



SDF REPORT 2014

Social Development Foundation (SDF)

was established by the Government of Bangladesh under the Ministry of Finance as an autonomous and “not-for-profit” organization and was registered under the Companies Act-1994 on July 28, 2001.

SDF promotes inclusive and sustainable human development and works to reduce poverty in all its dimensions.

VISION

Empowering communities to overcome poverty

MISSION

SDF enriches and sustains the lives and livelihoods of Bangladesh's excluded hardcore poor through an integrated program of empowerment, capacity building, finance and social investment. SDF sets communities in charge of their own development and facilitates that development according to community demands.

CORE VALUES

Unity and equity

Use of local resources

Belief and trust in community wisdom

Transparency and accountability at all levels of program implementation

Building self-reliant and sustainable institutions of the poor at community level.

the future enters into us,
in order to transform itself in us,
long before it happens

– RAINER MARIA RILKE

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SDF

Chairperson's Statement

Being privileged to be a part of another triumphant year, as we bid adieu, I intend to enunciate my utter contentment for all the strenuous efforts rendered under the dynamic leadership of SDF management to ameliorate the quality of life and livelihoods of the impoverished people of Bangladesh including the vulnerable through Social Investment Program Project (SIPP-II). As we stride to the New Year, the euphoria of responding to new challenges and objectives would indeed motivate us to reinforce our commitment to turn things in action so as to hit the road of supremacy towards a society free of poverty.

Empowering the targeted community for collective development, our ongoing journey to alleviate poverty set SDF at the prominent role of par excellence intertwined with prima facie evidences of scaling up the life and livelihoods of extreme poor and poor cohorts.

Nonetheless, we have learnt lessons, faced stark challenges and grew up over time that paved our way to progress for more interventions in the upcoming year with a wider coverage for the third phase of the ongoing project i.e. Nuton Jibon Livelihood Improvement Project (NJLIP) scheduled to be launched in July 2015. Most importantly, we neither take successes for granted nor risk becoming complacent rather our attainments so far shaped us to become more resolute and punctilious to deal with the multitude of persisting development challenges in line with pursuing Millennium Development Goals (MDGs) and turning to a major partner of development of Government of Bangladesh.

Albeit the preceding year 2014 was challenging for us, our pragmatic approach ushered to prioritise implementation needs in achieving the project development objectives (PDOs) in a bid to wrap-up the project by June 2015 which is one year earlier of set deadline and transiting to the follow-up one (NJLIP) with a budget envelope of US\$220 million, double the amount of the current one. I wouldn't hesitate to convey my unfeigned gratitude to the Government of Bangladesh including Bank and Financial Institutions Division, Finance Division and Economic Relations Division (ERD), Ministry of Finance for their guidance and support all the way to pursue our vision and to be strategically aligned. Obviously, I must accentuate the enduring partnership with World Bank ab initio in our journey of eradicating poverty that definitely helped to achieve all the staggering successes over the year.

People, are the one that an organisation makes the most important investment have always been my belief. Admittedly, I have never ceased to be impressed by the professionalism of SDF's employees at all levels which I must recognise especially their relentless

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contribution, enthusiasm and the spirit of fighting tooth and nail for all the achievements till date.

It appeared to be prerogative to be the chairperson of such a great organisation devoted to work for the destitute and to be part of its continued growth, I, per procurationem of the Board of Directors would call all associate stakeholders and interest groups to work together to face the challenges ahead and become partners of a promising future. I would take the opportunity to acknowledge the prudent support of all members of Board of Directors to turn the organisation into a sustainable one and epitome of development sector.

I have great white hope to work with our closely knitted family of SDF in the future to strive for a country free from indigence.

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



SDF

Managing Director's Statement

SDF's goal for the next six years is to help 2.25 million beneficiaries, especially women and youth, rebuild their communities and strengthen their resilience against future disasters

through a publication that showcases the results we have achieved through our common vision to make measurable differences in the lives of poor and marginalised people in particular women in Bangladesh. The other far-reaching development achievements are substantially improving the lives of the poor and those who have long been underserved.

SDF's goal for the next six years is to help 2.25 million beneficiaries, especially women and youth, rebuild their communities and strengthen their resilience against future disasters. Over the six years, new investments will be made in our workforce, such as, enhanced training and development and more opportunities to test new ideas and incubate new projects.

We would like to take the opportunity to thank the Government and World Bank, and the Board of Directors, whose collaboration, guidance, trust and support we deeply value. We remain committed to continuing to support the Government of Bangladesh as it continues to lead the way not only in reaching the middle-income status, but also in becoming a model of sustainable human development. Their unflagging support has brought new opportunities and new hope to the disadvantaged who had none in the past.

I want to thank all the SDF staff for their relentless efforts to help us reach where we stand today and also for providing necessary information and utmost support in preparing this report.

AZM Sakhawat Hossain
Managing Director, SDF

Assessing the past, looking at the future

As we kick off 2015, I would like to thank you all for all the contributions you made during this past year. The year 2014 has been a big year in terms of what we learned, what we achieved and what we changed brightening more lives. I'm proud of what we have collectively done. It's energising to feel the momentum and enthusiasm in moving forward. In all of its working areas, SDF supports progress that is sustainable, inclusive and resilient to setbacks. In 2014, our commitment to the values of innovation, integrity, inclusiveness and effectiveness was further strengthened through our ceaseless efforts to create opportunities for the poor.

SDF Annual Report is a comprehensive overview of our current focus, structure, and strategies and how we strengthen the overall objectives of SDF. These three categories are expanded upon to show in detail how we work, where we work, and our goals for the future. This report spotlights results from actions across core dimensions of development, from youth employment and livelihood development, to community finance, to resilience, to the management of finite natural resources. All our efforts are aimed at overarching and increasingly achievable goals: to help Bangladesh eradicate poverty and significantly reduce inequalities.

2014, a momentous year for SDF, a year of achievements, large and small,

for the 6 million population, benefitting from SDF's programs. It was highly encouraging to see such a pervasive and the overwhelming spirit of optimism and volunteering. It was a year of positive change for millions of target people of SDF's working areas. This report outlines our efforts to reach the disadvantaged who have gone unreached; to drive change for the most vulnerable, disadvantaged and excluded people. The year was also a pivotal one for SDF as this organisation has prepared a follow up operation titled "**Nuton Jibon Livelihood Improvement Project (NJLIP)**" to be launched in July 2015 with a budget of US \$220 million.

Since its inception in 2001, SDF has grown to become one of the most successful development organisations in Bangladesh in poverty alleviation. The year marks another formidable stride towards attaining self-sufficiency for SDF. The stories like that of Nazma, Jamila and others, exemplify the achievements of SDF in assisting marginalised people, catalysing change and helping to reduce extreme poverty. By telling their stories, we wish to remember and honour the real life experiences and challenges of those we serve. Behind the numbers and pieces of data are hundreds of thousands, if not millions, of the outreached, each with a story to tell about a simple desire to survive, thrive and be happy.

This is also an opportunity for us to commemorate our valued partnership

From the Managing Director's Desk



Expanding the Horizon

Nuton Jibon Livelihood Improvement Project (NJLIP)

1 Year Ahead of Closure

Rainer Maria Rilke's words say it best: "The future enters into us, in order to transform itself in us, long before it happens." With the courage to transform individually, we have collectively transformed this organization and seized the great opportunity ahead. Having reached the vast majority to our restructuring milestones already, we are going to expand our horizon based on shared goals and mutual accountability. The organization is on a growth spree by extending its reach for a better today and an even better tomorrow.

The recent initiatives of SDF at redefining its mission and strategic approaches enable it to make a significant progress during the year 2014 by gaining increased stature at community development and in finding its niche intervention and adjustments. To look at its fundamental inscription with increased demand and desire, SDF had to wade through several issues. It is grappling with challenges to navigate prosperity and catalyzing efforts towards establishing strong and equitable society consecutively. In this regard, a follow-up project "Nuton Jibon Livelihood Improvement Project (NJLIP)" is going to be launched in July 2015 with a budget of US\$ 220 million.

To assist the most disadvantaged people in their fight against poverty, SDF challenges the frontiers of poverty reduction. Our recognition in poverty alleviation has given us moments of reflection, allowing us to march forward with better poise to fulfill our vision of a society free from discrimination. The faces of poverty and deprivation will challenge in time, and SDF armed with the strength it derives from the people it serves and the unbending determination of its

ever-increasing workforce, will surely tackle the challenges as they emerge in the future.

Poverty is the world's greatest challenge and now the paramount issue is to translate challenges into reality. To reduce poverty, rural development should be a process rooted in the simultaneous enhancement of livelihoods and reduction of multiple vulnerabilities. Since its inception in 2001, SDF has grown to become one of the most successful development organizations in Bangladesh in poverty alleviation.

The development journey of SDF started from Jamalpur and Gaibandha and the journey was preceded by a modest vision. The vision was to change the precarious condition of the underprivileged community. The vision was backed by specific strategy and concerted programs. Through trial and error method of implementation of its programs, SDF has today come to a point with its expansion to a substantial extent. This long journey of SDF was accompanied by its competent workforce and treasure of experience. During this long period, the failures of program implementation were matched by a cache of success stories.

SDF has completed more than 14 years of its development efforts among the outreach through self-governed community institutions—the Social Investment Program Project (SIPP). The building block of SIPP was a combination of livelihood support, empowerment, access to finance, and community development. An impact evaluation showed that the program was sailing ahead constantly to make commitment and

endeavors tied to specific targets through increased beneficiary incomes, participation and access to microfinance, increased empowerment of the predominantly female beneficiaries and positively impacted youth employment & food security.

The project was intended as a all-scale pilot, to test new CDD financing and institutional arrangements for improving access to local infrastructure and basic services. This project was carried out in about 943 villages of the most poverty prone areas of Jamalpur and Gaibandha districts in three phases since its commencement in 2003. Within the same framework of CDD, SDF implemented three thematic innovative pilot projects- Pilot Healthcare Program, Monga Mitigation Initiative Pilot Project (MMIPP) and Rural Piped Water Supply Pilot Program with the main SIPP Pilot through the financial assistance from the Government and World Bank.

In 2008, the program was scaled-up under the Social Investment Program Project (SIPP-I), covering seven districts and 1,947 villages (incl. additional financing) and introduced new opportunities for improving access to financial resources for extreme poor and poor. A follow-up project "Empowerment and Livelihood Improvement Nuton Jibon Project (SIPP-II)" was launched in July 2011 for a period of five years expanding activities into 3,200 villages in 16 districts and around 3,200 villages through its towering performances for doubling the development of the underprivileged people. By ensuring planned services properly, SDF has been facilitating pragmatic changes throughout disadvantaged community contributing to their

In consequence of catalyzing community people's own endeavors to a great extent, SDF streamlined internal processes to increase the efficiency and effectiveness of its programs and organization as a whole

financial and social emancipation comprehensively. In the course of implementing different development programs for more than a decade, a remarkable number of the disadvantaged people became successful to translate their vicious circle of poverty to the virtuous cycle of prosperity.

With the objective to improve livelihoods of the poor and extreme poor in the project areas, Nuton Jibon Livelihood Improvement Project would support poor and extreme poor in around 2,500 new villages in 12 districts (around 500,000 poor and extreme poor households (6 million beneficiaries). The project would also continue to provide support to the 3,200 villages supported under SIPP-II through higher level institutional and producer group support (around 3 million beneficiaries). The selection of upazilas is based on poverty ranking of upazilas and clustering considerations. SIPP supported around 600,000 poor and extreme poor households (3.0 million beneficiaries) in 3,200 villages in 16 districts.

The selection criteria would result in deepening of intervention in districts in which SIPP has already been active, by adding additional upazilas that are among those with the highest percentage of poor according to the latest Bangladesh Poverty Maps¹; and expanding into upazilas in additional districts. The project would work in a total of 21 districts: i. nine districts will be supported with second generation activities in villages mobilized under SIPP-II; ii. seven districts will have ongoing SIPP-II villages and new

villages in additional upazilas; and iii. villages in selected upazilas in five new districts (Chandpur, Comilla, Khulna, Satkhira, Shariatpur) will be added².

However, with the advent of time and as per the demand and reality, SDF now has added one new sub-component known as Nutrition Awareness and Support. This would aim to raise awareness, improve attitudes and practices that enhance nutritional outcomes for targeted beneficiaries in selected project areas and that support beneficiaries in optimizing their livelihood activities. Activities proposed under the project would focus on awareness building, behavioral change for personal hygiene, food preparation, food choices and mainstreaming nutrition sensitive actions, particularly in selected income generating activities of beneficiaries. The target group for the nutrition related activities comprises a sub-set of project beneficiaries that are among the core focus group for nutrition interventions – pregnant and lactating mothers and young children under the age of five. Behavioral change campaigns and awareness building would be facilitated by SDF using the established community mechanism, while nutrition support activities would be outsourced to experienced players/NGOs in the intervention areas. Activities to be covered under the support would be: i. promoting better hand washing practices amongst beneficiaries, particularly before food preparation, feeding of babies and when using sanitation facilities; ii. promoting better infant and child feeding practices for pregnant and lactating mothers; and iii. mainstreaming nutrition sensitive actions into selected income generating activities. Additional support would be sought from Government institutions such as clinics and line agencies for continuous community training on nutrition related issues and

improved agricultural practices. It is also expected that the recently negotiated Bank project on Income Support for the Poorest would reach out to some of the target groups on nutrition.

SDF's phenomenal initiatives have increased the scope of activities for the poor and hardcore poor in different areas of livelihood improvement and its sustainability through SIPP. SDF's innovative programs has created transformative options to access comprehensive and qualitative living. Over the years, this program has been able to bring about changes in the lives and livelihoods of the target people and has created an encouraging impact on their families, society and economy. In consequence of catalyzing community people's own endeavors to a great extent, SDF streamlined internal processes to increase the efficiency and effectiveness of its programs and organization as a whole. We put in place a new strategic plan to guide our equity focused work over the next six years across all our priorities. The face of poverty and deprivation will change in time, and SDF, armed with the strength it derives from the people it serves and the unbending determination of its ever-increasing workforce, will surely tackle the challenges as they emerge in the future.

¹ The Poverty Maps were published in 2014 by the Bangladesh Bureau of Statistics (BBS). They were initiated in 2012 to produce reliable poverty estimates and use data from the 2010 Household Income and Expenditure Survey (HIES) and the 2011 Population Census. The HIES is conducted by the BBS every 4-5 years and is the main data source for official poverty related statistics in Bangladesh.

² One upazila (Moksudpur in Gopalganj) is also eligible per poverty criteria and will be supported through one of the other district offices.

GLIMPSSES

Livelihoods: Women Empowerment

In order to address the development challenges, SDF has been implementing a wide range of diversified programs with special emphasis to livelihood improvement of the disadvantaged community. This organization believes that scaling up life skill in dealing with challenges is the stepping stone to sustainable development. This organization brought about changes in the lives of the poor, neglected and destitute people, especially women of the society, through their empowerment, self reliance and improvement of life style by its endeavors for sustainable development. In 2014, a total of **38,585** NJG members were given skill development training- beef fattening, dairy, goat and poultry rearing etc. and they received **193,082** loans from Sabolombi Fund (SF) to start Income Generating Activities (IGAs).

Not only income raising, this program also contributes to women empowerment. It has been found that 95% of women are the members of village institutions and among them 92% are the decision makers. To win the war on poverty as a whole, its livelihoods programs were designed properly to cater to the beneficiaries covering wide range of population in light of alleviating poverty in its working areas.

Community Finance

Its main goal is to ensure socio-economic uplift and empowering the disadvantaged people especially women through community finance provision of savings and favorable access to credit has enabled the poor to invest money in productive activities. Thus they have been able to manage their risks better, built their assets gradually, developed their own micro-enterprises, enhanced their earning capacity and ultimately enjoy an improved quality of life. The beneficiaries have been able to accumulate a total of BDT **408.25** million as their own savings. Through this process, an amount of BDT **92.99** million has been disbursed among **18,733** new NJG members as internal lending during the reporting year. A total of **1,93,084** NJG members received BDT 2825.70 million as Shabolombi Loan till date.

Community Infrastructure and Social Services Fund (CISF)

With a vision to win the war on poverty as a whole, its pro-poor programs are designed properly to cater to the beneficiaries covering the wide range of population. Through CISF, the poor and very poor benefited substantially from rural roads through access to state services in areas such as health, education, agricultural extension, and provision of information. Improved rural roads created the conditions for better access of people to services, and of services to the villages. Such improvements



reduce the perception of isolation and remoteness among the poor and very poor.

In 2014, the village communities, mostly women, constructed a total of **2,700** Kilometers of earthen road within their villages and contributed towards creating a good communication road network linking different institutions, markets etc. Besides, a total of **5,496** culverts were constructed within the project areas removing water logging and prolonging the cultivation facilities for the farmers. In addition, a total of **6,463** tube-wells were installed at different villages within the project areas that provide pure drinking water and thus preventing the common diseases like diarrhea and arsenic contamination etc.

Youth and Employment

SDF's mission is to provide inclusive employment opportunities for youth and make them skilled to cope with rigorous indigence due to lack of access to knowledge, literacy and productive resources especially credit. Our purpose is to prepare youth in realizing their potential to become self-sufficient through skill development as well as providing employment opportunities.

The overall unifying element is that a total of **54,195** youths (84%) have been mobilized into **3,897** NJG youth groups. A total of **45,753** youths gained skills through various training programs and **44,823** youths have been employed against the project target of **50,000** direct employment.

SDF works closely with the private and government sectors at all levels to sensitize them on their role and responsibility towards creating decent employment opportunities for youth. Among the **44,823** employed youths, a total of **21,248** (47%) youths were employed through development of linkages with various employers like- G4S Security Services Ltd., Apex Adelchi Footwear Ltd., various Export Processing Zones Authorities, various garment industries and a total of **23,575** youths were employed at the local level in various self-employment initiatives like mobile servicing, electrical house wiring, mini- garments, welding, various mechanical works etc. In the year of 2014, a total of **11,652** youths were trained, while **11,728** employed through wage and self-employment initiatives.

Second Generations Institution/NJCS

SDF has the dream of an evenhanded society in which village inhabitants can work together to form second tier institution to attain a higher degree of self-reliance in managing their own affairs and achieve a higher and sustainable standard of living. This organization has brought changes in the lives of the poor, unskilled and destitute people, especially women, through their empowerment, self-reliance and improvement of lifestyle by its endeavors for sustainable development. In order to sustain gains of the past and explore new opportunities, village institutions are aggregated at higher levels and networked at federation which is known as Nuton Jibon Community Society (NJCS).

During the reporting period, "Nuton Jibon" Community Societies (NJCS) at cluster and district levels of Jamalpur, Gaibandha, Barguna and Nilphamari districts have been formed, trained and started functioning. And all the societies both at cluster and district level have established their own offices.

A total of **1,934** (Jamalpur- **661**, Rangpur- **763** and Barisal- **510**) villages under **9** districts of three regions have mobilized as member of concerned NJCS and more than 80% villages under SIPP II in all the **9** districts enrolled as members of the NJCSs.

In the reporting year, a total of **3,624** Producer Groups have been formed on different IGAs like-beef fattening, dairy, poultry, fisheries etc. and are being supported by the NJCS though providing technical assistance. Furthermore, formal partnerships between NJCS and different agencies have been developed with Grameen Danon Foods Ltd., BRAC Dairy Ltd., Milk

Vitae Ltd., Novatis Bangladesh Ltd., Renata Ltd., Bondhu Chula etc. for technical support and marketing. Linkages have been developed with livestock, Youth Development, Fisheries Department and Jamalpur Sugar Mills Ltd. for technical assistance.

The project has identified a total of **12,189** (Rangpur- **4,176**, Jamalpur- **4,413** and Barisal- **3,600**) CPs out of whom **5,639** CPs have been registered and are providing services to villagers on different aspect of development activities under SIPP. More community members are also under process of identification as CP.

Capacity Building Cell

There is no alternative in scaling up skill in dealing with challenges for implementing programs more efficiently. In this aspect Capacity Building Cell has been playing a significant role since the inception of SIPP-II by using central and regional own resource team. A total of **3,475** staffs have been trained in 2014. According to training plan around **103,706** community participants have been trained in different trades specially livestock and nonfarm trades on livelihood development including institutional capacity buildings(VCO community financing operation skills).

CB cell has organized and conducted a number of workshops on program planning, formulation, operation, management, monitoring-learning and evaluation etc. Staffs and community from district, region and central level participated in the workshops. In the reporting year, about **3,909** participants from regional and district level have participated in the workshops.



INFORMATION, EDUCATION AND COMMUNICATION (IEC)

PROMOTION

The essential of **Information, Education and Communication (IEC)** combines strategies, approaches and methods that enable individuals, families, groups, organisations and communities to play active roles in achieving, protecting and sustaining their own selves. As embodied, IEC is the process of learning that empowers people to make decisions, modify behaviours and change social conditions. In response to demands in the course of time, SDF had to address the cyclical challenges coping with prevailing social ethos and circumstances. If development can be seen as a fabric woven out of the activities of millions of people, communication represents the essential thread that binds them together. Against this backdrop, the IEC unit of SDF has become a powerful catalyst in addressing the needs and interests of the disadvantaged communities in its working areas. SDF's overarching vision of communication is flexible enough to accommodate the diverse national and regional circumstances. Nonetheless, SDF attained a significant success in its field based interventions. As per the target set in individual program plans, SDF's achievement hit the mark.

HIGHLIGHTS

In the reporting year, SDF showcased success stories achievements, mobilised resources and shared best practices that have been reflected in communication materials developed. Besides, an IEC Consultant has been hired to develop the Communication Strategy for the upcoming Nuton Jibon Livelihood Improvement Project (NJLIP). This unit also published diaries and desk calendars for the year 2015. A national seminar was arranged to communicate the message of the role of SDF in poverty alleviation where the Honourable Minister of Finance graced the occasion as the chief guest. The honourable State Minister graced the occasion as special guest whilst the honourable Secretary, BFID, MoF presided over the meeting. In addition, the IEC unit has been publishing quarterly newsletters on a regular basis. During the reporting period, it has also prepared festoons and one pager that portrayed the activities of this organisation.

It has been catalytic in initiating behavioural changes among the community people through the IEC campaign. For raising awareness and encouraging participation in the project activities, a variety of communication materials have been utilised during the period. In 2014, SDF enhanced the public image through strategic communications by way of series of interviews of its management which were broadcasted in the TV channels and newspapers highlighting its several core activities and success stories. It also developed relations with local, regional and national media to bring the achievements of SDF to public notice.



Orientation on preparation of Urea Molasses Block and its usage



Hasi Rani, Ghutabasa, Barguna

**SUCCESS
STORY**

Self-reliant Hasi Rani

The IEC campaign launched under SIPP-II became a catalyst in the life of Hasi Rani as she had a significant change in her life through increased participation in social and economic activities. Whipped by poverty, her family was looking for the silver lining behind the clouds. Inhabitant of Ghutabasa village of Barguna, Hasi tells her success story:

“I was married off with a poor carpenter when I was in class IX. A few years after our marriage, my father-in-law separated us from the family and we had no other place to stay except the verandah. I was at my wit’s end when my family started living in utter poverty. We had to starve many days with the kids. People hated and avoided me as I was a poor woman. They thought I would go to them and asked for some favour.”

There is always a silver lining behind the clouds. In those grave days when she was dipped down into poverty, she suddenly came to know about SDF and through IEC campaign, she learned about the ‘Nuton Jibon’ project and its activities- how they were going to improve the socio-economic conditions and empowering the deprived and poverty stricken women like her and also the poor and outreached people. She got her registered as VCO cashier in 2010. This membership turned the new leaf of her life. To earn the bread and butter for her family, she leased 15 decimal lands for shared cropping in order to produce vegetables commercially by borrowing BDT 2,000 as Internal Lending (IL). Motivated by the campaign, she received practical training on homestead gardening which helped her to produce vegetables in a short time.

The training and awareness program that she came to know through the campaign, boosted her level of awareness and knowledge. She again borrowed BDT 15,000 as Shabolombi Loan and bought a cow which is now expected to give birth a calf. After repayment of that loan, she again borrowed BDT 35,000 as SF loan this year for expanding her vegetable business and leased 80 decimals of land. She has already cultivated 10 different types of vegetables from which she could profit BDT 20,000. Besides, she is expecting to earn another one lakh taka from her other businesses.

A beaming Rani says “I’m now well-off and it has happened only because of Nuton Jibon.”



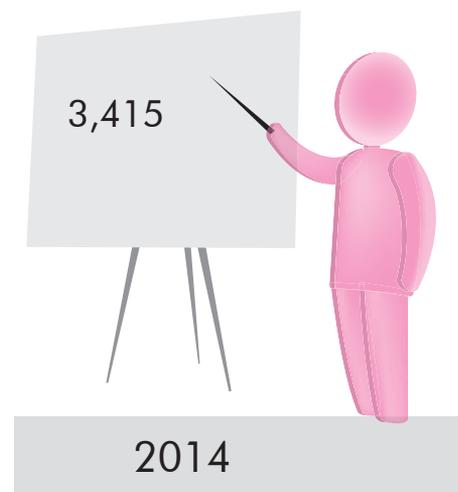
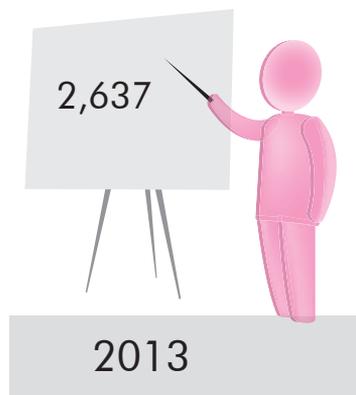
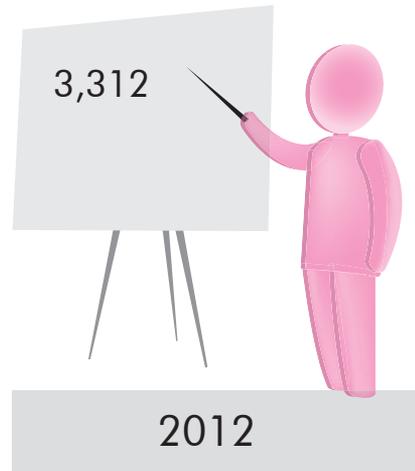
CAPACITY BUILDING

ENLIGHTENMENT

Capacity building is a drive that strengthens the collective ability of a community. SDF has been giving a new momentum to rural areas under its projects through the array that imparts experience, increase opportunities, and enhance involvement in the decisions that affect the frontline extension actors i.e. 'cluster staff' and key target beneficiaries 'communities' from central to field level. This has been building confidence, skills, structures and knowledge to increase the opportunities of the communities to enable them to make a real difference to the services, activities and changes that take place in their areas.

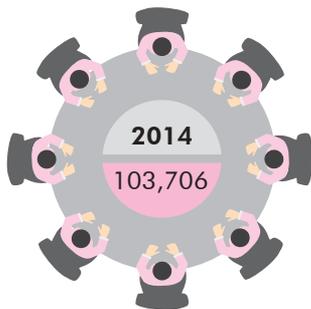
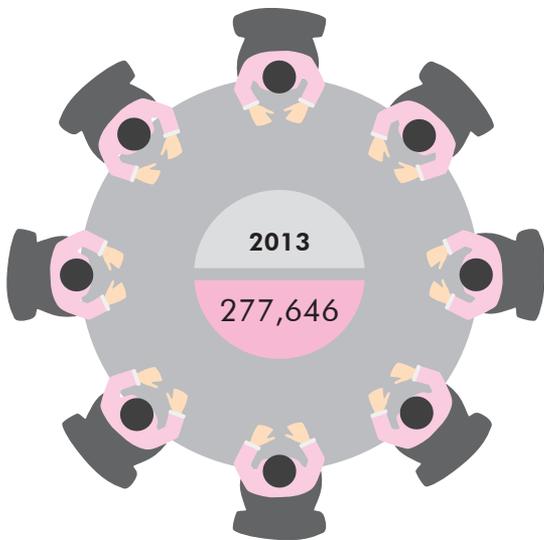
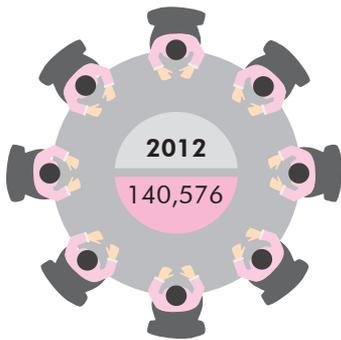
HIGHLIGHTS

In 2014, 'Nuton Jibon' focused on Training Needs Assessment (TNA) conducted by CBSG and CBC. These support programs help to achieve its objectives and goals as a whole. Besides, Strategic Skill Development Plan (SSDP-short, medium and long term) was prepared and executed. Also, Thematic Technical Course Manuals development (five themes) and facilitating TOT Trainings (under short term plan) were accomplished. A total of **150** Master Trainers(MT)/ Core Resource Teams were developed. In addition, tailor-made capacity building trainings for the SDF staff (Communication and Facilitation, Livelihood Development and Finance and Accounts Management) were carried out during the reporting period. As part of SDF's ongoing adaptive measures, this project undertook designing and development of NJCS Awareness Training Plan and held NJCS workshops, in (NJLIP) Nuton Jibon Livelihood Improvement Project areas.



Yearwise SDF Staff Training

Community Capacity Building Training



Rumi Sultana, Khamarshingjani, Mymensingh

SUCCESS STORY

Augmenting the willpower to move forward

Excellence is an art won by training and habituation and the purpose of training is to enlighten and polish up the spirit. Rumi Sultana, a community bookkeeper of Khamarshingjani-02 village, Mymensingh district made a revolutionary change in her life through developing her skill and capacity by SDF’s Capacity Building Cell’s training programs.

She is a youth group (NJG-13) member of the village who joined the Nuton Jibon group with her mother at the initial stage. At that time she was studying HSC and became the Village Credit Organization (VCO) secretary. As the bookkeeper’s position was vacant at the time, she was found to be the most eligible candidate for it.

She has been carrying out VO-related official activities – updating group/SSC control ledger, GS/VCO/SPC cashbook, check issue register, display board and resolutions, and maintaining bill-voucher and accounting-related documents, etc. She received training on savings and loan activity, account management and community finance from Gram Samiti which helped her become more skilled and efficient in accomplishing VO activities. Leadership training prepared her to manage time, work as a team, set goals, start conversations, facilitate meetings, and make effective presentations.

All the members of the organisation rely on her for upholding official activities. During the period of February to March, 2013, Rumi alone had to perform all the activities.

Her earning increased from Tk. 500 to 1000 per month as VO honorarium and so is her fame. Having heard about her expertise, an NGO offered her a position of health worker with a better remuneration. But she refused the offer and continued to work as the community bookkeeper of the village. “I started with this Gram Samiti, this is my organisation and I love working here. My aim is to help my people run this organisation successfully,” she replied.

Rumi dreams of having a better job on completion of her graduation as she has the experience of working as a community bookkeeper and this will enable her to support her family and the Gram Samiti better.

The project beneficiaries have almost doubled their average monthly HH income through undertaking different IGAs such as livestock, poultry, small trade, agriculture etc.

Staff training

Since the beginning of SIPP-II, the first round capacity building training was conducted up to 2013, providing training to **2,637** staff and **277,646** community members. To determine further field requirements, SDF CB Cell, with the assistance of CBSG conducted Training Needs Assessment (TNA) in late 2013, and based on the TNA findings, SDF developed short, medium and long-term Strategic Skill Development Plan (SSDP) for 2014 and onwards. Under the short-term plan, a total of five skill development training courses were designed and implemented by hiring CBSG (Capacity Building Service Group) in the first quarter of 2014. The key steps of the short-term plan included the formulation of five skill development training modules, organising five training courses, **150** Master Trainers (MTs) development and COM modules revision etc.



Training on Accounting and Book Keeping by CBSG



COMMUNITY FINANCE

GROWTH

Innovative, community focused and sustainable, SDF's **Community Finance** program is a critical component of its holistic approach to support livelihoods. This collective effort contributed to greatly increased cash flow in the rural economy, employment generation, and the development of millions of micro and small entrepreneurs. SDF's program provides a range of financial services to the poor, thereby broadening the scope of financial inclusion of those not served by the conventional banking system. Its borrowers, mostly women, use the loans to better manage their household finances and engage in various income-generating activities to build a livelihood for themselves and their families. SDF designed its community financing program through the lens of social pragmatic and sustainable development with the objective to create self and wage-based employment. While unlocking livelihood opportunities for the under privileged people, it also contributes towards establishing social equity and fundamental human rights. In the end it results in poverty reduction through building resilience which continues to supplement sustainable development.

TREND ANALYSIS

HIGHLIGHTS

Community Finance is functioning in **3,262** villages. Since January 2014, a total of **43** new Nuton Jibon Groups (NJGs) have been formed and 15,014 new NJG members have enrolled, bringing the total to **616,036** who deposited an amount of BDT **93.28** million savings during the reporting period and the cumulative savings stand at BDT **408.25** million. The percentage of savings depositor (NJG members) is 95%.

An amount of BDT **92.99** million was disbursed among **18,733** new NJG members as internal lending. The cumulative amount disbursed as internal lending is BDT **427.45** million among **177,270** NJG members. The outstanding portfolio against internal lending is BDT 95.64 million. On Time Recovery Rate (OTR) of internal lending stands at 95%.

A total of **193,084** NJG members received BDT **2,825.70** million as Shabolombi Loan during this reporting period. The cumulative amount disbursed among **389,068** NJG members is BDT **7,179.18** million. The outstanding portfolio of Shabolombi Loan stands at BDT **2,270.27** million at the end of December 2014. In this period, the outstanding Shabolombi loan increased by BDT **512.54** million compared to December 2013. On time Recovery Rate (OTR) of Shabolombi Loan (SF) stands at 94%.

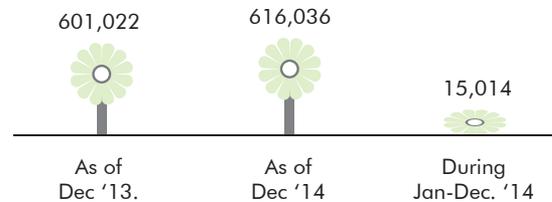
The percentage of unutilised fund against SF is 13% which was 23% in December 2013 meaning that it has decreased by 10% compared to December 2013.

The percentage of cumulative rate of recovery (CRR) of internal lending and Shabolombi loan is 95% and 94% respectively. At the end of December 2013 it was 89% both in internal lending and Shabolombi loan - showing that it has increased by 6% and 5% respectively.

At the end of December 2014, the percentage of villages with an OTR between 95% and 100% is 70% which was 60% in December 2013 demonstrating that it has increased by 10%.

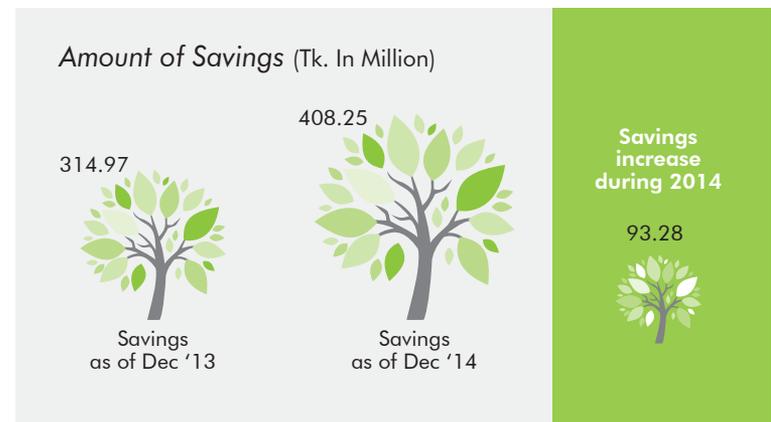
Following graphs reveals that a total of **43** new NJGs have been formed, bringing the total to **45,564**. On the other hand, a total of **15,014** new NJG members have been enrolled during the January-December 2014 period, raising the total number to **616,036**.

Number of NJG members enrolled in NJG

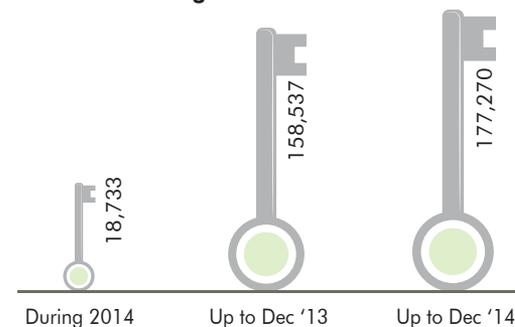


Status of savings accumulation by the NJG members

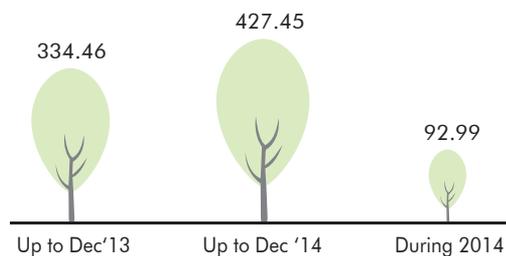
The graphs below reveal that a total of BDT **93.28** million (US\$ 1.2 million) savings have been accumulated during the reporting year, bringing the total to BDT **408.25** million (US\$ 5.23 million).



Number of loans disbursed in Internal Lending



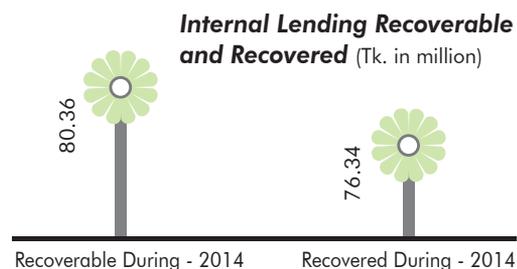
Internal Lending disbursement (Tk. in million)



The above graphs are the reflection of disbursement during the reporting period. A total of **18,733** loans and an amount of BDT **92.99** million (US\$ 1.19 million) were disbursed during the year bringing the total number of loans to **177,270** and amount to BDT **427.45** million (US\$ 5.48 million)

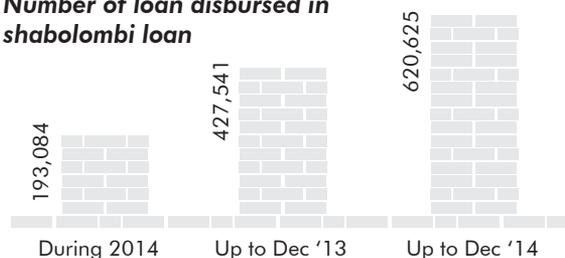
Recoverable loans and loans recovered in Internal Lending

The column chart shows that an amount of BDT **76.34** million (US\$ 0.98 million) was recovered in internal lending during the reporting year while the recoverable amount was BDT **80.36** million (US\$ 1.03 million).



The column charts below reveal that a total of **193,084** NJG members received BDT **2,825.70** million (US\$ 36.23 million) as Shabolombi loan during the period. The cumulative amount disbursed among **389,068** NJG members is BDT **7,179.18** million (US\$ 92.04 million).

Number of loan disbursed in shabolombi loan



SUCCESS STORY

Baby Begum, Melandha, Jamalpur

After clouds come fair weather

"We could hardly keep the wolf from the door. My husband used to find it hard to meet the daily expenses of the family as after meat comes mustard," said Baby Begum, a woman of Chinitola village of Melandha upazila in Jamalpur district. Her husband was a sharecropper and a day labourer who was unable to support his family with the small income as he was the only breadearner.

But a tragedy again befell on her when she came to know that her husband had been suffering from chronic liver disease that required a huge amount of money for his treatment. She sought monetary help from their relatives but only to be refused by all. Stranded in the middle of nowhere, most of the days they passed starving.

In those grave days, she suddenly heard an announcement of 'Nuton Jibon' project at their village. Their soothing words for the much-sought change in livelihood inspired her to meet the SDF workers. Hearing her story of pain and agony, the Cluster Facilitator (CF) advised her to get involved in the project.

Baby studied up to class viii and had some skills on stitching *Nokshi Kantha*. Initially, her income was not satisfactory as she was not that much skilled. She then received several trainings from the project on social accountability, social mobilisation, savings, credit activities and community finance which enabled her to set the wheel of her life in motion. She decided to start another business for more income.

She borrowed BDT 5,000.00 for goat rearing from VCO in 2012. After repayment of the loan in December 2012, she again received the second cycle of Shabolombi Loan amounting to BDT 20,000 for a grocery shop which was managed by her sick husband. After repaying the installments of the loan on a regular basis, their per day return stood at BDT 200-250. Her increased income also allowed her to get her husband treated well. Apart from their economic reliance, they now can bear all the family expenses, including the education of their kids.

In another turning point of her life, Gram Samiti elected her as a leader of VCO considering her quality and educational background. Gradually, she proved herself as a skilled person and was selected as CP (Community Professional). Now she is the secretary of NJCS executive committee of cluster-8.

As a skilled CP, Baby visited many villages of Jamalpur and in other districts and earned a good amount of money as wages. She earned BDT 54,000 by providing training for two months and 20 days in Mymensingh district and bagged over BDT 10,000 by providing support to weak villages in Jamalpur district.

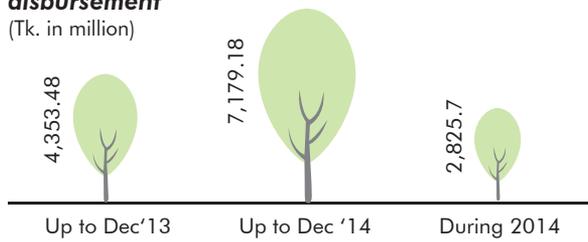
She has invested more in her grocery shop, raising her return to BDT 400-500 a day from it.

She was also inspired to receive training on vermi compost provided by SDF. "My experience with vermi-composting has been exceptional, boosting my earnings," says Baby Begum. Lately, she launched vermi compost business with BDT 9,000 and sells it at a good price.

All this has enabled her to build a house and make assets. Her success has allowed her to strike out with a better class of women. "My economic solvency enabled me to have control over my life and exert influence in society," a complacent Baby says.

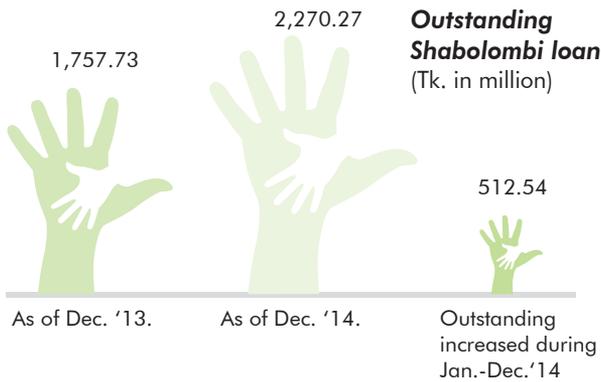
"I also believe that successful continuation of VO activities would contribute towards improving the livelihood of other VO members. I am indebted to SDF for turning the wheels of my life," she added.

Shabolombi loan disbursement (Tk. in million)

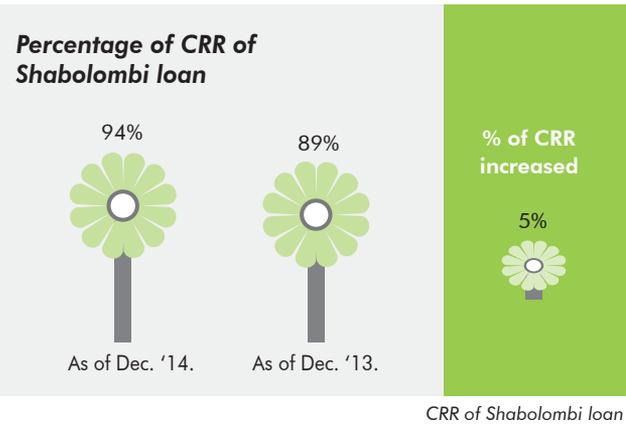
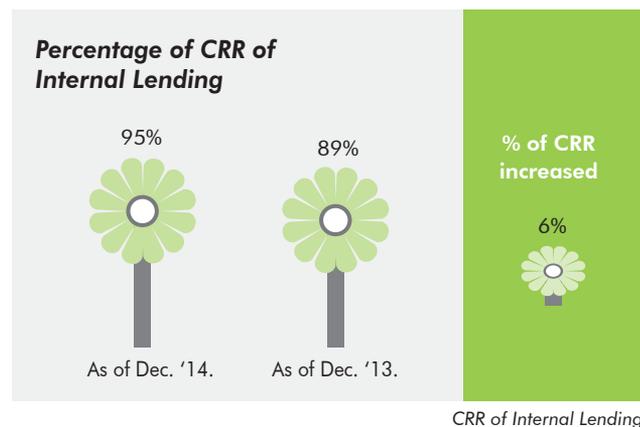


Status of the outstanding Shabolombi loan

During the January-December 2014, there was an increase in outstanding of Shabolombi loan by BDT 512.54 million (US\$ 6.57 million), bringing the total to BDT 2,270.27 million (US\$ 29.11 million) at the end of December 2014.

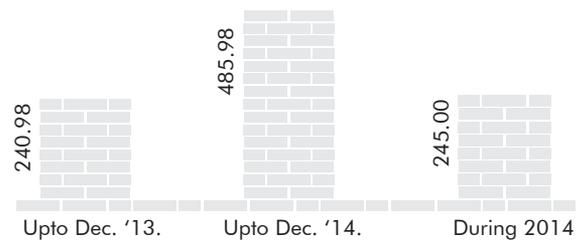


The following charts show that the percentage of cumulative rate of recovery (CRR) of internal lending is 95% at the end of December 2014. At the end of December 2013, it was 89% meaning it increased by 6%. On the other hand, the percentage of cumulative rate of recovery (CRR) of Shabolombi loan was 94% at the end of December 2014. At the end of December 2013, it was 89% demonstrating that it increased by 5%.

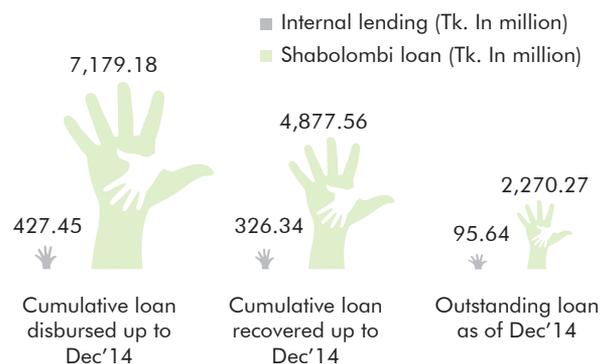


The graph shows that an amount of BDT 245.00 million (US\$ 3.14 million) was earned in service charge by Shabolombi loan operation during the reporting period, raising the total amount of service charge to BDT 485.98 million (US\$ 6.23 million).

Service charge earned by Shabolombi loan (Tk- In million)



The column chart below shows that cumulative amounts of BDT 427.45 million (US\$ 5.48 million) and 7,179.18 million (US\$ 92.04 million) were disbursed in internal lending and Shabolombi loan respectively up to the reporting period. During the same period, BDT 326.34 million (US\$ 4.25 million) and BDT 4,908.91 million (US\$ 62.93 million) were recovered in internal lending and Shabolombi loan respectively. At the end of the reporting period, the outstanding loan amount stood at BDT 95.64 (US\$ 1.23 million) million in internal lending while BDT 2,270.27 million (US\$ 29.11 million) in Shabolombi loan.





SCALING UP LIFE AND LIVELIHOOD

TRANSFORMATION

The **livelihood development programs** of 'Nuton Jibon' were designed to help improve the quality of life of the marginalised, vulnerable and neglected people by providing them with livelihood opportunities through financing for productive investments and thereby giving them hopes to constructively contribute to their communities, upgrading their social standing and women empowerment. Through its mission, SDF has been trying to achieve societal and economic emancipation of its targeted populations by working with individuals to break the cycle of poverty, disenfranchisement, stigma, discrimination, denial and hopelessness.

HIGHLIGHTS

In 2014, a total of **193,082** loans from Shabolombi Fund (SF) were disbursed among NJG members to help them starting Income Generating Activities (IGAs). However, a total of 38,585 NJG members were given skill development training, for instance, beef fattening, dairy, goat and poultry etc.

The figure shows the number of loans received by the NJG members for starting their IGAs during this year. The livestock sector saw the highest investment, while the fisheries sector the lowest one.

About 63% NJG members are engaged in the livestock sector. For strengthening this segment, emphasis was given on enhancing vaccination, de-worming, artificial insemination and fodder cultivation through developing Para-vets at community level. A total of **57,597, 75,488** and **5,210** animals were treated with de-worming, vaccination and artificial insemination (AI) respectively for improving the quality of livestock IGAs during the reporting year. Besides, **279** Para-vets and **972** fodder farmers were trained to further expand and strengthen the programs. These Para-vets are providing technical services to the producers.

Throughout the year, **2,045** producer groups (economic activity groups) along with **33,059** producers were formed on different potential IGAs for improving productivity, value addition and collective marketing. A total of **5,454** mini-farms were set up at the community level on different trade, while the farmers were investing more for the second and third cycles of IGAs for moving up their productivity to be entrepreneurs.

TREND ANALYSIS

The figure shows that more members completed the first cycle of IGAs in the year 2013. In 2014, more members accomplished the second and third cycles of IGAs than the year 2013 and enabled them to increase their net incomes. External and internal survey report says that more than 35% project HH had been able to increase their incomes by 40-50 percent during the period.



Gita Rani, Atani, Rangpur

Gita Rani found the Rainbow

One of the hallmarks of prosperity dream is the belief that anyone who works hard and plays by the rules can achieve economic success. Let's see how Gita Rani does.

"I was at the dead end when my family started living in utter poverty. We passed many days starved," recalls Gita Rani of Atani village in Rangpur district. "I hardly had found anyone in my neighbourhood to help me out. My husband was a construction worker who failed to meet the daily needs of the family. With our three children, we used to starve most of the days."

Down by poverty, Gita was looking for a way-out. One day she heard about SDF's Nuton Jibon Project and joined it right away. And it was a bang the way she started it. Gita recounts: "It was an honour and privilege for me that I've been given the opportunity to change people's perception about me."

Since joining the Nuton Jibon group, Gita regularly attended its meetings with much enthusiasm and deposited weekly savings. But the quirk of fate was the need of money. She borrowed BDT 4,000 for goat rearing and made a profit of BDT 12,000 by selling them off. She again borrowed BDT 22,000 from Sabolombi Fund and launched a mini-dairy farm. Now her family's income was also supplemented from the sale of milk as she gets 22 liters of milk a day and sells it to BRAC Milk Centre. She also produces firewood using cowdung and got some additional money, too. She has been making the best use of the training she received from the project in all kinds of IGAs. Eventually her economic condition posted a marked change.

Gradually, with the help of her savings, investment in small business and livestock, her lifestyle has improved and family is accumulating assets. With the help of this project she has performed a miracle against the greatest odds. Apart from attaining economic reliance, she has been able to bear all the family expenditures, including the education of her kids.

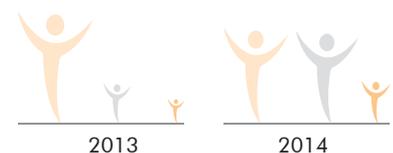
Now people come to Gita for her advice. She now dreams of having a prosperous life through expanding her business, giving proper education to her children. Her zeal and courage with SDF's contribution has taken her to step forward in the ladder of success. Gita is extremely grateful to SDF for turning around the wheels of her life.

Sector-wise IGAs



IGA Cycle

- 1st cycle
- 2nd cycle
- 3rd cycle





COMMUNITY INFRASTRUCTURE AND SOCIAL SERVICES FUND (CISF)

REGENERATION

Working hand-in-hand with communities to build or improve local, small-scale infrastructure roads, culverts, schools and office buildings, water and sanitation systems are the intrinsic of SDF's social and economic development activities. The tangible achievement of **infrastructure projects** injects pride into a community and helps supply public services that improve living standards. Such projects also foster economic opportunities while promoting community institutions. Through both the infrastructure and the process whereby it is constructed, SDF empowers communities, households, and others to thrive in the national economy.

HIGHLIGHTS

In 2014, the village communities, mostly women, constructed a total of **2,700** Kilometers of earthen road within their villages and contributed towards creating a good communication road network linking different institutions, markets and hospitals.

Besides, a total of **5,496** culverts were constructed within the project areas removing water logging and prolonging the cultivation facilities for the farmers.

In addition, a total of **6,463** tube-wells were installed at different villages within the project areas that provide pure drinking water among the villagers and contributed to the communities in preventing the common diseases like diarrhoea and arsenic contamination etc.



Earthen road and culvert through CISF

Component-wise highlights of CISF activities

a. Infrastructure development

| Activities | Achievement during the year 2014 | Achievement during the year 2013 |
|--------------------------|----------------------------------|----------------------------------|
| GS office building (#) | 629 | 356 |
| Earthen road (Km) | 87.128 | 305.774 |
| Culvert(#) | 1,254 | 441 |
| Tube well(#) | 843 | 2,020 |
| Latrine/Urinal(#) | 2 | 21 |
| School dev. (#) | 5 | 8 |
| Drain (Rm) | 1,06 | 2,167 |
| Other infrastructure (#) | 49 | 70 |

b. Socioeconomic development

| Activities | Achievement during 2014 | Achievement during 2013 |
|--|-------------------------|-------------------------|
| Total labour days generated (benefiting the hardcore poor families) | 292,926 | 894,613 |
| Total number of households (HH) benefited from the completed infrastructure sub-projects | 141,936 | 260,319 |
| Total number of people benefited from the completed infrastructure sub-projects. | 738,923 | 1,297,572 |

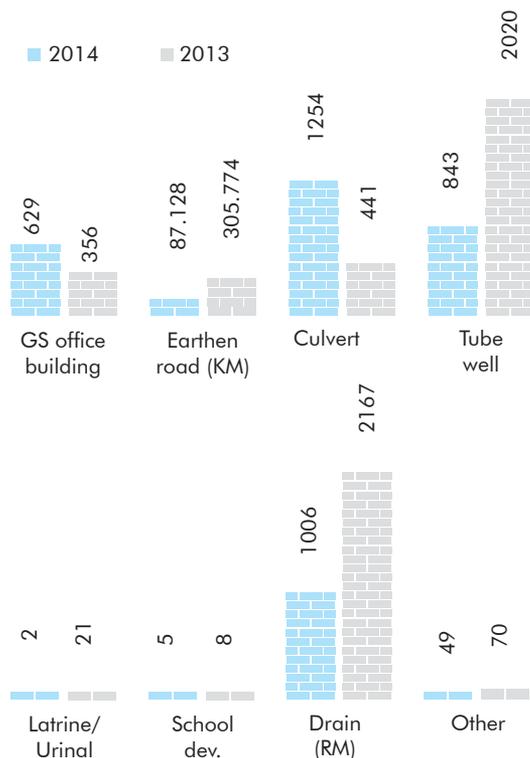
- The number of GS office building construction increased from **356** in 2013 to **629** in 2014. At the end of the project, it will help promote institution building at the community level.
- The number of culvert construction increased from **441** in 2013 to **1,254** in 2014, which will help the farmers boost their agricultural production.
- This year a total of **843** tube-wells have been installed bringing the total to

TREND ANALYSIS

Some **629** GS office buildings were constructed during the reporting period.

During the year, the number of culvert construction increased from **441** to **1,254** (2013-2014), while the installation of tube-wells dropped from **2,020** to **843** compared to the previous year. Similarly, the construction of drain decreased from **2,167** meter to **1,006** meter compared to the previous year because of the reason as mentioned for earthen road construction.

Comperative achivement between the year 2013 & 2014



Installation of tube-well in Baishitila, Sylhet

SUCCESS STORY

Safe water to survive

Clean and plentiful water provides the foundation for prosperous communities as we rely on clean water to survive. But, Baishitila, a hilly village of Sylhet Sadar under Khadimnagar union once had a scarcity of pure drinking water. With a household of 179, the poor and hardcore poor community of that village very often suffered from various waterborne diseases for their lack of access to pure drinking water. The residents of that village had to fetch water from 300 meters away which took an hour to reach as the road was very bumpy. Then SDF came up and intervened with a long-term goal to change their lives and livelihoods.

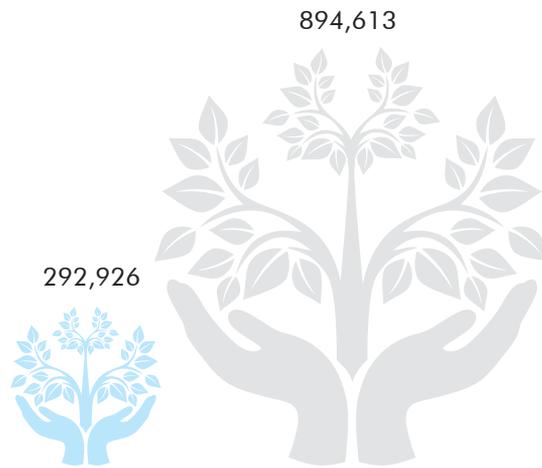
The disadvantaged people of that village became members of 'Nuton Jibon Groups' and formed different committees. Under the Community Infrastructure and Services Fund (CISF), the community people started infrastructure development with the help of SDF which opened up the door for them to have safe drinking water. They planned to install five tube-wells seeing the need and implemented. As a result, 46 households benefited from those five tube-wells and now they do not have to waste time to fetch arsenic-free water from far away areas.

The access to safe drinking water also reduces the number of waterborne diseases such as cholera and diarrhea especially in times of water scarcity as safe drinking water will now be available round the year and allow villagers to save time.

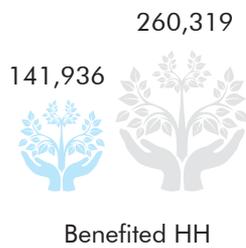
- In implementing the CISF activities, some **292,926** labour days were generated during the year. The total labour days since inception are **2,097,199** which contributed to the direct employment generation for the poor and hardcore poor in the project areas.
- A total **141,936** households benefited through the implementation of CISF sub-projects during this year and the total number of households benefited for the same since inception is **565,154**.

Comparison of achievement between 2014 & 2013

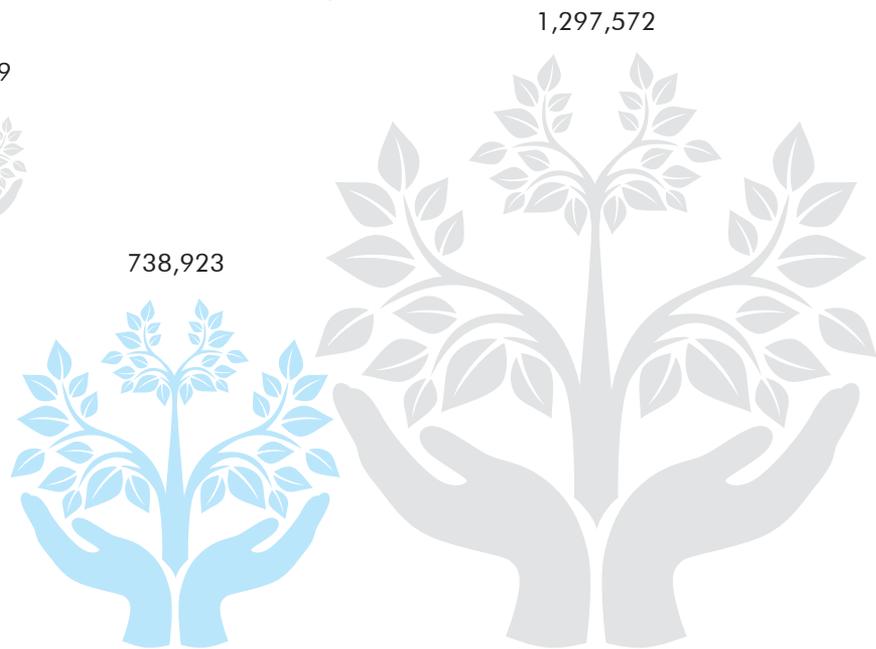
■ 2014 ■ 2013



Generation of labour days



Benefited HH



Benefited People



ENVIRONMENT, CLIMATE CHANGE AND RISK REDUCTION (ECCRR)

CONSERVATION

Complex environmental conditions, including the unfolding of diverse and widespread climatic changes, environmental degradation and increasing threats of disasters, pose formidable challenges to the present and future generations and also the achievement of their rights. With its unique and effective strategies, SDF has been focusing on building capacity of the community people and disaster volunteers on risk reduction to cope with any adverse environmental situation.

HIGHLIGHTS

Gram Samities are properly addressing risk areas while conducting Participatory Vulnerability Analysis (PVA) and preparing social maps indicating the risks. All the SIPP-II villages (2319 villages) completed PVA. Besides, 69 SIPP-I villages which received Flood Rehabilitation Fund (FRF) under Gaibandha & Jamalpur districts completed the PVA. The total number of PVAs during this year was less than the previous year (# of PVA during the year 2013 & 2014 are 265 & 17 respectively) since very little number of villages were left out to complete the same.

SDF took necessary initiatives for enabling the community members to accomplish their activities more efficiently and effectively related to disaster management and early warning system. As part of the ongoing process, a total of 17,393 disaster volunteers out of whom 1,082 received training during the year on disaster preparedness, rescue operation, rehabilitation and early warning system in 16 districts of SDF working villages. The total number of disaster volunteers during this year was less than the previous year (# of DV during the year 2013 & 2014 are 11,145 & 1,082 respectively) since very few of disaster volunteers were left out for training in 2014 as per the work plan.

Environmental Screening (ES) and Initial Environmental Examination (IEE) forms are being used in the field, while Environmental Management Plans (EMPs) are being implemented, particularly in the case of infrastructure sub-projects. EMPs are being implemented in 3,534 villages and of them 587 villages implemented that during the reporting year. But the year saw a lower number of EMPs than that of the previous year -- 163 in 2013 and 587 in 2014-- since a few sub-projects could not complete those in 2014.

A total of 2,246 villages out of which 185 were implementing risk reduction plans during the reporting year which were developed with the active participation of community people through analysing the risks and vulnerability of individual villages under the leadership of Disaster Volunteer Team and Gram Samiti.

The community members were encouraged to go for tree plantation along the widened/improved roads, within the GS office premises and the homesteads of project beneficiaries for road slope protection and maintaining the green environment. Accordingly, the village community within the project area planted 1,590,469 saplings – both fruit and timber ones – along road sides, homestead and GS Office premises during the reporting period.



DVT rushed to devastated Gopalpur

**SUCCESS
STORY**

Tornado hit village rehabilitated by DVT

Ripping through Bogarchor Union of Bakshigonj Upazilla under Jamalpur district on 28th May of 2014, the abrupt tornado caused havoc to Gopalpur out of four other villages of the union. Locale neighbourhood including 65 hardcore poor and poor families of Gopalpur Gram Samiti were absolutely at a loss with the devastation that wiped away their home, educational institutions, sanitation facility and other belongings including trees, poultry and so on. As soon as it abated, members of the Disaster Volunteer Team (DVT) rushed to Gopalpur village in a bid to start rescue effort with emergency medical aid. Lead by cluster leader of 4th Bakshigonj cluster, 34 members were divided in two teams and continued the rescue bid shift wise for 72 hours.

Minor wounds were treated by the emergency first aiders' of the team whilst the seriously injured were taken to nearest hospital. DVT members worked hand in hand with different public and private organisations like Fire Service, Red Crescent, local administration to rehabilitate the ravaged houses and means of living back in normal. What is more poignant that they have collected money of their own to instantaneously distribute dry foods like puffed rice, biscuit etc. The humanitarian efforts of the DVT team in Gopalpur will remain as a great instance for others to follow at the moment of crisis.

Major Highlights

| Activities | Cumulative Status (as of December 2014) |
|--|--|
| Villages completed participatory vulnerability analysis (PVA) | 2,388 |
| DVT members completed training on rescue and rehabilitation | 17,393 |
| Villages set up emergency fund | 1,514 |
| Infrastructure sub-project for which Environment Management Plan (EMP) is required and implemented | 3,534 |
| Villages are implementing risk reduction plan | 2,246 |
| Plantation of tree within the GS office premises, on the road side/road slope and within the homestead of project beneficiaries by the community | 1,590,469 |



GOVERNANCE AND ACCOUNTABILITY

COMPLIANCE

SDF's work is grounded in the understanding that tackling the core challenges associated with sustainable development has contributed immensely to successfully implement the governance and accountability mechanisms. We believe that governance needs to be sensitive to change and adaptively respond to emerging risks and opportunities inherent in the world today.

Major arrangements to ensure good governance and social accountability at SDF are:

- Community Assessment Process (CAP) • Social Audit (SA)
- Governance and Accountability Action Plan (GAAP)
- Communication Tree (CT) • Integrity Strategy
- Information Disclosure Policy

Community Assessment Process (CAP)

Under Community Assessment Process (CAP), members of the committees take lead for self-assessment of their activities which essentially means they self evaluate their actions what they were supposed to do to measure performance standard and shortcoming as well. At the same time, general members of Gram Parishad also assess the activities of the leading members of various committees whether they meet the performance standard and areas of further development.

Social Audit (SA)

The concept of Social Audit (SA) is a unique innovation of SDF which safeguards the rights, privileges and financial control of the common members of the Gram Parishad. It is a tool to ensure Social Accountability of village institutions where a group of members act as watchdog known as Social Audit Committee. The Social Audit Committee is comprised of 5-7 Gram Parishad members at village level who are notably honest, diligent and are oriented on various financial rules and regulations. They ensure the compliance as mentioned in the COM Booklet as far as good quality of project implementation, procurement and financial transaction are concerned.

Governance and Accountability Action Plan (GAAP)

Governance and Accountability Action Plan (GAAP) specifies a set of specific measures to ensure good governance and accountability at village level. GAAP helps effectively the project activities, increase transparency and managing risks related to fraud and corruption. By preparing GAAP, the beneficiaries have become aware of the risks prevail in the process and collectively explore their options to find out the best available solutions upfront to the perceived threats. Thus, the project remains safe and on track towards its objectives.

Communication Tree (CT)

Communication Tree (CT) has been found to be very useful tool as far as Governance and Accountability is concerned. This is a method which depicts how a member of the community can reach the highest level of the organisation through various layers of management. It helps community members to resolve internal conflicts, disputes and discontents over various issues. However, people friendly approach of the SDF staff help to reduce the conflicts and disputes at the very early stage and it is therefore formal complaints rarely come to higher level of the management.

Integrity Strategy (SDF's Pledge for Integrity)

The concept of Integrity is a prior mandate of the government. In this connection the National Integrity Strategy Manual has been developed by the Government. As per the manual "Integrity refers to the excellence achieved through establishment, moral and honesty". SDF has formed an Integrity Committee at the national level with the objectives to ensure a corruption free, fair and transparent organization.

Information Disclosure Policy

SDF formulated Information Disclosure Policy in line with the Government's Right to Information Act 2009. SDF has Information Disclosure Unit in place at all of its district and regional offices along with the national office. District Managers (DMs) and Regional Directors (RDs) are the Information Providing Officers for district and regional offices respectively while the Managing Director (MD) is responsible for providing information at national level.

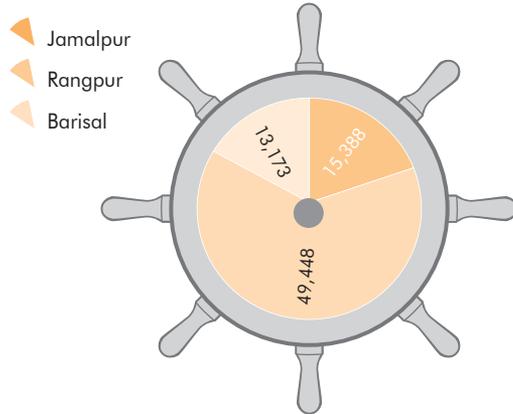
HIGHLIGHTS

During the project period the Governance and Accountability Action Plan (GAAP) has successfully identified **78,009** risks in all the 3 regions of SDF of which **15,388**; **49,448** and **13,173** risks were identified in Jamalpur, Rangpur and Barisal region respectively.

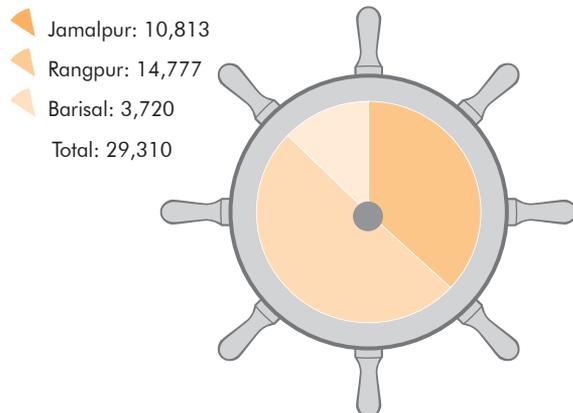
During the reporting year the SAC has identified and recommended **29,310** issues in all the 3 regions of SDF of which **10,813**, **14,777** and **3,720** issues were identified in Jamalpur, Rangpur and Barisal regions respectively. It is a significant achievement on the part of the communities that they have been able to resolve more than 92% of the issues identified by SAC. The graph below represents that a total of **29,310** issues have been resolved out of a total of **27,024** identified issues.

In the year 2014 SDF has implemented a total of **1,863** CAP out of which **478** CAP in Jamalpur, **810** CAP in Rangpur and **575** CAP in Barisal regions respectively.

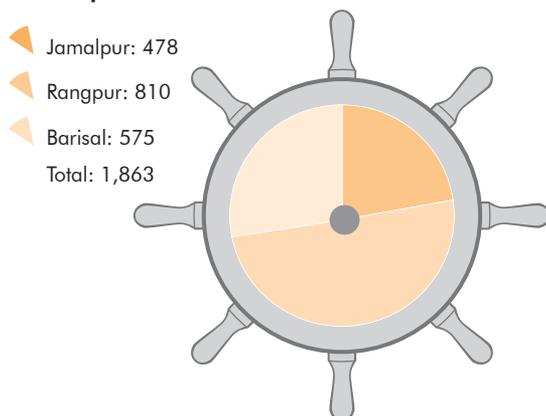
GAAP Identified Risks



Issues Identified & Recommended by SAC



CAP Implemented



An emergency meeting of Gram Parishad Mothbaria, Pirojpur

SUCCESS STORY

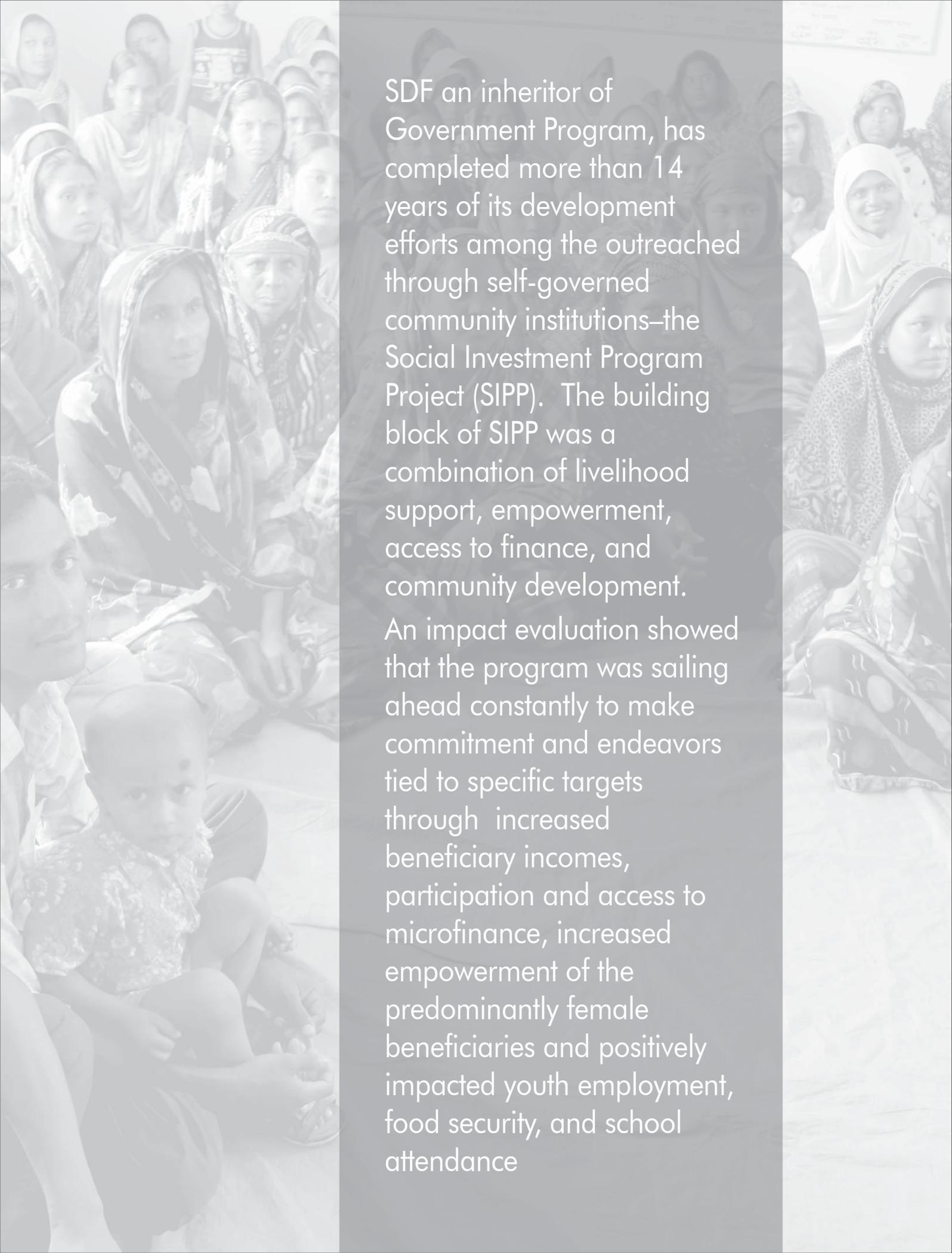
Resolving conflict

Albeit the place of installation of 9 (nine) tube wells allocated for South Shakharikathi village of Mothbaria upazila in Pirojpur district was supposed to be discussed in Gram Parishad (GP) meeting according to Community Operational Manual (COM), the local Gram Samiti (GS) along with sub-project members submitted the proposal bypassing the GP.

VCO (Village Credit Organisation) member Shilpi Rani, SSC (Sanchayan Sangrakkhan Committee) member Usha Rani along with other members strongly opposed the decision and filed complaint to Social Audit Committee (SAC) as the matter wasn't discussed properly and initiated to bore in an adjacent village close to Rekha Rani (President of GS) and Anjali Rani's (member of sub-project) house despite having extreme demand for pure drinking water in the concerned village neighborhood.

The feud, in the meantime, apparently created an adverse effect on savings deposit, Shabolombi loan disbursement and collection of loan installments of the Shakharikathi Nuton Jibon group. This also led to precariousness in installing tube wells. Whilst investigating the complaint, SAC has revealed plausible evidences and immediately contacted Shondha Rani, convener of Shakharikathi SAC and her group in person in a bid to resolve the conflict of interest.

SAC further explored that the matter of installing tube wells and selecting the place wasn't duly discussed with all members and most of them weren't informed whatsoever. As a matter of fact, SAC convener called an emergency meeting of GP to listen to the problem from the stakeholders' and selected the places of installing tube wells according to the decisions of the meeting unanimously. Accordingly, the tube-wells were installed and no dispute or problem has arisen so far among the members of South Shakharikathi Gram Samiti. As a consequence, rather they are more inspired in their everyday activities of dealing with deposits and installments.



SDF an inheritor of Government Program, has completed more than 14 years of its development efforts among the outreached through self-governed community institutions—the Social Investment Program Project (SIPP). The building block of SIPP was a combination of livelihood support, empowerment, access to finance, and community development.

An impact evaluation showed that the program was sailing ahead constantly to make commitment and endeavors tied to specific targets through increased beneficiary incomes, participation and access to microfinance, increased empowerment of the predominantly female beneficiaries and positively impacted youth employment, food security, and school attendance



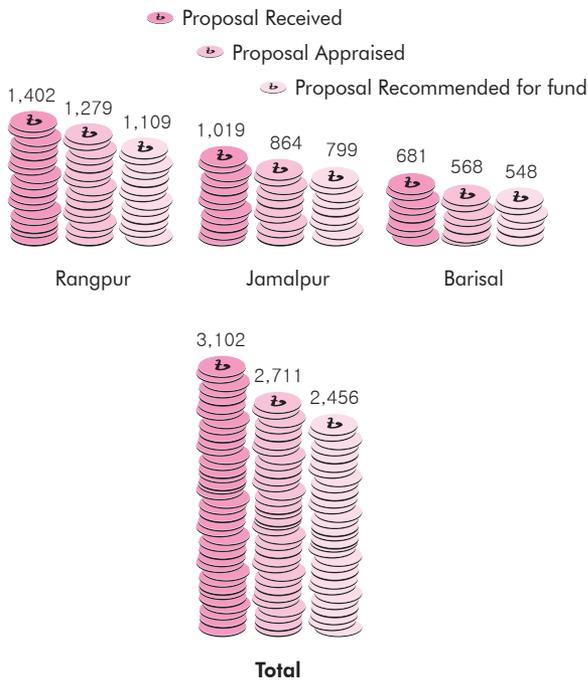
APPRAISAL AND MONITORING TEAM (AMT)

Capitalising on a unique and excellent strategy, an **Appraisal and Monitoring Team (AMT)** has been fuelling the engine of development counting on collective actions. In the course of implementing this program, SDF has created means and ways that target groups can gain a greater degree of success in realising their needs, basic rights and potential to come out with innovative ideas to survive in their society. This monitoring team is responsible for independently appraising the Village Development and Risk Reduction Fund (VDRRF) applications from villages, and inter-village proposals and checking compliance and verifying preparedness for fund release.

HIGHLIGHTS

The graph below shows that a total of **3,102** fund proposals were received from which **2,711** were appraised and **2,456** were recommended for fund release.

Progress of Appraisal



Rate of Success (%)



During the reporting year a total of **1,402**, **1,019** and **681** fund proposals were received from Rangpur, Jamalpur and Barisal region. The AMT carried out appraisal for **1,279**, **864** and **568** proposals that were received for Rangpur, Jamalpur and Barisal region respectively. The mentioned three regions namely Rangpur, Jamalpur and Barisal had a success rate of 86.71%, 92.48% and 96% respectively.



RAMT-1 is conducting field appraisal in a Gram Porishad meeting at Bangasonahat cluster, Kurigram district.

Amount Recommended

The chart reveals that a total of BDT **941,689,330** recommended by RAMTs and sanctioned by SDF, HQ for release from the respective Regional Offices during the reporting year. Among the amount, BDT **399,649,107** was recommended by RAMT Rangpur, while BDT **353,490,189** by RAMT Jamalpur and BDT **188,550,034** by Barisal Region.



TREND ANALYSIS

Appraisal Progress

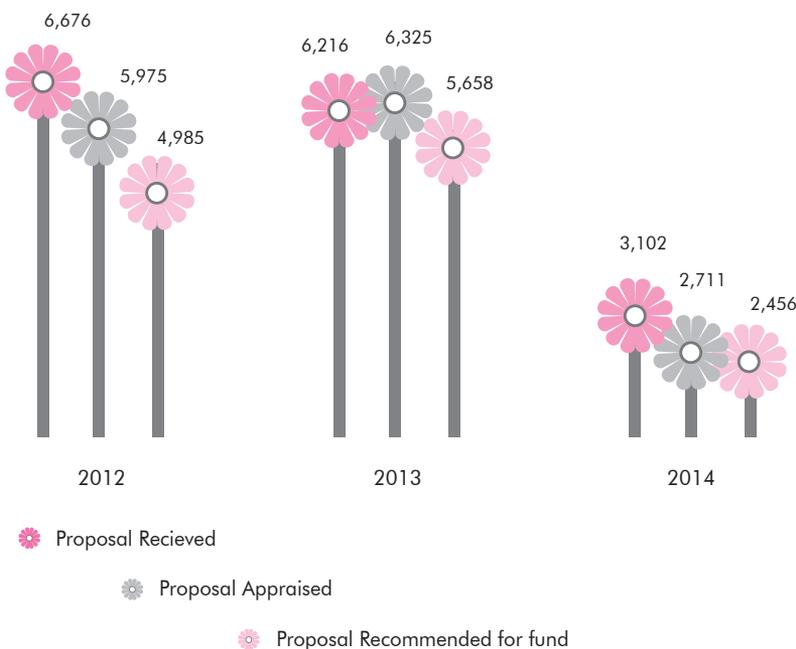
The column chart shows that the number of proposals received for the year 2012 and 2013 were **6,676** and **6,216** respectively but in 2014, the number of received proposal was **3,102** which indicates that during project third year implementation, the proposal submission rate was sharply declined and it was less than **50** percent of the years 2012 and 2013.

The chart reflects that the number of appraised proposals of 2012, 2013 and 2014 were **5,975**, **6,325** and **2,711** respectively. These data indicates that the comparison between 2012 and 2013, the appraisal rate was slightly higher (to be noted that **109** pending proposals of the 2012 were included in 2013); but in 2014, the rate was sharply declined and it was two times less than the previous years (2012, 2013).

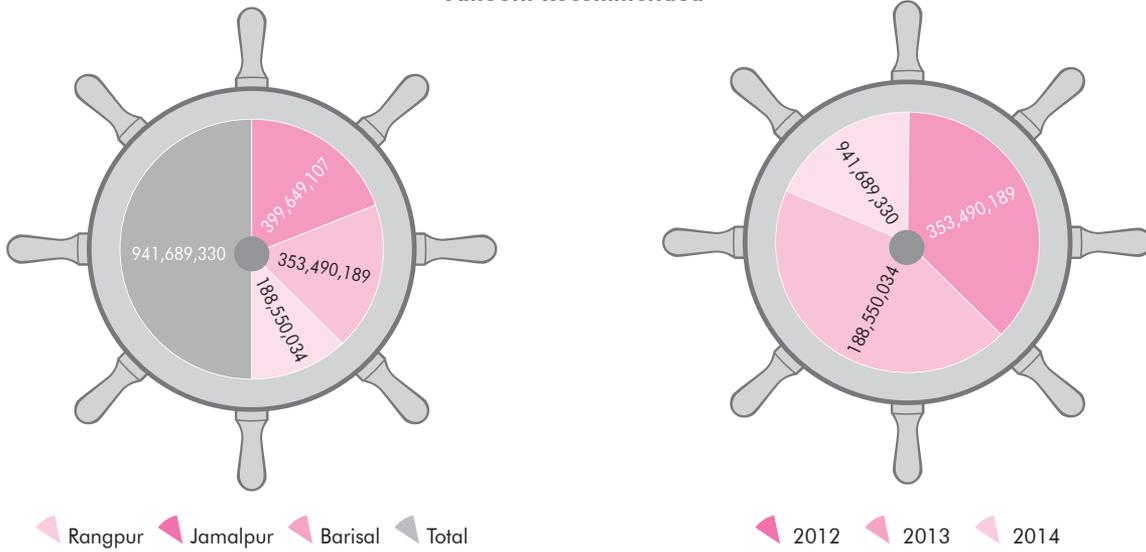
The chart also illustrates the trend of recommended proposals for releasing funds. The data indicates the comparison between 2012 and 2013 revealed that the recommended rate of proposals was slightly higher, but in 2014, it was also two times more reduced than the previous years (2012, 2013).

The overall trend of the proposals received, appraised and recommended process have been improved and the program activities especially fund releasing system to the villages have been efficiently executed.

Appraisal Progress



Amount Recommended



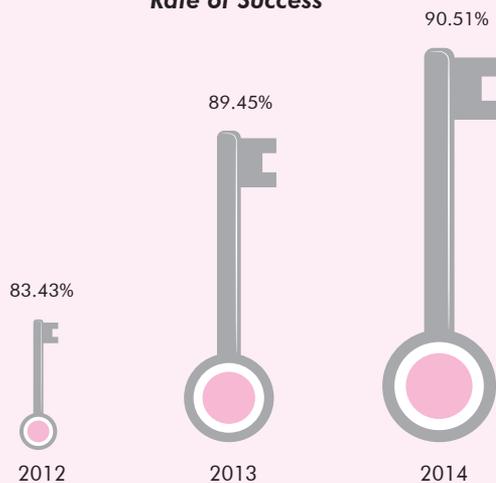
Amount of Taka Recommended

The pie chart shows that near about a half of the total recommended funds from year 2012 to 2014 (BDT **2,232,646,322**) have been recommended in 2013. It also indicates that in 2014, less than one fifth (BDT **941,689,330**) of the total recommended funds have been recommended. The 2013 was the comparatively highest effective years of fund releasing and community had option to receive and use that fund on time effectively.

Success Rate of Appraisal

The bar chart is clearly indicated the upwards direction of success rate of proposal appraisal and recommendation to fund release. It distinctly expressed the line of success of each year as well as the positive direction which is highly encourageable. The appraisal performance rates of 2014 was much higher (90.51%) than that of 2012 (83.43%) and 2013 (89.45%).

Rate of Success





YOUTH AND EMPLOYMENT

EMPLOYABILITY

The youth in Bangladesh is the largest population cohort. They face significant challenges when it comes to employment outcomes as work is a source of personal dignity, family stability, peace at household, community and the nation at large. Work is the key in poverty reduction that facilitates achieving equitable, inclusive and sustainable development in the country. Banking on this vision, SDF provides assistance to its community in developing coherent and coordinated interventions on **youth employment** through strategic partnerships negotiated with potential employers and service providers as well as through linkages with key GoB training, vocational and job creation initiatives.

SDF has developed a youth database available in the SDF's website for a matchmaking role between the potential employers and unemployed youths. This has created opportunities for employers to recruit skilled and unskilled labour force as they require. The database also provides employment and unemployment status of the youth which helps SDF initiate necessary actions for creating employment for them. To engage youths with meaningful employments, SDF arranged counseling sessions, youth festivals and job fairs etc. in addition to the regular activities for the youth employment component.

Skill development and employment support to un/underemployed youths has been introduced in an effort to ensure that the youth, whose employment action plan identifies skill development as being necessary, have access to funding to assist them in achieving their goals.

The aim of the project is to impart skill development training to the unemployed youth on different trades and provide them credit facilities for launching self-employment projects

HIGHLIGHTS

SDF identified **64,757** youths as un/underemployed. A total of **54,195** youths (83%) were mobilised into **3,897** youth groups. The following data shows the region-wise current status of youth identified so far.

Number of project villages

3,262

Total youth identified

64,757

Youth mobilized in the group

54,195

Youth group formed

3,897

% of youth mobilized in group

84

When it comes to Skill Training and Employment, a total of **45,753** youths were trained on various skills, while 44823 youths were employed against the project target of **50,000** (up to June 2016) direct employment. Among the **44,823** employed youths, a total of **21,248** (47%) youths were employed under the wage employment initiatives through development of linkages with various employers and programs like- G4S Security Services Ltd., Apex Adelchi Footwear Ltd., various Export Processing Zones Authorities, various garment industries, Department of Youth Development etc. and a total of



Training of BGS for self-employment

23,575 youths were employed at the local level in various self-employment initiatives like mobile servicing, electrical house wiring, mini-garments, welding, various mechanical works etc. In the year of 2014, a total of **11,652** youths were trained, while **11,728** were employed through wage and self-employment initiatives. The number of employed youths appears to be higher as some of them received on-the-job training. The following table shows the progress under the Nuton Jibon Project:

| Activities | Project Target | Baseline up to June,11 | Cumulative (Achievement) |
|----------------|----------------|------------------------|--------------------------|
| Skill Training | 50,000 | 10,660 | 45,753 |
| Employment | 50,000 | 7,893 | 44,823 |

Cumulative Achievement of Skill Training

92% of target

Cumulative Achievement in Employment

90% of target



Towhidul Islam, Khuntakata, Bagherhat

SUCCESS STORY

Coming out of the stark days

Having failed to continue his studies after class 10, Towhidul Islam had almost lost hope about his future. Now things have changed in his life, through SDF's Nuton Jibon project. The Youth Skill Development Loan (YSDL) of Nuton Jibon has created an opportunity to get him and his family a square meal a day. He is a youth group member of SDF of Moddho Khuntakata village under the cluster Khuntakata of Bagherhat district. He belonged to a hardcore poor family. His day labourer father used to find it very hard to manage everyday expenses of their family. Towhid managed to pass class ten from a Dakhil Madrasah but had to discontinue his studies due to his family's acute financial hardship. Seeing the throbbing of his father, Towhid decided to share the burden but did not find any way to get rid of the vicious cycle of the poverty.

One day he came in contact with the Nuton Jibon project and joined as a member of Youth Group. After a few days he availed himself of youth skill development loan of BDT 12,000 for rickshaw-van repairing training. He procured some instruments with the money and rented a shop at Khuntakata Bazar and started repairing of rickshaws/vans. Now he is well-known to the villagers as a good repairer, and he earns Tk 6000 - 8000 per month from repairing and selling various spare parts.

As he started earning, Towhid paid back his loan in 21 installments and decided to have SF loan to increase his business. In January 2014, he applied for BDT 15000 as SF loan and decided to purchase some rickshaw parts. His earning from selling parts is also supplementing his income, which helped him come out of the stark days and has turned out to be the main bread earner of his family.

Towhid is a hard working youth. Like a true entrepreneur, he always thinks and tries to go further. Now he plans to scale up the business and train others to have skilled supporting hands for his shop.



A total of **262** youths from SIPP villages won lotteries for overseas employment for Malaysia and **21** youths are already employed, while the remaining are waiting for further formalities to be completed. In addition, six youths joined Child Care Centre in Jordan and Hong Kong. All the youths received financial support from their Gram Parishads concerned. The table on right shows region-wise overseas employment status:

Region-wise overseas employment

| Region | Malaysia | Jordan/Oman | Hong Kong | Total |
|-----------|----------|-------------|-----------|-------|
| Rangpur | 2 | 4 | 1 | 7 |
| Jamalpur | 3 | 2 | 0 | 5 |
| Barisal | 9 | 0 | 0 | 9 |
| SDF Total | 14 | 6 | 1 | 21 |

Comparison of Income

Unemployed youths of SIPP villages are being facilitated to get linked with the wage and self-employment opportunities. Some employment opportunities are found suitable for the youths in monthly income opportunities. The following table shows the trade-wise average monthly income opportunities. The data presented in the below table are on the basis of individual interaction with the employed youths and field observations:

| Trade | Range of average Monthly Income in BDT |
|---|--|
| Wage employment | |
| Garment sector (worker, operator, supervisor) | 4,000-10,000 |
| Security service | 6,500-11,000 |
| Motor driving | 5,500-10,000 |
| Mobile servicing | 5,000-8,000 |
| Welding | 6,000-11,000 |
| Carpentry | 4,000-7,000 |
| Masonry | 4,000-5,000 |
| Vaccinator/ Paravet | 3,000-7,000 |
| Power loam | 700-8,000 |
| Karchupi/ Nakshi kantha | 4,000-5,000 |
| Computer operating | 3,000-7,000 |
| Motorcycle repairing | 5,500-10,000 |
| Apex Shoe Factory/ EPZs | 4,000-8,000 |
| Self employment | |
| Mini Garment Factories | 5,000-8,000 |
| Block-Boutique | 2,000-5,000 |
| Easy Bike/Tempo Driving | 5,000-8,000 |
| Shallow Machine Repairing | 5,000-12,000 |
| Mechanical Works | 5,000-11,000 |
| Electrical Works | 4,000-9,000 |
| Electronic Works (TV, Refrigerator etc.) | 7,000-13,000 |
| Poultry Farming | 6,000-11,000 |
| Tailoring | 1,000-5,000 |
| Mobile Servicing | 7,000-9,000 |
| Beef/Cattle Fattening | 5,000-8,000 |

TREND ANALYSIS

Youth Activities in 2013 & 2014





MONITORING, EVALUATION AND LEARNING (MEL)

OPTIMIZATION

Organisational sustenance is wretched in its development through a multidimensional organised process. To support SDF's strategic shifts toward results, **Monitoring, Evaluation and Learning (MEL)** cell has been providing a strong and coherent system of learning and performance measurement. This unit has been monitoring progress towards achievements of results systematically; to report on those results and integrate lessons learned into management decisions and future programing initiatives. Under the stewardship of MEL, SDF tracks achievements by a regular collection of information to assist timely decision making, ensure accountability, and provide the basis for evaluation and learning. Assembling all the findings derived from these supporting activities, the core program possesses farsighted lens to be guided, corrected and well-coordinated.

HIGHLIGHTS

Institutional Monitoring

Institutional Monitoring System has been introduced under Nuton Jibon Project at Region, District, Cluster and Community levels through which performance and progress are being reviewed on a monthly/quarterly basis. Quarterly monitoring meetings at regional level and monthly monitoring meetings at district, cluster and community levels have been on since inception of SIPP-II as an effective tool.



MEL workshop, Barisal

Achievements during 2014

| Type of workshop | Rangpur Region | Jamalpur Region | Barisal Region | Total |
|--------------------------|----------------|-----------------|----------------|--------|
| Regional Workshop | 3 | 3 | 3 | 9 |
| District Workshop | 39 | 54 | 58 | 151 |
| Cluster workshop | 181 | 300 | 528 | 1,009 |
| Community level workshop | 3,239 | 2,470 | 7,853 | 13,562 |

Village Visioning Strategic Plan

From internal assessment, it revealed that around 65% HCP members have graduated to poor and similarly 45% poor to next level and average 55% targeted HHs have graduated to the next level due to the project intervention. Moreover, every village has its own vision and village development plan.

Village Grading Status

To measure the performance of village-level institutions as well as functioning modality, SDF conducts an intensive assessment through a set of indicators on annual basis. SDF gives more coherent efforts to the weak villages e.g. C and D graded villages. In the reporting period, it was found that out of **3,262** villages about **2,703** (85%) villages brought into being A and B grade.

Graded Village

3,171

grade **A**

1,699

grade **B**

1,004

grade **C**

223

grade **D**

245

Village Grading Status

| Type of workshop | Total # of Cluster | # of villages | Grading status | | | | Total Graded villages | % | # of problematic villages |
|------------------|--------------------|---------------|----------------|-------|-----|-----|-----------------------|-----|---------------------------|
| | | | A | B | C | D | | | |
| Rangpur | 43 | 1,420 | 768 | 422 | 80 | 89 | 1,359 | 96 | 61 |
| Jamalpur | 36 | 1,133 | 410 | 419 | 124 | 151 | 1,104 | 97 | 29 |
| Barisal | 45 | 709 | 521 | 163 | 19 | 5 | 708 | 73 | 1 |
| Total | 124 | 3,262 | 1,699 | 1,004 | 223 | 245 | 3,171 | 97% | 91 |

SF Coverage of Baseline Survey Villages

The baseline survey of 'Nuton Jibon' project was conducted in four districts in 2012 by an external agency, "Center for Natural Resource Studies (CNRS)." As per the methodology, a follow-up survey of the same districts, villages and households will be carried out concurrently just after completion of three years. Keeping the baseline survey timeline into consideration, the follow-up survey is scheduled to be started in April 2015 and will be completed by June 2015. In this regard, SDF sped up disbursement of SF to all the four surveyed villages. The villagers revolve their SF loan and expedite livelihood activities.

The table below shows that on average 88% of SF loan (based on the number of beneficiaries included into NJG) has been disbursed among the beneficiaries of the four districts covering 82% of the beneficiaries who were included in the baseline survey.

While making a comparison analysis among the aforesaid four districts, it was observed that Kurigram and Naogaon districts covered 96% and 87% of beneficiaries respectively under SF loan while Mymensingh and Barisal districts covered 77% and 82% respectively against the set target which is less compared to other two districts.

SF Disbursement Status of Baseline Survey Villages

| Districts | # of survey villages | # of target HHs | | | # of HHs included in NJG | | | | # of HHs not included in NJG | | | | # of members received SF loan | | | | | |
|--------------|----------------------|-----------------|------------|--------------|--------------------------|------------|--------------|-----------|------------------------------|-----------|------------|----------|-------------------------------|-----------|------------|-----------|--------------|-----------|
| | | HCP | Poor | Total | HCP | Poor | Total | % | HCP | Poor | Total | % | HCP | % | Poor | % | Total | % |
| 1 Barisal | 18 | 74 | 55 | 129 | 66 | 50 | 116 | 90 | 8 | 5 | 13 | 10 | 55 | 83 | 40 | 80 | 95 | 82 |
| 2 Kurigram | 108 | 655 | 224 | 879 | 655 | 216 | 871 | 99 | 0 | 8 | 8 | 1 | 623 | 95 | 209 | 97 | 832 | 96 |
| 3 Mymensingh | 75 | 373 | 183 | 556 | 301 | 147 | 448 | 81 | 72 | 36 | 108 | 19 | 230 | 76 | 117 | 80 | 347 | 77 |
| 4 Naogaon | 68 | 346 | 92 | 438 | 341 | 88 | 429 | 98 | 58 | 4 | 9 | 2 | 309 | 91 | 63 | 72 | 372 | 87 |
| Total | 269 | 1,448 | 554 | 2,002 | 1,363 | 501 | 1,864 | 93 | 5 | 53 | 138 | 7 | 1,217 | 89 | 429 | 86 | 1,646 | 88 |

Development of Village Performance Monitoring System

The Village Performance Monitoring System has been developed upon reviewing all project requirements. This is a comprehensive Village Performance Tracking System capturing most of the activities at villages under the Nuton Jibon project. To reduce data input volume and elongated form, ultimately SDF segregated all information in two separate strategies which are:

- Monthly Village Progress that can be used those are required to update on monthly basis. In this case, we keep those variables/indicators in the main form (Monthly Village Progress Form).
- Periodic Village Progress - those are not required to be collected on monthly but could be collected as needed. Separate six Data Collection Forms are used to capture information generated at different time span.

The outputs of Monthly Village Progress Form and Data Collection Forms

- 'Village Matrix' which shows complete progress of individual village performance
- Key Milestone Matrix that shows the status of the set key milestones
- Participatory Identification of Poor (PIP) Information
- Thematic and issue-based output: outputs of 10 thematic areas have been developed and each has several output tables. More outputs are developed based on the user's requirement.

Status of Process Monitoring Findings

SDF hired a Process Monitoring Agency (PMA) as a third-party monitoring firm for Nuton Jibon (SIPP-II) project to independently determine how effectively the project is running and identify ways to improve the quality of implementation and processes. Centre for Natural Resource Studies (CNRS) in association with Maxwell Stamp Ltd has been implementing the process monitoring assignment of Nuton Jibon project since December 2012. This has been considered as an important mechanism that brings lessons from the field directly to project management, allowing for real-time response and correction of key challenges identified. The Annual Report of Process Monitoring for the period of January to December 2014 is prepared based on a series of

activities performed by the Process Monitoring team.

The PMA reported **201** major findings (Jamalpur Region-75, Rangpur Region-65 and Barisal Region-61) during the reporting period. Majority of the issues are related to Governance (22%) followed by Sustainability and Transparency (12% each); Accountability (06%); Institutionalisation (16%); Cost-effectiveness (05%); Capacity Building and Empowerment (12%); Inclusiveness and Participation (05%); Learning, Communication and Information Sharing (03%); and Transparency (10%).

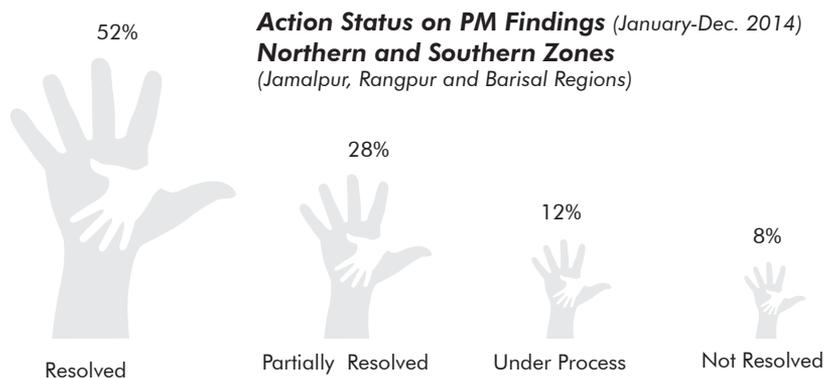
The findings/issues generated by Process Monitoring Team (using tools like one-to-one interviews, observations, reviewing VO/Nuton Jibon Group-level documents, FGD,

KII were being shared at all levels starting from VO leaders/members, Cluster to District, Regional, and HQ levels. Formal sharing is done at HQs with key staff and in Quarterly Monitoring and Learning Workshop (QMLW) at Region with larger audience where decisions are taken towards action on PMA findings. During the reporting period (Jan-Dec 2014), **9** (nine) Quarterly Monitoring and Learning Workshop (Three in each region) and monthly sharing meetings with SDF regional and district teams were held.

During the reporting period formal decisions were taken on **214** issues (Jamalpur-81, Rangpur-72 and Barisal-61) and status was checked. Of the total findings, it was found that **110** cases (52%) were resolved, **63** cases (28%) were partially resolved, **25** cases (12%) are under process/ongoing and not resolved in **12** cases (8%).

The execution trend of actions

- Issues related to misappropriation are resolved quickly. The resolved rate also found quicker in the cases when a particular person found solely responsible.
- Action takes more time or prolonged in those cases where group of people or a tier are responsible.
- Decisions related to institutionalisation of VOs, capacity building of VO members, ensuring authenticity in VO documentation also take more time (compared to others) to resolve.



MANAGEMENT INFORMATION SYSTEM

With the objective of the SDF, MIS is to store and retrieve pertinent information (field progress) and track project progress in order to facilitate proper management and supervision. The database is maintained at SDF's Dhaka office. Among the five modules of Management Information System (MIS) Financial Information System (FIS) introduced at Region and National level of SDF on the basis of new Chart of Accounts (CoAs). Cost Center-wise Financial Information System module with 21 reports have been developed on the basis of SDF's requirement, while regional-level financial data are being updated from regional offices since June 2012.

Project Monitoring System (PMS) has been applied in all 124 cluster offices during this period. The cluster-level offices updated village-level basic backlog information e.g. PIP profile, institutional information, youth database, CP information, village fund information etc at Cluster and District offices and any other places. Under the current staff restructuring policy, only a few MIS positions will be deployed.

Procurement System has been rolled out at HQ level and data is being updated on a regular basis. The operational training on Data Management at HQ level has been completed.

HR and Payroll System has been rolled out at respective user levels and is functioning at SDF HQ level.

Inventory System rolled out along with providing training to users at HQ level and data entry is going on.



NUTON JIBON COMMUNITY SOCIETY (NJCS)

COLLABORATION

In a constant effort to gain firmer footing on the road to sustainable development, **Nuton Jibon Community Society (NJCS)** has been supporting and strengthening Gram Parishads for maintaining their organisational quality, ensuring accountability and improving livelihoods in a sustainable manner. As per its plan to help build a better society, NJCS has been scaling up information sharing and communication among all its members, aggregating various services and mobilising producer groups and livelihood development activities, including linkages with local government, private sector and financial institutions. This is being achieved through delivering demand-based quality services and technical assistance to member organisations, linking the village institutions to other programs and agencies, mobilising revenues and linking with other financial resources.

ACTIVITIES

NJCS has been helping village institutions to run the village level development activities and facilitate member villages to resolve conflict, if any.

Gram Parishads (Village Level)

- Participatory identification, prioritisation, planning and implementation of various service needs of target communities and investment requirements;
- Operation and maintenance of infrastructure and social services;
- Mobilising revenues and resources, including community contributions for meeting operation and maintenance expenses;
- Communicating with all members regarding the decisions of NJCS and implementing programs following the principles and guidelines.

Cluster Society (Union/Upazila Level)

- Mobilising Gram Parishads as members;
- Acting as the main communication hub between Gram Parishads and District Societies;
- Aggregating demand for services;
- Arranging and coordinating delivery of services;
- Collecting data on functioning of Gram Parishads and monitoring and reporting;
- Assessing the performance of Gram Parishads, including tracking benefits, results and issues in delivery of services;
- Maintaining bank accounts and account keeping.

District Society (District Level)

- Developing operational guidelines for the functioning and performance standards;
- Developing business plans to meet the service needs of members;
- Maintaining data base and information system for monitoring and capacity building of cluster societies;
- Identifying internal and external services and resources for supporting cluster societies;
- Providing technical assistance to cluster societies;
- Establishing strategic partnership and linkages;
- Ensuring accountability and governance in the functioning of NJCS;
- Arranging for audits and follow-up actions and most importantly, conflict resolution;
- Promoting services among organisations outside, undertaking programs for supporting communities;
- Mobilising financial and other resources for carrying out the cluster society activities and making it available as per the approved business plans.

HIGHLIGHTS

In 2014, formation of 'Nuton Jibon' Cluster Community Societies in Jamalpur, Gaibandha, Nilphamari and Barguna districts (71 in number, including Rangpur, Pirojpur, Bagherhat and Sirajganj districts) were completed;

During the reporting period, 'Nuton Jibon' Community Societies (NJCSs) at cluster and district levels of Jamalpur, Gaibandha, Barguna and Nilphamari districts were formed, and those started functioning. And all the societies both at cluster and district levels have established their own offices.

Moreover, two district societies Jamalpur Nuton Jibon Community Society and Gaibandha Nuton Jibon Community Society were registered under Societies Act **1,860**, and two other societies are under process. The inclusion of villages as members of NJCS is going on in districts under the regions as planned. A total of **1,934** (Jamalpur- 661, Rangpur- 763 and Barisal- 510) villages under nine districts of three regions were mobilised as members of NJCS concerned and more than 80% of villages under SIPP II in all the nine districts enrolled as members of the NJCSs.

Meanwhile, the NJCS of Jamalpur (11.67 m) and Gaibandha (10.87 m) districts received an amount of BDT **22.54** millions as Institutional Development Fund (IDF) from SDF and started implementation of planned activities for their sustainability. The NJCS of Barguna (1.0 m) and Nilphamari (0.65 m) districts received BDT **1.65** million as Initiation Fund. Consequently, an amount of BDT **10.21** million was deposited by member villages of Jamalpur, Gaibandha, Barguna and Nilphamari districts as membership fees and share capital which is kept in the bank account of NJDCS.

During the reporting year, a total of **3,624** Producer Groups were formed on different IGAs like-beef fattening, milch cows, poultry, fisheries etc., and are being supported by the NJCS though providing technical assistance. Besides, formal partnerships between NJCS and different agencies have been developed with Grameen Danon Foods Ltd., BRAC Dairy Ltd., Milk Vitae Ltd., Novatis Bangladesh Ltd., Renata Ltd., Bondhu Chula etc. for technical support and marketing. Linkages have been developed with Livestock, Department of Youth Development, Fisheries Department and Jamalpur Sugar Mills Ltd. for technical assistance.

With regard to developing CPs, a total of **12,189** (Rangpur- 4176, Jamalpur- 4413 and Barisal- 3600) CPs were identified out of which **5,639** CPs were registered and provided services to SIPP villages on different aspects of COM booklets. More community members are also under process of identification as CP.



MARKETPLACE DEVELOPMENT FOR YOUTH EMPLOYMENT GENERATION

SDF is committed to achieving a just society and a decent standard of living for every disadvantaged, man, woman and youth. As per its roadmap to help build a better Bangladesh, SDF's poverty alleviation program has been made well-equipped to empower the youths and accelerate their societal and economic emancipation. To stimulate entrepreneurship development with financial support from SDF, Bangla-German Sampreeti (BGS) completed the implementation of a pilot project titled **Marketplace Development for Youth Employment Generation** in Gaibandha district during the period of 06 November, 2013 to 17 November, 2014, aiming to provide market led skill development training and subsequently employed 804 unemployed youths.

Results of the PIOTING



Meeting of producer group, Rangpur

In view of the success of its piloting in Gaibandha, SDF extended the contract agreement with BGS to create an opportunity for the unemployed youths in the project-intervened villages under different districts of SIPP II for their sustainable employment. BGS then brought Rangpur district under the project with a target to train and employ 356 unemployed youths.

- A total of **964** youths have been trained, and among the graduates and skilled youths, **810** have already been employed (428 self-employed and 382 employed with wages) in different places under the guidance and arrangement of BGS, showing over 100% achievement against the project target;
- A total of **405** (51%) trained youths are female and most of them are working in different garment industries/places;
- Out of **810** trained youths, a total of **382** youths are employed in different companies/industries like PRAN RFL Groups (173), CINO Bangla Industry Ltd (33), DADA Bag Factory Ltd (25), Bizli Electronics Ltd (48). In addition **103** youths are employed in other 17 companies/ factories, while a total of **428** youths are involved with self-employment initiatives at their own localities;
- All the employed youths are receiving good financial and accommodation facilities in the above industries. Youths employed in various industries are receiving TK. **7,000-10,000** per month with free accommodation and other facilities at the initial stage, which will be enhanced after successful completion of the provisional period of 6 to 12 months;
- All the self-employed youths are working in their own neighbourhoods in tailoring shops, workshops, electrical shops, welding shops etc. and earn TK. **4,000-6,000** per month;
- A total of **1,500** youths were counseled and motivated which is 125% against the project target. BGS established a Job Information Centre at the project office which created opportunities for the unemployed youths to receive necessary information on available jobs, assistance for applying for job etc. A total of **400** youths received necessary support from this information centre;
- Three Job Fair were organised in Gaibandha and Rangpur districts with the participation of **26** companies. The job fair was inaugurated by the Deputy Commissioner of the district where more than **400** youths participated and finally **206** got primary confirmation for job placement.

HIGHLIGHTS

- a. The selected youths were mobilized, counseled and provided quality training through four mobile training centres;
- b. BGS with support from SDF organised a youth job fair on 25 September, 2014 at Gaibandha Shilpakala Academy. Among others, community people participated in the event. All the participants appreciated the employment generation project;
- c. Appreciating the project activities, the Deputy Commissioner of Gaibandha said, **“This is one of the prime steps towards poverty reduction in Bangladesh, which helps achieve the Millennium Development Goals (MDGs).”**



Md. Ashraf Mia, Gaibandha

Immitable journey to become a bread earner

Identified as a young member of the Nuton Jibon Group (NJG) which essentially comprises youth clan of 18-35 years' old, Md. Ashraf Mia of Harinathpur village in Palashbari upazila of Gaibandha started efforts to turn his potential into employable skill to pull his family out of poverty. Being the eldest son of his five-member family, Ashraf could not even complete secondary school for lack of money and thus started roaming around as an unemployed young man as happens in rural Bangladesh. He was, in fact, struggling hard to survive, let alone supporting the family.

SDF started working at the impoverished Harinathpur village back in 2007 and organizing the unemployed youths by forming Nuton Jibon Group (NJG) in a bid to train them on employable skills. Ashraf, meanwhile, received training for one and a half month on plumbing from BGS and immediately got a job in PRAN-RFL Group of Kaliganj, Gazipur as an assistant operator with the help of both SDF and BGS. The good news is Ashraf is doing well in his job and could manage to send Tk 4,000 per month to support his family and the basic education of his younger siblings. He intends to ensure their higher education so that they get better jobs in the future. Ashraf always acknowledges the support of SDF that radically changed his life to become self-reliant man and wish others to get the same.



Job Fair, Rangpur

Total Trained Youth

964

Self Employed Youth

428

Wage Paid Youth

382

Total Employed Youth

810

Trade-wise Training and Employment Status

| Trade | Trained Youth | Employed Youth | | |
|----------------------------------|---------------|----------------|------|-------|
| | | Self | Wage | Total |
| Mechanical and Industrial Fitter | 154 | 12 | 116 | 128 |
| Electrical house wiring | 217 | 45 | 140 | 185 |
| Garments machine operator | 480 | 371 | 27 | 398 |
| Plumbing | 113 | 0 | 99 | 99 |

My economic solvency enabled me to have control over my life and exert influence in society



Baby Begum
Chinitola, Melandha, Jamalpur



NUTRITION AWARENESS PROGRAM

AWAKENING

It is known to all that health investments often yield the highest rate of return in development field. But the crux of the matter that most people of the country are deprived of essential health care services. As a result of living below the poverty line, they are very much vulnerable to ill-health, malnutrition and so on. Keeping an eye on this precarious condition and within its programatic capacity, SDF puts an enhanced importance on the health aspect of the community people. To meet the increasing need and demand in the intervention areas, this organisation is responding to a range of ways to help community people expand and improve their awareness of health. Against the backdrop, SDF has agreed to include **Nutrition Program** as a sub-component of the livelihood component in the NJLIP.

Dealing with challenges for healing social and economical wounds, Bangladesh has made notable improvements in health outcomes, lowered child mortality and increased under-five vaccination rates for all children. However, the country has faced serious challenges in addressing the problem of under-nutrition and malnutrition. A recent survey (MICS-2012-13) conducted by Unicef to monitor the situation of children and women in all the seven divisions of the country indicates very discouraging results, for the prevalence of underweight and stunting amongst children below the age of 5 years across the country. It showed that 41% of children under the age of 5 are stunted, 36% are underweight and 16% are wasted. Globally, Bangladesh is one of 14 countries in which 80% of the world's stunted children live, implementing interventions that address the problem are very appropriate and needed.

OBJECTIVES and TASKS

The objectives of the nutrition awareness support program are to raise awareness, improve attitudes and practices that enhance nutritional outcomes for targeted beneficiaries in selected project areas and to support beneficiaries in optimising their livelihood activities. This would be achieved through: (i) promoting better hand-washing practices amongst beneficiaries, particularly before food preparation, feeding babies, and while using sanitation facilities; (ii) promoting better infant and child feeding practices for pregnant and lactating mothers; and (iii) mainstreaming nutrition sensitive actions into selected income generating activities. To achieve aforesaid objectives, nutrition intervention has been targeted to educate and support **500,000** households' poor and extreme poor in **2,500** villages of **12** districts in SIPP-III working areas.

The project's approach is to build on a community platform anchored in mobilisation and organisation, advocacy, awareness raising and access to finance. Integration of nutrition interventions would lead to enhanced nutrition outcomes in areas such as food expenditure, lack of food and diet diversity. The hired NGO will build the capacity of SDF and the Community Nutrition Support Committee (NSC)

and also provide technical and extension services among the households. The GO-NGO departments and officials will also be invited to provide regular support.

The key activities of the nutrition awareness program are i.e. capacity building of SDF three level (central, regional and cluster) staff and community Nutrition Support Committee (NSC) at village level; promote better hand-washing practices among **500,000** households beneficiaries; promoting homestead gardening/food production at household level enhancing nutrition supply; and developing and maintaining linkage with government clinics and NGOs and private service delivery agencies for creating access to receive nutrition and maternal health services for the pregnant and lactating mothers

and Children (PLC).

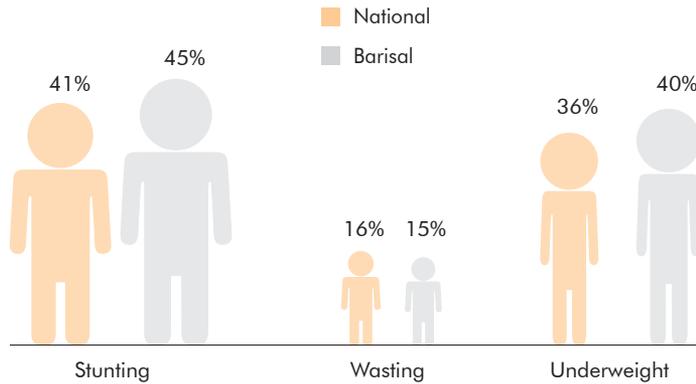
In the inception of nutrition program planning and designing, three regional-level nutrition mapping was conducted. Also, SDF organised three sharing workshops where **120** participants were invited from the reputed nutrition service providing GO-NGOs and international agencies. In the workshops, valuable experiences and practiced models were discussed and presented by the representatives of the mentioned organisations.

Based on the recent studies and current nutritional situation in the seven divisions, especially in the SDF working areas; nutrition awareness and support program designing and operational concept note was prepared with joint efforts of SDF and the World Bank. Accordingly a cost-table with detail activities of nutrition program, including NGO hiring has been outlined for approval.



Workshop on nutrition awareness, Barisal

Comparison of Nutritional status of under-5 Children in National level and Barisal



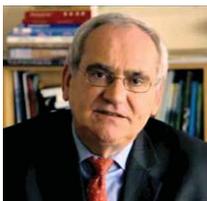
HIGHLIGHTS

Highlights of the Nutrition Program Planning and Designing Phase Events are as follows:

- Mapping of nutrition service delivery status in SDF working areas;
- Holding sharing workshop with nutrition service providers - GO, NGOs and private sectors;
- Information gathering, visiting nutrition service providing NGO activities and report generation;
- Designing and development of draft Nutrition Concept notes and board on for WB discussions;
- Finalisation of concept note on Nutrition Awareness Development and Support Program (NADP);
- Nutrition program activity detailing and cost table prepared, shared and finalised;
- Development of Nutrition Program Strategy, ToR for hiring NGOs and role of different actors and community are on the track.



I have learned a lot from your hard work and initiatives with very best wishes for continuing success!



Mr. Philippe Le Houverou

Vice President, World Bank

during visit to Nuton Jibon project (Purbo Bakhshir Char, Barisal) on March 31, 2014



ICT IN INFORMATION MANAGEMENT

In a fascinating world of fast-changing information and communication system, dramatic changes in poverty and myriad relationships among them, **Information and communications technology (ICT)** represents an enormous opportunity to introduce significant and lasting positive change across the developing world and have always been essential for the promotion of development. With this growing momentum, SDF is well-positioned to influence how effectively and quickly ICT could be utilised to benefit the poor and the disadvantaged in its working areas and it would be introduced for the first time in the project. It will present this organisation with a unique opportunity to leap-frog onto a higher level of development.

SDF has initiated piloting the proposed ICT application to automate its core functions, implement efficient and effective cooperation and resource sharing networks, implement management information systems, develop institutional repositories of digital local contents, and initiate ICT based capacity building programs at village level. The MIS system inputs will be modernised and streamlined by using information and communication technologies to simplify bookkeeping and data entry modules, but also changing the way that data are used and entered. Data entry would shift from the cluster offices to being managed on the community basis.

Under its stewardship, 30 villages from three districts have been identified and every community will be provided with one laptop with internet modem facility. Meanwhile, SDF in collaboration with Data Soft, a software company which develops the MIS for the project, has developed the Village Credit Organisation (VCO) financial transaction system which is part of the MIS software. SDF plans to complete imparting training on MIS software to SDF staff and also provide training to 30 resource persons from the communities on MIS software, including VCO financial transaction and on basic computer training by January 31, 2014. It is expected that the data feeding into the MIS system can rollout the ICT to all new villages under the new project by phases: around 600 villages in January 2016, 1,000 villages in June 2016 and 900 villages in December 2016.

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Tablets or notebooks would be introduced at the village level, and appropriate modules being developed to allow the data input and transmission to the cluster level on an electronic basis, but also allow report generation of community targeted reports for their own information and management decisions, particularly related to review of performance of funds on a village by village and aggregated level. To improve the data quality and reliability and avoid delay in data transmission from the community to SDF headquarters, the project would provide ICT equipment like tablet/notebook computer to the communities with mobile internet connection for data entry. Necessary software to capture the village-level monitoring data has been developed and tested under SIPP-II. The software would be transferred to a tablet/notebook for data collection into the computerised database. This would also address a current

problem that the communities have maintained all project-related information manually on paper which is a tedious and time-consuming process and involves the risk of data loss, especially with natural disasters such as floods and cyclones.

Under the proposed ICT initiative, selected beneficiaries would be capacitated to feed primary data into the MIS. They would be authorised only to update the village-level information into the system. A pilot has been started in 30 villages looking into (i) simplification and security of bookkeeping and book management; (ii) availability of performance data of the village funds at the village, cluster and district level. Once the ICT system is established, it is envisaged to broaden its functionality. It will also be used for other purposes like training, direct beneficiary feedback, and third-party verification. The project would work closely with the livelihood projects in India that have already advanced in the introduction of ICT tools and build on their experiences and, where applicable, models and tools developed.

ICT presents an opportunity to provide value-added information services and access to a wide variety of digital based information resources to their clients. SDF has taken significant steps towards bridging the digital divide and building the information society which will provide the opportunity to leapfrog stages of development and enter directly into what has been labeled the information age.



HUMAN RESOURCE MANAGEMENT

EFFICACY

Human resource is an increasingly broadening term that refers to managing human capital, the workforce of an organisation. The Human Resource Section of SDF is responsible for effectively responding to the dynamic policy environment aligned with the organisation's values of integrity, excellence and wellness with a multi-skilled, versatile, high-performing and mobile workforce that operates across disciplines to fulfill the organisation's complex and interrelated mandates in an efficient and cost-effective manner. The office develops and maintains the **Human Resources Management** infrastructure through a policy and system development. In all areas of work, the HR Department firmly upholds the tenets of confidentiality, accountability and trust.



Training session

All the way through talent acquisition and retention, the HR section had been able to ensure the organisation's achievements and goals during the year 2014. This section put in its all-out effort to sustain the employer brand as a living, vibrant and attractive entity.

HIGHLIGHTS

The most significant achievement of the year was a revised HR Policy and Manual and SDF Employees' Service Rules and the rules of HR Policy and Manual are strictly enforced among the staff at all levels. In addition, the Human Resource Section succeeded in maintaining employee database into HR and Payroll Management System. Electronic Attendance system for SDF's head office personnel has been brought into the management concern. Besides, extended benefits for the employees have been implemented in compliance with SDF Policy and Manual and other applicable acts and procedures.

In 2014, about **26** staff were recruited and by the end of December 2014 a total of **1624** staff had been working at different levels of SDF. Through an intense screening process, about **72** people were brought under disciplinary

proceedings, and **52** of them were terminated. SDF employees were evaluated through a standard performance appraisal system on an annual basis against agreed milestones and job-related competencies. During the reporting period, about **700** staff were awarded increments of salary based on their good performance, while around **1760** staff evaluated on completion of their job. A total of **388** staff was provided with service contract on completion of one year probation period, while **1288** received annual increments.

THEMATIC STUDY

Internal Study on Asset Building and Socio-economic Condition of the SIPP-II Beneficiaries

Livelihood, being the most significant thematic part of the ongoing SIPP-II as well as upcoming 'Nuton Jibon Livelihood Improvement Project (NJLIP)' was the prime focus of the study explicitly covering 9 (nine) districts out of 16 (sixteen) under SIPP-II which are going to be 'phased out' by the end of December 2015. However, sample from Barguna, Nilphamari, and Jamalpur districts were taken into account as representatives of the 'phasing-out' districts of all regions. Primary data was collected through purposive sampling method. A total of 12 villages were selected from 3 districts and 52 participants from each district bringing the total to 156. They were considered for the study.

In a bid to learn lessons from past experiences and whether beneficiaries of those districts would be capable enough to survive by themselves with a reduced support from SDF, monthly net income from on-farm IGAs (Income Generating Activities), asset building from the first

cycle of loan to the fourth cycle and their present socio-economic condition were investigated predominantly. What is more important that the study would indeed, as we believe, help us learn the pattern of livelihood activities in various geographic regions and their socio-economic change as a result of intervention to better attain the Project Development Objectives (PDOs) at the coalface of alleviating poverty in the upcoming program.

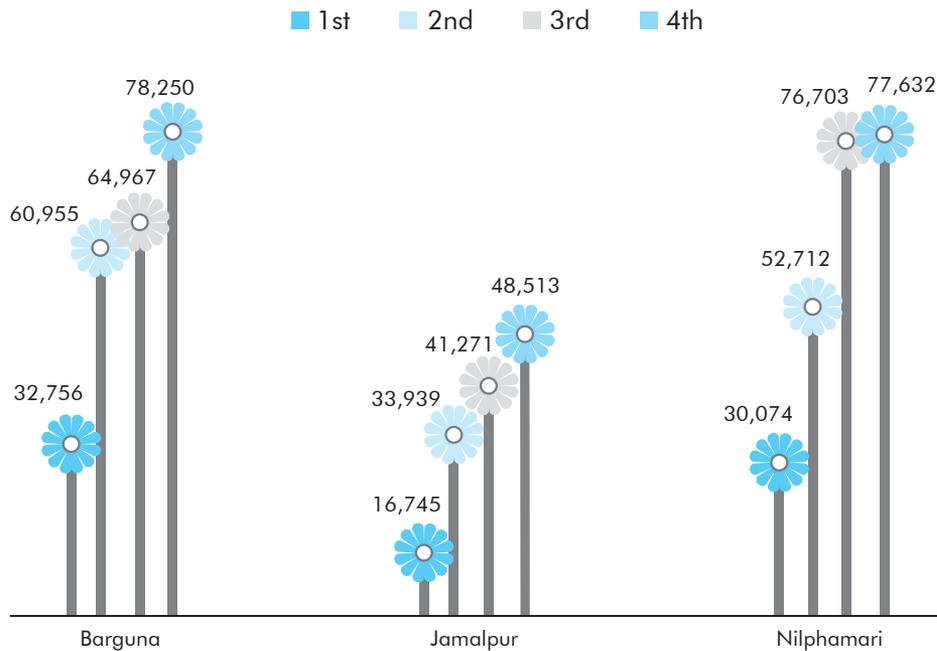
The study revealed that dairy farming is the prime IGA of 65% and 52% project beneficiaries of Nilphamari and Barguna respectively in contrast with beef fattening cohort of Jamalpur which accounts for 36%. However, dairy farming is found to be the second most popular IGA amongst 29% beneficiaries of Jamalpur.

In the area of asset building, the study observed that project beneficiaries of Barguna succeeded to accumulate BDT



Mini farm

Asset Building of three Districts



32,756 on average after taking 1st cycle of Shabolombi loan which increased to BDT **78,250** after taking and making investment of the 4th cycle of the loan. Likewise, asset accumulation was BDT **30,074** and **77,632** at the end of 1st and 4th cycle respectively for the beneficiaries of Nilphamari. The instance of Jamalpur is slightly different here as both Nilphamari and Barguna were allocated BDT **15,000** per household as opposed to BDT **2,500** for Jamalpur which is relatively a small loan envelop. Potentially, this was the underlying fact for comparatively lower average asset accumulation of BDT **16,745** and BDT **48,513** in case of beneficiaries of Jamalpur after the 1st and 4th cycle of Shabolombi loan respectively. The findings, thus, illustrate that average asset accumulation of beneficiaries of Jamalpur increased more than

three-fold, on the contrary, more than two-fold incline has been measured among the beneficiaries of Barguna and Nilphamari. From another perspective, average asset accumulation by the beneficiaries of Barguna, Jamalpur and Nilphamari after the first cycle of loan is found worth 26,525 BDT, whilst the beneficiaries have been succeeded to accumulate asset worth 68,131 BDT after the 4th cycle loan. Hence, the increment of asset building is 63%. These districts are quite ready, as the finding implies, to phaseout and can survive on their own with a very limited support from SDF for the fact that they have significantly improved their economic condition after SDF's intervention.

Five broad categories a. health and sanitation, b. food and nutrition, c. education, d. empowerment and e. social inclusion and economic

development -- were identified while the participants were asked about changes in their lives and livelihood after joining the SDF's program. Maximum performance in the area of empowerment of the poor was explored in Barguna, by way of contrast, Jamalpur found to be maximum percentage jointly in education and empowerment. Social inclusion and economic development, on the other hand, were unveiled to score the maximum in case of Nilphamari district. Food and nutrition, as the study reveals further, appears as a very steady indicator for the fact that 41% respondents claimed to manage to improve in the area after joining 'NutonJibon' which, as a matter of fact, explored to be true for 29% case of both Nilphamari and Barguna as well.

WORLD BANK MISSIONS

Identification mission for the proposed 'Nuton Jibon Livelihood Improvement Project (NJLIP)'

The identification mission for the proposed follow-up project i.e. 'Nuton Jibon Livelihood Improvement Project (NJLIP)' of the Social Development Foundation (SDF) took place from 13th to 25th April 2014. Agreeing on the conceptual and operational framework for the proposed new operation with the Government of Bangladesh (GoB) and Social Development Foundation (SDF), the implementing agency was the prime focus of the mission. Predominantly, the mission built on several discussions and brainstorming sessions' vis-à-vis proposed project over two months with the implementing agency and key stakeholders. However, the mission also sought to continue discussions on a number of issues which are i. the project development objective, ii. the project's scope, including the components and activities to be financed, phasing out of SIPP-II supported communities and working out criteria for the selection of new project intervention areas, iii. expected main results, iv. sustainability of the community-based institutions and SDF itself, v. existing safeguard-related documents and potential need for additional studies/reviews and vi. time frame for project preparation and key steps required. The draft Aide-Memoire was discussed at the wrap-up meeting chaired by Mr. Arastoo Khan, Additional Secretary, Economic Relations Division, Ministry of Finance held in Dhaka on 24th April 2014.

The mission met the Secretary, Bank and Financial Institutions Division, Ministry of Finance, the Chairman and members of SDF's Governing Body, Managing Director of SDF and its staff at the national, regional, district and cluster levels, and the Centre for Natural Resources Studies (CNRS). Field visits were also undertaken to Rangpur and Barisal regions where the mission met communities benefitting under SIP-II, SDF's staff, Union Parishad Chairmen, union agriculture and livestock officers, 'Nuton Jibon' societies and NGOs operating in the area on livelihood and nutrition developments (CARESHOUHARDO-II Program, DFID-funded Char Livelihood Program, RDRS, USAID-funded SPRING initiative, and FAO).

'Nuton Jibon' Livelihood Improvement Project (NJLIP) preparation mission: Opportunities and challenges

The proposed project with its development objective '*to improve the livelihoods of the poor and extreme poor in the project areas*' will be a follow-up one to the ongoing Social Investment Program Project-II (SIPP-II) and seeks to build on the successful implementation aspects of SIPP-II while aiming to simplify the project's design, strengthen support for sustainable institutions and expand its reach beyond current districts and upazilas. The mission specifically commenced from 6th to 18th July of 2014 and reviewed i. the proposed project development objective, ii. the project scope, including components and activities to be financed, phasing out of already supported communities and criteria for the selection of new project sites, iii. expected main results, iv. sustainability of the community-based institutions and SDF, v. existing safeguard-related documents and potential need for additional studies/reviews, vi. follow-up actions conducted since the identification mission, and vii. next steps. The key outcome indicators would be defined around: a. livelihoods (e.g. increase in household income etc.), b. outreach and coverage (number of direct beneficiaries by gender etc.), and c. strengthened self-management (e.g. group development index measuring empowerment and gender aspects). Duration of the proposed project would be six years to allow enough time to build and consolidate community organisations and structures. The guidance and conclusions from the Bank's concept review meeting, which took place on 10th June of 2014, were considered during this mission.

The mission not only met Mr. Arastoo Khan, Additional Secretary of Economic Relations Division, Ministry of Finance, Chairperson of the SDF's Governing Body, Managing Director of SDF and its staff at the national, regional, district and cluster levels but also the various stakeholders including PKSF, BRAC, ASA, MRA, CRA, DFID, UNICEF, USAID, Heifer Int. and Land O' Lakes.



Frauke Jungbluth, Sr. Rural Development Economist of WB and
AZM Sakhawat Hossain, Managing Director of SDF

Pre-appraisal Mission for 'Nuton Jibon Livelihood Improvement Project (NJLIP)'

The pre-appraisal mission for the proposed 'Nuton Jibon Livelihood Improvement Project (NJLIP)' of estimated USD 200 million funding envelope which would consist of three major components, including a. community and livelihood development, b. business development and institutional strengthening and c. capacity building, knowledge and project management, took place from 21st September to 12th October 2014. While the main objective of the mission was to build on the preparation mission conducted in July 2014 and further detail the proposed conceptual and operational framework of the new project, project costs and results, the proposed project development objective was to *improve livelihoods of the poor and extreme poor in the project areas*. In order to allow reasonable and adequate time to build and consolidate community organisations and their structures, the duration of the proposed project was decided for six years where key outcome indicators were considered to be defined around: a. livelihoods (e.g. increase in household income), b. outreach and coverage (e.g. number of direct beneficiaries by gender) and c. strengthened self-management (e.g. group development index measuring empowerment and gender aspects).

The proposed follow-up project will further build on the successful implementation aspects of the Social Investment Program Project-II and expand its reach into other upazillas and districts. The mission specially continued discussions on: i. the proposed project development objective, ii. the project scope, including components and activities to be financed, phasing out of already supported communities and criteria for the selection of new project sites, iii. expected main results, iv. sustainability of the community-based institutions and SDF, v. finalisation of safeguard documents, vi. project costs and economic analysis and vii. actions completed since the last mission and agreed next steps.

The mission had meetings with the Additional Secretary, Bank and Financial Institutions Division, Ministry of Finance, the chairman of SDF's Board of Directors, Managing Director of SDF and its staff at the national and regional levels and other relevant stakeholders to discuss the project's detailed design.

Appraisal Mission for the Proposed 'Nuton Jibon Livelihood Improvement Project (NJLIP)'

The appraisal mission for the proposed "Nuton Jibon Livelihood Improvement Project (NJLIP)" took place from 8th to 19th December 2014. The World Bank mission specifically worked on confirming: i. the proposed project development objective, ii. the technical appraisal discussions held in November '14 iii. expected main results, iv. project costs, and v. agreed next steps and preparation for negotiations. The proposed project would consist of three components: a. Community and Livelihood Development, b. Business Development and Institutional Strengthening and c. Project Management. While the proposed project development objective (PDO) was *'to improve livelihoods of the poor and extreme poor in the project areas'*, key outcome indicators were considered to be defined around: a. livelihoods (e.g. increase in household income), b. outreach and coverage (e.g. number of direct beneficiaries by gender), c. strengthened self-management (e.g. index measuring empowerment and gender aspects).

As a matter of fact, the proposed project is expected to build on the successful implementation aspects of the Social Investment Program Project-II and expand its reach to operate in around 35-40 poorest upazillas (as identified under HIES-2010, conducted by Bangladesh Bureau of Statistics (BBS) of ongoing 7 (seven) districts and 6 (six) new districts (including Moksedpur upazilla in Gopalganj district) with a funding envelope of US\$220 million including US\$20 million by the Ministry of Finance as counterpart fund. Most importantly, the cost-share ratio would allow the Government contribution to cover the costs of SDF, the implementing agency while enables IDA contribution to focus on costs related to community-based interventions over a six-year period in order to deepen the engagement in selected districts and expanding into new areas meeting agreed poverty-based criteria.

The mission had meetings with the Secretary, Bank and Financial Institutions Division and Additional Secretary of Economic Relations Division, Ministry of Finance, the Chairman of SDF's Board of Directors, Managing Director of SDF and staff of its national and regional level. A discussion on the project design was also held with DFID, Bangladesh. The World Bank mission expressed its opinion in the Aide Memoire to conduct the project's negotiations in the last week of January 2015 once the negotiation package is declared by the Bank Management.



AN EVENTFUL YEAR



Visit of Mr. Philippe Le Houverou, Vice President, World Bank and Mr. John Zutt, Country Director, World Bank, Bangladesh, Mr. Arastoo Khan, Additional Secretary of ERD and Mr. AZM Sakhawat Hossain, Managing Director, SDF

World Bank's Vice President's visit

World Bank's Vice President Mr. Philippe Le Houverou, accompanied by Mr. John Zutt Country Director, World Bank, Bangladesh and Mr. Arastoo Khan, Additional Secretary of ERD, visited 'Nuton Jibon' project (Purbo Bakhshir Char, Barisal) on March 31, 2014. Managing Director of Social Development Foundation (SDF) Mr. AZM Sakhawat Hossain and other officials of SDF and World Bank were present on the occasion.

Mr. Philippe applauded SDF for its splendid job done over the years that helped enrich and sustain the lives and livelihoods of

hard-to-reach people. He had a lively interaction with the community women and heard the stories of their successes and transformations. The catalyst in each case was SDF, but their hard works and initiatives were the prime mover of lasting change. By the generous support and facilitation of SDF, they have dealt with their risks better, built their assets gradually, developed their own micro-enterprises, and enhanced their earning capacity and ultimately are enjoying an improved quality of life. They have, therefore, been able to establish their right and position in the family as well as in

the society and gain the much-sought importance in decision making. They have also been able to maintain bank accounts and have been enjoying their free and increased mobility.

The Vice President was extremely impressed with their performance and commented, "Many thanks for an inspiring visit and more importantly a great and successful adventure. I have learned a lot from your hard work and initiatives with very best wishes for continuing success!"

MoU between Ministry of Youth and Sports and Social Development Foundation (SDF)

Department of Youth Development (DYD) under the Ministry of Youth and Sports and the Social Development Foundation (SDF) entered into a Memorandum of Understanding (MoU) on February 03, 2014 at the DYD office in order to collaborate on short and long-training courses on skills and technical knowledge development of the un/underemployed youths and Jibikayan Group (self-help group) members of SDF initiated projects. The objective of this collaboration was to equip the un/underemployed youths with required skills and generate appropriate jobs. The Director General of DYD and the Managing Director of SDF signed the MoU on behalf of their respective organisations. The Chairperson of SDF was also present in that august gathering.

SDF believes that development can bear no fruit without effective resource mobilisation. Mulling this pivotal point over, SDF is moving ahead to motivate, organise and groom up the deprived youths through well-coordinated programs so that they can sow the seeds of prosperity among them for harvesting a golden tomorrow. To make an outstanding contribution to youth development and involving youths in nation-building activities, SDF has identified about **60,000** unemployed youths (one youth from each poor and

HCP families) in the project areas which will gradually be increasing when more unemployed youths will be joining from new project interventions. It is worth mentioning that SDF, in the meantime, has arranged need-based training for a total of **33,000** un/underemployed youths and these youths have been employed in different sectors. SDF also played a very vital role in establishing linkages with some renowned organisations for creating employment opportunities for these youths. The ultimate objective of SDF is to provide suitable job opportunities in the country or abroad through providing them with relevant skill development training and livelihood support.

It is to be mentioned that a total of **262** youths from 'Nuton Jibon' project villages got the opportunity of overseas employment through an agreement between the Governments of Bangladesh and Malaysia, and some of them already left for abroad. Most importantly, a large number of un/underemployed youths of SDF's project areas have been registered for overseas employment in Hong Kong,

Singapore and some of the Middle Eastern countries as a part of the government's initiative.

In line with government's policy, DYD has extended cooperation in building partnership with different government and non-government organisations resulting in signing of MoU between DYD and SDF. DYD will provide need-based training in consultation with SDF and share resources to unemployed youths of 'Nuton Jibon' organised groups in SDF's project areas.

This MoU shall be valid up to January 2019 and may be extended further upon a consensus between DYD and SDF. Apart from the ongoing SIPP-II, the MoU will also immensely help the un/underemployed youths to be covered under the upcoming project which is expected to be launched in late 2015 with financial assistance from the World Bank.



MoU signing ceremony at DYD office between Ministry of Youth and Sports and SDF



Honorable Finance Minister Mr. Abul Maal Abdul Muhith at the seminar

National Seminar on SDF's role in implementing poverty alleviation programs of GoB

A day-long national seminar titled 'Poverty Alleviation Program of the Government of Bangladesh: Role of SDF', organised by Social Development Foundation (SDF) under the Bank and Financial Institutions Division, Ministry of Finance was held on 20th November 2014 at RDEC Auditorium Dhaka with the active participation of around **400** invitees from all spheres of life. The purpose of the event was to critically analyse the Nuton Jibon Project, a holistic and participatory approach of development in contrast to conventional microcredit program, disseminate information to the interest groups and bring all stakeholders under one platform in order to learn lessons from the past experiences to move forward in eradicating poverty. The chief guest of the program was Honorable Finance Minister Mr. Abul Maal Abdul Muhith, MP, inter alia, Honorable State Minister (Finance & Planning) Mr. M A Mannan, MP and Ms. Cristine E. Kimes, Operations Advisor of the World Bank, Bangladesh were present as special guests. It was chaired by Dr. Aslam Alam, Secretary, Bank and Financial Institutions Division, Ministry of Finance. At the outset of the session, the address of welcome was

delivered by Mr. M I Chowdhury, Chairperson of Board of Directors of SDF where he succinctly explained SDF's role being the predominant partner of the Government of Bangladesh in alleviating poverty, the ongoing programs and its achievements.

While presenting the keynote paper on 'Nuton Jibon Project of SDF: going beyond typical microcredit programs', Dr. Monzur Hossain, Senior Research Fellow of Bangladesh Institute of Development Studies (BIDS) critically appraised the Nuton Jibon model of SDF along with its various components contrary to conventional microcredit program using a set of statistical tools and appreciated the different social safety nets, for instance, CISF (Community Infrastructure and Social Services Fund), youth employment, one-time grant for the vulnerable through Shabolombi loan and so forth it offers to the beneficiaries.

Speaking about the accumulation of various types of capital such as natural capital (land), financial capital (savings), social capital (social networking), human capital (education, health etc.) and local physical capital

(infrastructure development), which, essentially complement each other to generate a higher stream of income for the Nuton Jibon Group (NJG) members. However, he laid emphasis on putting more attention to some areas like establishing market linkage to boost up the income of poor households, a youth (between 18-35 years) database of all beneficiary households to be updated and monitored by village institutions, optimising the Gram Samiti (GS) premises for commercial purpose and outsourcing experienced NGOs for nutrition action in order to improve the outcome of the project.

Dr. Binayak Sen, Research Director of BIDS, one of the discussants on keynote paper, argued that vulnerability should be one of the criteria along with poverty to map the program and put emphasis on rebuilding the social capital, sustainability of SDF, establishing linkages for income and collective employment creation, media presence, and a baseline data to be preserved for the youth. Contending further, he said that 10% service rate is not feasible for long time rather should be accepted only for the hardcore poor.

Speaking on the occasion, Prof Dr. Shafique Uz Zaman of Dhaka University highly commended the inclusionary approach of SDF and suggested including Char, Haor and coastal areas having no access to power more in upcoming NJLIP. Addressing the program, Dr. A K A Mubin, Secretary (Retired) of the Government of Bangladesh, stressed the importance of incorporating disaster management in eradicating poverty.

The most important bit of the session was the life-changing poignant stories from horse's mouth i.e. from three project beneficiaries that indeed touched the hearts of the audience where SDF played the pivotal role.

Ms. Cristine E. Kimes, Operations Advisor of the World Bank, promised her support for SDF on behalf of the World Bank and said Nuton Jibon has been an effective model to promote self-governance. Dr. M. Aslam Alam recommended widening the project areas and being self-sufficient with wider promotion. Appreciating SDF's poverty alleviating efforts, Honorable State Minister, Finance and Planning Mr. M A Mannan highlighted the importance of actively engaging poor women in development and increasing social investment to eradicate poverty.

The Chief Guest of the seminar, Honourable Finance Minister Mr. Abul Maal Abdul Muhith lauded SDF to pull 1 million families out of poverty in 14 years and said that Bangladesh could claim to be poverty free if it succeeds to keep the poverty rate below 15% in the next four years and expressed optimism to eradicate poverty hopefully by 2018 and surely within 2021. At the end of the seminar, AZM Sakhawat Hossain, Managing Director of SDF, in his speech, provided vote of thanks highlighting key success factors of SIPP-II and roadmap of upcoming Nuton Jibon Livelihood Improvement Project (NJLIP).

Sharing meeting with Shobha Shetty

Shobha Shetty, Practice Manager, GFADR South Asia of the World Bank attended a sharing meeting at the conference room of SDF's head office on 11th December 2014 as a part of the World Bank's appraisal mission for the proposed 'Nuton Jibon Livelihood Improvement Project (NJLIP)'. At the beginning of the meeting, AZM Sakhawat Hossain, Managing Director of SDF, cordially welcomed Ms. Shetty and other members of the mission along with Frauke Jungbluth, Sr. Rural Development Economist and Task Manager as the chair and presented the ongoing developments of SIPP-II being implemented by SDF and the nuts and bolts of NJLIP being appraised. She also met Mr. M I Chowdhury, the Chairperson of SDF, at his office and discussed the ongoing project's progression and preparation for upcoming 'Nuton Jibon livelihood Improvement Project (NJLIP)' being funded by the World Bank.

Voicing her absolute satisfaction vis-à-vis the development of SIPP-II project in 16 districts of Bangladesh, Ms. Shetty appreciated the staggering achievement of lifting 58% beneficiaries under SIP-II above the poverty level through successfully implementing the livelihood activities which was indeed quite exhilarating. This impressive achievement would certainly be regarded as the cornerstone of starting NJLIP, she added. Citing the 40-50% increase in income of the 35% beneficiaries under SIPP-II as one of the great achievements of the project, she was literally optimistic about the pace of development which, at the end of June 2015, as she expected, would greatly contribute towards attaining the objectives of Millennium Development Goal (MDG) and thus would be a pivotal partner in poverty alleviation programs of Bangladesh government. Emphasising the need for inspiring the beneficiaries to take larger amount of loan, she even went high to praise the Shabolombi loan activities, especially the regular deposit and loan collection rate.

While Ms. Shetty highly appreciated the developments of SIPP-II, the punctilious process of identifying unemployed youths to getting them ready for employment including the underlying challenges persist in our socio-economic context



Shobha Shetty, Practice Manager, GFADR South Asia (in the middle), accompanied by Frauke Jungbluth, Sr. Rural Development Economist of the World Bank and AZM Sakhawat Hossain, Managing Director of SDF

was explained in details as she was particularly keen to know SDF's youth employability activities. The inspiring achievements of a project in Tamilnadu State of India in youth employability, as Shetty quoted for instance, could help SDF meet all the challenges it is facing and suggested contacting them to learn their way of overcoming all impediments to make the youth employment program a success.

As Nuton Jibon Community Society (NJCS) members of villages under SIPP-I and SIPP-II who would get the benefits through NJCS, Ms. Shetty put emphasis on discussing the matter of how to add them as upcoming NJLIP's beneficiaries. Appreciating the inclusion of

nutrition intervention sub-component in NJLIP, she also highlighted the need for the efficient implementation of it and pledged to assess further. She particularly advised to use ICT at village level to implement the nutrition program. In order to turn SDF into a sustainable organisation, she advised to come up with new project ideas that would indeed address the country's major development issues and search for funding to other aid partners along with the World Bank.

FINANCIAL MANAGEMENT AND PROCUREMENT

The **Finance and Procurement Unit** is a unit of SDF which provides budgetary, financial and procurement services for the organization. Traditionally the Procurement and Finance are tightly interwoven. The unit's main tasks are to help establish and acquire the annual budget and to ensure its sound financial management. It is the responsibility of the unit to ensure that the provisions of the applicable financial regulations are respected, while all beneficiaries of SDF funding receive their payments in a timely manner. The unit also acts as an advice and control function for the organisation in terms of how its funds are allocated and how they are best spent, to ensure value for money.

Computerized Accounting System

SDF, with the support and inspiration from the World Bank has developed a modern, transparent and accountable financial management system based on the Bangladesh Accounting Standards and Bangladesh Financial Reporting Standards as promulgated by International Accounting and Financial Reporting Standards. Ahead of many other similar organizations in the country it has developed a fully computerized accounting system that has been extended, in the last two years from SDF HQ to Regional and District levels. With this system the recording of financial transactions in the regional, district and cluster level will be automatically reflected instantly in the financial statements that will be generated by the unique system.

Finance Team

SDF has employed financial management teams with competent members in **3** Regions, 16 Districts and **124** Cluster Offices. All the members of the finance teams have been trained in the modern and computerized accounting system. Based on these trained team members it has become possible to decentralize the accounting system up to regional and district level. Under the close direction of Managing Director, the finance team is led by the Director (Finance and Procurement). He provides the policy guidance, monitors the recording system and fund flow, ensures the controls and compliances to maintain the transparency in financial information. He is also responsible to ensure the team building and continued professional development of the team members.

Fund Flow

SDF has developed a very effective fund flow system under which the Managing Director sanctions fund to the regional offices who are in turn directly transfer the fund to the bank accounts of village level institutions (Gram Samity). The practice of this fund flow system has been developed and was made operational since 2011. Transferring funds through banking channel has helped to keep the fund flow secured, flawless and transparent.

Community Accounting System

Unique in Bangladesh, SDF has empowered the village level institutions (Gram Samity) in about **3,262** villages under "Nuton Jibon" Project to keep accounting records of their financial activities during project implementation, procurement activities, savings collection and lending activities and asset building to improve their lifestyle making them self-reliant with a dream of poverty free society. A Community Operations Manual (Financial Management) has been developed and distributed to the village institutions to provide them detailed guidelines for keeping accounting records.

Disbursement

In 2014 SDF disbursed BDT **2,126.87** million (eq. US\$ 27.26 million) against the target of BDT **2,557.34** million (eq. US\$ 32.79 million) thus achieving 83.16% of target (Table: Component wise Fund Disbursement). The project's cumulative disbursement in **42** months up to Dec'14 has been reached BDT **7,833.57** million (eq. US\$ 100.43 million) (85.88%) against the total target of BDT **9,121.44** million (eq. US\$ 115.00 million).

The cumulative achievement up to Dec'14 is 85.88% of the total project allocation of BDT **9,121** million (eq. US\$ 115 million). This had been possible due to:

- i. Swift fund disbursement to the field level
- ii. decentralized accounting system
- iii. deployment of competent finance personnel at all tyre of SDF
- iv. proper supervision and monitoring at headquarter and regional levels.
- v. computerized accounting system
- vi. proper training and handholding support

Annual achievement in 2014 shows tremendous progress in fund release to the village level. Fund disbursement for component B is planned to pick in 4th year. Similarly fund disbursement in Component D will be substantial after bills of procurement of goods, consultancy services and employees' benefits are settled.

Component wise Fund Disbursement Progress (2014 and Cumulative)

Figures in Million Taka

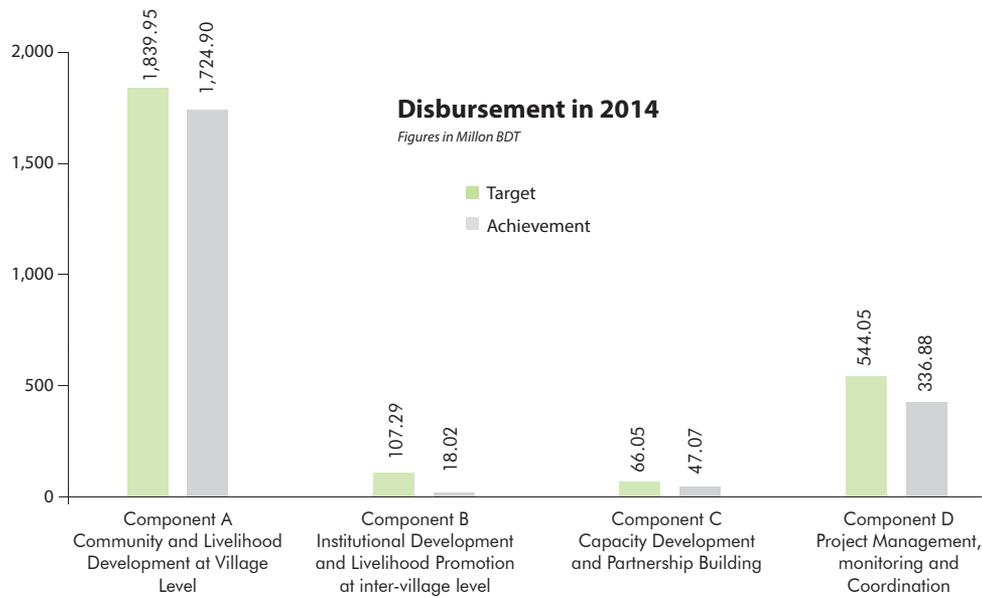
| Result Areas | Disbursement in 2014 | | | Cumulative Disbursement | | |
|--|-----------------------|----------------------------|------------------------|-----------------------------|------------------------------------|-------------------------|
| | Annual Target of 2014 | Annual Achievement of 2014 | % Achieved during 2014 | Project Target over 5 years | Cumulative Achievement upto Dec'14 | % Achieved in 3.5 Years |
| Component A: Community and Livelihood Development at Village Level | 1,839.95 | 1,724.90 | 93.74% | 7,531.70 | 6,883.19 | 91.38% |
| Component B: Institutional Development and Livelihood Promotion at inter-village level | 107.29 | 18.02 | 16.79% | 159.63 | 36.61 | 22.93% |
| Component C: Capacity Development and Partnership Building | 66.05 | 47.07 | 71.26% | 281.45 | 226.98 | 80.64% |
| Component D: Project Management , monitoring and Coordination | 544.05 | 336.88 | 61.92% | 1,148.66 | 686.79 | 59.79% |
| Total (in million BDT) | 2,557.34 | 2,126.87 | 83.16% | 9,121.44 | 7,833.57 | 85.88% |
| Total (in million US\$) | 32.79 | 27.26 | 83.16% | 115.00 | 100.43 | 85.88% |

Monitoring and Accountability

The financial report is forwarded from the Cluster, District and Regional Offices every month to the Headquarter. The Headquarters' finance team compiles quarterly financial report and transmits the same to the World Bank office for evaluation. The General Body of SDF deployed a nationally reputed audit firm to audit the financial activities of SDF during 2014 to meet the regulatory requirement,

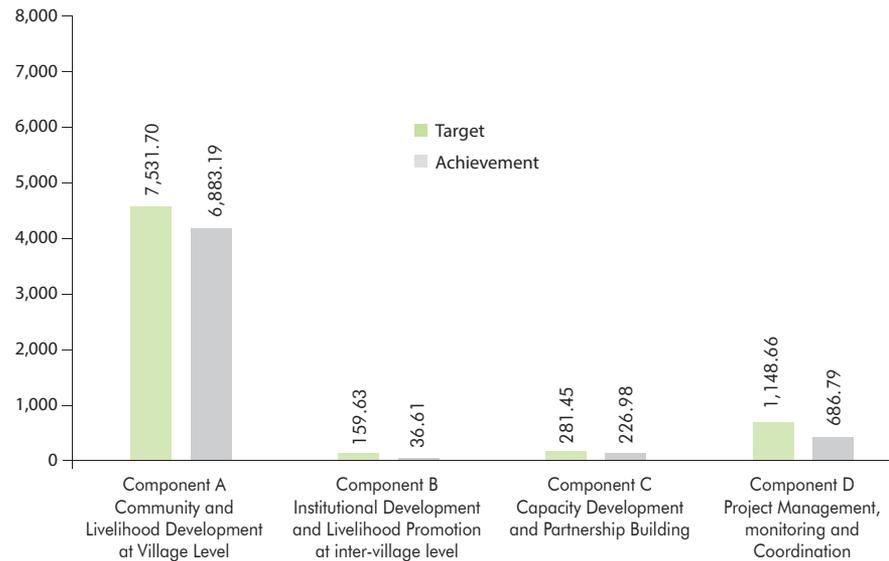
which reported very clean picture of SDF financial performance and appreciated the phenomenal improvement of its adherence to accounting standards during the last year. Foreign Aided Project Directorate (FAPAD) has also conducted an audit of the financial year 2011-12, 2012-13 and 2013-14 initial feedback of which is appreciative, that is awaiting for final approval at the directorate.

SDF has got an independent internal audit team comprised with four highly experienced audit officers. Working under Director (Governance and Accountability) and with close supervision of MD, the audit team has been conducting audits of regional, district and cluster offices. They also check the account keeping at the village level institutions.



Cumulative Disbursement

up to December 2014
Figures in Million BDT



PROCUREMENT

SDF is responsible for overall procurement management of the project and oversight of the community level procurement. The procurement is carried out in accordance with the World Bank's Guidelines (January 2011 Revised July 2014), Public Procurement Act 2006 and Public Procurement Rules 2008 of the Government of Bangladesh. Community procurement is carried out in

accordance with the Procurement Book-let of the Community Operational Manual (COM), developed and updated through practical needs and agreed with IDA.

SIPP-II has completed almost three and a half years of implementation of the five years period and scheduled to be closed by December, 2015. During this year,

the Procurement Plan has been updated in line with the revised Cost Table.

Most of the SDF procurement packages involve services in order to support the project are almost completed. Major Service contracts as per condition of PAD as well as mission recommendations were executed during this year.

The procurement budget for SIPP-II from January 2011 to June 2015 was approved for BDT 478.79 million (US \$ 6.14 Million). The procurement department has completed signing of contract for purchasing of goods, works and services amounting to BDT 331.11 million (US \$ 4.25 Million) and completed as of December 2014, which is 69.15% of the budget.

The procurement department is working on signing another 30 contracts for goods and services amounting to BDT 147.68 million (US \$ 1.89 Million) which is expected to be signed by June 2015. This will bring the achievement of procurement target to 100%.

Executed Contracts vs. Disbursement status

(Cumulative)

| Category | Contract Amount | Disbursement Status (June, 2011 to December, 2014) | | | |
|--------------|--------------------|---|--------|-------------------|--------|
| | | Disbursed Amount | | Contracts ongoing | |
| | | In taka | In % | In taka | In % |
| Goods | 89,018,927 | 87,423,275 | 98.21% | 1,595,652 | 1.79% |
| Service | 235,734,979 | 160,423,688 | 68.05% | 75,311,295 | 31.95% |
| Works | 6,365,877 | 752,240 | 11.82% | Contracts closed | |
| Total | 331,119,783 | 247,604,506 | | | |

Source : Disbursement statement (up to Dec., 2014) of Finance department, SDF

Statement of Contract execution (January - December, 2014)

| Type | Package No | Description of Contracts | Number of Contracts | Contract Amount |
|-------------------------------|-------------------|---|---------------------|----------------------|
| Goods | G 13.1 (ENJ) | Printing of Newsletters (2 quarters) | 1 | 91,425.00 |
| | G 13.3 (ENJ) | Printing of Newsletters (quarterly) | 1 | 57,200.00 |
| | G 29.0 (ENJ) | Office Furnishing (Barisal) | 1 | 373,831.00 |
| | G 31.0 (ENJ) | Printing of Diary (General) | 1 | 481,231.00 |
| | G 32.0 (ENJ) | Printing of Diary (Executive) | 1 | 343,620.00 |
| | G 33.0 (ENJ) | Printing of Desk Calendar | 1 | 169,846.00 |
| | Sub-total: | | | 6 |
| Services | S 5.2 (ENJ) | Human Resource Screening and Testing (Direct Payment from IDA) | 1 | 10,792,004 |
| | S 14.1 (ENJ) | Individual Consultant: Communication | 1 | 1,250,000 |
| | S 33.0 (ENJ) | Internal Audit for Empowerment and Livelihood Improvement Nuton Jibon Project | 1 | 3,499,832.00 |
| | S 56.0 (ENJ) | Firm : For Piloting innovative ideas on employment generation (Amendment) | 1 | 4,922,623.00 |
| | S 59.0 (ENJ) | Individual Consultant: For Procurement. | 1 | 521,200.00 |
| | S 60.0 (ENJ) | Individual Consultant: For Environment and Social Management Framework (ESMF) | 1 | 1,903,760.00 |
| Sub-total: | | | 6 | 22,889,419.00 |
| Grand total : (6+6)=12 | | | | 24,406,572.00 |

Audited Financial Statements



AHMED ZAKER & Co.

CHARTERED ACCOUNTANTS



A MEMBER FIRM OF KINGSTON SOREL INTERNATIONAL, DEVONSHIRE HOUSE, 60, GOSWELL ROAD, LONDON EC1M 7AD

AUDITORS' REPORT

We have audited the accompanying financial statements of **Empowerment and Livelihood Improvement "Nuton Jibon" Project, IDA credit no. 4757-BD Implemented by Social Development Foundation (SDF)** as at June 30, 2014 and related Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and a summary of significant accounting policy and other explanatory notes.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA), those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, based on our audit, the financial statements prepared in accordance with Bangladesh Financial Reporting Standards (BFRS), give a true and fair view of the project's affairs as of June 30, 2014 and of the results of its operations and comply with the applicable Rules and Regulations.

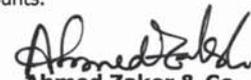
Report on other legal and regulatory requirements

We also report that;

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion proper book of accounts as required by law have been kept by the organization so far as it appeared from our examination of those books;
- c) the Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in equity and Statement of Cash Flows dealt with by the report are in agreement with the books of accounts.

Place: Dhaka

Date: December 08, 2014


Ahmed Zaker & Co.
Chartered Accountants

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TEL : 880-2-8391440-3, Fax : 880-2-8391011, E-mail : azcbangladesh@gmail.com web : www.ahmed-zaker.com

BRANCH OFFICE : ● 304, Sk. Mujib Road, Agrabad C/A, Chittagong. Tel : 880-31-712258, 728332

**Empowerment and Livelihood Improvement "Nuton Jibon" Project
IDA Credit No. 4757-BD
Implemented by: Social Development Foundation(SDF)
Statement of Financial Position
As on 30 June, 2014**

| Particulars | Notes | Amount in Taka | Amount in Taka |
|--------------------------------------|-------|--------------------|--------------------|
| | | 30-June-2014 | 30-June-2013 |
| A. Non Current Assets | | | |
| Property, Plant & Equipment | 5.00 | 43,062,280 | 15,784,616 |
| B. Current Assets | | | |
| Advance, Deposits & Prepayments | 6.00 | 1,629,119 | 3,952,587 |
| Cash in Hand & Bank Balance | 7.00 | 343,177,195 | 176,326,636 |
| C. Current Liabilities | | | |
| Advance Received from GOB | 8.00 | - | 3,443,015 |
| Accounts Payable | 9.00 | 101,730,926 | |
| D. Net Current Assets (B-C) | | 243,075,388 | 176,836,208 |
| E. Total Assets (A+D) | | 286,137,668 | 192,620,824 |
| F. Capital Fund & Equity: | | | |
| Fund Account | 10.00 | 286,137,668 | 192,620,824 |
| Total Fund | | 286,137,668 | 192,620,824 |

The annexed notes form an integral part of this statement of financial position.



Chairman
Social Development Foundation (SDF)



Managing Director
Social Development Foundation (SDF)

This is the statement of financial position referred to in our separate report of even date.

Place: Dhaka
Date: December 08, 2014


Ahmed Zaker & Co.
Chartered Accountants

Empowerment and Livelihood Improvement "Nuton Jibon" Project
IDA Credit No.4757-BD
Implemented by: Social Development Foundation(SDF)
Statement of Comprehensive Income
For the year ended June 30, 2014

| Particulars | Notes | Amount in Taka | Amount in Taka |
|--|-------|----------------------|----------------------|
| | | 30-June-2014 | 30-June-2013 |
| A. Income: | | | |
| Grants | 11.00 | 2,711,478,072 | 2,745,335,490 |
| Non-operating income | 12.00 | 50,930 | 180,794 |
| Total Income | | 2,711,529,002 | 2,745,516,284 |
| B. Expenditure: | | | |
| Community and Livelihood Development at Village Level | | | |
| Development and Strengthening Community Organizations | 13.01 | 526,062,635 | 406,069,206 |
| Financing of Village Development and Risk Reduction Plans | 13.02 | 1,654,922,062 | 1,898,192,172 |
| Institutional Development and Services at Inter Village and National Levels | 14.00 | 11,003,095 | 8,094,317 |
| Development and Strengthening of Inter village Organizations | 14.01 | 5,579,271 | 4,992,913 |
| Business Promotion and Livelihoods and Market Linkages | 14.02 | 1,027,372 | 2,124,177 |
| Creating Conditions for Employment Generation | 14.03 | 4,396,452 | 977,227 |
| Capacity Development and Partnership Building from Cluster to National Levels | 15.00 | 35,917,625 | 81,567,504 |
| Capacity Building of SDF Staff-National, Regional & District | 15.01 | 34,007,822 | 80,194,304 |
| Supporting Innovations | 15.02 | 1,909,803 | 1,373,200 |
| Project Management and Coordination | 16.00 | 390,106,742 | 186,435,589 |
| Overall coordination, management and implementation | 16.01 | 351,461,723 | 162,863,423 |
| Monitoring, learning, communication and evaluation | 16.02 | 38,645,019 | 23,572,166 |
| Total Expenditure | | 2,618,012,158 | 2,580,358,788 |
| Excess of Income Over Expenditure (A-B) | | 93,516,844 | 165,157,496 |
| | | 2,711,529,002 | 2,745,516,284 |

The annexed notes form an integral part of the statement of comprehensive income.



Chairman
Social Development Foundation(SDF)



Managing Director
Social Development Foundation(SDF)

This is the statement of comprehensive income referred to in our separate report of even date.

Place: Dhaka
Date: December 08, 2014

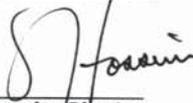

Ahmed Zaker & Co.
Chartered Accountants

Empowerment and Livelihood Improvement "Nuton Jibon" Project
IDA Credit No.4757-BD
Implemented by: Social Development Foundation(SDF)
Statement of Receipts and Payments
For the year ended June 30, 2014

| Particulars | Notes | Amount in Taka | Amount in Taka |
|--|----------|----------------------|----------------------|
| | | 30-June-2014 | 30-June-2013 |
| Receipts: | | | |
| Opening Balance | | 180,279,223 | 12,649,497 |
| Cash in hand | | 20,000 | 698 |
| Cash at Bank | | 176,306,636 | 7,919,649 |
| Advance | | 3,952,587 | 4,729,150 |
| Grant Received During the year | | 2,711,478,072 | 2,745,335,490 |
| Grants IDA | 11 | 2,711,478,072 | 2,745,335,490 |
| Other Receipts | | 50,930 | 180,794 |
| Non operating income | 12 | 50,930 | 180,794 |
| Total Receipts | | 2,891,808,225 | 2,758,165,781 |
| Payments: | | | |
| Community and Livelihood Development at Village Level | | 2,180,984,697 | 2,304,261,378 |
| Development and Strengthening Community Organizations | 13.01 | 526,062,635 | 406,069,206 |
| Financing of Village Development and Risk Reduction Plans | 13.02 | 1,654,922,062 | 1,898,192,172 |
| Institutional Development and Services at Inter-Village and National Levels | | 11,003,095 | 8,094,317 |
| Development and Strengthening of Inter village Organizations | 14.01 | 5,579,271 | 4,992,913 |
| Business Promotion and Livelihoods and Market Linkages | 14.02 | 1,027,372 | 2,124,177 |
| Creating Conditions for Employment Generation | 14.03 | 4,396,452 | 977,227 |
| Capacity Development and Partnership Building from Cluster to National Levels | | 35,917,625 | 81,567,504 |
| Capacity Building of SDF Staff-National, Regional & District | 15.01 | 34,007,822 | 80,194,304 |
| Supporting Innovations | 15.02 | 1,909,803 | 1,373,200 |
| Project Management and Coordination | | 319,096,495 | 183,963,359 |
| Overall coordination, management and implementation | 16.01(i) | 280,451,476 | 160,391,193 |
| Monitoring, learning, communication and evaluation | 16.02 | 38,645,019 | 23,572,166 |
| Advances | | 1,629,119 | 3,952,587 |
| Total Payments | | 2,548,631,031 | 2,581,839,145 |
| Closing Balance | | 343,177,195 | 176,326,636 |
| Cash in hand | 7.01 | 22,757 | 20,000 |
| Cash at Bank | 7.02 | 343,154,438 | 176,306,636 |
| Total | | 2,891,808,225 | 2,758,165,781 |



Chairman
Social Development Foundation (SDF)



Managing Director
Social Development Foundation (SDF)

This is the statement of financial position referred to in our separate report of even date.

Place: Dhaka
Date: December 08, 2014



Ahmed Zaker & Co.
Chartered Accountants

Empowerment and Livelihood Improvement "Nuton Jibon" Project
IDA Credit No.4757-BD
Implemented by: Social Development Foundation(SDF)
Statement of Changes in equity
For the year ended June 30, 2014

| Particulars | Amount in Taka | Amount in Taka |
|--|---------------------------|---------------------------|
| | 30-June-2014 | 30-June-2013 |
| Opening Balance as on 01.07.2013 | 192,620,824 | 27,463,328 |
| Add: Excess of Income Over Expenditure During the year | 93,516,844 | 165,157,496 |
| Closing Balance as on 30.06.2014 | <u>286,137,668</u> | <u>192,620,824</u> |

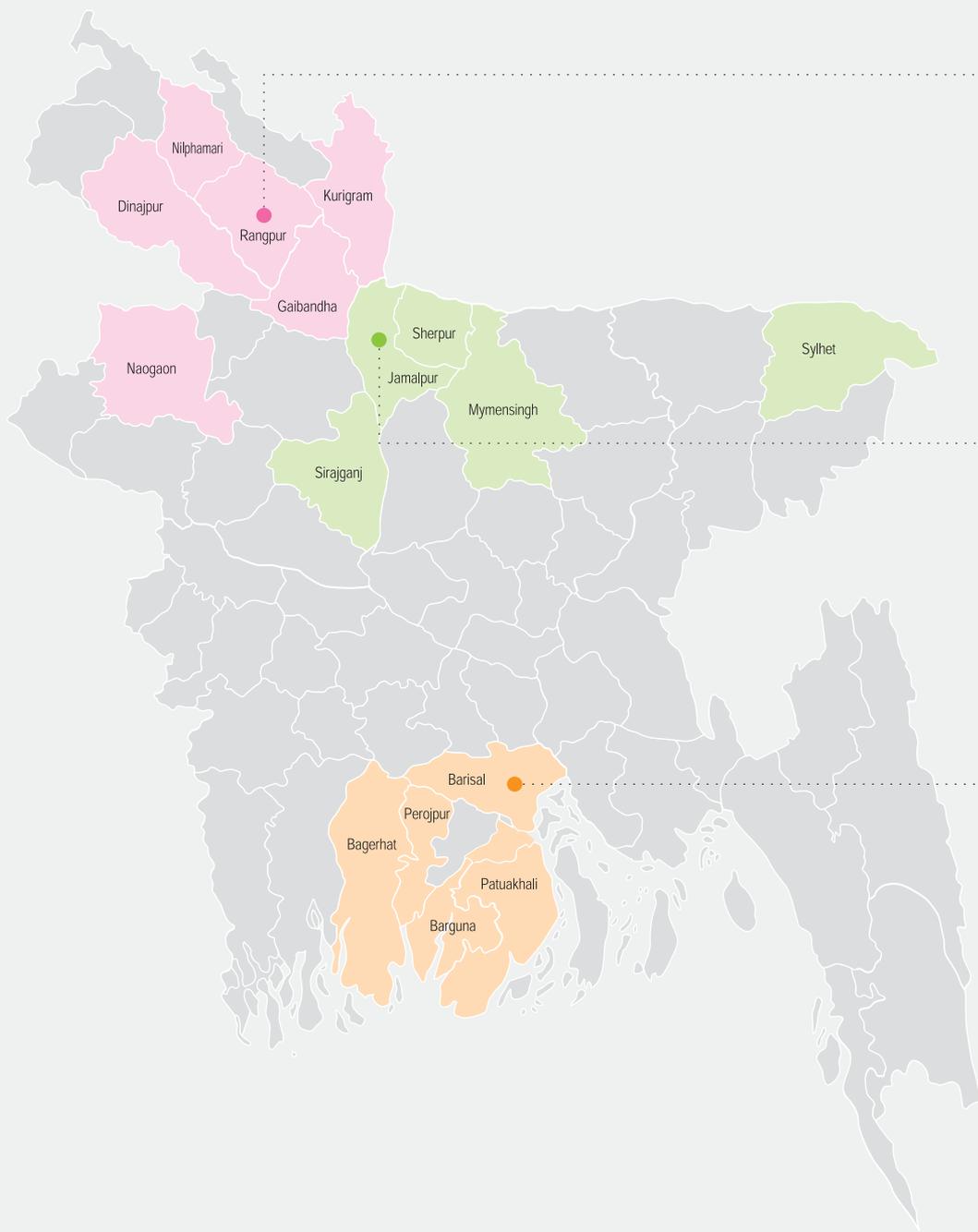


Empowerment and Livelihood Improvement "Nuton Jibon" Project
IDA Credit No.4757-BD
Implemented by: Social Development Foundation(SDF)
Statement of Cash Flows
For the year ended June 30, 2014

| Particulars | Amount in Taka | Amount in Taka |
|---|---------------------|--------------------|
| | 30-June-2014 | 30-June-2013 |
| A. Cash Flow from Operating Activities: | | |
| Excess of Income Over Expenditure | 93,516,844 | 165,157,496 |
| Adjusted to reconcile net income to net cash by operating activities | | |
| Depreciation on Fixed Assets | 14,225,929 | 3,234,919 |
| Increase/(Decrease) in Advance, Deposits and Pre-Payments | 2,323,468 | 776,563 |
| Increase/(Decrease) in Advance received from GOB | (3,443,015) | - |
| Increase/(Decrease) in Accounts Payable | 101,730,926 | - |
| Net Cash Used in Operating Activities | 208,354,152 | 169,168,978 |
| B. Cash Flow Investing Activities: | | |
| Acquisition of Fixed Assets | (41,503,593) | (762,689) |
| Net Cash Used in Investing Activities | (41,503,593) | (762,689) |
| C. Cash Flow from Financing Activities: | | |
| Fund Account | - | - |
| Net Cash used in Financing Activities | - | - |
| Net increase/(Decrease) in Cash & Bank balance (A+B+C) | 166,850,559 | 168,406,289 |
| Cash and Bank balance at beginning of the year | 176,326,636 | 7,920,347 |
| Cash and Bank balance at end of the year | 343,177,195 | 176,326,636 |



BANGLADESH: SDF'S COVERAGE ACROSS THE COUNTRY



Rangpur Division

| SI | District | # of Cluster | # of Upazila | # of Union | # of Village |
|--------------|------------|--------------|--------------|------------|--------------|
| 1 | Kurigram | 6 | 3 | 19 | 190 |
| 2 | Rangpur | 7 | 4 | 16 | 220 |
| 3 | Nilphamari | 6 | 2 | 13 | 190 |
| 4 | Dinajpur | 5 | 4 | 14 | 160 |
| 5 | Gaibandha | 13 | 5 | 42 | 480 |
| 6 | Naogaon | 6 | 3 | 14 | 180 |
| Total | | 43 | 21 | 118 | 1420 |

Jamalapur Division

| SI | District | # of Cluster | # of Upazila | # of Union | # of Village |
|--------------|-----------|--------------|--------------|------------|--------------|
| 1 | Sirajganj | 8 | 4 | 14 | 230 |
| 2 | Jamalpur | 16 | 7 | 48 | 543 |
| 3 | Sherpur | 4 | 2 | 9 | 120 |
| 4 | Mymensing | 6 | 3 | 21 | 180 |
| 5 | Sylhet | 2 | 2 | 13 | 60 |
| Total | | 36 | 18 | 105 | 1133 |

Barisal Division

| SI | District | # of Cluster | # of Upazila | # of Union | # of Village |
|--------------|-------------|--------------|--------------|------------|--------------|
| 1 | Barisal | 6 | 3 | 6 | 90 |
| 2 | Potua khali | 7 | 2 | 7 | 100 |
| 3 | Borguna | 14 | 3 | 11 | 251 |
| 4 | Bagerhat | 9 | 2 | 9 | 132 |
| 5 | Pirojpur | 9 | 2 | 9 | 136 |
| Total | | 45 | 12 | 42 | 709 |

GOVERNANCE and MANAGEMENT

SDF has been setting the pace of progress for its target people through getting management arrangements by its General Body and Board of Directors which is a vital part of making solid foundations for policy formulations and keeping an organization safe and secured.

The General Body

The General Body of SDF consists of 18 members. Its major function is to give overall policy guidance and direction for the efficient functioning of the Foundation. It also approves the annual budget and supplementary budgets of the Foundation placed before it by the management of SDF but only after the said budgets have been considered and recommended by the Board of Directors. It meets at least twice a year.

Board of Directors

The Board of Directors is responsible for the stewardship and oversight of the management of SDF. Comprising of 9 members, it ensures that strategies are formulated and implemented. The Board is responsible for the management and administration of the affairs of the Foundation in accordance with the Articles of Association and the Rules and By-Laws. It meets at least, four times a year, generally pursues and carries out the objectives of the Foundation as set forth in the Memorandum of Association and Articles of Association.



Mr. M I Chowdhury

*Chairman, Board of Directors
Former Secretary
Government of Bangladesh*

Mr. M I Chowdhury , former Secretary, Ministry of Land and Information, Government of the People’s Republic of Bangladesh, served in various capacities of the Government of Bangladesh and earned immense knowledge on the technicalities of both field and secretariat administration. Mr. M I Chowdhury, a seasoned bureaucrat, joined government services of the then Pakistan and continued his services in different capacities in a number of departments as the Chief Executive. He was appointed as the Secretary, Ministry of Information in the year 1999 and subsequently, he was appointed as the Secretary, Ministry of Land and served the position till his retirement in the year 2002.



Arijit Chowdhury

*Member, SDF General Body
Additional Secretary
Bank and Financial Institutions Division,
Ministry of Finance*

Mr. Arijit Chowdhury joined BCS Cadre in 1988. He earned his MSC in Development Finance from the University of Birmingham of the United Kingdom. He got several trainings from United Kingdom, Singapore and India. Furthermore he participated in seminars, study tours and symposiums in the United States, United Kingdom, Australia, and New Zealand.



Mohammad Ali

*Member, SDF General Body
Former Secretary, Government of Bangladesh*

A retired CSP, Mr. Mohammad Ali served in five ministries of the Government of Bangladesh with utmost efficiency. Lastly he served as the Secretary of Health and Family Planning. He got retirement from his job in 1998 and took responsibility of Sonali Bank and Janata Bank as the Chairman (1998-2001). Simultaneously he was also a syndicate member of the University of Dhaka.



Md. Abdul Karim

*Member, SDF General Body
Former Principal Secretary, Government of
Bangladesh, Managing Director, Palli
Karma-Sahayak Foundation*

Mr. Abdul Karim served in the Livestock Ministry, Ministry of Commerce and Industry, Home Ministry and also was a secretary of Bridge Department of the Information and Communication Ministry. Beyond this, he served as a secretary of the External Resource Department of the Finance Ministry and Chairman of the National Revenue Board. He was also an Economic Counselor of Bangladesh High Commission in Belgium.



Md. Matiur Rahman

*Member, SDF General Body
Former Secretary, Government of Bangladesh*

Md. Matiur Rahman participated in the liberation war in 1971 and started his career in 1972. He served as the Deputy Commissioner at administrative cadre and also served in some other important positions. He retired from his position as Secretary of the Ministry of the Freedom Fighting. He is also associated with different organizations for the poverty alleviation and social services.



Anwarul Karim

*Member, SDF General Body
Director General, Department of Youth*

Mr. Anwarul Karim joined BCS (Administration) Cadre in 1982. He did his BA Honors and MSS in Public Administration from the University of Dhaka. He got distinction in his M.Phil degree from Norway. He has got several trainings from USA, UK, Singapore and India. Moreover he has attended seminars and trainings in USA, UK , Norway, Sweden, Denmark, Malaysia, Singapore, Philippine, Saudi Arabia, Bahrain, Kuwait, Dubai, Egypt, Pakistan and Maldives.



Md. Nurun Nabi Talukdar

*Member, SDF General Body
Director General, NGO Affairs Bureau*

Md. Nurun Nabi Talukdar is the Additional Secretary of the Government of Bangladesh. He served as Upazila Nirbahi Officer, Deputy Commissioner and Divisional Commissioner.



Dr. Mahfuzul Haque

*Member, SDF General Body
Economist*

Dr. Mahfuzul Haque started his career as a lecturer in the Economics Department of the University of Dhaka. He also served as the Departmental Head of General Economics Department of Planning Ministry and Director of Bangladesh Bureau of Statistics. He was also a Professor of the Department of Economics in Khartoum University of Sudan. Furthermore, he served as a Team Leader of Bangladesh Perspective Plan (2010-2021).



Masih Malik Chowdhury

*FCA, Member, SDF General Body
Treasurer, Bangladesh Economic's Society*

A Chartered Accountant by profession, Mr. Masih Malik Chowdhury, is the Treasurer, Bangladesh Economic's Society and ex senate member of the University of Dhaka. He is the selected member by the Bangladesh Government of the Governing Council of the Water Development Board and the Micro Credit Regularity Authority and BTCL Board. At present he is the President of the Institute of Chartered Accountants of Bangladesh (ICAB).



Gazi Mohammad Nurul Kabir

*Member, SDF General Body
Director General, Department of Social Welfare*

Mr. Gazi Mohammad Nurul Kabir is the Additional Secretary of the Government of Bangladesh. He joined in the railway cadre in 1984 after getting Master Degree from Chittagong University. He has been serving in various important positions in different ministries. He travelled in India, Malaysia, China, Thailand, Japan, Singapore, Canada, USA and Australia.



Dr. Shafiq Uz Zaman

*Member, SDF General Body
Professor, Department of Economics
University of Dhaka*

Renowned Economist Dr. Shafiq uz Zaman is a professor of the University of Dhaka and simultaneously he is serving as the Director of Economics Research Bureau. He has sound expertise in research fields as well as teaching. He has published many research papers in and outside the country. He has specialization in Industrial and Public Sector Economics.



Dr. Moazzem Hossain Khan

*Member, SDF General Body
Professor, the Department of Economics,
Rajshahi University*

A renowned Economist Dr. Moazzem Hossain Khan is also the Vice President of Bangladesh Economics Association. He earned his Ph. D in economics from Russia. He attended numerous seminars, trainings and workshops organized by reputed local and foreign organizations.



Ms. Shaheen Ahmed Choudhury

*Member, SDF General Body
Director General, Department of Women Affairs*

Ms. Shaheen Ahmed Choudhury joined Bangladesh Administrative Service in 1986 and worked in different department of the Government of Bangladesh such as Ministry of Post and Telecommunications, Ministry of Local Government and Cooperatives and Bangladesh Public Administration Training Centre in various capacities. She received a Masters Degree in History from the University of Dhaka. She completed a second Masters in Public Policy and Management in Bangladesh. During her service career, she attended a number of training programs abroad. Currently, she is an Additional Secretary to the Government of Bangladesh.



Professor Md. Nurul Alam

Member, SDF General Body

Professor Md. Nurul Alam is the ex-chairman of the Secondary and Higher Secondary Education Board, Rajshahi. He served as the Director of National Computer Training and Research Centre in Bogra. He has a long career of 29 years in teaching profession.



Dr. Shaikh Shamsuddin Ahmed

*Member, SDF General Body
Professor, Department of Finance
University of Dhaka*

Dr. Shaikh Shamsuddin Ahmed started his career as lecturer at Dhaka University. Additionally, he also served as the Senior Economist at the World Bank. He earned his Ph. D in economics from the Birmingham University of the United Kingdom. He has attended a good number of training, seminar and workshops in home and abroad. He is also involved in different social and professional society.



Syed Aftear Hossain Pear

*Member, SDF General Body
Director, Bangladesh Development Bank*

Mr. Syed Aftear Hossain Pear is a prominent businessman and journalist. He is also an experienced politician. He contributed in the liberation war of Bangladesh in 1971. He is also involved in various social development works and currently serving in the Bangladesh Development Bank Ltd. as a Director.



Debasish Naag

*Member, SDF General Body
Project Advisor, Amader Gram Climate Care
Project, Former Deputy Secretary, Government
of Bangladesh*

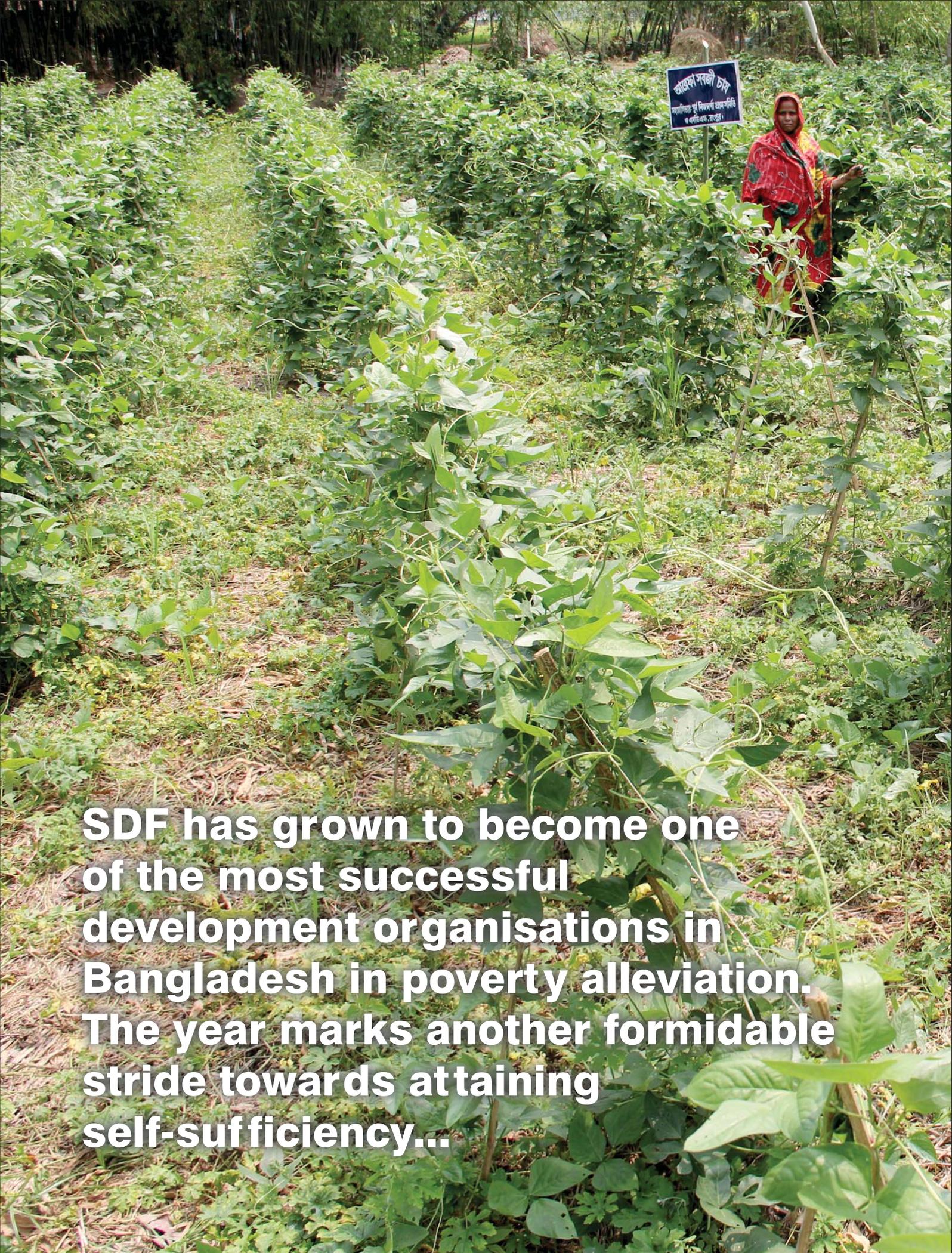
Mr. Debasish Naag served as the Deputy Commissioner of Feni and Moulvi Bazar and served in various important positions in the Public Administration Training Centre. Moreover, he served in different administrative positions in local government.



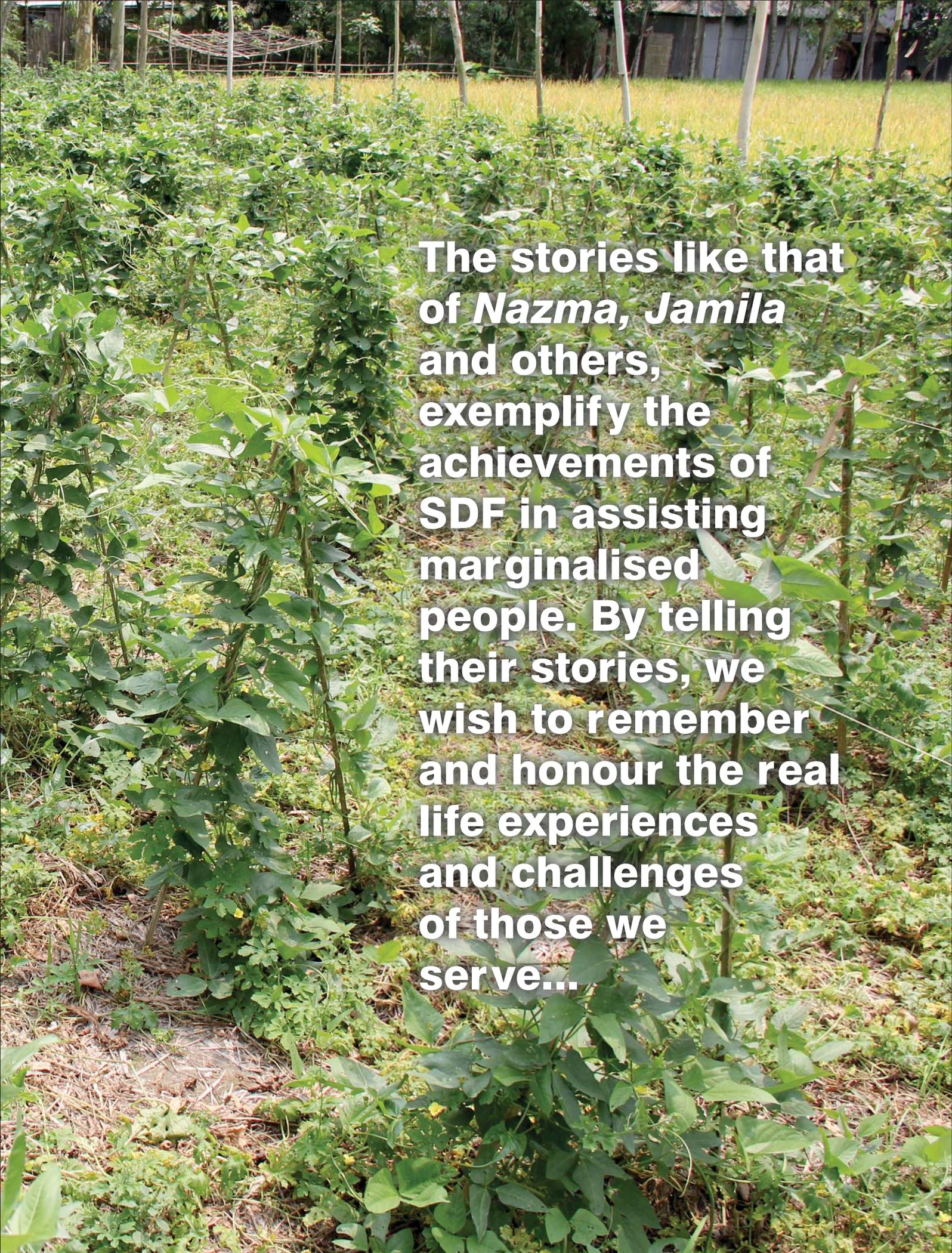
AZM Sakhawat Hossain

*Member-Secretary, SDF General Body and
Board of Directors
Managing Director, SDF*

Prior to joining SDF, AZM Sakhawat Hossain worked in BRAC, the largest and leading NGO for long 23 years in different capacities. He also served as Head of Field Operations, BRAC Education Program and other leading development organizations, such as Save the Children International as Director. He received his first Masters in Economics from the University of Dhaka and later completed another Masters in Organization, Planning and Management from University of Reading, UK.



SDF has grown to become one of the most successful development organisations in Bangladesh in poverty alleviation. The year marks another formidable stride towards attaining self-sufficiency...



The stories like that of *Nazma, Jamila* and others, exemplify the achievements of SDF in assisting marginalised people. By telling their stories, we wish to remember and honour the real life experiences and challenges of those we serve...



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