at benefiting the unemployed youths and thereby playing a role in strengthening their economic reliance, a pilot project on Café Canteen has been established at the premise of the Chief Judicial Magistrate Court Building in Satkhira. It is operated by a group of youth members of SDF's village institution. Both the Gram Samiti (village institution) and Nuton Jibon District Community Society (NJDCS) operate the canteen under the guidance and supervision of SDF. The food served is

healthy, and nutritious at affordable costs. This café was established by developing and managing innovative solutions to break the cycle of poverty for the youths and their families. This café equips people living in poverty, especially the youths, to start sustainable businesses.

Objectives:

- To develop entrepreneurship that increases income, the standard of living, etc., of the youth members, particularly the females of SDF,
- A portion of the profit of the Café is spent on the supervision of village institutions by the NJDCS members,
- Ensuring safe and nutritious food for all visiting the court along with the judicial officers.

The progress of piloting Café Canteen

- Seven number of youth have been employed to run the canteen;
- The average daily sale is BDT 10-12000 and the profit is 12-15 % of the total. The average net profit is BDT 30-40000 excluding other costs.

Orientation and workshop conduction

In 2021, a one-day workshop was held where 40 participants from our regional offices joined and the session was facilitated by the YEGS team members

at headquarters. It was for promoting Business Management skills and execution of innovation of different YEGS activities including agent banking.

National Days/Week Observations

In 2021 the national day observation was organized and participated with the

Department of Youth Development in all 12 districts. A number of 142 youths actively participated in the rally.

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) from 12 districts were successfully provided BDT 30,000 through ceremonies at three regions. Hopefully, this study support grant scheme will be scaled up next year to provide support to more students of beneficiary families.



শেখ হাসিনা মেমোরিয়াল হাসপাতাল (এসডিএফ) ৬
আর্থিক প্রতিষ্ঠান বিভাগ, অর্থ মন্ত্রণালয়
জিডিওসে, কলিকাতা-৭০
(১৯৮৫) ১৯৮৫



COMMUNICATIONS

The **Communications** unit has been cascading vigorously to promote, protect and enhance the image and reputation of the organization through establishing strategic communication, exposure, and extending support both internally and externally, as deemed necessary. It fosters rejuvenation, innovation, and synergy between programs through inward and outward efficient and effective exchange of ideas and information as well as aims to maintain consistency and uniformity pertaining to all inner and outer communications. This unit works as an important catalyst for change which eventually creates opportunities to provide the target groups with proper and updated information. It is continuously developing channels and activities to promote a better understanding of SDF and to raise the organization's profile.

ACHIEVEMENTS

In 2021, this unit expanded its capacity with the integration of design, publication and branding.

Communication's re-branding efforts continued to focus on internalizing the organization's brand values and projecting the same to the external audience. These augmented efforts resulted in new opportunities and partnerships, increased presence and issue-oriented profile of SDF in local and national media as well as better relationships with the government and development partners.

Round the year, the Communication Unit has been archiving audiovisual records, facilitating internal communications, building and maintaining relationships with development partners through the donor liaison office, harnessing synergy and partnership management through the social innovation lab, managing relationships with local, regional and national media to bring the achievements to public notice and promoting SDF values internally.

It has been catalytic in initiating behavioral changes among the community people through the Information, Education, and Communication (IEC) campaign. For raising awareness and encouraging

participation in the project activities, the campaigns were carried out in all the target areas in the reporting year for the new project Resilience, Entrepreneurship and Livelihood Improvement (RELI).

Through its continued year-round well-coordinated promotional activities like utilization of multi-channel media, establishing networking, maintaining liaison with the Government and NGOs/INGOs, and development partners, have been able to demonstrate SDF's achievements and contribution to a national and international audience.

Communication is managing the website and social media, posting regular social media updates, and information pertinent to the promotion of project activities, either on social media or at physical locations, and holding events regularly. Documentation and dissemination are compressively intertwined with this promotional activity giving a different dimension to moving core programs forward. This unit works with its mandate of increasing private sector engagement in alignment with SDF's strategic priorities.

One of the important activities of this department is to publish reports. Annual Report 2020 was published focusing on the target versus achievement of the activities of different programs of the organization implementing during the respective year. In the reporting year, the communication unit published desk calendars highlighting the achievers in the field of women empowerment, which is also a vision envisaged by SDF together with wall calendars and diaries. Our Facebook page is also going ahead with growing fans and followers. Our WhatsApp group 'SDF Work Station' is increasing in popularity among the employees of SDF



where they can share images, the current status of the project, videos, and important information.

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

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

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

CAPACITY BUILDING CELL

The **Capacity Building (CB) Cell** of SDF has been engaged in developing and strengthening the skills, knowledge, instincts, and abilities of employees, stakeholders, and most importantly the communities to enable them to achieve the goals and objectives of the projects being implemented. This cell continuously responds to the needs and demands derived from the field-based intervention to increase communities' opportunities to make a real difference in the services, activities, and quality of life. This cell has been giving new momentum to rural areas under its projects through the array that imparts experience, increases opportunities, and enhances involvement in the decisions that affect the frontline extension actors i.e. 'cluster staff' and key target beneficiaries 'communities' from central to the field level.





কমিউনিটি অপারেশনাল ম্যানুয়াল
“কম” বিষয়ক প্রশিক্ষণ
স্থান: গ্রাম সমিতির অফিস তারিখ: ০২/০৬/২০২২
রেজিসিয়েড, এন্ট্রাপ্রেনিওরশীপ অ্যান্ড লাইভলিহুড ইমপ্রুভমেন্ট (আরইএলআই) প্রজেক্ট
অংশগ্রহণকারী: আরইএলআই গ্রুপের লিডার, ক্যাশিয়ার ও কমিটির সদস্যবৃন্দ।
সহযোগিতায়: সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ)
বাস্তবায়নে: ৮নং সুবিদখালী ক্লাস্টার অফিস, মির্জাগঞ্জ, পটুয়াখালী।

ACHIEVEMENTS

The chart demonstrate information on different kinds of training received by

both SDF staff members and beneficiaries during the reporting year:

Orientation on NJLIP activities for newly recruited staff Participants : RM, DM, DO, CO & CF No. of participants: 1,079	Communication and facilitation skill development Participants : DO, CO & CF No. of participants: 584	Livelihood development Participants : DO, CO & CF No. of participants: 1,357
Community Finance Participants : DO, CO & CF No. of participants: 1,369	Loan Management System Participants : DO, CO & CF No. of participants: 1,339	Technical Guideline and Social Safeguard Participants : DO, CO & CF No. of participants: 668
Governance & Accountability as well as Community Assessment Process Participants : DO, CO & CF No. of participants: 1,513	Business Development and Management Participants : DO, CO & CF No. of participants: 533	Training on Village Grading Process Participants : DO, CO & CF No. of participants: 863
Innovation Participants : RM, DO, CO & CF No. of participants: 210	HR Payroll & Financial Information System Participants : DO, CO & CF No. of participants: 735	National Integrity Strategy Participants : RM, DO, CO & CF No. of participants: 352

CF- Cluster Facilitator, CO- Cluster Officer, DO- District Officer, DM- District Manager, RM- Regional Manager

It deserves mentioning that since the inception of NJLIP in July 2015 the project has been able to provide training to 11,94,759 beneficiaries up to the closing of the project in June 2021. This includes training on Community

Operations Manual, Institution Building and Leadership Development, Community Finance operation, Livelihood development, Preparation of Village Matrix, Social Accountability, Training on different Income Generation Activities, Roles and Responsibilities of Nuton Jibon Community Society, etc.



Resilience, Entrepreneurship Livelihood Improvement (RELI) Project

In the reporting year all **128** cluster offices, **20** district offices, and **5** regional offices have been established and in parallel, the recruitment and training of staff members continued

In addition, **275** staff members (Regional Managers, District Managers, District Officers, Cluster Officers, and Cluster Facilitators) received training on the goals and objectives, activities of the RELI project.

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



APPRAISAL & MONITORING TEAM

The **Appraisal and Monitoring Team (AMT)** has been appraising fund proposals received from the project villages with transparency and due diligence that in turn, bring about positive changes in the lives and livelihoods of the target populations creating long-lasting and sustainable impacts on the concerned families, society, and the economy. It has truly orchestrated a way for independently evaluating the Village Development Fund (VDF) proposals and checking compliance and verifying preparedness for fund release. The unit has been continuing proposal appraisal and monitoring to ensure the quality and achievement of milestones by the concerned village institutions. They certify the achievement of physical and other milestones during the implementation of community activities and independently review community submissions for fund release following the project's guidelines and rules.

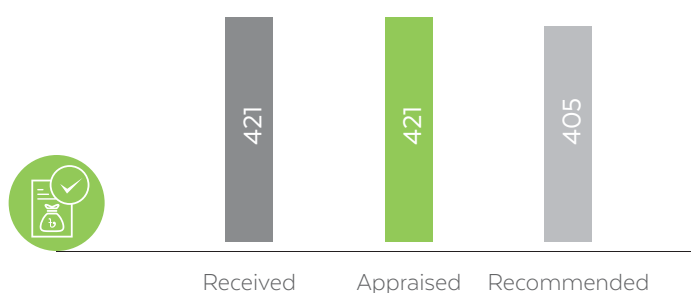


ACHIEVEMENTS

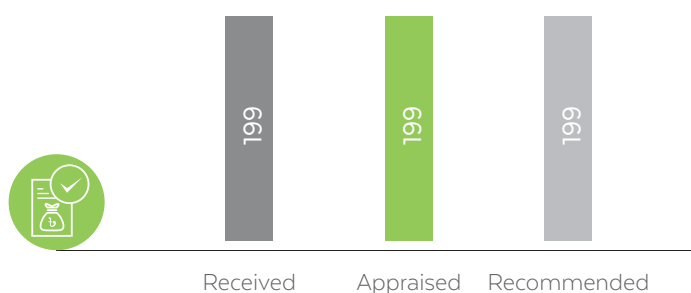
AMTs during the reporting year

The chart shows that a total of 910 fund proposals were received between January and June 2021 for NJLIPI Project and all of them were appraised out of which 889 were recommended for fund release. The region wise submission, appraisal, and approval status of fund proposals are stated in the following chart.

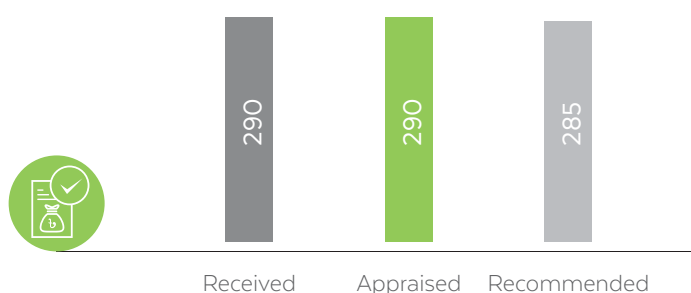
Mymensingh



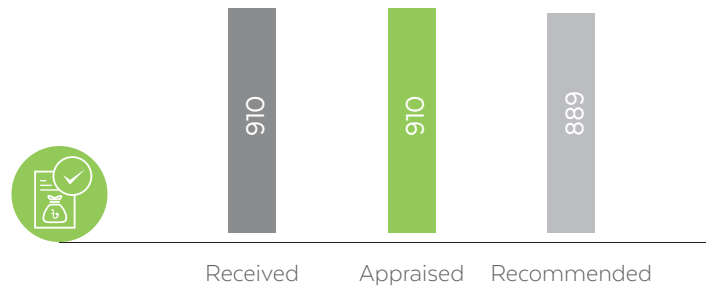
Barishal



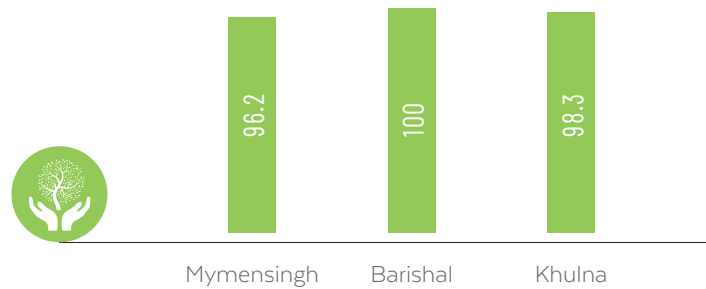
Khulna



Total



Success Rate



Cumulative appraisal status as of December 2021

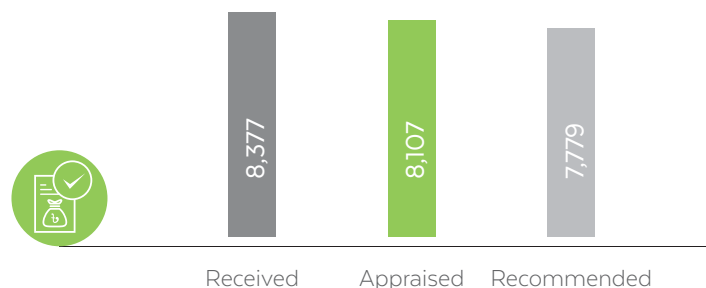
The chart shows reveal the status of appraisal and approval status of fund proposals from the inception of NJLIP to closing in June 2021. A total of 30,510 fund proposals were received out of which 29,585 were appraised and 28,144 were recommended for fund release. In Mymensingh Region, a total of 11,235 proposals were recommended for fund release out of 11929 appraised proposals and its success rate is 94.2 percent.

- In Barishal Region a total of 7,779 proposals were recommended for fund release out of 8,107 appraised proposals and its success rate is 96.0 percent.

Mymensingh

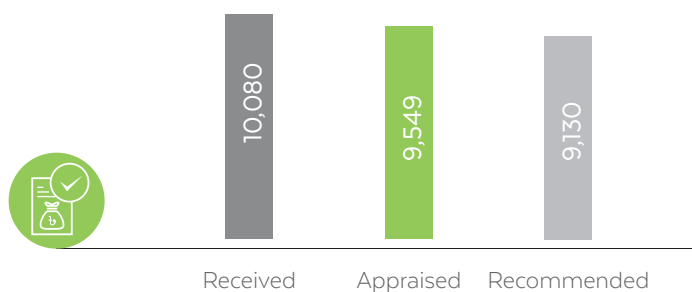


Barishal

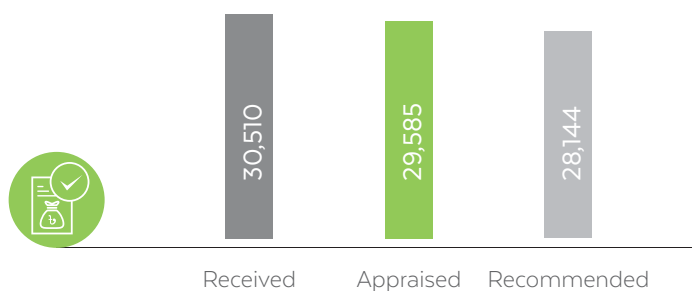


- In Khulna Region a total of 9,130 proposals were recommended for fund release out of 9,549 appraised proposals and its success rate is 95.6 percent.
- However, the overall success rate of appraisal since inception is 95.1 percent.

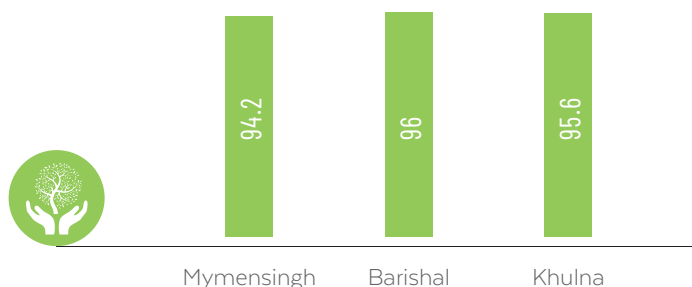
Khulna



Total



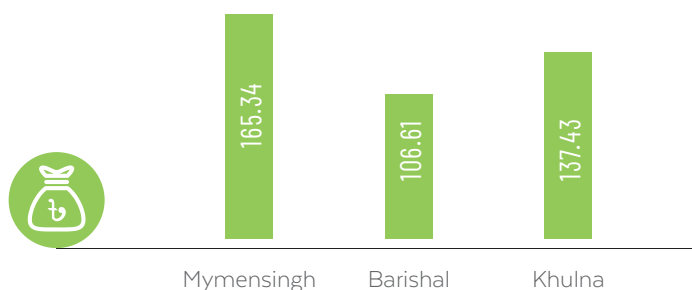
Success Rate



Amount recommended during the reporting year

The bar diagram to the right reveals that a total of BDT 409.38 million was recommended by RAMTs and was approved by SDF, HQ for release from the respective Regional Offices during the reporting year. Out them, BDT 165.34 million was approved for Mymensingh while BDT 106.61 million was approved for Barishal, and BDT 137.43 million was approved for Khulna Region.

Amount Recommended during the reporting year



Appraisal status of special grants fund proposals for COVID-19 during the reporting year 2021

A total of 17,013 beneficiaries received grants of BDT 136 million. Each beneficiary received BDT 8,000.00

through mobile financing services (Bkash/Nagad). The region-wise appraisal and grant disbursement status are given below:

Region	No. of villages/ proposals	No. of beneficiaries received grants	Total amount distributed to NJG members (Million BDT)	Comments
Mymensingh	61	6,856	54.848	100% of Grants transfer was done through mobile financing services (Bkash/Nagad)
Barishal	43	4,897	39.176	
Khulna	47	5,260	42.080	
Total	151	17,013	136.104	
Total			USD: 1.6 million	

The GS office directly transferred the fund to the individual beneficiary as per the approved list through mobile financing services (Bikas/Nagad) in presence of the SDF cluster team representative.

The beneficiaries spent/invested their grants money for:

- buying food for family members during lockdown period;
- resuming their business and income-generating activities i.e. small business, vegetable cultivation, cow and goat rearing, beef fattening, etc.

The grants helped them to develop their businesses/enterprises during the pandemic shock in the following ways:

- Many women small entrepreneurs were unable to continue their businesses due to the pandemic situation. This grant helps them to restart their business or IGAs.
- Many of them do not have sufficient liquid money for buying feed for livestock and thus spent grants money for this purpose;
- Many of them have no savings to survive during the crisis phase. They can use these grants for buying food for family members during the lockdown period.

GOVERNANCE & ACCOUNTABILITY

SDF strongly believes that the government needs to be compatible with challenges, and changes and adaptively respond to emerging risks and opportunities. It ensures organizational accountability, integrity, and alignment with its vision, mission, and values. We implement clear policies, procedures, and guidelines, which allow us to be accountable and transparent as an organization. The **Governance and Accountability (G&A)** of SDF is well equipped with Governance and Accountability Action Plan(GAAP), Social Audit Committee(SAC), Community Assessment Process(CAP), Integrity Committee, and Information Disclosure Policy(IDP). We believe that governance needs to be sensitive to change and adaptively respond to emerging risks and opportunities to achieve intended goals in all spheres of program implementation. SDF has taken optimal measures to get the best outcomes to propel achieving Project Development Objectives(PDOs).





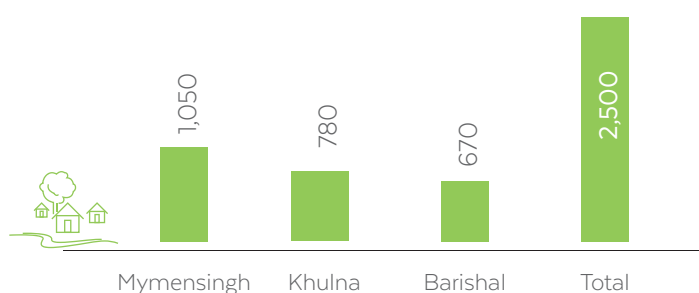
ACHIEVEMENTS

Governance and Accountability Action Plan (GAAP)

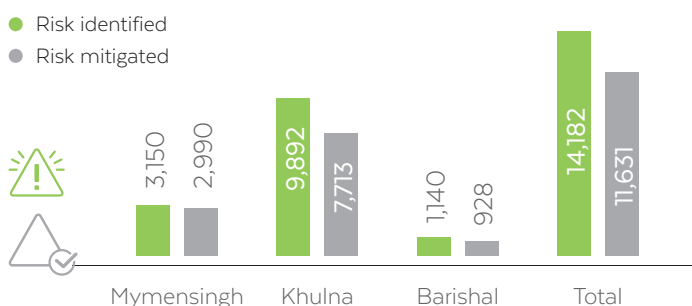
As a part of ensuring governance and accountability at every level of project implementation, the Governance and Accountability Action Plan (GAAP) tool has already managed to complete action plans in all 2,500 NJLIP villages in 2021.

Alongside, a total of 14,182 risks were identified at the end of 2021 out of which 11,631 (82%) were resolved to attain the project development objectives.

Status of GAAP completed



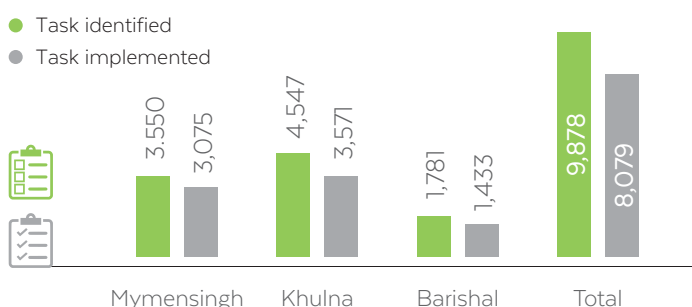
Status of risks mitigated against the identified through GAAP



Community Assessment Process (CAP)

In the reporting year, CAP was completed in all 2,500 NJLIP villages and accordingly action plans were approved. In addition, 9,878 tasks were identified through CAP out of which 8,079 (82%) were implemented.

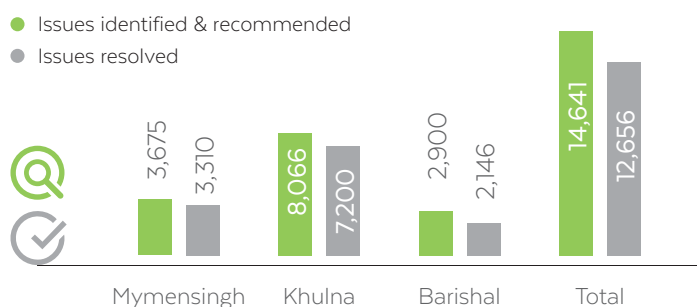
Status of CAP identified and implemented



Social Auditing

The Social Audit Committees (SACs) have been monitoring the activities of GAAP in all project villages and identified and recommended 14,641 issues during 2021 out of which 12,656 (86%) issues were resolved.

Status of SAC identified and resolved



Peer- Audit Completed by Social Audit Committee

The idea to carry out peer auditing has been found very effective. According to MIS reports it was found that all 2,500 NJLIP villages carried out peer audits to improve the implementation of the program. The following are the major areas improved as a result of conducting peer auditing:

- Irregularities and conflicts decreased,
- Record keeping of the GS committee and other committees improved,
- The interrelationship between the committees increased,
- Savings grew to a large extent,
- Loan overdue reduced, and
- The organizational structure has improved.

Display Board

Display boards are regularly updated at Gram Samiti offices with the information beneficiaries need most. All

village institutions of the NJLIP are updating the display boards as indicated in the Community Operations Manual (COM).

Information Disclosure Policy (IDP)

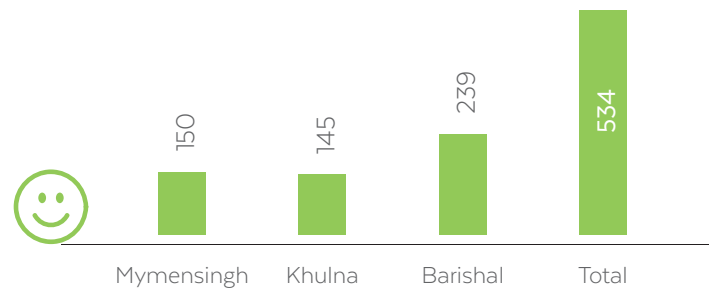
SDF is committed to providing information according to the Right to Information Act 2009 and already formulated its own Information

Disclosure Policy in line with the Government's Act. Moreover, SDF has set up Information Disclosure Units at all its district and regional 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 2021, a total of 534 grievances were received and all of them were duly addressed.

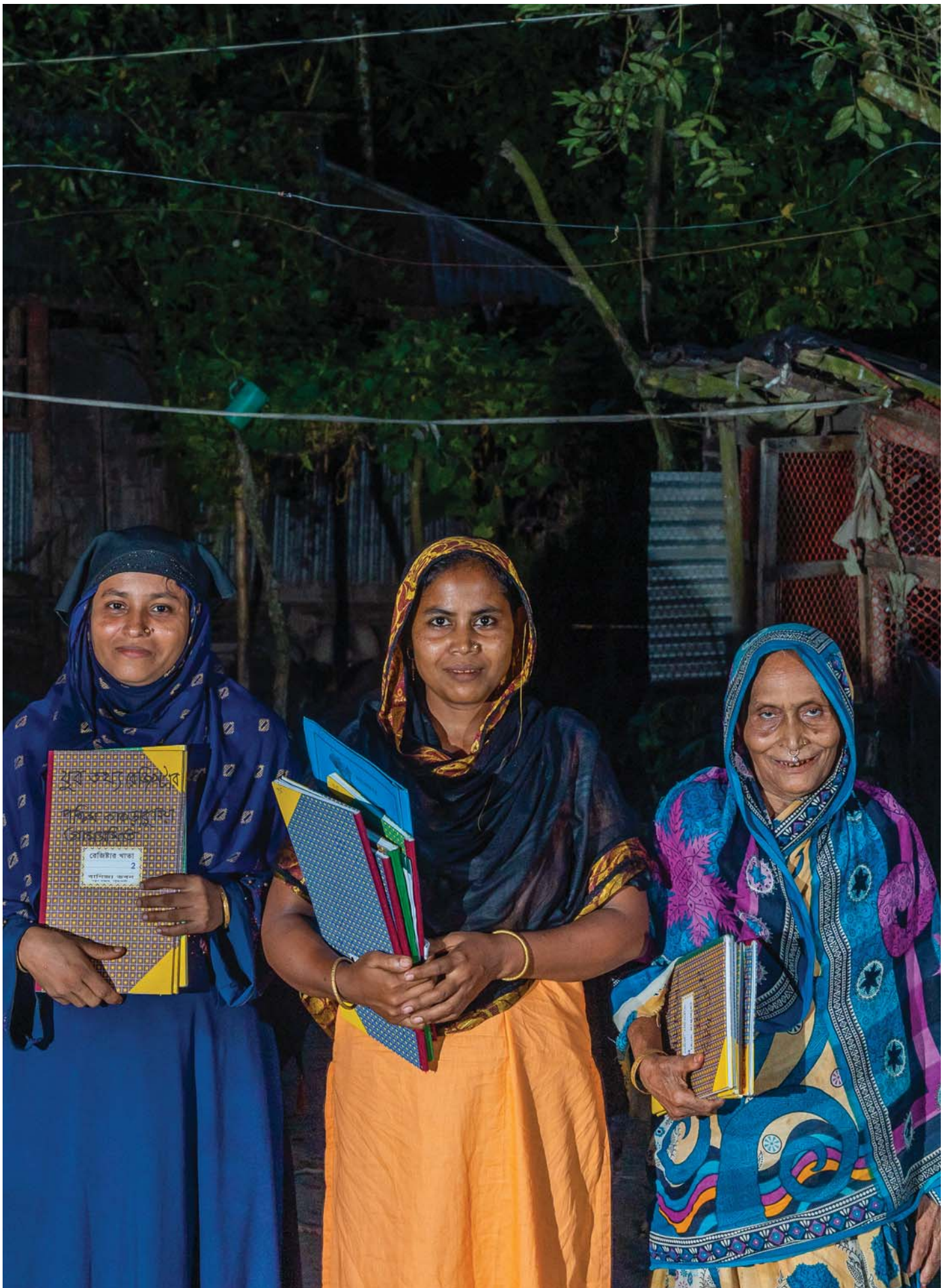
Status of grievances redressed



National Integrity Strategy (NIS)

Since 2012 SDF, has been successfully Implementing the Bangladesh government’s National Integrity Strategy (NIS) and accomplished works as follows:

- Quarterly meeting of SDF Ethical Committee and work carried out as per the decision of the committee,
- To implement governance, meeting with the stakeholders held on a regular basis,
- Arranged training on Integrity and Spirit of Liberation War,
- Disclose Financial Budget on the website,
- Digitalization and E-filing.



ডিজিটাল স্টোর্স
লমেনোটিং
করা হয়।
ফটোস্টোর্স
অনলাইনের যাবতীয় কাজ করা হয়। ০১৭



১৬৩
সার্বজনীন বিদ্যুৎ
বরেন্দ্র
১৯-৯৩৪৪৩১

নারিকেল তেল, পেঁয়াজ ও মেথির গুণে
ঘন, সিল্কি ও
স্বাস্থ্যোজ্জ্বল চুল

ইভা
by Kumari's

নন-স্টিকি
হেয়ার অয়েল

MONITORING EVALUATION AND LEARNING

Assembling all the findings derived from the **Monitoring, Evaluation, and Learning (MEL)** department, the core program possesses a far-sighted lens to be guided, corrected, and well-coordinated. SDF is very much aware of the importance of these activities to ensure achieving the goals and objectives of the project. This department conducts a periodic analysis of program performance enabling the management to determine whether the key activities are carried out as laid in the project results framework, and are able to create long-lasting impacts. SDF ensures intensive monitoring and evaluation of all the program activities regularly. The project's monitoring and evaluation tools include i. a comprehensive impact survey, ii. The project's Management Information System (MIS); iii. Third-party Monitoring; iv. Village Grading and v. a Scorecard based Assessment Tool to track gender and empowerment aspects.

ACHIEVEMENTS

Management Information System (MIS)

The MIS system of SDF is a comprehensive and tailor-made system developed to store and retrieve pertinent information for timely decision-making and track project progress to facilitate proper management and supervision with a view to monitoring project activities in an efficient and effective manner. The

system is customized to operate multiple projects simultaneously and consists of ten major modules that include (a) Financial Information System (FIS); (b) Project Monitoring System (PMS); (c) Payroll Management System; (d) Inventory System; (e) Human Resource Management; (f) Leave Management System; (g) Attendance Management; (h) Provident Fund Management; (i) Online Performance Appraisal; and (j) Security.

Results Framework (RF)

The Results Framework, a key tool for measuring strategic development objectives (i.e. Project Development Objectives) is an explicitly articulated indispensable document of project monitoring that links interventions to intermediate outcomes, and results and directly relates to those objectives. Generally, the RF is grounded in cause-and-effect logic and captures the

essential elements of the logical and expected cause-effect relationships among inputs, outputs, intermediate results or outcomes, and the impact of project intervention against set targets for each year of intervention. The Results Framework is updated on a monthly or quarterly or biannual basis in light with the Project Appraisal Document (PAD) of any project. The RF matrix illustrates the implementation progression of ongoing projects of SDF on a fiscal year basis against the set targets of each results indicator.

The Loan Management System (LMS)

The LMS system of SDF is a revolutionary real-time community finance management system operated by the beneficiaries. To supplement the ICT Vision-2021 of the Govt. of Bangladesh, SDF introduced it at the village level to capture data/information related to financial transactions into the

computerized system. The LMS is now operational in all 2,500 villages of 12 districts under NJLIP and will also be implemented in 3,200 RELI project villages to ensure real-time information on savings, loan disbursement, and repayment activities among the beneficiaries ensuring the security of all financial transactions and preparing reports easily. It is rolled out to ensure real-time updating of financial data along with

fund management through the Internet from remote project villages. The Community Resource Persons (CRPs), selected and trained from amongst the

women beneficiaries are operating this system by using laptops, modems, etc. Regular data entry of all project villages is going on smoothly.

Third Party Monitoring (TPM)

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

the effectiveness of the project and identifying the areas of improvement. Findings recommended by PMA are shared at all levels starting from community, and cluster to the district, regional and national levels. The process monitoring team identifies key findings and compiles them in 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 participated and decisions were taken towards action. Progress of action is thoroughly reviewed in the following workshop. The M&E Division of SDF always keeps updated on the current field status which helps to take timely decisions/action.

Borrowers Implementation Completion Results Report (BICRR)

Borrowers Completion Results Report (BICRR), conducted by an independent consultant during the COVID-19 pandemic situation in April '21, covered major aspects of the project, including an assessment of project outcomes,

outputs, as well as the extent to which the project is able to deliver expectations and the improvement of the livelihood status of beneficiaries. The study explored the end project achievements of NJLIP against its indicator-wise targets of the Results Framework.

The Geo-enabling Initiative for Monitoring and Supervision (GEMS)

The GEMS tool is going to be introduced in the RELI projects to track project activities remotely, enhance the accuracy and accountability of M&E,

real-time risk management, and ensure better coordination across project areas. Harnessing simple ICT open-source tools for structured digital data collection right from the field, the GEMS tool would allow RELI

operations to create customized digital platforms for remote supervision, monitoring, and evaluation, and enhance the transparency of

implementation across the project cycle. SDF personnel has already been trained by the World Bank for operating GEMS and tablet computers will be provided to field-level staff for capturing data through GEMS.

Resilience Index Measurement and Analysis (RIMA)

A quantitative approach for measuring the resilience capacity of households by calculating their Resilience Capacity Index (RCI) that allows measuring which households are more resilient to food insecurity and identifying which factors are particularly important in making them resilient. The prime objective of the

analysis is to understand the factors that make households more or less resilient in order to better inform decision-making and resilience programming. The RIMA-II model will be used in the RELI project to identify the challenges and opportunities that need to be addressed to have an impact on resilience. The RCI has four pillars a. access to basic services (ABS), assets (AST), social safety nets (SSN), and adaptive capacity (AC).

Blockchain technology

With the support from the Economic Relations Division (ERD), Ministry of Finance and the World Bank, Blockchain technology, one of the leading innovations in the finance industry, would also be used in RELI

project to ensure financial integrity in the project operation, reduce fraud and adding security, ensure efficient and faster financial transactions, improving transparency, lowering costs and ultimately help manage risk within the interconnected financial system.

Bangabandhu Study Support Grant

As a part of the innovation initiative, SDF has provided Study Support Grants to 50 students each worth BDT 30,000 of extreme poor and poor families who have the opportunity to get admission into universities but are struggling due

to financial problem. Academic performances of the scholarship recipients are regularly followed up. SDF planned to provide 640 and 180 more scholarships to the eligible students under the RELI and SCMFP projects respectively.

Adopting digital technology for Monitoring and Learning

Harnessing the technological advancements in digital platforms, SDF is continually adopting various means of

digital technology to keep pace with the new generation of digitization. These includes:



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

Achievements of NJLIP (August 2015–June 2021)

Key activities	Project target	Achievement during 2021 (January – June)*	Cumulative achievements- at the end of the project, June '21)
Project beneficiaries and coverage			
project village	2500	-	2500 (100%)
project beneficiaries	10,00,000	1,204	1015,473 (102%)
% of women beneficiaries	90%	95%	95%
% of female beneficiaries occupying executive positions in different committees	90%	97%	97%
Village Development Fund (VDF)			
villages received/accessed VDF	2,500	2,500 (100%)	2,500 (100%)
Amount of VDF disbursed (Tk. In crore)	-	7.61	1,135.01
Youth skill development and employment			
unemployed youth received skill training	25,000	121	28,639 (115%)
unemployed youths employed	25,000	514	26,431 (106%)
youth wage employed	As actual	188	13,749 (52%)
youth self-employed	As actual	326	12,682 (48%)
youth sustain at least one year	25,000	203	25,866 (103%)
youth entrepreneurs	As actual	90	1,825
children/siblings of beneficiaries received a stipend to get admission into the university	50	-	50 (100%)
Community Finance			
NJG members started savings (incl. youth)	431,395	199	431,395 (100%)
Amount of savings accumulated (Tk. In crore)	-	5.492	59.002
NJG members received loans from SF	398,170	1422	325,525 (81.76%)
Total revolving amount of SF loan (Tk. In crore)	-	117.2	1,341.67
NJG members received SF loan more than one time	325,525	28,197	235,221(72%) took second cycle & 64,804 (20%) took 3rd and above cycle loan
Livelihood Activities			
vulnerable received one time grants	As actual	-	12,126
Amount of one time grants disbursed (Tk. in crore)	As actual	-	7.19
Producer Group (PG) formed	2,500	30	2,365 (95%)

* The Project started in July, 2015 and closed in June 30, 2021





Key activities	Project target	Achievement during 2021 (January - June)	Cumulative achievements- at the end of the project, June '21)
Livelihood Activities			
Producer Group under SIPP and NJLIP registered with the Department of Co-operative (DoC)	540	43	659 (122%) (SIPP-II-330 NJLIP-329)
Productive Investment Fund (PIF) disbursed under SIPP-II and NJLIP	440	33	537 (122%) (SIPP-II-223 NJLIP-314)
PIF disbursed (Tk. in crore) under SIPP-II and NJLIP	440	11.425	44.67 (SIPP-II-15.844 NJLIP-28.826)
Bio gas plant installed	As actual	-	91 (SIPP-II-15 NJLIP-76)
Beneficiaries received training on IGAs	As actual	10,639	313,313
Small-scale Infrastructure Development			
Gram Samiti office constructed	2,500	16	2,499 (99.96%)
Km of HBB/BFS road constructed	As actual	71.519	347.359
Culvert constructed	As actual	01	568
Water treatment plants installed	NA	12	429
Tube-wells installed	As actual	81	7,140
HHs benefitting from infrastructure	875,000	6,588	896,074 (102%)
Labour days generated from infrastructures	As actual	59,581	2444,434
Nutrition Awareness and Support Activities			
HHs received tippy-tap	350,000	-	423,861 (121%)
Pregnant and lactating mother participated in BCC sessions	100,000	9,872	343,249 (343%)
Capacity Building			
Staff trained	As actual	150	20,940
Community trained	As actual	65,584	1194,759
Client days of training provided	10,80,000	134,077	2170,783 (201%)
Second Tier Institution Development			
Nuton Jibon Community Society (NJCS) formed	85	-	85 (100%) (District-5 and Cluster-80)
MoU or contractual arrangement signed between PG/federation/NJCS and business partners	10	-	53 (530%) (NJLIP-17 & SIPP-II-36)
Governance and Accountability			
Grievances registered	As actual	105	494
% of grievances resolved	90%	100%	100%
Project Financing			
Amount of IDA fund utilized (BDT in Crore)	1,578.763	66.093	1,578.763 (100%)

NUTON JIBON COMMUNITY SOCIETY

In order to bring sustainability to poverty alleviation programs SDF has established **Nuton Jibon Community Society (NJCS)** endowing with the legal entity by the Registrar of Joint Stock Companies to extend supervision and monitoring support to the member village institutions. This registration also entitles the NJCS to receive legal support as needed. These NJCS member share information, maintain communications with all its members and most importantly undertake visits to member villages. They are nominated from amongst its member villages and also provide various services, mobilize the producer groups, and entrepreneurs and assist livelihood development activities, including extending assistance to establish linkages with local government, private sectors, and financial institutions. Over the years, this sustainable program has been able to bring about positive changes in the lives and livelihoods of the target people and has created impacts on their families in terms of being economically self-dependent. The constitution of the NJCS strengthened the Village Institutions (Gram Parishads) for ensuring organizational quality, accountability, transparency, and compliance with the rules of business and guidelines for sustainable performance. Till December 2021, a total of 15 District Community Societies and 124 Cluster Community Societies have been established under the 'Nuton Jibon Livelihood Improvement Project (NJLIP)'.





ACHIEVEMENTS

NJCSs in NJLIP areas

- A total of 80 Nuton Jibon Cluster Community Societies (NJCCS) and 06 Nuton Jibon District Community Societies (NJDCS) were formed under 12 districts and have been functioning as per plan;
- Nuton Jibon Cumilla Community Society got registered from the Joint Stock Companies and Firms under the Ministry of Commerce in the Society Act, 1860 and the total number of NJDCS is 10 out of 12;
- An amount of BDT 11.23 million was received as IDF by NJCSs during this year, bringing a total to BDT 115.73 million (Mymensingh: 14.38, Cumilla: 35.7, Jashore: 25.80, Rangpur: 8.40 and Barishal: 31.5);
- In 2021, an amount of BDT 10.73 million has been utilized as IDF and the total is BDT 75.58 million (Mymensingh: 8.36, Cumilla: 23.79, Jashore: 18.95, Rangpur: 4.24 and Barishal: 19.25);
- In addition, BDT 34.70 million was received as PSF 2nd installment by NJCSs which has turned the total into BDT 92.76 million (Mymensingh: 14.06, Cumilla: 39.30, Jashore: 11.73, Rangpur: 4.16 and Barishal: 23.51) as PSF 1st and 2nd installment;
- Furthermore, BDT 34.64 million has been utilized as PSF 1st and 2nd installments, bringing the total to BDT 35.27 million (Mymensingh: 7.69, Cumilla: 15.82, Jashore: 3.23, Rangpur: 2.23 and Barishal: 6.31);
- Also, 292 CPs have been provided support to other areas during this year;
- Likewise, 666 weak villages were supported by NJCS.

NJCSs in SIPP-II areas

- Overall 124 Nuton Jibon Cluster Community Societies (NJCCS) under 15 district NJCS were formed and have been functioning as per plan;
- Above and beyond, 15 NJCS - Gaibandha, Nilphamari, Rangpur, Naogaon, Kurigram, Dinajpur, Sirajganj, Mymensingh, Jamalpur, Sherpur, Barguna, Barishal, Pirojpur, Bagerhat and Patuakhali have been registered under the Societies Act 1860;
- Also, 7 villages have been enrolled as members of NJCS during this year, bringing a total to 3,106 (98.85%) out of 3,142;
- Similarly, 3,090 (99.48%) member villages deposited membership fees;
- BDT 171.70 million have been received by 15 NJDCS including 124 NJCCS (Mymensingh: 51.60, Cumilla: 2.4, Jashore: 8.07, Rangpur: 49.43 and Barishal: 60.2) in 2021;
- Furthermore, BDT 7.24 million has been utilized as IDF during the year, bringing an amount of BDT 151.33 million (88.13%). It has been utilized in



- Mymensingh (52.22), Cumilla (2.10), Jashore (6.68), Rangpur (39.62), and Barishal (50.72) in 2021;
- BDT 109.28 million has been disbursed as PSF (1st and 2nd installment) to NJCSs under all regions and BDT 12.30 million has been utilized that has brought the total to BDT 85.30 million (Mymensingh-22.51, Cumilla: 0.65, Jashore: 4.46, Rangpur:26.59 and Barisal: 31.09),
 - A total of 19,129 producer group members received services from PSF and the number of group members is 1,05,047;
 - Also, 10,772 youths have been employed (self and wage) by utilizing PSF as of December 2021;
 - Village grading was carried out in all 3142 villages where 2215 villages obtained grade 'A', 667 villages obtained grade 'B' and 263 villages obtained grade 'C' as of December 2021;
 - A total of 6,096 CPs have been registered as of December 2021 and providing services;
 - Moreover, 50 CPs have provided support to other areas during this reporting year;
 - Besides, 1311 weak villages were supported by NJCS during this year.
 - Additionally, 330 producer groups have got registration by the Department of Co-operative (DoC) as a part of obtaining legal status and long-term sustainability;
 - Above and beyond, 12,241 members received services (training, advice, de-worming, vaccination, and medicine support) during this year, bringing a total to 8,17,067 members from linkage development (Mymensingh-97,766, Cumilla: 3020, Jashore: 1,03,320, Rangpur: 4,80,096 and Barishal: 1,32,865);
 - In addition, 16,294 members have been benefited and received services from partnerships (training, advice, de-worming, vaccination, and medicine support) during this year and the total number is 83,937.





NUTRITION AWARENESS & SUPPORT SERVICES

Rapid improvements in health and nutrition in developing countries may be ascribed to specific, deliberate, health- and nutrition-related interventions and to changes in the underlying social, economic, and health environments. To support the translation of the increased income into improved health and nutritional outcomes, the following activities are being implemented by the Health and Nutrition Support Committees (HNSCs) under **Nutrition Awareness and Support Service (NASS)**: (i) promote infant and child feeding practices complemented with maternal allowances; (ii) raise awareness of the spread of infectious, vector-borne, and water-borne diseases; (iii) strengthen links between communities and government and non-government health providers; (iv) raise awareness of gender-based violence; and (v) encourage crop-diversification, complemented with seed distribution. Target groups are adolescent girls, pregnant mothers, lactating mothers, 0-5-year-old children, and mothers-in-law from poor and extreme poor households.

ACHIEVEMENTS

Due to the concomitant impact of the Covid-19 pandemic, NASS intervention contained within the following activities:

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

Annual achievements of NASS activities (January – December 2021)

Major activities	Regions	Achievements			
		Region wise		Project Total	
		Target	Achieved	Target	Achieved
BCC Sessions and adolescent girls					
Number of BCC Sessions conducted with adolescent girls	Mymensingh	7,622	7,660	22,013	21,322
	Barishal	6,085	5,594		
	Khulna	8,306	8,068		
Number of adolescent girls participated in BCC Sessions	Mymensingh	44,864	46,226	145,485	139,059
	Barishal	41,446	37,152		
	Khulna	59,175	55,681		
BCC Sessions and pregnant and lactating mothers and mothers-in-law					
Number of BCC Sessions with pregnant women (PW), lactating mothers (LM) and mother-in-laws (MIL)	Mymensingh	11,796	8,571	27,540	25,346
	Barishal	6,546	7,423		
	Khulna	9,198	9,352		
Number of PW, LM and MIL participated in BCC Sessions	Mymensingh	88,025	49,350	221,425	160,788
	Barishal	38,356	42,988		
	Khulna	95,044	68,450		
Number of PW and LM registered	Mymensingh	23,133	20,835	56,820	54,923
	Barishal	13,616	15,615		
	Khulna	20,071	18,473		





Major activities	Regions	Achievements			
		Region wise		Project Total	
		Target	Achieved	Target	Achieved
Homestead gardens and HH visits					
Number of HHs nurturing homestead gardens being motivated by BCC (indirect inputs)	Mymensingh	39,660	31,723	94,419	90,042
	Barishal	24,023	27,993		
	Khulna	30,736	30,326		
Number of HH visits for counseling and motivation	Mymensingh	88,874	54,966	234,624	178,458
	Barishal	60,615	59,000		
	Khulna	85,135	64,492		

Mass Communication Campaigns (IEC)

The Covid-19 pandemic and lockdown created a grave barrier for mass gatherings like organizing rallies, group

meetings, fairs etc. Subsequently, mass IEC campaigns virtual video meetings and discussions were conducted at the central and field level.

National Nutrition Week 2021

This year the Govt. of Bangladesh observed the National Nutrition Week from April 23 to April 29 with the theme 'Think Food, Think Nutrition', coordinated

by the Health Services Division, MoHFW. This awareness-raising program was successfully implemented through virtual meetings by IPHN and BNNC, which was closely monitored by DGHS and DGFP.

World Breastfeeding Week 2021

This year, for WBW 2021, World Alliance for Breastfeeding (WABA) selected the theme: 'Protect Breastfeeding: A Shared Responsibility'. The theme was aligned

with thematic area 2 of the WBW-SDG 2030 campaign which highlights the links between breastfeeding and survival, health and wellbeing of women, children and nations.

Global Hand Washing Day 2021

The theme of this year was 'Our Future is at Hand - Let's Move Forward Together' recognizing the global

movement promoting handwashing as a key way to prevent COVID-19 transmission, and the need to keep building on this momentum even after the pandemic.



Orientation on the use of Body Mass Index (BMI) instrument

In March 2021, a day-long orientation workshop on the use of BMI instruments and related nutrition BCC was conducted in Khulna regional office. Participants of the workshop were District Coordinators, District Officers-ICB, and Cluster in Charge from

Khulna and Satkhira districts. Another orientation session was conducted on the same issue. Participants were District Coordinator, concerned Cluster-In-Charge, NSC members, five adolescent girls, and three lactating mothers. For the rest two regions, this orientation was done through virtual meetings.

Current scenario of nutrition activities

Previous nutrition activities of NASS-NJLIP have been reviewed and mainstreamed in the Health and

Nutrition- Resilience, Entrepreneurship, and Livelihood Improvement (HN-RELI) Project to supplement the existing public health system.



Objectives of the Health and Nutrition-RELI Project

- Maximum reduction of maternal and child health risks due to malnutrition.
- Putting maximum effort to make health care service modalities affordable and convenient by direct caregiving and effective linkage building with the public / NGO facilities.
- Creating a Nutritious Food Financing Facility through homestead seasonal vegetable gardening at the household level during COVID-19 crisis period.
- Creating a communicable disease prevention environment through the practice of hygienic hand washing by using a tippy tap with a special emphasis on COVID-19.





SUSTAINABLE COASTAL AND MARINE FISHERIES PROJECT

The five years' **Sustainable Coastal and Marine Fisheries Project (SCMFP)** started operation in 2018 jointly with the Department of Fisheries (DoF), the Ministry of Fisheries and Livestock (MoFL), with the financial assistance of the Govt. of Bangladesh, and the World Bank to establish effective fisheries governance and management for sustainable utilization of coastal and marine fishery resources aiming at poverty reduction and economic growth. Out of the 4 components, SDF as the co-implementing agency has been implementing Component 3: Community Empowerment and Livelihoods Transformation in 45 coastal Upazilas under 13 districts in three regions/divisions- Khulna, Barishal and Chottogram.

The Community Empowerment and Livelihood Transformation is aligned with the targets of the Project Development Objective indicator targeting households with access to project-promoted livelihood activities outside of capture fisheries (disaggregated by sex) and being implemented employing Community-

Driven Development (CDD) approach along with co-management strategies with a package of investment and financial support aiming at strengthening community fisheries management and transforming livelihoods in poor fishing communities by reducing dependence on fishing. The project is active in 450 villages aiming at establishing 100 Model Fishing Villages (MFVs in Phase-I).

ACHIEVEMENTS

21,015

Registered fishers' households mobilized into Fishers Group (FG)

1,214

Savings Groups (FG) formed

5,540

Youths (aged 18-35 yrs.) identified

2,486

Youth mobilized into Savings Groups

100

Village formed FVS (Fishers' Village Samiti) and FVCO (Fishers' Village Credit Organization) - one in each village

372

Villages formed Village Fisheries' Co-Management Committee (VFCC)

45

Upazila Fisheries

Co-Management Committee (UFCC)
have been formed

1,677

Youth and Fishers' started

receiving Vocational and Skill
Development Training

654

Youth/ Fishers' completed
Vocational and Skill Development
Training

259

Youth and fishers got
employment

20,629

Fisher's households received
IGA training

11,995

Fishers HH received a loan from
Sabolombi /revolving fund for
livelihoods

1,679

Vulnerable Fishers' households
received One-time Grant (OTG)

1,421

Vulnerable Fishers mobilized
into Fisher's Groups(FGs)

450

Villages received Institutional
Development Fund (IDF)

450

villages received
Revolving/Shabolombi Fund

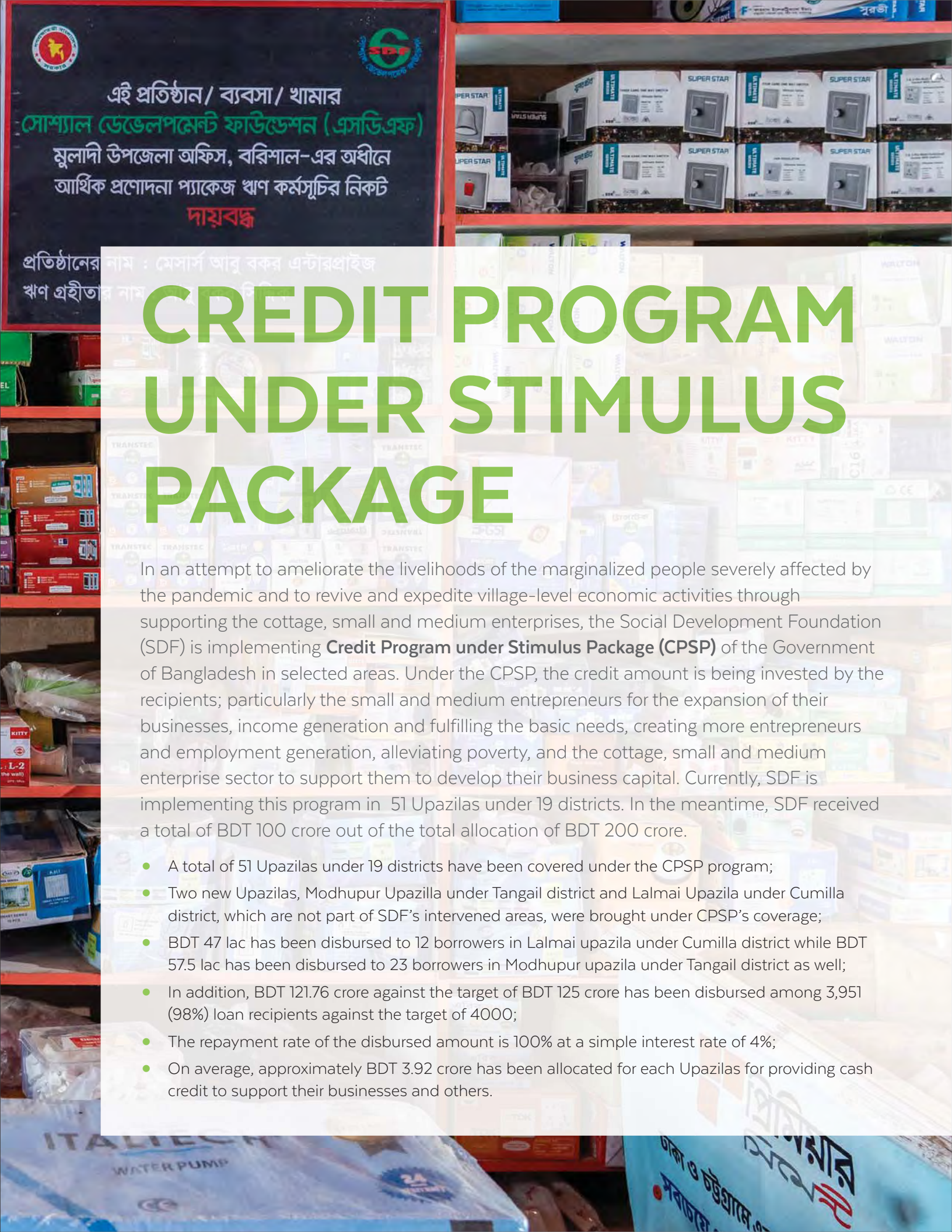
499

Villages received CISF/Small Scale
Rural Infrastructure Funds (CISF)

450

Villages completed "Training on
COM Booklet"-450





এই প্রতিষ্ঠান / ব্যবসা / খামার
সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ)
মুলাদী উপজেলা অফিস, বরিশাল-এর অধীনে
আর্থিক প্রণোদনা প্যাকেজ খণ কর্মসূচির নিকট
দায়বদ্ধ

প্রতিষ্ঠানের নাম : মেসার্স আবু বকর এন্টারপ্রাইজ
খণ গ্রহীতার নাম : মেসার্স আবু বকর এন্টারপ্রাইজ

CREDIT PROGRAM UNDER STIMULUS PACKAGE

In an attempt to ameliorate the livelihoods of the marginalized people severely affected by the pandemic and to revive and expedite village-level economic activities through supporting the cottage, small and medium enterprises, the Social Development Foundation (SDF) is implementing **Credit Program under Stimulus Package (CPSP)** of the Government of Bangladesh in selected areas. Under the CPSP, the credit amount is being invested by the recipients; particularly the small and medium entrepreneurs for the expansion of their businesses, income generation and fulfilling the basic needs, creating more entrepreneurs and employment generation, alleviating poverty, and the cottage, small and medium enterprise sector to support them to develop their business capital. Currently, SDF is implementing this program in 51 Upazilas under 19 districts. In the meantime, SDF received a total of BDT 100 crore out of the total allocation of BDT 200 crore.

- A total of 51 Upazilas under 19 districts have been covered under the CPSP program;
- Two new Upazilas, Modhupur Upazilla under Tangail district and Lalmai Upazila under Cumilla district, which are not part of SDF's intervened areas, were brought under CPSP's coverage;
- BDT 47 lac has been disbursed to 12 borrowers in Lalmai upazila under Cumilla district while BDT 57.5 lac has been disbursed to 23 borrowers in Modhupur upazila under Tangail district as well;
- In addition, BDT 121.76 crore against the target of BDT 125 crore has been disbursed among 3,951 (98%) loan recipients against the target of 4000;
- The repayment rate of the disbursed amount is 100% at a simple interest rate of 4%;
- On average, approximately BDT 3.92 crore has been allocated for each Upazilas for providing cash credit to support their businesses and others.



१. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
२. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
३. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
४. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
५. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
६. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
७. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
८. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
९. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
१०. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।

१०० नौतिमान
१. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
२. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
३. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
४. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
५. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
६. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
७. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
८. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
९. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
१०. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।

१०० नौतिमान
१. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
२. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
३. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
४. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
५. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
६. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
७. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
८. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
९. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।
१०. स्वास्थ्य सेवा सुधार गर्ने काम गर्नु ।



HUMAN RESOURCES

The **Human Resource (HR)** department of SDF is responsible for effectively responding to the dynamic policy environment aligned with the organization's values of integrity, excellence, and wellness. The key focuses of this department are procedural justice, transparency, equality, respect for diversity, recognition of potential and helping the organization to deal with a fast-changing competitive environment. We believe that there is no alternative to following a forward-looking staff management policy for addressing challenges in the development arena constantly.

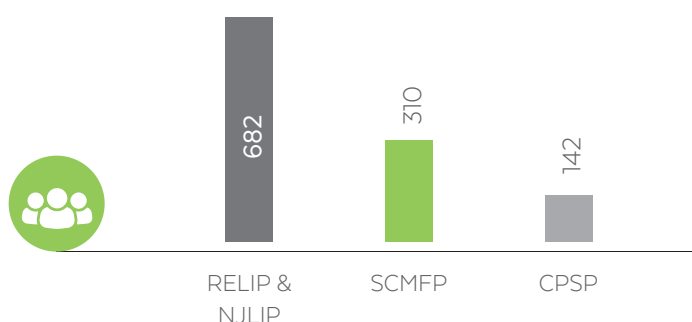
ACHIEVEMENTS

Workforce of SDF

As on December 31, 2021 the total number of employees working in different capacities both at Head Office and Field Offices stands at 992 (682 employees in RELI & NJLIP, 310 employees in SCMFP and 142 in CPSP). As SDF implements development projects at poverty-prone rural villages to eradicate poverty, most of the employees are posted at the field level. Currently, 89 employees are based at the head office in different capacities to provide necessary support and guidance to its field offices located at

regional, district and cluster levels. The remaining 903 employees are based at 8 divisions, 35 districts, and 249 Upazila/cluster offices.

Workforce of SDF

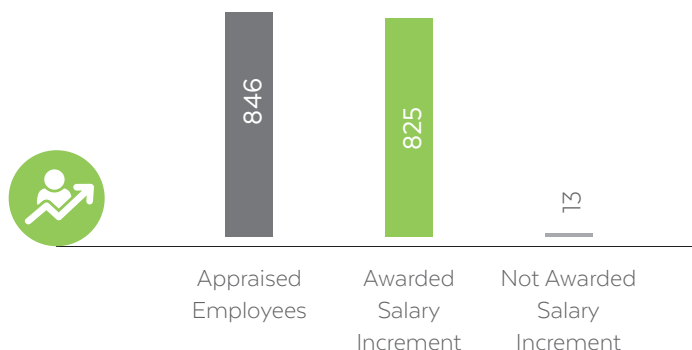


Performance Appraisal

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 the optimum level of potentiality, integrity, and devotion as well as incentivize them accordingly with annual increment of salary. In 2021 the HR Dept. appraised the performance of 846 (401 in NJLIP, 302 in SCMFP & 143 CPSP) employees out of whom 825 (389 in NJLIP, 293 in SCMFP & 143 CPSP) employees were awarded with one

annual salary increment and 8 employees already reached their highest range of basic salary and thus were not awarded annual salary increment. In addition, a total of 13 employees were not awarded increments due to low performance.

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,

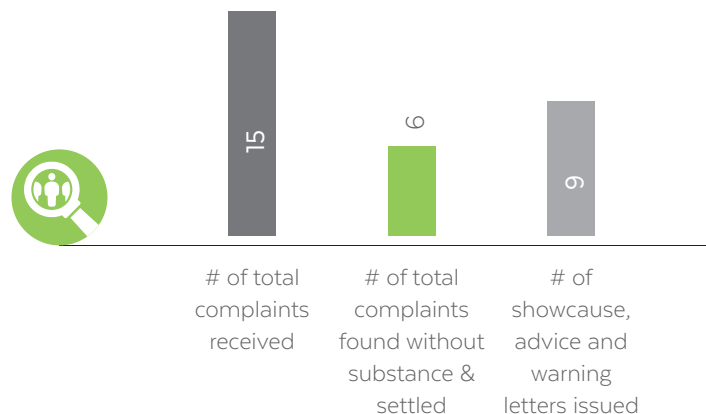
casual leave, maternity leave, paternity leave and leave without pay in some cases where the incumbent already exhausted his/her leave.

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 a connection with one's employment/personal situation that adversely affects organizational relations and productivity. In order to create an enabling environment within the organization and rural communities, SDF resolves such grievances through its well-established grievance redress services. In 2021 SDF received 15 complaints (NJLIP) from its project areas and investigated the issues

meticulously. Out of these 6 (five), complaints were settled without taking action considering its substances, 9(fourteen) employees were given showcase letters, advice letters warning letters, etc.

Departmental Proceedings



Social Development Foundation (SDF)

Financial Institutions Division, Ministry of Finance
Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project

Training on Savings, Credit & Accounts Management

Participant: Cluster Facilitators

Date: 23- August' 2022

Vanue: Shishu Bazar Foundation

Organized by Jashore Re



FINANCE & PROCUREMENT

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



ACHIEVEMENTS

SDF implements programs in line with the project development objectives prioritizing both physical and financial targets. In 2021 a total of BDT 1760.28 million was disbursed against the target of BDT 1,577.28 million (NJLIP & SCMFP) achieving a utilization rate of 111.59%. The project's (NJLIP & SCMFP) cumulative disbursement up to December 2021 stood at BDT 18,379.70

million which is 85.13% against the total target of BDT 21,590.37. The World Bank supported NJLIP (P149605, Credit no. 5594-BD) was successfully completed on June 30, 2021 and the RELI project (P175820, Credit no. 6876-BD) started implementation in October 2021 after receiving the effectiveness letter from the World Bank on October 5, 2021. The filed level financial management and timely disbursement of fund to the intervened villages was going on properly.

Governance and Oversight Arrangements

Internal control and financial monitoring were also properly carried out by the Financial Management Team (FMT). The FMT from field to HQs level is comprised of experienced and high-level professionals. The financial transactions are recorded in the web-based and automated Financial Information Systems by the District and Region as well as SDF Headquarters. The transactions are made following established financial guidelines in compliance with the procedures of the development partners and the Government of Bangladesh along with preparation of Financial Statements in compliance with the International Accounting Standards. The Headquarters' finance team compiles monthly, quarterly, and yearly financial

reports and submits the same to the ministry and World Bank as required.

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 of FY 2020-'21 and the reports 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 the same since FY 2011-2012. In addition to the above audits, the World Bank team conducts their fiduciary review on financial and procurement management on yearly basis and also project operational audit is carried out by an independent professional audit firm. Moreover, SDF has an independent internal audit team comprised of four members who frequently undertake field visits and conduct audits.

Table -1: Component-wise Fund Disbursement Progress

Figures in Million BDT

Result Areas	The target for the Year 2021	Disbursement in the Year 2021	Achievement in %	Project Target	Disbursement up to December 2021	Achievement in %
Consolidated Projects (SCMFP and NJLIP)						
Comp. A	250.55	377.62	150.72	13,734.40	13,899.61	101.20
Comp. B	248.08	256.74	103.49	1,716.00	1,723.10	100.41
Comp. C	174.00	190.13	109.27	1,891.50	1,719.19	90.89
Comp. D	-	-	-	-	-	-
Comp. E	904.65	935.59	103.42	4,248.47	1,037.80	24.43
Total	1,577.28	1,760.08	111.59%	21,590.37	18,379.70	85.13%
Sustainable Coastal & Marine Fisheries Project (SCMFP) - Component 3						
Comp. E	904.65	935.59	103.42	4,248.47	1,037.80	24.43
Total	904.65	935.59	103.42	4,248.47	1,037.80	24.43
Nuton Jibon Livelihood Improvement Project (NJLIP) - IDA						
Figures in Million BDT						
Comp. A	250.55	377.62	150.72	13,734.40	13,899.61	101.20
Comp. B	248.08	256.74	103.49	1,716.00	1,723.10	100.41
Comp. C	32.25	26.55	82.33	331.50	159.19	48.02
Total	530.88	660.91	124.49	15,781.90	15,781.90	100.00
Nuton Jibon Livelihood Improvement Project (NJLIP) - GoB						
Comp. C	141.75	163.58	115.40	1,560.00	1,560.00	100.00
Total	141.75	163.58	115.40	1,560.00	1,560.00	100.00
Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project - IDA						
Comp. A	1,007.52	51.22	5.08	21,599.66	51.22	0.24
Comp. B	17.05	-	-	3,391.60	-	-
Comp. C	25.44	0.33	1.30	508.74	0.33	0.06
Comp. D	-	-	-	-	-	-
Total	1,050.00	51.55	4.91	25,500.00	51.55	0.20
Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project - GoB						
Comp. C	250.00	119.66	47.86	3,400.00	119.66	3.52
Total	250.00	119.66	47.86	3,400.00	119.66	3.52

Table -2: SDF-Credit Program under Stimulus Package (CPSP)

Figures in Million BDT

Particulars	Target for the Year 2021	Disbursement in the year 2021	Achievement in %	Project Target	Disbursement up to December 2021	Achievement in %
Loan Disbursement						
Disbursement of Loan under Stimulus Package Fund	1,300.00	1,102.04	84.77	1,300.00	1,102.04	84.77
Revenue Expenditure						
Salary and Allowances	31.40	14.62	46.56	31.40	14.62	46.56
Operational Expenses	0.84	0.97	115.48	0.84	0.97	115.48
Total	32.24	15.59	48.36	32.24	15.59	48.36

Procurement

The procurement plan for 2021 was prepared by SDF based on the requirements of NJLIP, RELI, and SCMFP projects and planned procurement packages were completed efficiently and effectively. The procurement is carried out in accordance with the Public Procurement Rules-2008 (PPR-2008) and Public Procurement Act-2006 (PPA-2006) of the Government of Bangladesh and the World Bank's Procurement Guidelines (July 2016

Revised November 2017 and August 2018). These procurement plans are uploaded in the e-GP system of the CPTU and also in the 'Systematic Tracking of Exchanges in Procurement (STEP)' of the World Bank for clearance. Community procurement is carried out in accordance with the Procurement guidelines of the Community Operational Manual (COM) Booklet of the project. All goods procurement is being done following the e-GP systems under the CPTU of the GoB.

The status of executed total contract vs. disbursement and progress during the year 2021 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	2,29,83,449.00	2,29,83,449.00	100%
Service	97,06,709.00	97,06,709.00	100%
Total	3,26,90,158.00	3,26,90,158.00	100%

Source: MIS (record from January to December, 2021) of SDF.

Table -3: Particulars of Contract accomplishment (January - December, 2021)

Type	Package No.	Description of Contracts	# of contracts	Contract Amount (BDT)
Status of contracts executed (both goods and services for NJLIP)				
Goods	G 39.0 (NJLIP)	Printing and supply of SDF Newsletter	1	1,07,600
	NA	Supply of curtain for SDF (NJLIP)	1	4,73,000
	G 51.0 (NJLIP)	Supply of Sofa sets for SDF (NJLIP)	1	4,98,500
	NA	Supply and Installation of PABX Intercom System	1	36,990
	NA	Supply of Multi-biometric Time attendance devices for SDF-HQ	1	58,050
	NA	Supply and Installation of MS windows server 2019 Genuine software license for SDF-HQ	1	89,383
	NA	Supply, Installation & Commissioning of 3 years License Renewal of 100 nos. corporate antivirus “Kaspersky Endpoint Security for Business-Advanced” version for SDF-HQ	1	2,52,600
	NA	Supply of Toner for SDF	1	79,720
	NA	Supply and fitting-fixing of glass for SDF (NJLIP)	1	1,58,722
	NA	Supply of Heavy Duty Network Laser Printer with Duplex Unit for SDF	1	41,100
	NA	Printing and supply of format sheet	1	26,000
	NA	Supply of Paper and Tissue for SDF	1	2,61,000
	NA	Supply of Tyre (4 Nos.) for vehicle of SDF-HQ	1	79,980
	NA	Printing & supply of letter head pad, small size envelope & A4 size envelope for SDF.	1	74,000
	Total		14	22,36,645
Services	S -15.4 (NJLIP)	Hiring audit firm for conducting Internal Audit (operational Audit) of NJLIP for the year 2020.	1	16,75,000
	S-47.0 (NJLIP)	Hiring consultant for conducting and submission of Borrowers Completion Report of NJLIP	1	32,00,000
	S-41.0 (NJLIP)	Hiring Consultant for updating ESMF	1	4,87,500
	S-43.0 (NJLIP)	Hiring Media Consultant (Junior) for dissemination of NJLIP activities in Electronic, Print & Social media.	1	4,46,452
	Total		4	58,08,952
Grand Total for Goods and Services of NJLIP				80,45,597





Type	Package No.	Description of Contracts	# of contracts	Contract Amount (BDT)
------	-------------	--------------------------	----------------	-----------------------

Status of contracts executed (both goods and services for SCMFP)

Goods	G 1 (SCMFP)	Supply of Furniture for Head Office and Regional Offices of Component-3 of SCMFP.	1	53,80,652
	G 2 (SCMFP)	Procurement and supply of Laptop, Printer and Scanner for project staff of component-3 of SCMFP	1	69,05,575
	G 10 (SCMFP)	Printing and supply of register, passbook, cash book, collection sheet and money receipts for record-keeping at village level of component-3 of SCMFP.	1	23,16,166
	G 7.0 (SCMFP)	Printing and supply of Brochure under component-3 of SDF (SCMFP)	1	4,81,735
	G 22 (SCMFP)	Production of a video documentary for SDF (SCMFP)	1	4,90,000
	G 24 (SCMFP)	Printing and supply of wall calendar 2022 for SDF (SCMFP)	1	1,44,000
	G-23 (SCMFP)	Printing and supply of Collection Sheet for SDF (SCMFP)	1	4,93,000
	G-25 (SCMFP)	Printing and supply of Diary for SDF (SCMFP)	1	4,25,500
	G 16 (SCMFP)	Printing and supply of Newsletter for SDF (SCMFP)	1	71,599
	Total		9	1,67,08,227
Services	S -1.0 (SCMFP)	Hiring Consulting Firm for conducting baseline survey of 450 Fishers' Community villages of Compoment-3	1	38,97,757
	Total		10	38,97,757
Grand Total for Goods and Services of SCMFP				2,06,05,984

Status of contracts executed (both goods and services for RELIP)

	G 38.0 (RELIP)	Printing and supply of Diary 2022 for SDF (RELIP)	1	4,94,500
	G 54.0 (RELIP)	Printing and supply of Wall Calendar 2022 for SDF (RELIP)	1	4,80,000
	G 55.0 (RELIP)	Printing and supply of Desk Calendar 2022 for SDF (RELIP)	1	3,60,000
	G 15.0 (RELIP)	Printing and supply of Annual Report 2020 for SDF (RELIP)	1	4,97,781
	G 57.0 (RELIP)	Supply of Photographs	1	1,89,750
	NA	Supply of curtain for SDF (RELIP)	1	2,71,196
	NA	Supply of Toner for SDF (RELIP)	1	3,54,300
	NA	Supply of Book Selves for SDF (RELIP)	1	1,20,000
	NA	Supply of TVC for SDF (RELIP)	1	2,98,500





Type	Package No.	Description of Contracts	# of contracts	Contract Amount (BDT)
------	-------------	--------------------------	----------------	-----------------------

Status of contracts executed (both goods and services for RELIP)

	NA	Supply of Telecast on Bangla Vision and ATN Bangla for SDF (RELIP)	1	2,94,000
	NA	Supply of Tyres (4 nos.) for SDF (RELIP)	1	58,050
	NA	Supply of Paper & Tissue SDF (RELIP)	1	3,85,500
		Total	12	38,03,577

Status of contracts executed (both goods and services for CPSP)

Goods	NA	Printing and supply of various sheets	1	2,35,000
		Total	1	2,35,000

AUDITED FINANCIAL STATEMENT



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



An independent member firm of AGN International

BGIC Tower (4th Floor)
34, Topkhana Road
Dhaka-1000, Bangladesh
Tel: +88-02-9553143, 9581786
Fax: +88-02-9571005
E-mail: info@mahfelhuq.com
Web: www.mahfelhuq.com

INDEPENDENT AUDITOR'S REPORT to the Board of Directors of Social Development Foundation (SDF)

Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of **Social Development Foundation (SDF)**, which comprise the consolidated statement of financial position for the year ended 30 June 2021, along with the consolidated statements of income & expenditure, consolidated statement of receipts and payments, consolidated statement of changes in capital fund and consolidated statement of cash flows for the period then ended and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements give a true and fair view, in all material respects of the consolidated financial position of **Social Development Foundation (SDF)** for the year ended 30 June 2021 of its financial performance and its receipts and payments for the period then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

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

Responsibilities of Management and Those Charged with Governance for the Consolidated 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 consolidated financial statements, management is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease



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



An independent member firm of AGN International

BGIC Tower (4th Floor)
34, Topkhana Road
Dhaka-1000, Bangladesh
Tel: +88-02-9553143, 9581786
Fax: +88-02-9571005
E-mail: info@mahfelhuq.com
Web: www.mahfelhuq.com

operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the company financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of 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 consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- 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 company 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 organization'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 organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the company consolidated financial statements, including the disclosures, and whether the consolidated 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.



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



An independent member firm of AGN International

BGIC Tower (4th Floor)
34, Topkhana Road
Dhaka-1000, Bangladesh
Tel: +88-02-9553143, 9581786
Fax: +88-02-9571005
E-mail: info@mahfelhuq.com
Web: www.mahfelhuq.com

Report on other Legal and Regulatory Requirements

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

- 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 accounts 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 consolidated statements of financial position, consolidated statements of income & expenditure and consolidated statement of receipt and payments dealt with by the report are in agreement with the books of account and returns.

Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2112211522-AS603732

Place: Dhaka
Date: 13 November 2021

Social Development Foundation (SDF)
Consolidated Statement of Financial Position
As at 30 June 2021

Particulars	Notes	NJLIP Credit No. 5594-BD			Component-3, SCMFP, IDA Credit no.6326- BD	SDF- CPSP	SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.21 Taka	30.06.20 Taka
		GOB	IDA	Total							
ASSETS											
Non Current Assets											
Property, Plant & Equipment	4.00	-	24,972,072	24,972,072	5,685,169	-	-	-	29,414,324	60,071,565	43,092,565
		-	24,972,072	24,972,072	5,685,169	-	-	-	29,414,324	60,071,565	43,092,565
Current Assets											
Advance, Deposit & Prepayments	5.00	93,712,821	5,750,892	99,463,713	103,381,741	1,024,670,380	24,662,733	2,033,352,995	270,104,258	3,555,635,819	3,819,402,052
Loan to Borrowers		-	-	-	501,360	17,000	-	2,703,000	-	3,221,360	3,830,700
Loan to SDF-CPSP		-	-	-	-	124,700,000	-	-	-	124,700,000	-
Fixed Deposits (FDR)	6.00	-	-	-	-	-	-	2,014,091,189	235,071,048	2,249,162,237	2,257,355,244
Cash & Cash Equivalents	7.00	93,712,821	5,750,892	99,463,713	102,880,381	899,953,380	24,662,733	16,558,806	12,533,210	1,156,052,223	1,558,216,108
		-	-	-	-	-	-	-	-	-	-
Total Assets		93,712,821	30,722,964	124,435,785	109,066,910	1,024,670,380	24,662,733	2,033,352,995	299,518,582	3,615,707,384	3,862,494,617
CAPITAL FUND & LIABILITIES											
Capital Fund											
Retained Surplus		93,712,821	30,722,964	124,435,785	109,066,910	1,001,878,630	24,662,733	2,033,352,995	299,518,582	3,592,915,635	3,862,494,617
		-	-	-	-	22,791,750	-	-	-	22,791,750	-
Current Liabilities											
Loan from SDF Own Fund		-	-	-	-	22,500,000	-	-	-	22,500,000	-
Loan Security Fund		-	-	-	-	291,750	-	-	-	291,750	-
		-	-	-	-	-	-	-	-	-	-
Total Fund & Liabilities		93,712,821	30,722,964	124,435,785	109,066,910	1,024,670,380	24,662,733	2,033,352,995	299,518,582	3,615,707,385	3,862,494,617

The annexed notes form an integral part of these financial statements

Mahfel Huq
Director
Finance & Procurement

Hossain
Managing Director

Mahfel Huq
For and on Behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
ICAB Enrollment No. 1522

Signed in terms of our separate report of even date annexed

Place: Dhaka
Dated: 13 November 2021



DVC: 2112211522AS603732

**Social Development Foundation (SDF)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2021**

Particulars	Notes	GOB	IDA	Total	Component-3, SCMFP, IDA Credit 106,6326- BD	SDF- CPSP	SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.21 Taka	30.06.20 Taka
A. INCOME											
Grant /Fund Received during the year	8.00	-	314,560,050	314,560,050	237,370,018	1,000,000,000	139,407,453	-	-	1,691,337,521	2,600,103,003
Non Operating Income	9.00	9,128,283	-	9,128,283	-	6,258,647	1,025,618	142,419,379	19,881,886	178,713,813	184,320,633
Total Income (A)		9,128,283	314,560,050	323,688,333	237,370,018	1,006,258,647	140,433,071	142,419,379	19,881,886	1,870,051,334	2,784,423,636
B. EXPENDITURE											
Community Institutions and Livelihood Development	10.00	-	669,727,509	669,727,509	-	-	83,089,501	-	-	752,817,010	1,203,502,975
Development and Strengthening Community Institutions	10.01	-	234,215,938	234,215,938	-	-	83,089,501	-	-	317,305,439	414,908,304
Financing of Community Plans	10.02	-	402,071,643	402,071,643	-	-	-	-	-	402,071,643	716,578,178
Nutrition Awareness and Support	10.03	-	33,439,928	33,439,928	-	-	-	-	-	33,439,928	72,016,493
Business Development and Institutional Strengthening	11.00	-	508,388,251	508,388,251	-	-	88,904	-	-	508,477,155	763,441,563
Business Partnerships Development and Market Linkages	11.01	-	241,510,369	241,510,369	-	-	88,904	-	-	241,599,273	550,619,953
Second-tier Institutional Development Support	11.02	-	251,193,397	251,193,397	-	-	-	-	-	251,193,397	186,480,221
Employment Generation Support	11.03	-	15,684,485	15,684,485	-	-	-	-	-	15,684,485	26,341,389
Community Employment and Livelihoods											
Transformation	12.00	-	-	-	390,805,635	-	-	-	-	390,805,635	37,497,473
Fishing Community Institutions and Alternative Livelihoods Development	12.01	-	-	-	390,805,635	-	-	-	-	390,805,635	37,497,473
Business Development and Market Linkage for Alternative Livelihoods											
Project Management, Monitoring and Learning	13.00	250,461,480	33,252,010	283,713,490	-	4,380,017	51,243,019	-	-	339,336,526	331,892,280
Project Management	13.01	250,461,480	572,461	251,033,941	-	4,380,017	51,238,265	-	-	306,642,223	302,965,368
Monitoring and Learning	13.02	-	32,679,549	32,679,549	-	-	14,754	-	-	32,694,303	28,926,912
Depreciation		-	-	-	-	-	-	-	5,165,140	5,165,140	6,362,972
Bank Charges		-	-	-	-	-	-	3,252,798	368,599	3,621,397	1,002,009
Total Expenditure (B)	14.00	250,461,480	1,211,367,770	1,461,829,250	390,805,635	4,380,017	134,471,424	3,252,798	5,535,739	2,000,222,863	2,343,899,272
Excess of Income Over Expenditure (A-B)		(241,333,198)	(896,807,720)	(1,138,140,917)	(153,435,617)	1,001,878,630	6,011,647	139,166,581	14,348,147	(130,171,529)	440,524,364
		9,128,283	314,560,050	323,688,333	237,370,018	1,006,258,647	140,433,071	142,419,379	19,881,886	1,870,051,334	2,784,423,636

The annexed notes form an integral part of these financial statements

[Signature]
Director
Finance & Procurement

[Signature]
Managing Director

[Signature]
Chairperson

Signed in terms of our separate report of even date annexed

Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on Behalf of
Mahiel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DYC-2112-11522AS603732

Place: Dhaka
Dated: 13 November 2021



**Social Development Foundation (SDF)
Consolidated Statement of Receipts & Payments
For the year ended 30 June 2021**

Particulars	Notes	GOB	NILIP Credit No. 5594-BD	IDA	Total	Component-3, SCMFP, IDA	SDF- CPSP	SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.21 Total	30.06.20 Total
RECEIPTS												
Opening Balance		335,046,018	919,370,083	1,254,416,101		262,150,027	-	18,651,086	20,035,787	6,793,807	1,562,046,808	1,260,392,355
Advance		3,432,000	6,000	3,438,000		392,700	-	-	-	-	3,830,700	3,809,909
Cash & Bank Balance		331,614,018	919,364,083	1,250,978,101		261,757,327	-	18,651,086	20,035,787	6,793,807	1,558,216,108	1,256,582,446
Grant / Fund Received during the year	8.00	-	314,560,050	314,560,050		237,370,018	1,000,000,000	139,407,453	-	-	1,691,337,521	2,600,103,003
Loan From SDF- Own Fund		-	-	-		-	22,500,000	-	-	-	22,500,000	-
FDR Encashment		-	-	-		-	-	-	724,144,689	126,308,152	850,452,840	468,630,011
Non Operating Receipts	9.00	9,128,283	-	9,128,283		-	6,550,397	1,025,618	-	1,110,335	18,154,914	19,765,568
Total Receipts		344,174,301	1,233,930,133	1,578,104,434		499,520,045	1,029,050,397	159,084,157	744,520,757	134,212,294	4,144,492,083	4,348,890,936
PAYMENTS												
Investment in FDR		-	-	-		-	124,700,000	-	-	121,679,084	971,638,035	450,730,781
Bank Charges		-	-	-		-	-	-	585,759,306	99,104,131	684,863,437	290,000,000
Loan Disbursed (Principal)		-	-	-		-	-	-	92,192	74,953	167,145	35,411
Loan to SDF- CPSP		-	-	-		-	124,700,000	-	-	-	124,700,000	-
Funds in SIPP II Extension		-	-	-		-	-	-	-	22,500,000	-	-
Community Institutions and Livelihood Development												
Development and Strengthening Community Institutions	10.00	-	686,538,981	686,538,981		-	-	83,089,501	-	-	769,628,482	1,202,979,531
Financing of Community Plans	10.01	-	251,027,410	251,027,410		-	-	83,089,501	-	-	334,116,911	414,334,860
Nutrition Awareness and Support	10.02	-	402,071,643	402,071,643		-	-	-	-	-	402,071,643	716,578,178
Business Development and Institutional Strengthening												
Business Partnerships Development and Market Linkages	11.00	-	508,388,251	508,388,251		-	-	88,904	-	-	508,477,155	763,441,563
Second-tier Institutional Development Support	11.01	-	241,510,369	241,510,369		-	-	88,904	-	-	241,599,273	550,619,953
Employment Generation Support	11.02	-	251,193,397	251,193,397		-	-	-	-	-	251,193,397	186,480,221
Community Employment and Livelihoods Transformation												
Fishing Community Institutions and Alternative Livelihoods	12.00	-	-	-		-	-	-	-	-	396,138,304	37,849,973
Project Management, Monitoring and Learning												
Project Management	13.00	250,461,481	33,252,010	283,713,491		-	4,380,017	51,243,019	-	-	339,336,526	331,892,280
Monitoring and Learning	13.01	250,461,481	572,461	251,033,942		-	4,380,017	51,243,019	-	-	306,642,224	302,965,368
Total Payments	13.02	250,461,481	1,228,179,242	1,478,640,723		396,138,304	129,080,017	134,421,424	715,258,951	121,679,084	2,985,218,502	2,786,844,128
Closing Balance												
Advance		93,712,821	5,750,892	99,463,712		103,381,241	899,970,380	24,662,733	19,261,806	12,533,210	1,150,273,581	1,562,046,808
Cash and Bank Balance		93,712,821	5,750,892	99,463,712		501,360	17,000	-	2,703,000	-	3,221,360	3,810,700
Total		344,174,301	1,233,930,133	1,578,104,434		102,880,381	899,953,380	24,662,733	16,538,806	12,533,210	1,156,052,222	1,558,216,108

The annexed notes form an integral part of these financial statements

[Signature]
Director
Finance & Procurement

[Signature]
Managing Director

Md. Abdul Sattar Sarkar, FCA
ICAB Enrollment No. 1522
For and on Behalf of
Mallid Huq & Co.
Chartered Accountants
Firm Registration No. P-46333
DVC: 21122-115 22 AS603732



Place: Dhaka
Date: 13 November 2021

**Social Development Foundation (SDF)
Consolidated Statement of Changes in Capital Fund
For the year ended 30 June 2021**

Particulars	Notes	NILIP Credit No. 5594-BD			Component-3, SCMFP, IDA Credit no.6326- BD	SDF- CPSP	SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.2021 Taka	30.06.2020 Taka
		GOB	IDA	Total							
Opening Balance		335,046,018	927,530,684	1,262,576,702	262,502,527	-	18,651,086	2,033,593,867	285,170,435	3,862,494,617	3,582,665,623
Add: Addition during the year		-	-	-	-	-	-	-	-	-	-
Less: Fund to SIPP II Extension		-	-	-	-	-	-	(139,407,453)	-	(139,407,453)	(160,695,370)
Less: Prior year adjustment		-	-	-	-	-	-	-	-	-	-
Add: Excess of Income Over Expenditure during the year		(241,333,198)	(896,807,720)	(1,138,140,918)	(153,435,617)	1,001,878,630	6,011,647	139,166,581	14,348,147	(130,171,530)	440,524,364
Closing Balance as on 30 June 2021		93,712,820	30,722,964	124,435,784	109,066,910	1,001,878,630	24,662,733	2,033,352,995	299,518,582	3,592,915,634	3,862,494,617

The annexed notes form an integral part of these financial statements

Mahirul Haq

Director
Finance & Procurement

Hossain

Managing Director

[Signature]

Chairperson

Signed in terms of our separate report of even date annexed

Place: Dhaka
Dated: 13 November 2021



**Social Development Foundation (SDF)
Consolidated Statement of Cash Flows
For the year ended 30 June 2021**

Particulars	Notes	NUIP Credit No. 5594-BD			Component-3, SCMPP, IDA Credit no.6326	SDF- CPSP	SDF SIPP II Extension	SDF Endowment Fund	SDF Own Fund	30.06.21 Taka	30.06.20 Taka
		GOB	IDA	Total							
A. Cash Flow from Operating Activities:											
Excess of Income over Expenditure (I) involved in Cash Flows:		(241,333,198)	(896,807,720)	(1,138,140,918)	(153,435,617)	1,001,878,630	6,011,647	139,166,581	14,348,147	(130,171,530)	440,534,364
Depreciation on Fixed Assets		-	10,497,907	10,497,907	1,421,292	-	-	-	5,165,140	17,084,339	9,962,986
Payments		3,432,000	6,000	3,438,000	(108,660)	(17,000)	-	(2,703,000)	-	609,340	(20,791)
Increase/(Decrease) in Advance Received from GOB		-	-	-	-	(124,700,000)	-	-	-	(124,700,000)	-
Total Unadjusted Amount (II)		3,432,000	10,503,907	13,935,907	1,312,632	(124,717,000)	-	(2,703,000)	5,165,140	(107,006,321)	9,942,195
Net Cash used in Operating Activities (I+II)		(237,901,198)	(886,303,813)	(1,124,205,011)	(152,122,985)	877,161,630	6,011,647	136,463,581	19,513,287	(237,177,851)	450,466,560
B. Cash Flow from Investing Activities											
Acquisition of Fixed Assets		-	(27,309,379)	(27,309,379)	(6,753,961)	-	-	-	-	(34,063,340)	(3,179,071)
Increase / (Decrease) in Fixed Deposit		-	-	-	-	-	-	(533,109)	8,726,116	8,193,008	15,041,544
Net Cash used in Investing Activities		-	(27,309,379)	(27,309,379)	(6,753,961)	-	-	(533,109)	8,726,116	(25,870,332)	11,862,473
C. Cash Flow from Financing Activities											
Fund Transfer to SIPP II Extension		-	-	-	-	-	-	(139,407,453)	-	(139,407,453)	(160,695,370)
LOAN Security fund		-	-	-	-	291,750	-	-	-	291,750	-
Fund Transfer from Own Fund to CPSP		-	-	-	-	22,500,000	-	-	(22,500,000)	-	-
Net Cash used in Financing Activities		(237,901,198)	(913,613,192)	(1,151,514,390)	(158,876,946)	899,953,380	6,011,647	(139,407,453)	(22,500,000)	(139,115,703)	(160,695,370)
Equivalents (A+B+C)		331,614,018	919,364,083	1,250,978,101	261,757,327	-	18,651,086	20,035,787	6,793,807	1,558,216,108	1,256,582,445
Cash & Cash Equivalents at the beginning of the year		93,712,820	5,750,891	99,463,711	102,880,381	899,953,380	24,662,733	16,558,806	12,533,210	1,156,052,221	1,558,216,108
Cash & Cash Equivalents at the end of the year											

The annexed notes form an integral part of these financial statements

Mahfel Huq
Director
Finance & Procurement

Mahfel Huq
Managing Director

Mahfel Huq
Chairman

Place: Dhaka
Dated: 13 November 2021





Social Development Foundation (SDF)
Nuton Jibon Livelihood Improvement Project (NJLIP)
IDA Credit No. 5594-BD

Notes to the Consolidated Financial Statements

As at and For the year ended 30 June 2021

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 to the hands of the poor to help them raise themselves out of poverty.

1.01 PROJECTS CURRENT STATUS

The early achievement of "ENJLIP" project, the Ministry of Finance, Financial Institution 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). 3. SDF- CPSP
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
Name of the last Statutory	Mahfel Huq & Co Chartered Accountants
Name of the current Statutory	Mahfel Huq & Co Chartered Accountants
Current audit period	July 2020 to June 2021
No of Governing Body	4
Date of last AGM held	December 20, 2020

2.01 MANAGEMENT – Board of Directors

SERIAL NO	NAME	
1	Mr. Md. Abdus Samad Former Senior Secretary Government of the People's Republic of Bangladesh	Chairperson
2	Ms. Aroma Datta Honorable Member of the Parliament, Executive Director, PRIP Trust	Member
3	Dr. Nomita Halder Managing Director Palli Karma-Shahayak Foundation (PKSF)	Member
4	Mr. Arijit Chowdhury Additional 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 Khondker Country Director Global Alliance for Improve Nutrition, Bangladesh	Member
9	A.Z.M Sakhawat Hossain Managing Director, Social Development Foundation (SDF)	Member Secretary

Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
4.00	Property, Plant & Equipment			
	NJLIP (IDA)	4.01	24,972,072	8,160,601
	SDF Own Fund	4.02	29,414,324	34,579,464
	SCMFP	4.03	5,685,169	352,500
			60,071,565	43,092,565
4.01	NJLIP (IDA)			
	Cost			
	Opening Balance		21,840,771	19,014,200
	Add: Purchase During the year		27,309,379	2,826,571
	Less: Prior year adjustment		-	-
	Total (A)		49,150,150	21,840,771
	B. Depreciation			
	Opening Balance		13,680,171	10,280,155
	Less: Prior year adjustment		-	-
	Add: Charged during the year		10,497,907	3,400,015
	Total (B)		24,178,078	13,680,170
	Written Down Value as on 30 June 2021 (A-B)		24,972,072	8,160,601
4.02	SDF Own Fund			
	Cost			
	Opening Balance		144,636,605	144,636,605
	Add: Purchase during the year		-	-
	Total (A)		144,636,605	144,636,605
	Depreciation			
	Opening Balance		110,057,140	103,494,169
	Add: depreciation charged during the year		5,165,140	6,562,972
	Total (B)		115,222,280	110,057,141
	Written Down Value as on 30 June 2020 (A-B)		29,414,324	34,579,464
	The details hereof have been shown in Annexure "A/1" & "A/2"			
4.03	SCMFP			
	Cost			
	Opening Balance		352,500	352,500
	Add: Purchase During the year		6,753,961	-
	Less: Prior year adjustment		-	-
	Total (A)		7,106,461	352,500
	B. Depreciation			
	Opening Balance		-	-
	Less: Prior year adjustment		-	-
	Add: Charged during the year		1,421,292	-
	Total (B)		1,421,292	-
	Written Down Value as on 30 June 2021 (A-B)		5,685,169	352,500
5.00	Advance, Deposit & Prepayments			
	NJLIP-GoB	5.01	-	3,432,000
	NJLIP-IDA	5.02	-	6,000
	SDF SIPP II Extension	5.03	-	-
	SCMFP	5.04	501,360	392,700
	Endowment Fund	5.05	2,703,000	-
	CPSP	5.06	17,000	-
	Total		3,221,360	3,830,700



SL	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
5.01	NJLIP-GoB			
	Mr. Md. Abul Kashem, Asstt. Manager-Admin		-	380,000
	Advance to Md. Luthful Hannan, Asst. Manager Accounts		-	20,000
	Mr. Md. Delowar Hossain, Landlord		-	2,500,000
	Trust Filling Station		-	200,000
	Deposit With BTTB		-	3,000
	Sub Total Head Office		-	3,103,000
	Mr. Md. Bazlur Rahman Sheikh, Landlord Khulna Regional Office		-	245,000
	Mr. Md. Ashraf Ali Shaikh, Landlord Khulna District Office		-	84,000
	Sub Total Khulna Region		-	329,000
	Total		-	3,432,000
5.02	NJLIP-IDA			
	Mr. Md. Alauddin, Landlord, Khulna		-	-
	Mr. Md. Saifullah, Landlord, Maharajpur Cluster, Khulna		-	6,000
	Sub Total Khulna Region		-	6,000
5.03	SDF SIPP II Extension			
	Loan to Sustainable Coastal and Marin Fisheries Project		-	-
	Sub Total National Level		-	-
5.04	SCMFP			
	Head Office	5.04.01	120,000	120,000
	Advance to Chattagram Region	5.04.02	260,000	70,000
	Cluster Offices, Chattogram Region	5.04.03	40,000	-
	Advance: Khulna Region	5.04.04	-	161,500
	Cluster Offices, Khulna Region	5.04.05	53,200	41,200
	Cluster Offices, Barisal Region	5.04.06	28,160	-
			501,360	392,700
5.05	Endowment Fund			
	Advance against SDF Head Office Rent		2,500,000	-
	Trust Filling Station		200,000	-
	Deposit With BTTB		3,000	-
			2,703,000	-
5.06	CPSP			
	Advance to Staff Working		17,000	-
			17,000	-
5.04.01	Head Office			
	Mst. Meherun Nesa, Land Lord, Ctg. Regional office		120,000	120,000
			120,000	120,000
5.04.02	Advance to Chattagram Region			
	Mr. Md. Shafayetul Alam, Land Lord, Cluster Office, Cox's Bazar		260,000	70,000
			260,000	70,000
5.04.03	Cluster Offices, Chattogram Region			
	Advance to Cluster Office, Cox's Bazar Sadar, Chattagram		5,000	-
	Advance to Cluster Office, Kutubdia, Chattagram		5,000	-
	Advance to Cluster Office, Laxmipur Sadar, Chattagram		5,000	-
	Advance to Cluster Office, Moheshkhali, Chattagram		5,000	-
	Advance to Cluster Office, Ramgoti, Chattagram		5,000	-
	Advance to Cluster Office, Sonagazi, Chattagram		5,000	-
	Advance to Cluster Office, Subarnachar, Chattagram		5,000	-
	Advance to Cluster Office, Teknaf, Chattagram		5,000	-
			40,000	-





Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
5.04.04	Advance: Khulna Region			
	Advance to BM Rezaul Karim, Landlord, Khulna RO		-	154,000
	Advance to Khalilur Hasan, RO, Khulna		-	7,500
			-	161,500
5.04.05	Cluster Offices, Khulna Region			
	Advance to Ms. Dipali Khatun, Land Lord, Cluster Office, Dacope		6,700	6,700
	Advance to Felix Rozario, Landlord, Mongla Cluster, Bagerhat		-	12,000
	Advance to Mr. Md. Abdul Hannan Mollah, Land Lord, Cluster Office, Rampal		6,500	5,500
	Advance to Md. Mehedi Hasan, Land Lord, Shoronkhola Cluster, Bagerhat		-	5,000
	Advance to Md. Nurul Amin, Landlord, Koyra Cluster, Khulna		-	8,000
	Advance to Sobuj Kumar Das, Landlord, Dumuria Cluster, Khulna		-	4,000
	Advance to Cluster Office, Dacope		5,000	-
	Advance to Dumuria Cluster		5,000	-
	Advance to Cluster Office, Koyra		5,000	-
	Advance to Cluster Office, Mongla		5,000	-
	Advance to Cluster Office, Paikgacha		5,000	-
	Advance to Cluster Office, Rampal		5,000	-
	Advance to Cluster Office, Shyamnagar		5,000	-
	Advance to Cluster Office, Shoronkhola		5,000	-
			53,200	41,200
5.04.06	Cluster Offices, Barisal Region			
	Advance to Chanchal Kumar Saha, CO, Daulatkhan, Bhola		2,008	-
	Advance to Gautam Chandra Day, CO, Najirpur Cluster, Pirojpur		2,020	-
	Advance to Md. Abdul Kader, CO, Ujirpur Cluster Office, Barisal		2,027	-
	Advance to Md. Arif Hossen, CO, Rangabali Cluster, Patuakhali		2,079	-
	Advance to Md. Ashikur Rahman, CO, Amtoli Cluster, Barguna		285	-
	Advance to Md. Azizur Rahman, CO, Bakergonj Cluster, Barisal		330	-
	Advance to Md. Mostafizar Rahaman Mondol, CO, Taltoli, Barguna		1,116	-
	Advance to Md. Mostofa, CO, Indurkani Cluster, Pirojpur		1,787	-
	Advance to Md. Nazrul Islam, CO, Bhandaria Cluster, Pirojpur		563	-
	Advance to Md. Nazrul Islam, CO, Kalapara Cluster, Patuakhali		512	-
	Advance to Md. Poberul Islam, CO, Barguna Sadar, Barguna		1,637	-
	Advance to Md. Rabiul Alam, CO, Dasmina Cluster, Patuakhali		590	-
	Advance to Md. Rafiqul Islam, CO, Mehendigonj Cluster, Barisal		789	-



Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
	Advance to Md. Rustom Ali, CO, Bauphal Cluster, Patuakhali		500	-
	Advance to Md. Shariful Islam, CO, Patuakhali Sadar, Patuakhali		2,091	-
	Advance to Md. Suzaullah, CO, Banaripara Cluster, Barisal		2,049	-
	Advance to Mohammad Aynal Hoque Khan, CO, Bhola Sadar, Bhola		1,025	-
	Advance to Mohammad Golum Mostafa Gazi, CO, Charfasson Cluster Office, Bhola		2,416	-
	Advance to Monera Akter, CO, Barishal Sadar Cluster, Barisal		1,459	-
	Advance to Prosanto Kumar Kunda, CO, Patharghata Cluster Office, Barguna		562	-
	Advance to Md. Azmol Hoque, CO Monpura Cluster, SCMFP, Barishal		2,315	-
			28,160	-
6.00	Fixed Deposit (FDR)			
	SDF Endowment Fund		2,014,091,189	2,013,558,080
	SDF Own Fund		235,071,048	243,797,164
	Total		2,249,162,236	2,257,355,244
	The details hereof have been shown in Annexure "B" & "C"			
7.00	Cash & Cash Equivalents			
	NJLIP-GOB	7.01	93,712,821	331,614,018
	NJLIP-IDA	7.02	5,750,892	919,364,083
	SIPP II Extension	7.03	24,662,733	18,651,086
	SDF Endowment Fund	7.04	16,558,806	20,035,787
	SDF Own Fund	7.05	12,533,210	6,793,807
	SCMFP	7.06	102,880,381	261,757,327
	CPSP	7.07	899,953,380	-
	Total		153,218,462	1,558,216,108
7.01	Cash at Bank, NJLIP-GOB			
	Bank & Branch	Account No.		
	Janata Bank Ltd., Mohammadpur Corp Br. Dhaka	SND A/c No. 0100019425805	92,177,566	322,168,606
	AB Bank Ltd., Shyamoli Br. Dhaka	SND A/c No. 4032797374430	21,044	6,156
	Sub Total - Head Office		92,198,610	322,174,762
	Agrani Bank Ltd., Battala Br. Barisal	SND A/c No. 0200005463267	484,992	1,132,807
	Agrani Bank Ltd., Main Road Br. Pirojpur	SND A/c No. 0200012724677	-	347,248
	Agrani Bank Ltd., Sadar Road Br. Barisal	SND A/c No. 0200005469800	-	879,157
	Agrani Bank Ltd., Main Road Br. Bagerhat	SND A/c No. 36000526	-	15,915
	Agrani Bank Ltd., Shariatpur Br. Shariatpur	SND A/c No. 0200005764291	-	165,712
	Sub Total - Barisal Region		484,992	2,540,839
	Sonali Bank Ltd., Khulna Corp. Br., Khulna	SND A/c No. 36000873	496,875	2,172,982
	AB Bank Ltd., Khulna Br. Khulna,	SND A/c No. 4301798194000	-	60
	Sonali Bank Ltd., KDA New Market. Br. Khulna,	SND A/c No. 2712803000028	-	123,252
	Sonali Bank Ltd., Satkhira Br. Satkhira,	SND A/c No. 2818303000066	-	70,391
	Sonali Bank Ltd., Rangpur Corp. Br., Rangpur	SND A/c No. 004001977	-	146,330
	Sub Total - Khulna Region		496,875	2,513,015





Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
	Sonali Bank Ltd., Mymensingh Corp Br. Mymensingh	SND A/c No. 240012335	532,344	3,522,071
	Sonali Bank Ltd., Mymensingh Corp Br. Mymensingh	SND A/c No. 240012355	-	232,258
	Sonali Bank Ltd., Dorgah Gate Corp Br. Sylhet	SND A/c No. 5610103000022	-	163,461
	Sonali Bank Ltd., BISE Building Br. Comilla	SND A/c No. 1302903000008	-	135,098
	Sonali Bank Ltd., Chandpur Br. Chandpur	SND A/c No. 1502403000027	-	269,961
	Sonali Bank Ltd., Sherpur Br. Sherpur	SND A/c No. 6201803000123	-	62,553
	Sub Total - Mymensingh Region		532,344	4,385,402
	Total Cash at Bank, NJLIP-GOB		93,712,821	331,614,018
7.02	Cash at Bank, NJLIP-IDA			
	Sonali Bank Ltd., Lalmatia Br. Dhaka	SND A/c No.	1,104,013	763,574,563
	Sub Total - Head Office		1,104,013	763,574,563
	Agrani Bank Ltd., Battala Br. Barisal	SND A/c No. 0200005463301	9,213	17,351,690
	Agrani Bank Ltd., Main Road Br. Pirojpur	SND A/c No. 0200012724098	-	1,415,270
	Agrani Bank Ltd., Sadar Road Br. Barisal	SND A/c No. 0200005469989	-	134,982
	Agrani Bank Ltd., Main Road Br. Bagerhat	SND A/c No. 36000518	-	120,490
	Agrani Bank Ltd., Shariatpur Br. Shariatpur	SND A/c No. 0200005763802	-	1,510,302
	Sub Total - Barisal Region		9,213	20,532,734
	Sonali Bank Ltd., Rangpur Corp. Br.,	SND A/c No. 004001966	-	114,449
	Sonali Bank Ltd., KDA New Market. Br. Khulna	SND A/c No. 2712803000029	-	471,203
	Sonali Bank Ltd., Khulna Corp. Br.,	SND A/c No. 360008881	4,585,491	75,495,708
	Sonali Bank Ltd., Satkhira Br. Satkhira,	No. 2818303000067	-	211,796
	Sonali Bank Ltd., Naogoan Corp. Br.,	SND A/c No. 36000597	-	-
	Sonali Bank Ltd., Kurigram Br.,	SND A/c No. 33015187	-	-
	Sonali Bank Ltd., Niuphamari Main Br.,	No. 5309003000134	-	-
	Sonali Bank Ltd., Dinajpur Corp. Br.,	SND A/c No. 36000798	-	-
	Sonali Bank Ltd., Gaibandha Br. Gaibandha,	SND A/c No. 5106003000093	-	-
	Sub Total - Khulna Region		4,585,491	76,293,156
	Sonali Bank Ltd., Mymensingh Corp Br. Mymensingh	SND A/c No. 240012345	52,175	62,865
	Sonali Bank Ltd., Jamalpur Br. Jamalpur	SND A/c No. 36000667	-	-
	Sonali Bank Ltd., Mymensingh Corp Br. Mymensingh	SND A/c No. 240012325	-	57,316,325
	Sonali Bank Ltd., Sirajgonj Br. Sirajgonj	SND A/c No. 4215003000064	-	-
	Sonali Bank Ltd., Dorgah Gate Corp Br. Sylhet	SND A/c No. 5610103000023	-	1,155,674
	Sonali Bank Ltd., BISE Building Br. Comilla	SND A/c No. 1302903000009	-	31,502
	Sonali Bank Ltd., Chandpur Br. Chandpur	SND A/c No. 1502403000028	-	132,595
	Sonali Bank Ltd., Sherpur Br. Sherpur	SND A/c No. 6201803000124	-	264,669
	Sub Total - Mymensingh Region		52,175	58,963,630
	Total Cash at Bank, NJLIP-IDA		5,750,892	919,364,083





Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
7.03	Cash at Bank, SIPP II Extension			
	Janata Bank Ltd., Mohammadpur Corp Br. Dhaka	SND A/c No.	2,505,807	11,884,415
	Sub Total - Head Office		2,505,807	11,884,415
	Agrani Bank Ltd., Battala Br. Barisal	SND A/c No. 0200010151468	6,525,653	167,431
	Agrani Bank Ltd., Battala Br. Barisal	SND A/c No. 0200010151808	541	230,262
	Agrani Bank Ltd., Main Road Br. Pirojpur	SND A/c No. 0200012724785	1,000	19,205
	Agrani Bank Ltd., Main Road Br. Bagerhat	SND A/c No. 0200010170088	1,079	40,291
	Agrani Bank Ltd., Natun Bazar Br. Patuakhali	SND A/c No. 0200010156324	529	47,950
	Janata Bank Ltd., Barguna Br.	No.0100098314070	1,392	54,918
	Sub Total - Barisal Region		6,530,194	560,057
	Sonali Bank Ltd., Khulna Corp. Br.,	SND A/c No.271536000931	8,539,667	2,324,691
	Sonali Bank Ltd., Rangpur Corp. Br.,	SND A/c No.5019503000095	1,000	105,655
	Sonali Bank Ltd., Naogaon Corp. Br.,	SND A/c No.4814003000061	2,000	87,448
	Sonali Bank Ltd., Kurigram Br.,	SND A/c No.5208403000167	2,000	75,073
	Sonali Bank Ltd., Nilphamari Main Br.,	SND A/c No.5309003000142	2,000	55,767
	Sonali Bank Ltd., Dinajpur Corp. Br.,	SND A/c No.1809303000075	1,000	75,517
	Sonali Bank Ltd., Gaibandha Br. Gaibandha,	SND A/c No.5106003000102	2,000	206,698
	Sub Total - Khulna Region		8,549,667	2,930,849
	Sonali Bank Ltd., Mymensingh Corp Br. Districe Office	SND A/c No.3316703000093	2,376	232,901
	Sonali Bank Ltd., Jamalpur Br. Jamalpur	SND A/c No.2608803000065	2,031	2,299
	Sonali Bank Ltd., Mymensingh Corp Br. Regional office	SND A/c No.3316703000092	7,065,209	2,781,577
	Sonali Bank Ltd., Sirajgonj Br. Sirajgonj	SND A/c No.4215003000066	2,274	106,682
	Sonali Bank Ltd., Dorgah Gate Corp Br. Sylhet	SND A/C No.5610103000024	2,856	99,085
	Sonali Bank Ltd., Sherpur Br. Sherpur	SND A/C No.6201803000129	2,319	53,222
	Sub Total - Mymensingh Region		7,077,065	3,275,766
	Total Cash at Bank, SIPP II Extension		24,662,733	18,651,086
7.04	SDF Endowment Fund			
	Janata Bank Ltd., Zero Point Corporate Br.	SND A/C No.0235-0320000607	16,558,806	20,035,787
			16,558,806	20,035,787
7.05	SDF Own Fund			
	Sonali Bank Ltd. Prime Ministers Office Corporate	SND-0107336000107	8,677,922	3,839,965
	Sonali Bank Ltd. Prime Ministers Office Corporate	CAGOV-0107333019653	61,671	61,671
	Sonali Bank Ltd. Mymensingh Corporate Br.	SND-3316240012375	1,979,151	1,500,315
	Agrani Bank Ltd. Battala Br. Barisal	SB-0200004039437	1,243,947	1,075,052
	Sonali Bank Ltd. Khulna Corporate Br.	SB-271534223773	570,519	316,804
			12,533,210	6,793,807
7.06	Cash at Bank, SCMEP			
	Janata Bank Ltd. Mohammadpur Corporate Br. Dhaka	SND-0100165842264	100,305,273	246,827,107
	Janata Bank Ltd. Barishal Corporate Br. Barishal,	SND-0100211656632	707,624	7,916,981
	Sonali Bank Ltd. Chattogram Medical College Br. Chattogram...	SND-1017303000015	878,581	3,448,854
	Sonali Bank Ltd. Khulna Corporate Br. Khulna...	SND-2715103000059	988,903	3,564,385
			102,880,381	261,757,327
7.07	SDF-CPSP			
	SDF Stimulus Package Fund	7.07.1	880,848,713	-
	SDF Cr Progr Under Stimulus Package	07.07.2	19,104,667	-
			899,953,380	-





Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
7.07.1	SDF Stimulus Package Fund			
	Agrani Bank Ltd. Mohammadpur Br.	SND-0200016768519	848,158,630	-
	Agrani Bank Ltd. Choto Bazar Br. Mymensing	SND-0200016946720	785,043	-
	Agrani Bank Ltd. Sherpur Br., Sherpur	SND-0200016946784	155,927	-
	Agrani Bank Ltd. Baburhat Br., Chandpur	SND-0200016946405	4,277,533	-
	Agrani Bank Ltd., Medical Collage Br., Cumilla	SND- 0200016944803	280,068	-
	Agrani Bank Ltd., Sader Road Br., Barishal	SND-0200016965087	2,488,958	-
	Agrani Bank Ltd., Nuton Bazar Br., Patuakhali	SND-0200016975240	69,856	-
	Agrani Bank Ltd., Main Road Br., Pirojpur	SND-0200016970393	63,035	-
	Agrani Bank Ltd., Rangpur Br., Rangpur	SND-0200016991765	54,411	-
	Agrani Bank Ltd., Maldahpatty, Dinajpur	SND-0200016989145	251,736	-
	Agrani Bank Ltd., Kurigram Br., Kurigram	SND-0200016991174	3,149,425	-
	Agrani Bank Ltd., Nilphamari Br., Nilphamari	SND-0200016992184	5,555,586	-
	Agrani Bank Ltd., Naogaon Br., Naogaon	SND-0200017005537	8,809,310	-
	Agrani Bank Ltd., KDA New Market Br. Khulna	SND-0200016989258	6,749,195	-
			880,848,713	-
07.07.2	SDF Cr Progr Under Stimulus Package			
	Agrani Bank Ltd. Mohammadpur Br.	SND-0200016927792	17,587,145	-
	Agrani Bank Ltd. Choto Bazar Br. Mymensing	SND-0200016946734	149,172	-
	Agrani Bank Ltd. Sherpur Br., Sherpur	SND-0200016946762	222,130	-
	Agrani Bank Ltd. Baburhat Br., Chandpur	SND-0200016946485	71,917	-
	Agrani Bank Ltd., Medical Collage Br., Cumilla	SND- 0200016944571	104,350	-
	Agrani Bank Ltd., Sader Road Br., Barishal	SND-0200016964701	192,974	-
	Agrani Bank Ltd., Nuton Bazar Br., Patuakhali	SND-0200016975172	67,136	-
	Agrani Bank Ltd., Main Road Br., Pirojpur	SND-0200016970114	8,093	-
	Agrani Bank Ltd., Rangpur Br., Rangpur	SND-0200016992484	50,958	-
	Agrani Bank Ltd., Maldahpatty, Dinajpur	SND-0200016989348	78,041	-
	Agrani Bank Ltd., Kurigram Br., Kurigram	SND-0200016991408	115,631	-
	Agrani Bank Ltd., Nilphamari Br., Nilphamari	SND-0200016992914	77,885	-
	Agrani Bank Ltd., Naogaon Br., Naogaon	SND-0200017005579	68,239	-
	Agrani Bank Ltd., KDA New Market Br., Khulna	SND-0200016988660	330,996	-
			19,104,667	-
8.00	Grants			
	NJLIP-GOB		-	-
	NJLIP-IDA		314,560,050	2,139,407,633
	SDF SIPP II Extension		139,407,453	160,695,370
	SDF Endowment Fund		-	-
	SCMFP		237,370,018	300,000,000
	CPSP		1,000,000,000	-
			1,691,337,521	2,600,103,003
9.00	Non operating income			
	NJLIP-GOB	9.01	9,128,283	15,320,993
	SDF SIPP II Extension	9.02	1,025,618	357,898
	SDF Endowment Fund	9.03	142,419,379	144,082,669
	Own Fund	9.04	19,881,886	24,559,073
	CPSP	9.05	6,550,397	-
			179,005,563	184,320,633
9.01	NJLIP-GOB			
	Interest Income	09.01.01	9,128,283	15,320,993
	Miscellaneous Income		-	-
			9,128,283	15,320,993



Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
09.01.01	Interest Income			
	National Level		8,870,472	15,142,841
	Barisal Region		67,936	70,226
	Mymensingh Region		80,950	86,071
	Khulna Region		108,925	21,855
			9,128,283	15,320,993
9.02	SDF SIPP II Extension			
	Interest Income	09.02.01	1,025,618	357,898
	Miscellaneous Income		-	-
			1,025,618	357,898
09.02.01	Interest Income			
	National Level		836,764	259,031
	Barisal Region		48,523	29,308
	Mymensingh Region		58,391	48,249
	Khulna Region		81,940	21,310
			1,025,618	357,898
9.03	SDF Endowment Fund			
	Interest on FDRs		142,079,098	144,082,452
	Interest on End Fund Main Acct:JB-607		-	217
	Miscellaneous Income		340,281	-
			142,419,379	144,082,669
	Balance as per Comprehensive Income		142,419,379	144,082,669
	FDR Encashed		724,144,689	450,746,067
	Balance as per Receipts & Payments Accounts		866,564,068	594,828,736
9.04	SDF Own Fund			
	Interest Income		-	-
	Miscellaneous Income:		-	-
	Interest on Miscellaneous		207,840	121,324
	Other Receipts		902,495	3,965,136
			1,110,335	4,086,460
	Balance as per Comprehensive Income		1,110,335	4,086,460
	Interest Income		18,771,551	20,472,613.00
	Balance as per Receipts & Payments Accounts		19,881,886	24,559,073
9.05	CPSP			
	Sale of Loan Application Fund		4,770	-
	Sale of Pass Book		3,070	-
	Loan Security Fund		291,750	-
	Bank Interest		6,248,607	-
	Other Receipts		2,200	-
	Balance as per Receipts & Payment		6,550,397	-
	Loan Security Fund		291,750	-
	Balance as per Comprehensive Income		6,258,647	-
10.00	Community Institutions and Livelihood Development			
	Development and Strengthening Community Institutions	10.01	317,305,439	414,908,304
	Financing of Community Plans	10.02	402,071,643	716,578,178
	Nutrition Awareness and Support	10.03	33,439,928	72,016,493
			752,817,010	1,203,502,975

Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
10.01	Development and Strengthening Community Institutions			
	NJLIP-IDA	10.01.01	234,215,938	278,582,361
	SDF SIPP II Extension	10.01.02	83,089,501	136,325,943
			317,305,439	414,908,304
10.01.01	NJLIP-IDA			
	National Level		29,144,803	4,126,746
	Barisal Region		66,958,933	76,282,552
	Mymensingh Region		89,070,767	111,974,920
	Khulna Region		65,852,907	85,624,699
	Balance as per Receipts & Payments Accounts		251,027,410	278,008,917
	Add: Depreciation		10,497,907	3,400,015
	Less: Previous year Accounts Payable		-	-
	Less: Non Current Assets		(27,309,379)	(2,826,571)
	Balance as per Comprehensive Income		234,215,938	278,582,361
10.01.02	SDF SIPP II Extension			
	National Level		11,589	-
	Barisal Region		31,529,860	47,242,694
	Mymensingh Region		24,618,339	40,558,185
	Khulna Region		26,929,713	48,525,064
	Balance as per Receipts & Payments Accounts		83,089,501	136,325,943
	Add: Depreciation		-	-
	Less: Previous year Accounts Payable		-	-
	Less: Non Current Assets		-	-
	Balance as per Comprehensive Income		83,089,501	136,325,943
10.02	Financing of Community Plans			
	NJLIP-IDA	10.02.01	402,071,643	716,578,178
			402,071,643	716,578,178
10.02.01	NJLIP-IDA			
	National Level		-	-
	Barisal Region		126,291,912	194,078,885
	Mymensingh Region		133,488,935	286,579,722
	Khulna Region		142,290,796	235,919,571
			402,071,643	716,578,178
10.03	Nutrition Awareness and Support			
	NJLIP-IDA	10.03.01	33,439,928	72,016,493
			33,439,928	72,016,493
10.03.01	NJLIP-IDA			
	National Level		30,865,927	66,279,840
	Barisal Region		483,197	2,926,086
	Mymensingh Region		2,077,412	2,421,992
	Khulna Region		13,392	388,575
			33,439,928	72,016,493
11.00	Business Development and Institutional Strengthening			
	Business Partnerships Development and Market Linkages	11.01	241,599,273	550,619,953
	Second-tier Institutional Development Support	11.02	251,193,397	186,480,221
	Employment Generation Support	11.03	15,684,485	26,341,389
			508,477,155	763,441,563
11.01	Business Partnerships Development and Market Linkages			
	NJLIP-IDA	11.01.01	241,510,369	550,619,953
	SIPP-2		88,904	-
			241,599,273	550,619,953

Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
11.01.01	NJLIP-IDA			
	National Level		2,577,728	6,413,600
	Barisal Region		74,853,359	153,982,791
	Mymensingh Region		93,473,512	224,102,548
	Khulna Region		70,605,770	166,121,014
			241,510,369	550,619,953
11.02	Second-tier Institutional Development Support			
	NJLIP-IDA	11.02.01	251,193,397	186,480,221
			251,193,397	186,480,221
11.02.01	NJLIP-IDA			
	National Level		-	-
	Barisal Region		60,392,467	21,522,162
	Mymensingh Region		124,869,816	42,265,505
	Khulna Region		65,931,114	122,692,554
			251,193,397	186,480,221
11.03	Employment Generation Support			
	NJLIP-IDA	11.03.01	15,684,485	26,341,389
			15,684,485	26,341,389
11.03.01	NJLIP-IDA			
	National Level		550,525	1,109,897
	Barisal Region		4,489,864	6,071,504
	Mymensingh Region		7,526,579	7,874,020
	Khulna Region		3,117,517	11,285,968
			15,684,485	26,341,389
12.00	Community Employment and Livelihoods Transformation			
	Fishing Community Institutions and Alternative Livelihoods Development	12.01	390,805,635	37,497,473
	Business Development and Market Linkage for Alternative Livelihoods		-	-
			390,805,635	37,497,473
12.01	Fishing Community Institutions and Alternative Livelihoods Development			
	Pay & Allowances of Officers & Staff : Head Office and 1-Regions		42,268,712	12,364,001
	Grants , Aid		226,037,259	-
	Professional Services		1,753,991	-
	Administrative Expenses		16,738,447	6,282,013
	Training		95,790,118	18,408,817
	Special Expenses		6,310,756	268,501
	Printing & Stationery		326,760	58,641
	Repairs & Maintenance		158,300	115,500
	Office Equipment		1,373,309	-
	Furniture & Fixtures		5,380,652	-
	Machinery & Equipment not elsewhere classified		-	352,500
	Balance as per Receipts & Payments Accounts		396,138,304	37,849,973
	Add: Depreciation		1,421,292	-
	Less: Non Current Assets		(6,753,961)	(352,500)
	Balance as per Comprehensive Income		390,805,635	37,497,473
13.00	Project Management, Monitoring and Learning			
	Project Management	13.01	306,642,223	302,965,368
	Monitoring and Learning	13.02	32,679,549	28,926,912
			339,321,772	331,892,280
13.01	Project Management			
	NJLIP-GOB	13.01.01	250,461,480	260,567,685
	NJLIP-IDA	13.01.02	572,461	2,859,937
	SDF SIPP II Extension	13.01.03	51,228,265	39,537,746
	SDF Endowment Fund		-	-
	SDF Own Fund		-	-
	SDF-CPSP	13.01.04	4,380,017	-
			306,642,223	302,965,368



Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
13.01.01	NJLIP-GOB			
	National Level		92,985,291	96,983,792
	Barisal Region		49,825,841	53,418,830
	Mymensingh Region		60,635,464	63,912,611
	Khulna Region		47,014,885	46,252,452
	Balance as per Receipts & Payments Accounts		250,461,480	260,567,685
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	-
	Balance as per Comprehensive Income		250,461,480	260,567,685
13.01.02	NJLIP-IDA			
	National Level		558,711	2,793,651
	Barisal Region		-	28,416
	Mymensingh Region		13,750	-
	Khulna Region		-	37,870
	Balance as per Receipts & Payments Accounts		572,461	2,859,937
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	-
	Balance as per Comprehensive Income		572,461	2,859,937
13.01.03	SDF SIPP II Extension			
	National Level		22,421	21,261
	Barisal Region		9,349,385	7,871,598
	Mymensingh Region		12,495,547	8,704,792
	Khulna Region		29,360,912	22,940,095
	Balance as per Receipts & Payments Accounts		51,228,265	39,537,746
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	-
	Balance as per Comprehensive Income		51,228,265	39,537,746
13.01.04	SDF-CPSP			
	Salary & Emoluments		3,406,044	-
	Office Expenses		973,973	-
	Balance as per Receipts & Payments Accounts		4,380,017	-
	Add: Depreciation		-	-
	Add: Accounts Payable		-	-
	Less: Previous year Accounts Payable		-	-
	Balance as per Comprehensive Income		4,380,017	-
13.02	Monitoring and Learning			
	NJLIP-IDA	13.02.01	32,679,549	28,926,912
	SDF SIPP II Extension	13.02.01	14,754	-
			32,679,549	28,926,912
13.02.01	NJLIP-IDA			
	National Level		30,159,008	22,772,968
	Barisal Region		1,104,229	1,607,020
	Mymensingh Region		779,696	1,780,087
	Khulna Region		636,616	2,766,837
			32,679,549	28,926,912
13.02.01	SDF SIPP II Extension			
	National Level		-	-
	Barisal Region		-	-
	Mymensingh Region		14,754	-
	Khulna Region		-	-
			14,754	-



Sl.	Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
14.00	Bank Charges			
	SDF Endowment Fund	14.01	3,252,798	823,026
	SDF Own Fund	14.02	368,599	178,983
			<u>3,621,397</u>	<u>1,002,009</u>
14.01	SDF Endowment Fund			
	Bank Charges on FDR		3,160,606	796,844
	Bank Charges on End Fund Main Acct. JB-607		92,192	26,183
			<u>3,252,798</u>	<u>823,026</u>
14.02	SDF Own Fund			
	Bank Charges on FDR		293,646	169,755
	Bank charges on Miscellaneous Accts.		74,953	9,228
			<u>368,599</u>	<u>178,983</u>



Area Coverage

RELI

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

NJLIP

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

SIPP-II

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

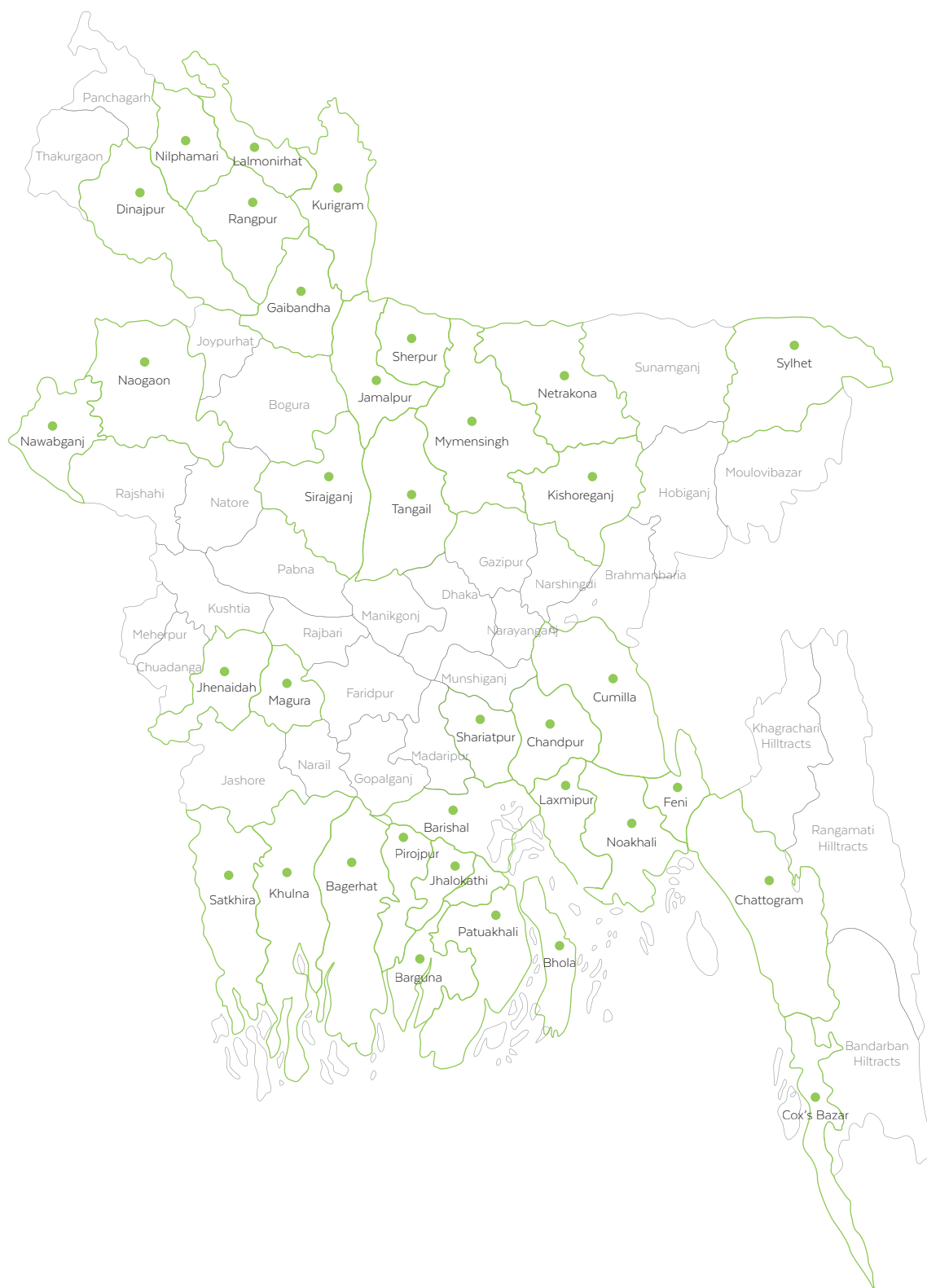
SCMFP

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

CPSP

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

Project wise SDF coverage area of 35 districts



BOARD OF DIRECTORS &



Mr. Md. Abdus Samad

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



Ms. Aroma Datta

Hon'ble Member, Parliament of the People's Republic of Bangladesh & Vice Chairperson and Advisor, PRIP Trust & Member, Board of Directors & General Body



Mr. Mohammad Ali

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



Dr. Nomita Halder, ndc

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



Mr. Arijit Chowdhury

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



Ms. Nazma Mobarek

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



Mr. Md. Azharul Islam Khan

Director General (Grade-I) Department of Youth Development & Member
Board of Directors & General Body



Ms. Sheepa Hafiza

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



Dr. Rudaba Khondker

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

GENERAL BODY



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



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



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



Mr. Ram Chandra Das
Director General (Grade-I)
Department of Women Affairs
&
Member, General Body



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



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



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



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

