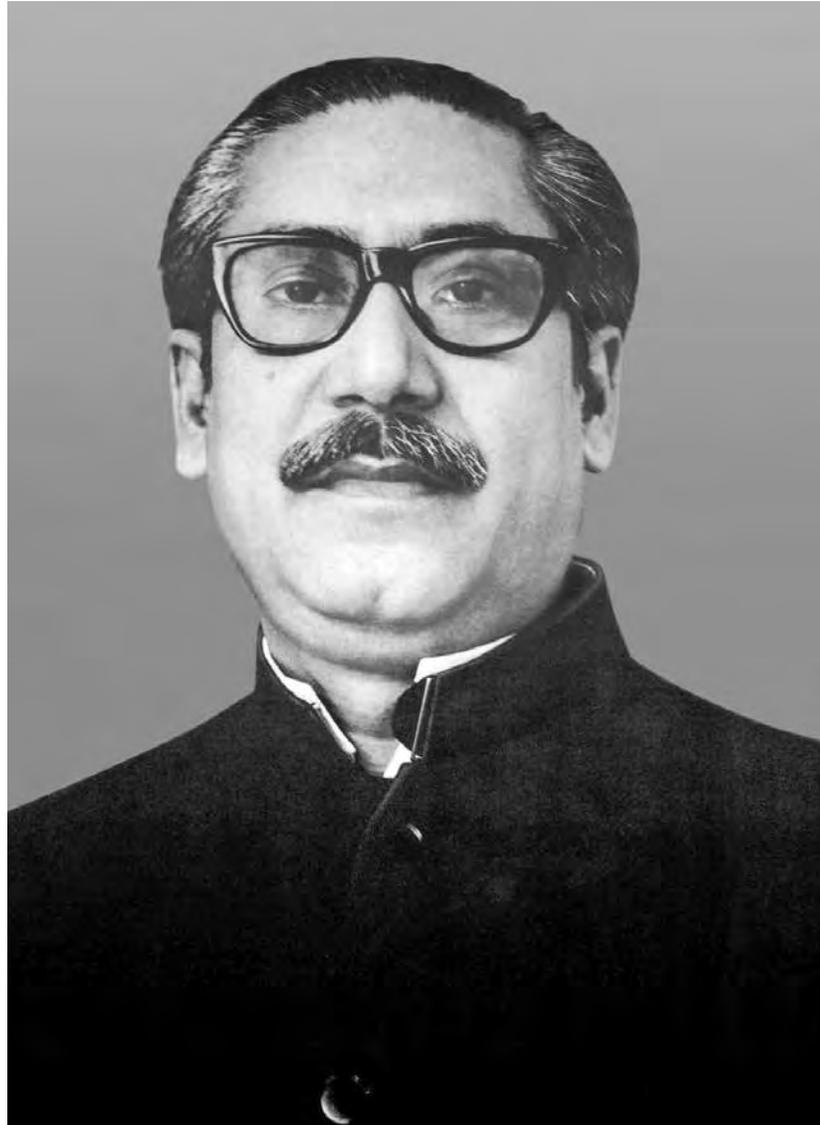




2018 SDF REPORT



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



“I have given you
independence, now
go and preserve it.”

Bangabandhu Sheikh Mujibur Rahman



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ABOUT SDF

The Social Development Foundation (SDF) has been scaling up both vertically and horizontally, bringing in need based sustainable development services, thus increasing the wellbeing of the populations it works with. SDF sets forth its programs with the objectives that promote or boost up various economic, social and environmental factors considering that the 'poor' and 'hard to reach' populations are at the center of concern for sustainable development and women empowerment.

Established in 2000 as an autonomous and 'not-for-profit' organization by the Government of Bangladesh, under the Ministry of Finance, SDF is continually advancing ahead to build the knowledge and understanding of the target beneficiaries for mobilizing them towards broad-based participation. Since its inception, the organization has been moving forward for unlocking the enormous untapped potentials of neglected human resources. Our programs tailored to specific development needs are being fine-tuned for producing optimum social benefits and impacts.

Organizing the poor using communities' own human and material resources, SDF catalyzes lasting changes, creating an ecosystem that enables the poor to seize control of their own lives. The organization has successfully grounded more effective and efficient financing and institutional arrangements that improve the access of the rural poor to livelihood improvement opportunities by incorporating Community Driven Development (CDD) approach in program implementation with a holistic development approach geared towards inclusion, using tools like community finance, livelihood development, youth employment, infrastructure development, women empowerment, nutrition awareness and support services and so forth. SDF is fervently supplementing the 'Sustainable Development Goals (SDGs)' aligning its ongoing programs to nine out of seventeen goals in response to universal call to action to ending poverty, investing in opportunity, empowering women, building sustainable institutions, and ensuring that all people enjoy peace and prosperity after supplementing enormously to 'Millennium Development Goals (MDGs)'.

After touching the lives of estimated around 6 million people, our interventions aim to achieve large scale and positive changes through operation of economic and social programs and we are committed to engaging, supporting and recognizing the dignity of all members of the society, regardless of race, religion, gender, nationality, ethnicity, age, physical or mental ability, socio-economic status and geographical locations. This has been possible for SDF as it maintains a very effective professional relation and coordination with the development partners and relevant agencies in project preparation, implementation and monitoring. SDF ensures carrying out needs assessment through baseline and market survey, time befitting planning, implementation, monitoring and evaluation, auditing and impact assessment study in regard of income and livelihood restoration related different programs.

For the last 18 years we have been carrying out advocacy works with the policy makers, development partners, asset owners, access providers, capacity building institutions, employers, and individuals to bring about changes in the lives of the poor and marginalized. Our networking, partnership and collaborative efforts have become increasingly effective with the participation of policy makers, government agency representatives, NGOs and civil society organizations as well as print and electronic media.

Coping with the time as well as in response to the existing problems, needs and demand, SDF as always adapts changes in view of operations of programs both already accomplished and under implementation picking up learning and best practices into its program preparation and implementation. The synergetic results of the previous projects SIPP-I and SIPP-II have contributed significantly to aspire this ongoing six years project 'Nuton Jibon Livelihood Improvement Project (NJLIP)' with an outreach of 88 upazilas under 22 poverty prone districts with a budget of US\$220 million. The project is also continuing to provide supports to the 3,200 villages under SIPP-II through higher level institutional and producer group assistance. Through our efforts, we will continue to persist in vigorously pursuing interventions to promote the rights of the poor and marginalized, including areas of extreme deprivation.



Vision

To eradicate poverty through sustainable development and women empowerment.

Mission

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

Core Values

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

What we do

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

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M I Chowdhury

Chairperson, SDF

(Former Secretary, Government of Bangladesh)

Yet again, it's really soothing for me to be able to proffer the annual report of our pursuit of sustainable development throughout the year before our esteemed stakeholders.

I am indeed delighted about the progression we have already made in multiple areas to ultimately alleviate poverty including our recent initiatives of collaboration with the government departments, World Bank and other stakeholders. In pursuance of our persistent efforts to eradicate poverty, we have already teamed up with the Department of Fisheries (DoF), Ministry of Fisheries and Livestock (MoFL) to ameliorate the livelihoods of poor and extreme poor marine fishers and empower them through our time-tested livelihood improvement model and astute employment solutions. This is indeed a great joint effort as we are relentlessly trying to work on multiple fronts leaving no stone unturned in our quest

for sustainable development and contribute to achieving the SDGs. I am quite optimistic about our both vertical and horizontal growth to improve the quality of life of the poorest section of the society and eventually positioning our country as the role model to follow.

It has been a good year for us as we are halfway towards completing the Nuton Jibon Livelihood Improvement Project (NJLIP). In particular, the Mid-Term Review (MTR) of the World Bank carried out in September-October 2018 turned out to be a testament of our hard work where we have been able to exceed all the MTR targets of the Project Development Objective (PDO) indicators and the pace of implementation was commended as 'Satisfactory'. Alongside, we have outperformed almost all the indicators of the Results Framework of NJLIP at the end of the year. Certainly, this gives us the message that we are heading

MESSAGE FROM THE CHAIRPERSON

Innovation plays an important role in the way we work for the poor by means of simplifying our service deliveries and giving them more values which expedite their livelihood improvement. We have implemented real-time Loan Management System (LMS) in our project villages and provided the beneficiaries required training and equipment such as laptops and modems to ensure instantaneous updating of financial data and fund management system from the remote project villages.

towards the right direction and able to complete the project even before its scheduled closure for June 2021 through attaining financial and physical accomplishments. However, we are also aware of the potential challenges we might face in the upcoming days without being seized by complacency.

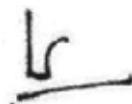
Innovation plays an important role in the way we work for the poor by means of simplifying our service deliveries and giving them more values which expedite their livelihood improvement. We have implemented real-time Loan Management System (LMS) in our project villages and provided the beneficiaries required training and equipment such as laptops and modems to ensure instantaneous updating of financial data and fund management system from the remote project villages. Likewise, we have installed 85 water distillation/desalination plants so far in some of our project villages to ensure safe drinking water. In the meantime, we have also distributed a study support grant to each of the 22 children/siblings of our beneficiaries to support their undergraduate level education.

Our people at all levels are the one who stay at the core of our development initiatives and make the real difference. Admittedly, I have never ceased to be impressed by their spirit of fighting tooth and nail for development excellence which I must acknowledge. I also appreciate the dynamic leadership of our Managing Director along with the management team and all staff members who led us down the line where we are right now.

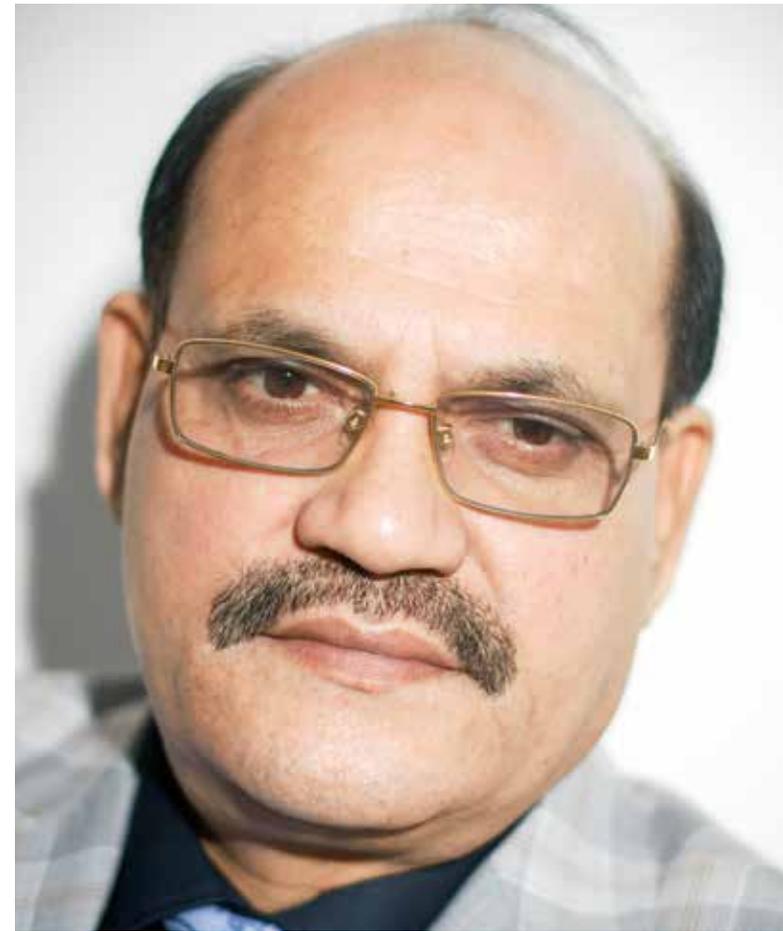
Obviously, I won't hesitate to convey my unfeigned gratitude to the Government of Bangladesh for their continued support all the way to pursue our vision. Also, I must accentuate the steadfast cooperation of the Ministry of Finance (MoF) and the World Bank for their enduring partnership with us. Our sincerest gratitude goes to our respected members of the Board of Directors and General Body who ushered us all around the year with their invaluable supports.

This is an exciting time to be the Chairperson of such an organization devoted to working for the destitute. I remain convinced that if we continue to work hard, with dedication and passion to seize the opportunities ahead of us, our future will be bright. I look forward to updating you all on our progress further and am sanguine that we can do even better in the upcoming year with our stakeholders' support.

Thank you.



M I Chowdhury



AZM Sakhawat Hossain

Managing Director, SDF

Over the last couple of years, intertwined with sustained economic growth, Bangladesh has managed to attain remarkable progress in diminishing poverty, particularly, its rate and depth. Because of the multifaceted development initiatives of the government and other agencies/organizations, life expectancy and per capita food production also have been increased significantly.

With the ongoing concerted efforts, the country is set to reduce the poverty rate at 18.6% by 2020 according to the 7th Five Year Plan (2016-2020). Alongside, the poverty and hunger-related targets of SDGs are also set to deduce at 9.7% and malnutrition rate less than 10% respectively by 2030. Latterly, the country has met the eligibility criteria for graduation from the United Nation's Least Developed Countries (LDC) and expected to finally graduate in 2024. Yet, it is going through formidable challenges with its nearly 22 million people living below

the poverty line coupled with recent slowed down the pace of poverty reduction despite exponential development growth.

In a bid to tackle poverty, SDF is currently in the midst of implementing 'Nuton Jibon Livelihood Improvement Project (NJLIP)' with the mandate to create smart employment opportunities, whether self, wage or entrepreneurship for the inclusive development of the poor and extreme poor people through its livelihood development model which embodies a range of proven good practices for livelihood improvement. The findings of the Mid-term Review (MTR) carried out in September-October, 2018 by the World Bank endorses the goodness of fit of our generic livelihood model where all the MTR targets for Project Development Objectives (PDO) indicators were exceeded and consequently, the pace of implementation of NJLIP along with its

MESSAGE FROM THE MANAGING DIRECTOR

This year was particularly thriving for us as we have finally signed the financing agreement and project agreement with the World Bank as the co-implementer of 'Sustainable Coastal and Marine Fisheries Project (Phase one) (SCMFP: P161568)' with a financial package of US\$240 million jointly with the Department of Fisheries (DoF), Ministry of Fisheries and Livestock (MOFL) on October 25, 2018.

progress was rated as 'Satisfactory'. Moreover, the achievements both financial and physical progresses against the MTR targets were met which has been sincerely commended by the World Bank MTR Team. This achievement is an outcome of the successful collaboration among the Development Partners, line Ministries, Board of Directors and General Body of SDF, World Bank's concerned Task Team, all stakeholders and our dedicated professionals who worked whole-heartedly to pursue our development objectives. An independent Mid-Term Review was also conducted by the Development Technical Consultants Pvt. Ltd. (DTCL) to assess the extent to which the concept, approach, and delivery of the 'NJLIP' and its components are yet relevant to the key stakeholders with respect to the efficiency and effectiveness of service delivery.

In the meantime, the Human Development Research Centre (HDRC), a reputed national firm conducted the Mid-Term Impact Evaluation of the project with a view to measuring the key PDO indicators and other parameters as the project is halfway through. Results of the Impact Evaluation have depicted a shiny picture as the outcomes topped all the set targets against their respective indicators as expected. Alongside, the Centre for Natural Resources Studies (CNRS) has also started working this year and regularly submitting quarterly reports on process monitoring and women empowerment scorecard to guide us keeping on the track for ultimately achieving PDOs. We have managed to maintain a steady utilization rate of 100% against the budgeted allocations of NJLIP. The cumulative expenditure (IDA) stood at BDT 10,762.3 million (US\$137.98 million equivalent), which is 68.98% of the project allocation of US\$200 million (USD 1=BDT 78).

This year was particularly thriving for us as we have finally signed the financing agreement and project agreement with the World Bank as the co-implementer of 'Sustainable Coastal and Marine Fisheries Project (Phase one- SCMFP: P161568)' with a financial package of US\$240 million jointly with the Department of Fisheries (DoF), Ministry of Fisheries and Livestock (MOFL) on October 25, 2018. Under this agreement, SDF will implement the third component, 'Community Empowerment and Livelihoods' with a budget amounting to US\$50.24 million employing a community driven development (CDD) approach in collaboration with DoF for a period of five years whereas the remaining three components will be implemented by DoF. We are hopeful to start implementation in early 2019.

As we look back to our year-round implementation performance, we got significant achievements to share. We have managed to mobilize 384,455 HHs which is about 90.7% of the identified 423,861 HHs in the middle of project implementation. A total of 451,756 beneficiaries are already



We are constantly adopting innovative approaches for our beneficiaries with the aim to reinforce them in a way that creates multiplier effect not only for them but also for the local community in terms of improving their livelihoods and ultimately getting them out of poverty easily.

organized under 27,226 Nuton Jibon Groups (NJGs). Almost 100% of the beneficiaries accumulated a total savings of BDT 322.251 million. However, a total of 36,856 members borrowed BDT 239.57 million from the savings fund as internal lending raising the total number of loans to 39,970. All 2,500 project villages received VDF fund of BDT 8,803.633 million. At the end of the year, almost 100% identified vulnerable people received one-time grant of BDT 71.85 million out of whom 86% joined NJG and started savings. Likewise, a total of 316,638 beneficiaries (82.36%) took a total of 415,196 revolving loans worth BDT 6,359.06 million and 31.13% beneficiaries have taken more than one cycle loan after making repayment of their earlier loans which is promising. In the area of skill development and employment, 20,525 youths (82%) were employed under self and wage employment category whilst 24,400 youths received skill development training on various trades and 16,831 youths have taken Skills Development Loan of worth BDT 110.52 million. In raising nutrition awareness, a total of 272,289 households received hand-washing stations known as Tippy Tap and 204,633 pregnant women and lactating mothers have registered and participated in Behavior Change Communication (BCC) sessions. Most importantly, a total of 21,103 fund proposals were submitted by the Gram Samitis of which 20,186 have been appraised and 19,020 were recommended for fund release with an overall success rate of 94.22%. Meanwhile, a total of 1,121 Producer Groups (PGs) with 20,287 members have been formed. Performance assessment of 2,500 NJLIP villages against specific milestones already completed and interestingly, 64% obtained A grade and 35% secured B.

We are constantly adopting innovative approaches for our beneficiaries with the aim to reinforce them in a way that creates multiplier effect not only for them but also for the local community in terms of improving their livelihoods and ultimately getting them out of poverty easily. Considering the very fact that safe water is essential for human health, environmental sustainability, and economic prosperity as one of our top priority, we have installed 6,742 tube-wells, 85 water distillation, and desalination plants so far in order to ensure safe drinking water for our beneficiaries and local communities. In order to financially include our beneficiaries



We tirelessly work hard to add value to our beneficiaries for their sustainable development. In the course of our journey to eradicate poverty, I must acknowledge those who have been sincerely supporting us all the way, particularly, Financial Institutions Division, Economic Relations Division, Finance Division of the Ministry of Finance, The World Bank and our prudent members of Board of Directors and General Body.

at village level and supplement the ICT Vision-2021 of the Government of Bangladesh, we have already introduced web-based real-time loan management system in our 2,500 project villages to capture community finance related data on a day-to-day basis along with fund management. This indeed a huge leap for our beneficiaries as it will be entirely operated by women and potentially turn out to be the most efficient means of real-time financial gateway for the Village Credit Organizations (VCOs). We have also introduced a study support grant for the highly deserving children/siblings of our beneficiaries who are getting a hard time to continue their undergraduate studies for financial reason. Meanwhile, we have supported 22 eligible students with a study support grant of US\$380 (BDT 30,000 approximately) each in this year.

We tirelessly work hard to add value to our beneficiaries for their sustainable development. In the course of our journey to eradicate poverty, I must acknowledge those who have been sincerely supporting us all the way, particularly, Financial Institutions Division, Economic Relations Division, Finance Division of the Ministry of Finance, The World Bank and our prudent members of Board of Directors and General Body. To be honest we are beholden to them and our sincerest gratitude goes to them for their continuous support and guidance in achieving the milestones. Going hand in hand, I must recognize the professionalism and expertise of our human resources who had been working steadfastly for our continual growth.

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

Thank you.

AZM Sakhawat Hossain



**FROM
MANAGING
DIRECTOR'S
DESK...
IN EVOLVING
A STRATEGIC
MATRIX**

***“But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.”***

Robert Frost

With a long term presence at community level, SDF's programs tailored to specific development needs are being fine-tuned for producing optimum social benefits. Our well-managed and well-resourced programs are sailing ahead constantly to materialize commitment and endeavors tied to specific targets for reducing developments disparities. It is grappling with challenges to navigate prosperity and catalyzing efforts towards establishing strong and equitable society consecutively. We are advanced ahead to motivate and organize the target beneficiaries towards broad-based participation. Our holistic approach to poverty alleviation is rooted in an understanding of the web of exclusions that makes up complex causes of poverty.

We are on an exciting journey as Bangladesh was classified as a lower middle-income country in 2015 and we are on the right track to become a middle-income country. There is a definite dynamism in the air. Economic activity is happening at every level, and opportunities are relatively well distributed because of the collective efforts of the government and development partners at the grassroots level. SDF has notched up significant achievements in every sphere of its targeted programs. Here is a small glimpse of what we, along with government and development partners, have achieved over the last few years.

Women Empowerment

The rural women are the key agents for achieving the transformational economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they

face, which are further aggravated by the global food and economic crises and climate change. Empowering them is key not only to the well-being of individuals, families and rural communities, but also to overall economic productivity, given women's large presence in the agricultural workforce worldwide. UN Women supports the leadership and participation of rural women in shaping laws, strategies, policies and programs on all issues that affect their lives, including improved food and nutrition security, and better rural livelihoods. Training equips them with skills to pursue new livelihoods and adapt technology to their needs. Our program empowers the poor, especially women, by mobilizing communities to translate awareness into action. We give women the tools they need to bring about positive change in their own lives by increasing their human, social and political assets so they know their rights and can claim their entitlements, resist exploitation, and pay an active role in public life. We enable the women to build, secure, and use socio-political assets to improve their well-being, reduce vulnerabilities, take advantage of new opportunities, exercise their rights, claim their entitlements, and play a more active role in public life. Our basic programs strengthen rural communities by building community based institutions to raise awareness and strengthens the voice of the poor women, while creating a platform to rural civil society and the local government to work together to meet local development challenges. Notably, women empowerment turned out to be the matter of utmost success of the project as women alone accounted for 94% of the total direct beneficiaries which throttled them to be empowered in the past to a staggering level. Now-a-days, 92% of these beneficiaries are occupying executive position in different committees in the village institutions and performing their day to day activities properly. They

are increasingly and gradually seen marching into domains which were predestined for the males. They have been contributing to development of the country and in doing so they have been radiating outstanding example and inspiration in development vision and strategy for the country and beyond the horizon.

The benefit of women empowerment is it adds to confidence of women in their ability to lead meaningful and purposeful lives. It removes their dependence on others and makes them individuals in their own right. Our community members are no longer willing to play a second fiddle to their male counterparts. They are now asserting their social rights and making their presence felt in different spheres e.g. entrepreneurship, small business, livestock, poultry, fish farming, beauty parlor, different types of shops including battery for the auto rickshaw and getting job at renowned organizations etc, regardless of their socio-economic backgrounds. They now profess an independent outlook and increasingly gaining control over their lives and society and can take their own decisions in and outside of the family. They are playing multiple roles of a mother, daughter, sister, wife and a working professionals with remarkable harmony and ease. With equal opportunities to work, they are functioning with a spirit of team work to render all possible co-operations to their male counterparts in meeting the deadlines and targets set in their respective professions.

SDF's role in SDGs

In pursuit of achieving the targets of Millennium Development Goals (MDGs) in the areas of extreme poverty like income poverty, inequality, marginalization as well as championing gender equality, education, and environmental sustainability, SDF started working as a salient partner of the Government of Bangladesh (GoB) since 2001 through implementing



Social Investment Program Project (SIPP I) and Empowerment and Livelihood Improvement 'Nuton Jibon' Project-SIPP II. The eventual outcomes of SIPP II make public that 658,661 direct beneficiary households (an estimated 3.4 million people) of 3,262 villages under 16 districts benefitted immensely from the project intervention particularly from creation of employment opportunities that enable the beneficiaries to break the vicious cycle of poverty, investments in infrastructure development, putting the un/under employed youths to jobs after imparting skills development training etc. In line with 2030 agenda for sustainable development, SDF swiftly aligned its strategic objectives to chase some of the Sustainable Development Goals (SDGs) within its confinement in the areas of critical importance which deserve special attention. Building on the experiences of achieving MDGs through successful implementation of both SIPP I and SIPP II and importantly, its contribution and achievement in the sphere of poverty alleviation, accordingly, SDF started implementing 'Nuton Jibon Livelihood Improvement Project

(NJLIP)' with extended coverage in 6- additional districts bringing the total to 22 poorest districts. The Project Development Objective (PDO) of NJLIP is, 'to improve livelihoods of the poor and extreme poor in the project areas' itself is designed targeting most of the goals of SDGs including-Goal-1(End poverty in all its forms everywhere) with their associated sub-goals to balance the major three dimensions of sustainable development-the economic, social and environmental. Following are the major activities of NJLIP embedded in its programmatic framework which SDF is committed to implement within its life cycle to achieve project development objectives. Currently, SDF is pursuing 9 out of 17 SDGs through implementing NJLIP which are categorically stated underneath.

- Goal 1:** End poverty in all its forms everywhere;
- Goal 2:** End hunger, achieve food security and improved nutrition and promote sustainable agriculture;
- Goal 3:** Ensure healthy lives and promote well-being for all at all ages;
- Goal 4:** Ensure inclusive and equitable quality education and promote lifelong learning

opportunities for all;

Goal 5: Achieve gender equality and empower all women and girls;

Goal 6: Ensure availability and sustainable management of water and sanitation for all;

Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all;

Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation;

Goal 10: Reduce inequality within and among countries.

Business Partnership Development and Market Linkage Approaches of the current project NJLIP

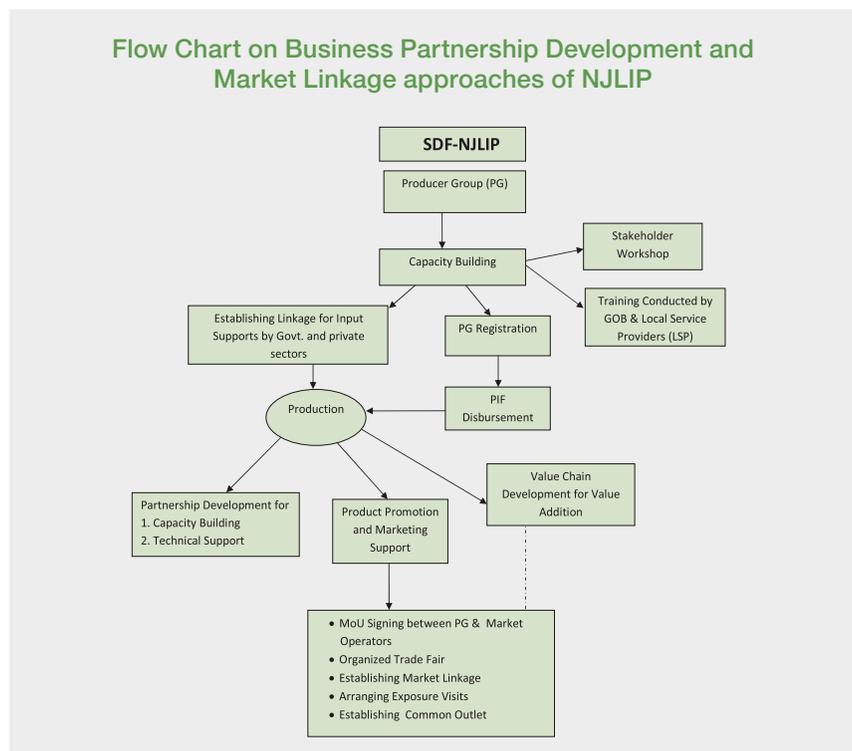
The major objective of 'Business Partnership Development and Market Linkage Approaches of NJLIP' is to increase economically viable and market-based livelihood opportunities for the poor and extreme poor beneficiaries in the project areas. This is being achieved through organizing them in producer groups, cooperatives or societies



and most importantly, improving their market and business orientation and forward and backward linkages in the market systems. To this end the project has set some specific indicators to assess the outcome in terms of increased productivity, reduced production cost, increased market turn-over, higher quality of commodities along with labor skills accompanied by higher incomes. The project extends necessary capacity building and monitoring supports to the poor and extreme poor producers and skilled beneficiaries of NJLIP under ‘Business Development and Institutional Strengthening’ component. The major approaches and strategies for developing business partnership and establishing market linkages include a range of mutually supportive activities addressing issues like awareness raising and training of the target group willing to go for commercial production, ensuring measures to change the approaches and perceptions of producers, particularly, transforming them from simple producers to market and business opportunity responsive bigger producers of goods and services. From this perspective

the project establishes producer organizations and Nuton Jibon Community Societies (NJCSs) and marketing facilitation and added value investments through providing Productive Investment Fund (PSF). To pull off this objective four major activities were pursued by the project which includes establishing market linkage and partnership

building, product promotion and communication through organizing trade fairs, establishing producer groups, arranging productive investment fund for NJCS and finally, ensuring joint venture support through partnership contracts with government and private businesses sector entities.



Major activities accomplished by the project under market linkages and partnership

- A total of 1,121 Producer Groups (PGs) have been formed with 20,287 beneficiaries in NJLIP as of December '18. Most of the producer groups have been formed in livestock sub-sector who are purchasing inputs and services as a group approach and selling their produces collectively.
- As of December '18, the project has been able to establish partnerships with 33 business conglomerates out of which a total of 36,643 beneficiaries since inception of NJLIP received services (training, advice, de-worming, vaccination and medicinal support).
- In the area of developing linkages in NJLIP areas, a total of 5 linkages with various government organizations including Department of Youth Development (DYD), Ministry of Youth and Sports; Department of Livestock Services, Department of Fisheries, Ministry of Fisheries and Livestock; Department of Agricultural Extension (DAE), Ministry of Agriculture; and Government Dairy Firms were already established as of December '18. This has benefitted 195,185 NJG/PG members to receive training on various IGAs and trades, learn technical and management skills, advisory supports and small scale input and treatment support.
- In the area of partnership development, a total of 12 partnerships were established with prominent private sector organizations till December '18. This has enabled 35,351 beneficiaries to get services like de-worming, training, vaccination, artificial insemination (AI) service, medicine, treatment support to cattle, free skills training, advisory and treatment, seed support, technical support like milk marketing, vegetable production, pesticides, medicine support at wholesale rate, pheromone trap, fodder seed and bio-pesticide, qualitative DOC (Day Old Chick) duck and fingerling at reasonable price and so forth.
- In the area of product promotion and communication, SDF successfully organized 3 trade fairs at three regional working areas (Barishal, Rangpur, Mymensingh) where all potential producer groups attended with their produces. In addition, as a part of the government program, SDF also participated in the development/ trade fairs where Upazila/District level producer groups participated with their produces. These activities helped the producers to exhibit their products, skills, and capacities, and offer an opportunity for entering into new business.
- SDF has established formal partnerships with 13 organizations/business conglomerates through signing Memorandums of Understanding (MoU) in order to providing services to the youths for employment generations as of December '18. Also, functional linkages have been built with 21 employers. As part of the project's current strides in developing small entrepreneurs, a total of 150 self-employed youths received Business Management Skills (BMS) Training conducted by SME Foundation till December '18.

Value Chain Intervention

Apart from the services being rendered by SDF staff members, a core group at village level known as Local Service Providers (LSP), has been developed through training, orientation and hand-holding coaching to ensure that the beneficiaries receive need-based technical supports as necessary in a timely fashion together with establishing effective networks with different stakeholders, market actors, producers, value chain actors etc. All these activities help the beneficiaries to increase their understanding, theoretical and technical knowledge as well as enhance investment handling capacity that results in large

scale quality production ensuring 'Economy of Scale'.

As part of skills development the project also organizes stakeholder workshops, opinion sharing sessions attended by the beneficiaries of NJLIP and representatives of relevant government departments, private sectors and market operators at upazila and district levels. These stakeholder workshops created opportunities for the beneficiaries and service providers to meet, exchange ideas and interests, and develop forward and backward linkages and partnerships. As a result, effective linkages and partnerships have been developed with different value chain actors.

Furthermore, SDF has been successfully organizing trade fairs where upazila/district level producer groups participate with their produces. These activities helped the producers to exhibit their products, skills, and capacities, and offer an opportunity for entering into new value chain development.

The producer group activities established under the project have enabled the potential producers to utilize resources properly, reduce production costs, maximize sales and profits. In addition, it improved productivity, value addition and enterprise development. In order to extend financial supports to the large scale producer groups the project is also providing funds known as

Productive Investment Fund (PIF) which, in turn, being invested by the producer groups in common assets building like setting up storage, establishing product display centers/showrooms, vehicles for transportation of goods, construction of cooling centers, product processing, packaging and grading centers for quality control. These are very imperative and effective means for the producer groups for respective value chain development, operate at economy of scale as well as business and market integration.

Livestock Value Chain:

In the area of livestock value chain, effective linkages have been developed with the feed/ medicine suppliers, technical service providers, big buyers and livestock producer groups. As a result, quality production of birds and animals has increased at individual level.

The producer groups engaged in milk production have already doubled their production as a result of collating inputs, raw materials collectively by selected representatives of the group as per their decisions that reduce transportation and purchasing costs. Likewise they are selling produces and getting fair prices. With the project facilitation they have also established linkages/ partnerships with some renowned milk processing companies/ organizations that extend support to ensure supply of raw materials, inputs and also purchase their produces as per market price. Under the value chain initiative some of the dairy producer groups are transforming their primary products into ghee, sweets, packet milk, curd etc. branding them as “Nuton Jibon” and selling those end products through setting up showrooms at local level. Some poultry producer groups are selling their birds in the city markets whilst some of them are selling processed meat establishing showrooms at suitable locations at local markets.

Vegetables and Crops Value

Chain:

In vegetables and high value crops value chain, production and marketing system have been substantially improved. Most of the crop producers have been able to increase their production two/three times. They have established good linkages with the Department of Agriculture Extension (DAE), Ministry of Agriculture; Department of Fisheries and Department of Livestock, Ministry of Fisheries and Livestock; seed/ pesticide/ fertilizer suppliers and wholesale markets at local and regional level. The crop producers already gained enough pre and post harvesting technical knowledge and information through receiving training by the above mentioned departments, agencies etc. and they are removing dirt, grading and packaging their produces and selling in the bigger markets. Some producers are producing organic vegetables on commercial basis and earning more profits.

Fish Culture Value Chain:

In the area of fish value chain, fish producers have good linkages with some reputed fish hatcheries of spawn/fingerlings etc. They also

established good linkages/networks with other market that enable them to purchase quality inputs at wholesale rates and selling products at reasonable prices. In the mean time some producer groups set up Arot (showroom) in the wholesale markets and developed alternative marketing channels.

Handicrafts Value Chain:

The handcraft producers have been able to develop value chain in their own areas. They have established good linkages with different value chain actors for procurement of materials, inputs and marketing outlets that resulted in extra value addition to their products. They are producing good quality attire/garments like gamsa (towels), lungi, katha, three pieces for women, and show pieces of bamboo, cane products etc. Some producer groups have established production shades and producing product collectively and possess sufficient knowledge about product processing, pricing and marketing. They are leveling, coloring and packaging their produces branding as ‘Nuton Jibon’ and earning fair profits. Some producer groups have opened showrooms/sale centers at upazila and district levels.





The following table provides information on producer groups involved with different value chain activities:

| Sl. No | Name of the producer groups | Number of producer groups | Number of producer group members | Members involved with value chain activities |
|--------|-----------------------------------|---------------------------|----------------------------------|--|
| 01 | Diary rearing | 707 | 17,675 | Milk value chain |
| 02 | Cow fattening | 351 | 8,775 | Beef fattening value chain |
| 03 | Poultry rearing | 41 | 984 | Egg & meat value chain |
| 04 | Fish culture | 138 | 3,312 | Fish, crab and shrimp value chain |
| 05 | Vegetable cultivation | 57 | 1,311 | Vegetable value chain |
| 06 | Handicrafts | 8 | 202 | Handicrafts value chain |
| 07 | High Value Crop (HVC) cultivation | 42 | 1,050 | HVC (Ground nut, turmeric, betel leaf, water melon etc) value chain |
| | Total | 1,344 | 33,309 | - |



We are aiming higher to contribute more in the arena of poverty reduction in view of future needs. We will continue to maximize opportunities and expand services for the unserved needs of the 6 million people we already reached, while empowering around 1 million beneficiary households mostly underserved and disenfranchised women and men to gain greater access to and control over resources, decisions and actions for social transformation. In addition, we will continue to work on the underlying structural causes of poverty and social inequality.

In parallel, we will continue to work on strengthening our organizational sustainability, including our financial viability. We will work differently, to make sure that we continue to create opportunities for the people for whom we exist. We will strengthen our policy advocacy work by using our learning from the field as empirical evidence to influence governments and development partners to better serve people living in poverty and socially marginalized populations.

SDF as a successful organization in the field of social development, we will become even more relevant, efficient and effective, continuing to ensure that Bangladesh is a country where everyone has the opportunity to realize their potential.

Score card

CUMULATIVE
ACHIEVEMENTS OF SDF

2,500

VILLAGES COVERED BY
NJLIP

36,856

NJG MEMBERS
RECEIVED INTERNAL
LOAN

316,638

BORROWERS (NJG MEMBER)
RECEIVED SHABOLOMBI LOAN
AND STARTED IGAs

415,496

TARGETED NJG MEMBERS
MOBILISED AND ORGANIZED
INTO NUTON JIBON GROUPS
(NJGS)

24,400

YOUTHS RECEIVED SKILL
DEVELOPMENT TRAINING

635.90

TOTAL AMOUNT OF
SHABOLOMBI LOAN
(TK. IN MILLION) DISBURSED

415,322

NJG MEMBERS STARTED
SAVINGS

880.36

AMOUNT OF VDF
DISBURSED
(TK. IN MILLION)

12,126

MOST VULNERABLE MEMBER
RECEIVED ONE TIME GRANT
AND STARTED IGAs

108,9458

LABOUR DAYS GENERATED
THROUGH THE COMMUNITY
LEVEL INFRASTRUCTURE
DEVELOPMENT ACTIVITIES

272,289

HOUSEHOLDS RECEIVED
HAND-WASHING STATIONS
KNOWN AS TIPPY TAP

204,633

PREGNANT WOMEN AND
LACTATING MOTHERS HAVE BEEN
REGISTERED AND PARTICIPATED
IN BCC SESSIONS

1,308

GRAM SAMITI
OFFICE BUILDINGS
CONSTRUCTED

6,742

TUBE-WELLS
INSTALLED

506

CULVERT
CONSTRUCTED

145.40

KM OF HERRING BONE
BOND (HBB) ROAD
CONSTRUCTED

239.60

TOTAL REVOLVING
AMOUNT OF INTERNAL
LOAN (TK. IN MILLION)

2,500

VILLAGES RECEIVED/
ACCESSED VILLAGE
DEVELOPMENT
FUND (VDF)

08

SCHOOL BUILDING
REPAIRING/FIELD
RAISING

508,988

HOUSEHOLDS BENEFITTING
FROM PROJECT
PROVIDED COMMUNITY
INFRASTRUCTURE

20,525

YOUTH EMPLOYED (WAGE/
SELF) AFTER RECEIVING
SKILL DEVELOPMENT
TRAINING

322.30

SAVINGS
ACCUMULATED
(TK IN MILLION)

85

WATER
DISTILLATION/
DESALINATION
PLANTS INSTALLED

239,626

BENEFICIARIES RECEIVED
TRAINING ON VARIOUS IGAS.

Achievements on Second Generation Activities

Second generation institutions formed

15

NUTON JIBON
DISTRICT
COMMUNITY
SOCIETIES
(NJDGS)

124

NUTON JIBON
CLUSTER
COMMUNITY
SOCIETIES
(NJCCS)

AMOUNT DISBURSED TO THE SOCIETIES AS
PERFORMANCE SUPPORT FUND (PSF)

8.45

PRODUCER GROUPS HAVE BEEN REGISTERED
UNDER DEPARTMENT OF CO-OPERATIVES (DOC)

330

AMOUNT OF PRODUCTIVE INVESTMENT
FUND DISBURSED SO FAR (MILLION BDT)

14.97





Decades of insecurity and lack of access to basic social services have undermined livelihoods, increased levels of poverty ... and led to high rates of malnutrition.

ANNE BAUER





LIVELIHOODS DEVELOPMENT

SDF DESIGNED A WIDE RANGE OF DIVERSIFIED AND INTERLINKED PROGRAMS, KEEPING HUMAN RESOURCE DEVELOPMENT AT THE CENTRE, TO EMPOWER THE UNDERPRIVILEGED COMMUNITIES TO FACILITATE THEIR ECONOMIC EMANCIPATION AND ESTABLISHING SOCIAL RIGHTS.

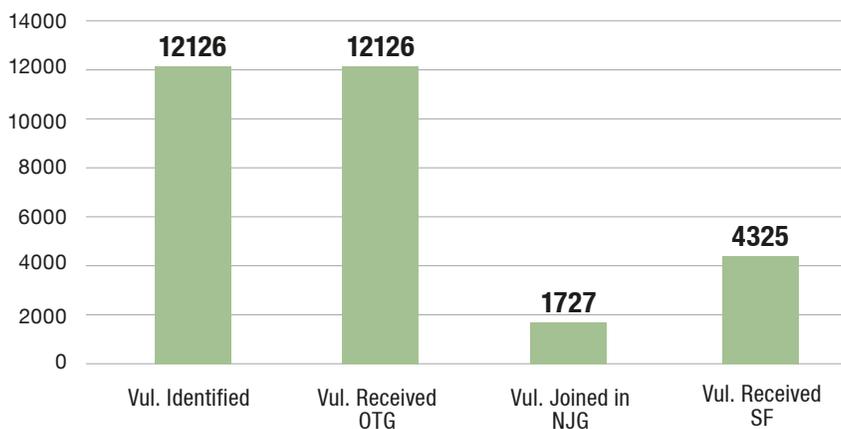
With a vision to win the battle against poverty as a whole, the **Livelihood** program has been developed properly to cater to the needs of the beneficiaries covering a wide range of population in the light of Sustainable Development Goals (SDGs). SDF builds capacity of the beneficiaries, which in turn motivates and encourages them to utilize a range of skills and abilities. Keeping pace with time and challenges, it has been ensuring its development services through demand driven approaches to enable them to take the lead in development process. Thus, SDF provides the community with the opportunity to discuss and analyze their local situation in a systematic fashion that leads to chart solutions for implementation. The project is providing financial support, market and technical assistance, value chain development and business development support to the rural poor community for improving their lives and livelihoods.

THE IMPACT

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.

Support to Vulnerable: To scaling up community participation, a total of 12,126 vulnerable have been identified in NJLIP areas and all of them received one time grants during the reporting year. The one time grants enabled the vulnerable to mitigate their initial shocks and joined the Nuton Jibon Goups (NJG). In addition, 1,727 vulnerable joined the NJGs in 2018 and 4,325 vulnerable received loan from Shabolombi Fund (SF) as part of mainstream activities of the project.

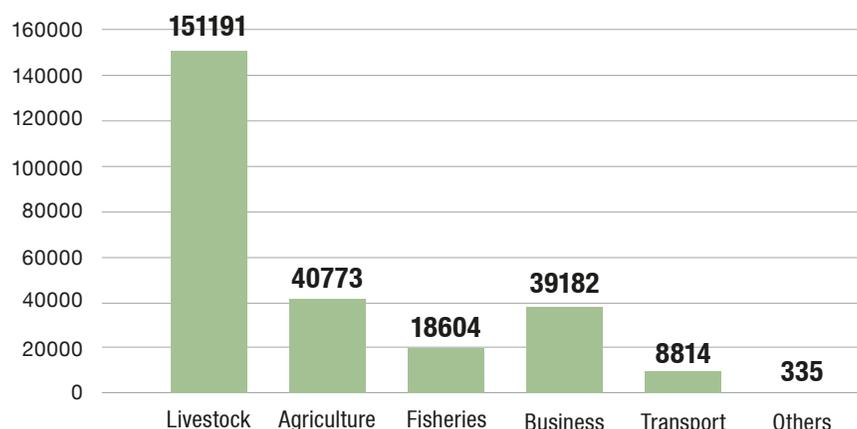
Activities initiated for most vulnerable people of project villages



IGA Implementation: To facilitate a sustainable change in the society, 1,14,844 NJG members were provided with skill development training on different IGAs --beef fattening, dairy rearing, goat rearing, poultry rearing, fish farming, vegetable cultivation etc. and 1,67,433 NJG members started Income Generating Activities (IGAs) by taking Shabolombi loan in the reporting year. These activities help the NJG members to bring phenomenal changes in their lives and livelihoods.

Number of loans received by the NJG members for starting IGAs

The highest investment was made in the livestock sub-sector whilst the lowest investment was made in transport sub-sector.



IGA Cycle: To establish a just society, a total of 1,67,433 NJG members received 1st cycle loan while about 50% NJG members received 2nd cycle loan and also 4,412 members received 3rd cycle loan and started implementing multiple cycle IGAs. This indicates that the technical and financial investment handling capacity of the NJG members is gradually increasing and some of the NJG members have gained capacity to emerge as micro entrepreneurs.

Producer Group and Productive Investment Fund (PIF):

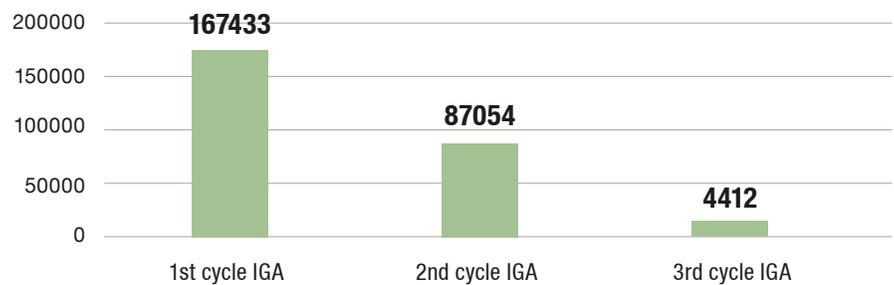
In order to build and strengthen community institutions, a total of 1,121 producer groups with 20,287 members have been formed in the NJLIP areas. Most of the producer groups demonstrated keen interest to expand activities in the livestock sub-sectors and have been collecting inputs and selling their produces collectively. The project is also facilitating to ensure proper functioning of the 5,763 producer groups with 1,09,756 producers in its predecessor project i.e. in SIPP-II areas. It helps the groups to improve quality of products together with marketing of produces collectively that ultimately reduces production costs and maximizes profit.

In addition, a total of 25 producer groups have received Productive Investment Fund (PIF) in the reporting year bringing the total to 223 with an amount of BDT 149.5 million. The producer groups are investing this fund in assets building like setting up storage, product display centre/showroom, product processing, packaging, grading, cooling and smooth transportation of inputs and products. This immensely helps the producer groups to utilize



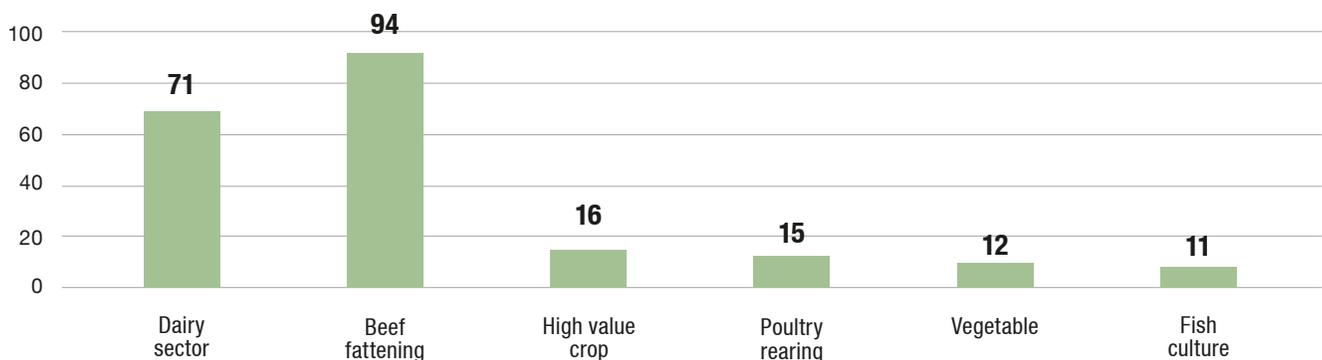
appropriate technology and develops their technical skills and enrich market facilitation. The PIF also contributes the producers to increase their capacity in the area of respective value chain development, business and market integration.

Activities of different cycles of loan received by the NJG members



Sub sector wise PIF received by the producer groups.

The highest investment was made in dairy and beef fattening activities whilst the lowest investment was made in handicrafts sub-sector.



Business Promotion Activities:

A total of 35 stakeholder workshops have been organized at upazila and district levels which created a platform to bring together the producer group members and relevant likeminded business operators and service providers. These stakeholder workshops have generated an opportunity for the producers and market operators to meet, exchange opinions and interests, as well as develop forward and backward linkages. Also, 3,268 producer group members have received business development training and 1,818 producer group members received value chain development training in this period. By receiving training, a business attitude has been developed among the producer group members and they have been able to change their traditional market systems to an appropriate one. Under the facilitation of SDF, the producer groups attended 47 district level trade fairs with their products that helped SDF to let others know about their activities and products. The main products of the producer groups were different types of handicrafts, bamboo works, handlooms, processed milk products, organic vegetables, processed food, packaging chilli and ginger, winter cloths etc. These activities helped the producers to exhibit their products, skills, capacities, and offer an opportunity for entering into new business.

Partnerships Development:

In order to ensure technical and market support to the producers, 7 partnerships have been developed with the private sectors in 2018. A Memorandum of Understanding (MoU) has been signed between the NJCS and Private Company Ltd. for partnership development and the beneficiaries are receiving services through developing these partnerships. These private sectors are mainly providing training at free of cost, advisory and technical support at field level, demonstration

| Organizations/ Institutions | Type of services received by members | Number of NJG members benefited |
|--|---|---------------------------------|
| Bengal Remedies Ltd. and Mymensingh NJCS | Technical skill training at free of cost, Free vaccination and de-worming support, AI and feed support | 567 members |
| Kurigram NJCS and Real Milk Ltd, Lalmonirhat | Milk marketing support | 70 members |
| Naogaon NJCS and ACME Ltd. | <ul style="list-style-type: none"> De-worming at subsidized rate Medicine purchase at wholesale rate | 557 members |
| Naogaon NJCS and ACI Animal Health | <ul style="list-style-type: none"> De-worming at subsidized rate Medicine purchase at wholesale rate Cattle and poultry feed support | 330 members |
| Patuakhali District NJCS and Lal Teer Seed Ltd. | <ul style="list-style-type: none"> Training and advisory support Seed support for establishing demonstration plots | 1,336 members |
| Patuakhali District NJCS and A R Malik seed Ltd. | <ul style="list-style-type: none"> Skill training at free of cost Seed for demonstration at free of cost | 28 members |
| Barguna District NJCS and A R Malik Seed Ltd. | <ul style="list-style-type: none"> Skill training at free of cost Seed for demonstration plots at free of cost | 95 members |

support, treatment support, input support at a subsidized rate and marketing support of the products to the respective project beneficiaries.

Environmental Development:

In a bid to broaden the periphery of knowledge and skills to fulfill social requirements, 1,16,852 NJG members received training on environment to address environmental issues in implementing IGAs. Consequently, communities are now aware on livelihood environment and they are taking into consideration environmental issues in implementing different Income Generating Activities (IGA). Overall 5,127 NJG members prepared compost and vermi compost and 2,635 NJG members implemented

Integrated Pest Management (IPM) in the vegetable field. In addition, they used compost and vermi compost in the crop fields instead of chemical fertilizer. They implemented (IPM) like pheromone trap, light trap etc. to control pest instead of using pesticides. It is worth mentioning that in the case of poultry and livestock farm management practices, the producers strongly consider bio-security issues.

Study on Agricultural related IGAs:

A sectoral study and market scan on agricultural related IGAs has been conducted by hiring an individual Consultant. The Consultant submitted the final report highlighting SDF initiatives to develop agriculture sectors IGAs undertaken by the rural community.



TREND ANALYSIS

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

| Livelihood activities | 2017 | 2018 |
|---|---------------|---------------|
| Livestock sector  | 89933 | 151191 |
| Agriculture sector  | 16678 | 40773 |
| Transport sector  | 8318 | 8814 |
| Small trade  | 27914 | 39182 |
| Fisheries sector  | 11233 | 18604 |
| Others  | 773 | 335 |
| Total | 154848 | 258899 |

Progress of IGA cycle by NJG members:

| Livelihood cycle | 2017 | 2018 |
|-------------------------|---------------|---------------|
| 1st cycle IGA | 149205 | 167433 |
| 2nd cycle IGA | 7092 | 87054 |
| 3rd and above cycle IGA | 00 | 4412 |
| Total | 156297 | 258899 |

CUMULATIVE ACHIEVEMENT

| Livelihood activities | IGA of NJG members by taking Shabolombi loan (SF) |
|-----------------------|---|
| Livestock sector | 242088 |
| Agriculture sector | 57512 |
| Transport sector | 17203 |
| Small trade | 67358 |
| Fisheries sector | 29913 |
| Others | 1123 |
| Total | 415196 |



| Livelihood cycle | Progress of IGA cycle by NJG members |
|-------------------------|--------------------------------------|
| 1st cycle IGA | 316638 |
| 2nd cycle IGA | 94146 |
| 3rd and above cycle IGA | 4412 |
| Total | 415196 |

Supportive activities for implementing IGAs:

| | |
|---|--------|
| NJG members received IGA training | 239626 |
| Number of cattle treatment with de-worming | 57591 |
| Number of animal and poultry treated with Vaccination | 127557 |
| Number of cows artificially inseminated | 50201 |

Livelihood Environmental activities:

| | |
|---|-------------|
| Number of beneficiaries received training on addressing environmental issue in implementing IGAs at village level | 233527 |
| Number of Screening format filled up with PIF proposal by producer group | 228 |
| Number of Community (cow, beef, poultry, goat rearers) is preparing compost | 7795 |
| Amount of prepared compost | 4250.68 ton |
| Number of Community (cow, beef, poultry, goat rearers) are preparing Vermi-compost | 115 |
| Amount of prepared vermi compost | 6296 kg |
| Number of vegetable and high value crop cultivators are implementing IPM system (pheromone trap, light trap etc) | 18 |
| Number of beneficiaries are using improved cook stove (Bondhu Chula) in their houses | 4343 |
| Number of bio gas plant established by livestock growers | 4452 |



Progress of one time grant to Vulnerable:

| | |
|--|-------|
| Number of vulnerable identified | 12126 |
| Number of vulnerable received one time grant | 12126 |
| Number of vulnerable started small scale IGA by OTG | 10796 |
| Number of vulnerable joined in NJG and started savings | 10428 |
| Number of vulnerable started IGA through SF loan | 4665 |

Producer groups activities in SIPP-II area:

| | |
|--|----------------------------|
| Number of producer groups formed | 5763 |
| Member involved in producer groups activities | 116199 |
| Number of producer groups is involved with collective input and service collection and product marketing | 2241 PG with 49595 members |
| Number of PG members received business development training | 5899 |
| Number of PG members received value chain development training | 1955 |
| Organize exposure visit to PG members (SIPP-II area) | 6096 |
| Number of producer group got registration from DoC | 330 |

Success Story



Ching Khew: After clouds comes fair weather

A small village of Barguna, Tulatuli, inhabited by the Rakhaines, was below the poverty line. With the dream to be self dependent, they became the members of the Tulatuli Gram Samity of NJLIP. One of them was Ching Khew who turned the wheel of her life after joining the project. Prior to joining, her three members' family faced the hardship with the little income of her husband and could not meet up their daily needs.

In those grave days when she was dipped down in poverty, she started savings and attending the meetings of the village institutions regularly. After receiving training on poultry rearing from the project she embarked on poultry rearing for income generation. She got BDT 5,000 as Shabolombi Loan from the Village Credit Organization (VCO) of the project and started a layer poultry farm with 30 chicks. She also kept continuing her previous handicrafts activities that also yield a little income. Her husband helped her in the layer poultry farm and it started to grow. Ching Khew successfully repaid the installments regularly and at the end of that year, she again borrowed BDT 10,000 from the VCO. This time she invested in her handicrafts business and started getting a profit of BDT 5000 per month.

In addition to handicrafts business and the layer poultry farm they had some agricultural leased land and a cow which they sold in 2014 and with that money and adding some previous savings, they bought two cows for BDT 80,000. In the meantime Ching Khew received training from the Upazila Animal Husbandry Department with the help of SDF on cow rearing that built her knowledge and understanding on how to choose the better species of cow, building cow sheds, taking appropriate care and arranging proper feed, vaccination etc. Alongside her husband started working on the leased land and cultivating different types of crops and it grew very well resulting in getting good income. Ching Khew also arranged training for her husband on Youth Skills Development from the project and now he is working as a Local Service Provider (LSP).

In the mean time Ching Khew's handicrafts business started to grow and created market demands at local level to a substantial extent requiring engaging additional workforce. Initially she employed three persons and on an average her net profit per month stood at BDT 10,000. At present total number of milking cows are 10-12, with 5 calves, whose current market price is more than BDT 600,000. She has transformed all of her cows from local species to highbred species by artificial insemination i.e. Shahiwal, Frisian, Sindhilal etc. and each cow now gives 10-12 liters of milk per day. By selling milk Ching Khew earns on average BDT 220,000 per year excluding all expenditures amounting to BDT 80,000 relating to rearing these cows. She also uses organic fertilizer instead of chemical based fertilizer that saves BDT 10,000-12,000 per month. She has been able to repay the second loan and took BDT 15,000 at 3rd phase, BDT 20,000 at 4th phase, BDT 35,000 at 5th phase, BDT 100,000 at 6th phase and lastly in 2018, she borrowed BDT 120,000 from the VCO. By this money she expanded her handicrafts business and also invested in agricultural business. At present, she sales her handicraft products from where she gets a net profit of BDT 15,000-20,000 per month. In 2017, she took lease of 530 decimal of land for BDT 300,000 and cultivated paddy. The total production came to 240 maund (8,958 kg) whose market price is BDT 170,000 with a total production cost worth BDT 45,000. Her yearly net profit from selling milk stands at BDT 140,000. Her husband's income as LSP is BDT 30,000, from selling paddy BDT 130,000 and thus the grand total stands at BDT 300,000 per year. She spends money from her profit and is reconstructing the cow shed by BDT 35,000, and her kitchen by BDT 30,000. She has spent BDT 40,000 for sending her son to Malaysia (from government's youth exchange program). She is also thinking of building new house by the rest of her money. She is indebted to SDF for turning the leaves of her life.





Saving our planet,
lifting people
out of poverty,
advancing
economic
growth...these
are one and the
same fight.

Ban Ki-moon



COMMUNITY FINANCE

A PROVEN TOOL FOR DIRECT FINANCING SUPPORT TO PARTICIPATING COMMUNITIES, THE **COMMUNITY FINANCE** COMPONENT PROVIDES REVOLVING FUND/LOAN TO BENEFICIARIES, KNOWN AS SHABOLOMBI FUND (SF) FOR INCOME GENERATING ACTIVITIES AND ALLOWS THE BENEFICIARIES TO SELF-MANAGE RESOURCES AS WELL.

This program was initiated using social pragmatism and sustainable development to promote socio-economic status and empower disadvantaged people, particularly the women. It has been supporting the people living in utter poverty in myriad ways by facilitating easy access to credit and savings, making investment in training and small enterprises, to help the families to have square meal, access to education, and mechanisms to cope with emergencies. It owns a very good governance structure that empowers the members enabling them to execute transparent guidelines for resource management and a reliable accounting and loan tracking system. Accordingly, the Village Credit Organization (VCO), the specialized savings and credit arm of Gram Parishad, is the main vehicle for underprivileged people's empowerment propel. It is largely responsible for lending to and recovering disbursed loans from Nuton Jibon Groups through a revolving process. It has been able to demonstrate positive impacts on the income level of the beneficiaries to a substantial extent allowing them to come out of the poverty cycle.



THE IMPACT

To improve the life skills and unbundling livelihood opportunities for the underprivileged people, this program has contributed towards establishing social equity and fundamental human rights and also reduction of poverty through building resilience.

Number of Members enrolled in NJG

In 2018

| | |
|--------------------|---------------|
| New members | 27,242 |
|--------------------|---------------|

The table reveals that 27,242 new members enrolled in NJGs during the reporting year. Most of the NJG members are depositing savings regularly and creating a fund for their future safety. Some of the members borrow internal lending from their savings fund.

Status of savings accumulated by NJG members

In 2018

| | |
|---------------------------|--------------------------------|
| Savings accumulate | 128.72 (BDT in million) |
|---------------------------|--------------------------------|

This table shows that BDT 128.72 million (US\$ 1.61 million) savings has been accumulated in 2018. On an average, each beneficiary has deposited BDT 775 as savings.

Status of Internal Lending

In 2018

| No. of borrower | No. of Loans | Amount (BDT in million) |
|-----------------|--------------|-------------------------|
| 5,620 | 7,889 | 110.01 |

The above table reveals that a total of 5,620 NJG members borrowed 7,889 loans worth BDT 110.01 million (US\$ 1.38 million) as internal lending. The average size per loan is BDT 5,994.



Status of Loan recovery in Internal Lending

Up to in 2018

| | |
|------------------|---------------|
| Loan recoverable | 156.06 |
| Loan recovered | 153.13 |

This table shows that an amount of BDT 153.13 million (US\$ 1.91million) has been recovered in internal lending during the reporting year against a recoverable target of BDT 156.06 million (US\$ 1.95 million) demonstrating a 98% cumulative rate of recovery.

Status of Revolving (Shabolombi) Fund Loan

In 2018

| No. of borrower | No. of Loans | Amount (In million) |
|-----------------|--------------|---------------------|
| 1,67,433 | 2,58,899 | 4058.16 |

The above table reveals that a total of 1,67,433 NJG members borrowed 2,58,899 loans worth BDT 4058.16 million (US\$ 50.73 million) as Revolving (Shabolombi) Fund loan. The average size per loan is BDT 15,316. Of the 3,16,638 SF borrowers, 1,95,304 (62%) are extreme poor whilst 121,334 (38%) are poor. It is notable that 99.99% (316,611) of the borrowers are female.

Outstanding of Shabolombi Fund Loan

In 2018

| | |
|----------------------------|--------------------------------|
| Outstanding loan increased | 831.56 (BDT in million) |
|----------------------------|--------------------------------|

During 2018 there has been an increase in outstanding of Revolving (Shabolombi) Fund loan by BDT 831.56 million (US\$10.39 million) and bringing the total at BDT 2,315.70 million (US\$28.95 million).

Status of loan recovery in SF loan

Up to in 2018

| | |
|-------------|---------------------------------|
| Recoverable | 4447.69 (BDT in million) |
| Recovered | 4304.24 (BDT in million) |

An amount of BDT 4304.24 million (US\$53.80 million) has been recovered during the reporting year against a recoverable amount of BDT 4447.69 million (US\$55.60 million) demonstrating a 97% cumulative rate of loan recovery.



Service charge earned by Revolving (Shabolombi) Fund loan operation

In 2018

| | |
|-----------------------|--------------------------------|
| Service charge earned | 438.27 (BDT in million) |
|-----------------------|--------------------------------|

A total of BDT 438.27 million (US\$ 5.48 million) has been accumulated as service charge of revolving (Shabolombi) fund loan during the reporting period, bringing the total amount at BDT 461.23 million (US\$5.77 million)

Number and amount of Loan disbursed in Youth Skill Development Loan

In 2018

| Youth members received loan | Amount of loan |
|-----------------------------|----------------|
| 3,127 | 23.54 |

A total of 3,127 youth NJG members received BDT 23.54 million (US\$0.29 million) as Youth Skill development loan during the reporting period. The cumulative amount disbursed among 16,831 youth NJG members stands at BDT 110.52 million (US\$1.38 million). At the end of December 2018 the outstanding of youth skill development loan stood at BDT 30.61 million (US\$ 0.38 million). Moreover average loan size of youth skill development loan is at BDT 6,566.

Loan recovery status in youth skill development loan

Up to in 2018

| | |
|-------------|-------------------------------|
| Recoverable | 79.79 (BDT in million) |
| Recovered | 78.56 (BDT in million) |

An amount of BDT 78.56 million (US\$ 0.98 million) has been recovered in Youth Skill Development Loan during the reporting year whilst the recoverable amount was BDT 79.79 million (US\$ 1.00 million). The cumulative rate of loan recovery is 98%.



Status of Youth employment loan

In 2018

| Youth members received loan | Amount disbursed as loan |
|-----------------------------|-------------------------------|
| 2,463 | 43.12 (BDT in million) |

A total of 2,463 youth NJG members received BDT 43.12 million (US\$ 0.54 million) as Youth Employment loan during the reporting period. The cumulative amount disbursed among 2,836 youth NJG members is BDT 49.05 million (US\$ 0.61 million). At the end of December 2018 the outstanding of youth Employment loan stood at BDT 23.03 million (US\$ 0.29 million). Moreover average loan size of youth skill development loan is at BDT 17,295.

Status of loan recovery in youth employment

Up to in 2018

| | |
|-------------|-------------------------------|
| Recoverable | 18.68 (BDT in million) |
| Recovered | 18.34 (BDT in million) |

An amount of BDT 18.34 million (US\$ 0.23 million) has been recovered in Youth Employment Loan during the reporting year whilst the recoverable amount was BDT 18.68 million (US\$ 0.23 million). The cumulative rate of loan recovery is 98%.

TREND ANALYSIS OF SOME KEY ASPECTS

Savings accumulation

In 2017 the savings accumulated by the NJG members were **BDT 122.97** million which stood at **BDT 128.72** million in the reporting year demonstrating an increase by **4.68%**.

Amount disbursed in Internal Lending (from savings fund)

In 2017 the internal lending disbursed among NJG members was **BDT 89.51** million whilst in 2018 it came to **BDT 110.01** million indicating an increase by **22.90%**.

Amount recovered in Internal Lending

In 2017 the amount recovered in internal lending was **BDT 12.90** million which stood at **BDT 153.13** million in the reporting year reflecting an increase by **1087.05%**.

NJG members borrowed revolving (Shabolombi) fund loan

A total of **1,47,756** NJG members borrowed revolving (Shabolombi) fund loan in 2017 which increased to **1,67,433** borrowers in 2018 reflecting an enhancement by **13.32%**.

CUMULATIVE ACHIEVEMENT

- A cumulative amount of **BDT 239.57 million (US\$2.99 million)** internal lending has been disbursed among the NJG members; average loan size was **BDT 5,994**;
- The rate of loan recovery in Internal Lending is **98%**;
- Outstanding of Shabolombi Fund loan is **BDT 2315.70 million (US\$28.95 million)**;
- Recovery rate of Revolving (Shabolombi) Fund loan is **97%**;
- Service charge earned by Shabolombi Loan activities is **BDT 461.23 million (US\$5.77 million)**;
- The amount disbursed among **16,831** youth NJG members is **BDT 110.52 million (US\$1.38 million)** for skill development;

Number of loan disbursed in revolving (Shabolombi) fund loan

In 2017 a total number of **1,54,848** loans were disbursed from revolving (Shabolombi) fund which increased to **2,58,899** loans in the reporting year indicating an increase by **67.20%**.

Amount disbursed in revolving (Shabolombi) fund loan

An amount of **BDT 2,278.89** million was disbursed as revolving (Shabolombi) fund loan in 2017 which stood at **BDT 4,058.16** million in the reporting year demonstrating an increase by **78.08%**.

Amount recoverable in revolving (Shabolombi) fund loan

In 2017 the recoverable amount of revolving (Shabolombi) fund loan was **BDT 656.05** million which stood at **BDT 4,447.69** million in the reporting year indicating an increase by **577.95%**.

Amount recovered in revolving (Shabolombi) fund loan

In 2017 the recovered amount of revolving (Shabolombi) fund loan was **BDT 650.45** million which increased to **BDT 4,304.24** million in the reporting year demonstrating an increase by **561.73%**.

- The rate of loan recoverable and recovered in Youth Skill Development is 98%;
- Youth Employment Loan disbursed among 2,836 NJG members which is BDT 49.05 million(US \$ 0.61 million);
- Loan recovered in Youth Employment is 98%.
- A total of 3, 16,638 beneficiaries took a total of 4, 15,196 SF loans (98,558 beneficiaries took 2nd or more cycle loan) worth BDT 6359.06 million (US\$79.49 million).

Success Story



Keya Gharami: Rising up from the point of no return

‘We could hardly keep the wolf from the door. With a very little earning of my day laborer husband and daily income from my father’s small tea stall, our six member’s’ family found it hard to meet the daily expenses as after meat comes mustard,’ said Keya Gharami, a women from Uzirpur upazila of Barishal district. She could not continue her study after passing the SSC exam for the draught of money. She was just thinking and thinking about how to manage all the errands of the family. During that period the activities of NJLIP were going on in full swing and Keya’s mother was a member of that village institution that provided Keya with the opportunity to become a youth member. Keya started savings in 2016 from her mother’s PIP as a youth member. She expressed her wish to keep the wheel ongoing for her family. In 2016, Keya borrowed BDT 5,000 from Shabolombi Fund and completed a three months course on tailoring. After the training, she set her goal to work as a tailor in the local market. As the business could not run properly, she tried to find out some other ways to come away of the poverty.

Despite being unsuccessful Keya did not surrender to her fate and decided to start a business of selling/supplying batteries of auto rickshaws in the local market which has prospects and demands. To this end she was also inspired by one of her cousins who does such business. In order to build her knowledge and understanding on manufacture, repair and maintenance of batteries, she received a fifteen-

days long training course on ‘Acid maintenance and battery repair’ from a reputed institution. As Keya’s mother was a NJG member she gave her daughter BDT 20,000 from her income and from another source Keya managed BDT 20,000. With this BDT 40,000, Keya started a new business of selling, repairing and changing acid of batteries of auto rickshaws at Dhameswar bazaar. Her business started to grow over time and she plans to be an entrepreneur in near future. She has already received a training on Small and Medium Enterprise from SDF. After the successful completion of the training, she again borrowed BDT 50,000 from the Shabolombi Fund to expand her business. She is doing very well now and earns BDT 25,000-BDT 40,000 per month from this business. Her profit is helping her to repay the loan and supporting her family. She has already spent BDT 90,000 to build a house for their living from the profit of her business.

Keya Gharami has self sufficient and has earned respect from in the society as a successful business person. She now dreams of expanding her shop, buying land for her shop, employ 3-4 unemployed youths at her business and establish a big show room at the town. She is an excellent example of small entrepreneurship and is very grateful to SDF for enlightening her life. In her words, ‘Being poor no more means a curse when someone can utilize his/her chances to its optimum level like I did.’



SDF
01770-041191

1 liter

Smart Water
Treatment Technologies



Progress is impossible without change, and those who cannot change their minds cannot change anything.

George Bernard Shaw





COMMUNITY INFRASTRUCTURE SUPPORT FUND (CISF)

ADDRESSING POVERTY
AT ITS CORE, SDF WORKS
TO BRING ITS TARGET
POPULATIONS UNDER THE
SAME UMBRELLA AND
FORM HOMOGENEOUS
GROUPS TO FACILITATE
SOCIAL PRAGMATIC CHANGE
THROUGH SOCIAL AND
ECONOMIC EMANCIPATION.

In order to accelerate the livelihood development in the project areas, our **Community Infrastructure and Support Fund (CISF)** program has been furnishing services at community level to promote income or employment generation associated with life skill development. Working hand-in-hand with communities to build or improve local small-scale infrastructures such as construction of roads, culverts, U-drains, office buildings, repairing of schools, installation of water distillation/desalination plants, tube-wells, and improving sanitation systems are the intrinsic of CISF's social and economic development activities. The tangible achievements of infrastructure projects have been fostering economic opportunities creating employment prospects and 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 assets.

THE IMPACT

During the reporting period, the NJLIP profoundly experienced that community participation and demand-responsive services were the precondition of establishing community ownership. The CISF works facilitated the villagers immensely to accessing local markets, hospitals, sending children to schools that eventually contribute to increasing productivity, reducing poverty, achieving economic modernization and urbanization. In 2018 the following projects have been implemented through the CISF program:

- A number of 1,007 GS office building constructions have been completed which serves as the most useful venue/ place for the target populations for accomplishing their regular official activities, holding meetings, public gathering for local arbitration and social gatherings, organizing vaccination center etc. These are also providing library facilities to the beneficiaries and their children.
- A road network has been established by constructing 91 km road within the project villages which is contributing to the concerned communities for smooth transportation linking different institutions, markets, hospitals and schools.
- Overall 262 culverts have been constructed within the project areas that contribute to removing water logging and prolong cultivation facilities of the farmers.
- A total of 2,884 tube wells have been installed that are providing pure drinking water to the villagers of the project villages and thus contribute to the communities to preventing the water borne diseases like diarrhea, cholera, dysentery, arsenic contamination etc.
- Furthermore, 3,662 meter U-drains have been constructed to mitigate water logging particularly during rainy seasons and flood that ultimately lengthen the irrigation facilities for cultivation of different crops, vegetables etc. of the farmers.
- Additionally, 85 Water Desalination/Distillation Plants were installed in 85 individual villages to remove long felt severe problems of the villagers in terms of removing arsenic, manganese, salinity etc. Now all the villagers are getting safe water for drinking, household chores and have been able to get rid of several kinds of water borne diseases.
- Also 7,090 other different constructed infrastructures like school building and market shade development, construction of drains and improvement of sanitation facilities contributed immensely to the communities in their lives and livelihood development.



Infrastructure development

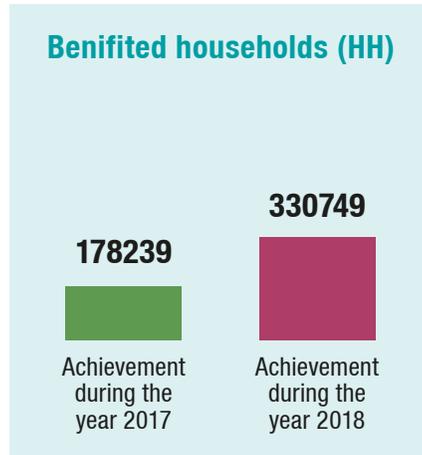
| Activities | Achievement during the year 2018 |
|--|----------------------------------|
| Construction of Gram Samiti (GS) office building (#) | 1,007 |
| Construction of roads (Km) | 91 |
| Construction of culverts (#) | 265 |
| Installation of tubewells (#) | 2,884 |
| Construction of latrine/urinals (#) | 5 |
| School building development (#) | 2 |
| Construction of drains (Km) | 3,662 |
| Installation of water desalination/distillation plants | 85 |
| Distribution of water tanks | 1,596 |

Socio-economic benefit through CISF activities

| Activities | Achievement during the year 2018 |
|--|----------------------------------|
| Total labor days generated (benefiting the hardcore poor families) | 7,03,660 |
| Total number of households (HH) benefited from the completed infrastructure sub-projects | 3,30,749 |
| Total number of people benefited from the completed infrastructure sub-projects | 15,78,894 |



TREND ANALYSIS

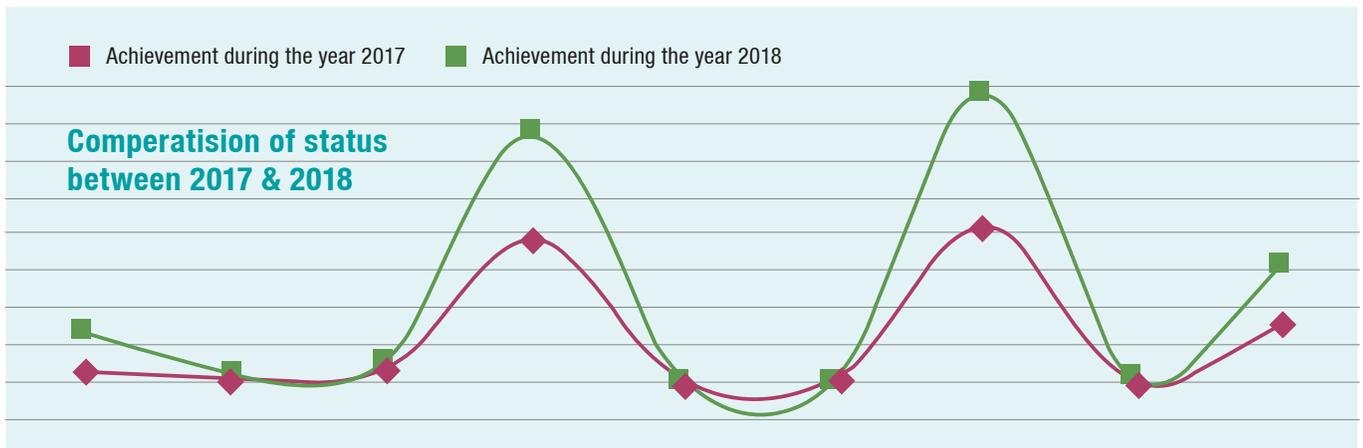


Infrastructure development

| Activities | IN 2017 | IN 2018 |
|--------------------------|---------|---------|
| GS office building (#) | 301 | 1007 |
| Earthen road (Km) | 55 | 91 |
| Culvert(#) | 245 | 265 |
| Tube well(#) | 3858 | 2884 |
| Latrine/Urinal(#) | 7 | 5 |
| School development(#) | 6 | 2 |
| Drain (Rm) | 4186 | 3662 |
| Water Desalination Plant | 0 | 85 |
| Others | 1523 | 1596 |

Socio-economic benefit

| Activities | Achievement during the year 2017 | Achievement during the year 2018 |
|---|----------------------------------|----------------------------------|
| Total labour days generated (benefiting the hardcore poor families) | 385798 | 703660 |
| Total number of households (HH) benefited from the completed infrastructure sub-project | 178239 | 330749 |
| Total number of people benefited from the completed infrastructure sub-project | 829338 | 1578894 |



Comperatisation of status between 2017 and 2018



CUMULATIVE ACHIEVEMENT

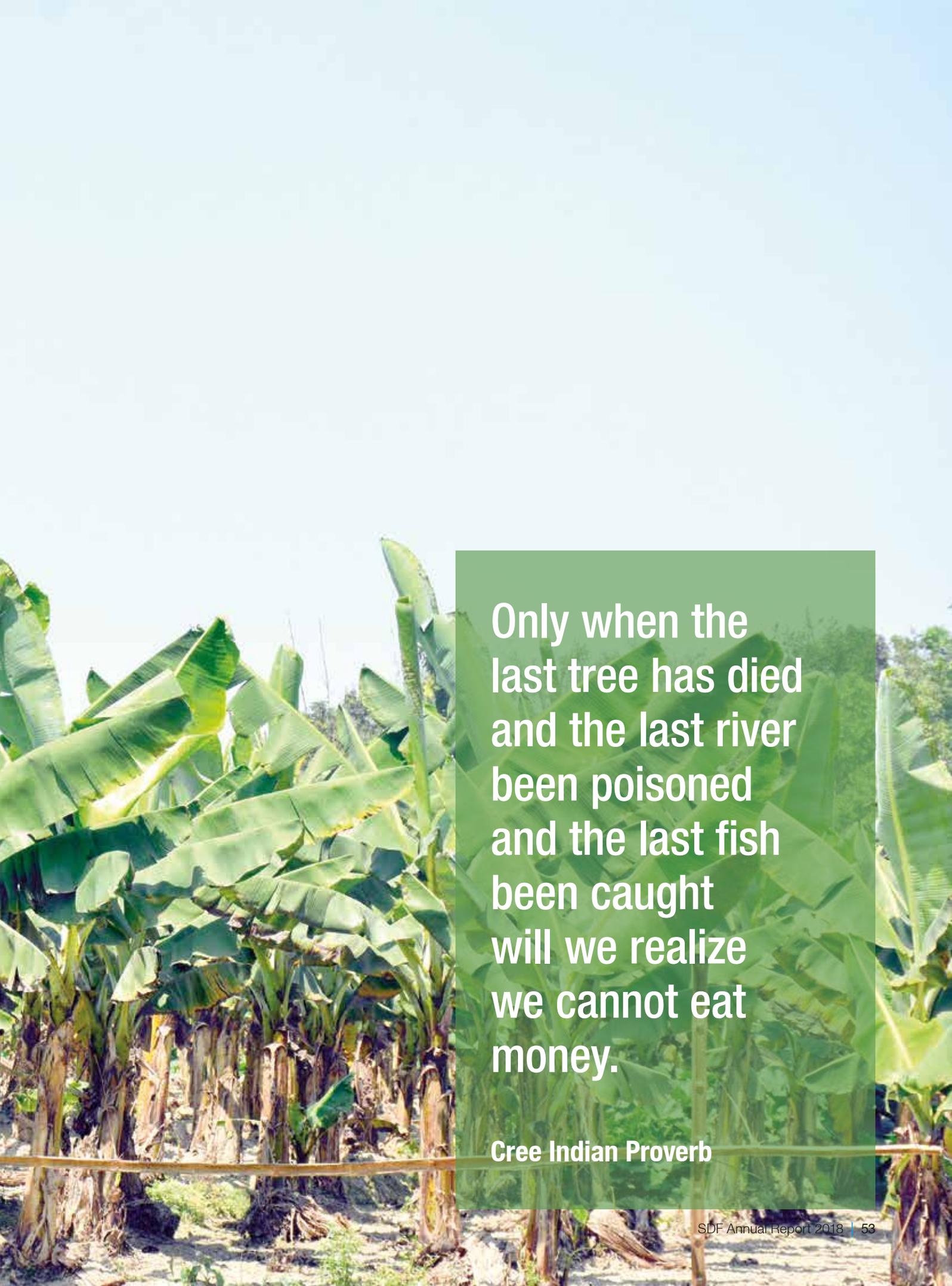
Infrastructure development

| Activities | Achievement since inception of NJLIP |
|--------------------------|--------------------------------------|
| GS office building (#) | 1308 |
| Earthen road (Km) | 146 |
| Culvert(#) | 506 |
| Tube well(#) | 6742 |
| Latrine/Urinal(#) | 12 |
| School development(#) | 8 |
| Drain (Rm) | 7848 |
| Water Desalination Plant | 85 |

Socio-economic benefit

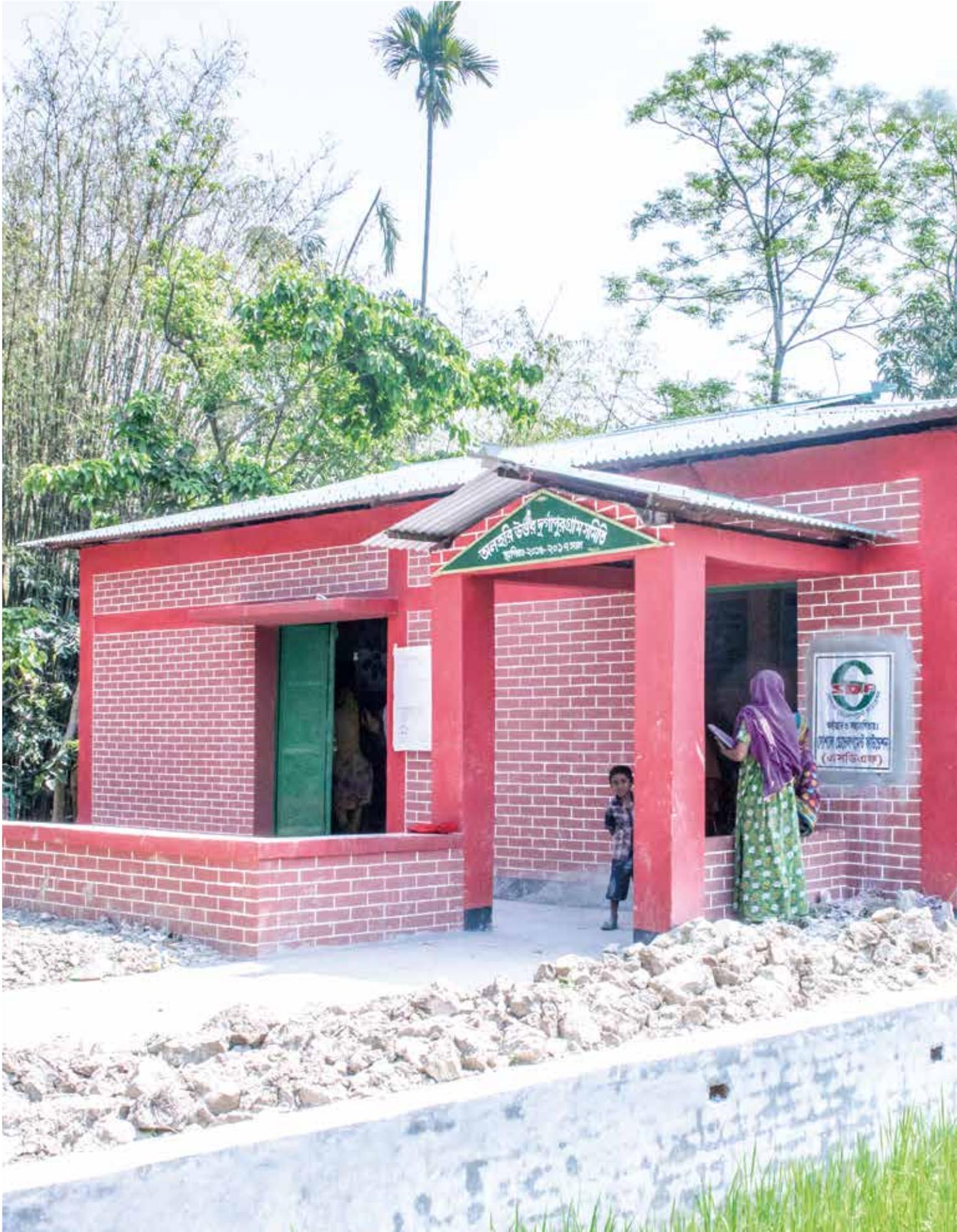
| Activities | Achievement since inception of NJLIP |
|---|--------------------------------------|
| Total labour days generated (benefiting the hardcore poor families) | 1089458 |
| Total number of households (HH) benefited from the completed infrastructure sub-project | 508988 |
| Total number of people benefited from the completed infrastructure sub-project | 2408232 |

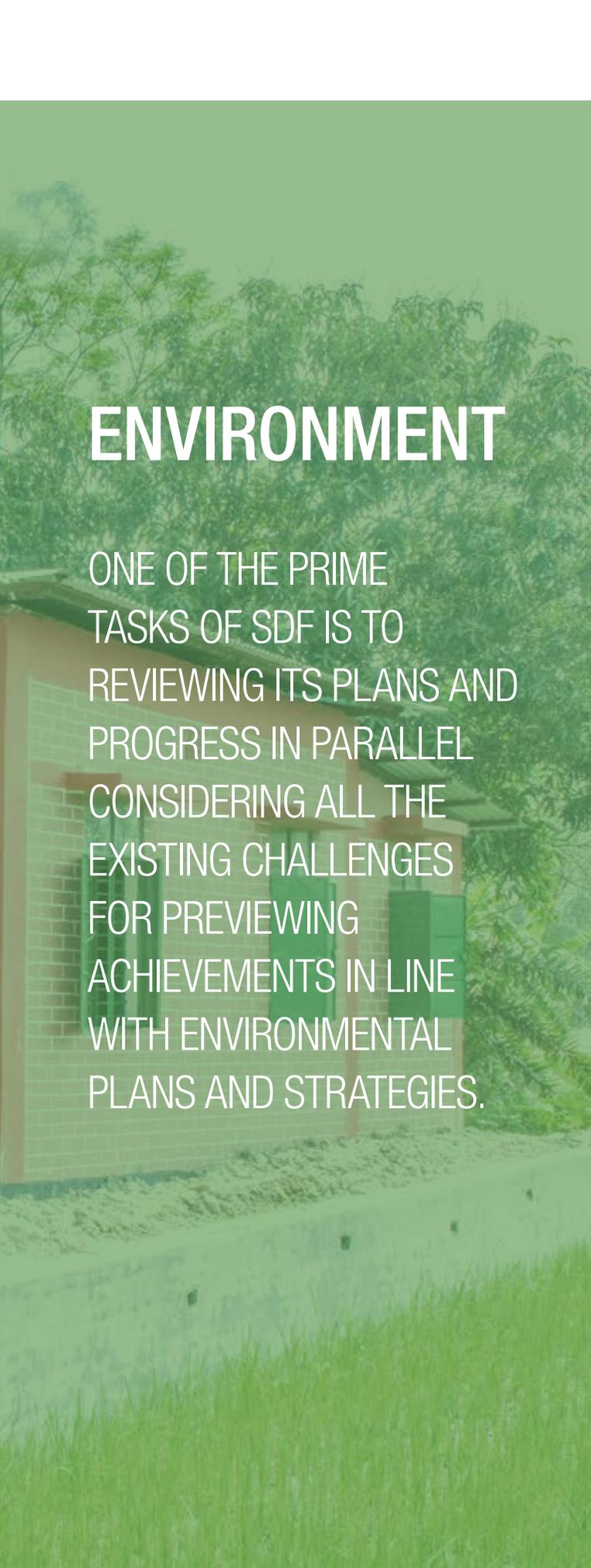




Only when the
last tree has died
and the last river
been poisoned
and the last fish
been caught
will we realize
we cannot eat
money.

Cree Indian Proverb





ENVIRONMENT

ONE OF THE PRIME TASKS OF SDF IS TO REVIEWING ITS PLANS AND PROGRESS IN PARALLEL CONSIDERING ALL THE EXISTING CHALLENGES FOR PREVIEWING ACHIEVEMENTS IN LINE WITH ENVIRONMENTAL PLANS AND STRATEGIES.

As a consequence, we are well positioned to champion the climate justice band and striving to achieve environmental sustainability through reducing environmental degradation, destruction of ecosystem etc. through the **Environment** programs. In implementing livelihood and infrastructure development programs, SDF helps the communities to enhance their understanding, knowledge and attitude to be more resilient to natural disasters through implementation of Environmental Management Plan (EMP). In order to avoid adverse environmental impacts such as frequent natural disasters and rising of sea levels, the Environmental and Social Management Framework (ESMF) of SDF is in place to evaluate a project's potential environmental risks and impacts in its area of influence, examines projects' alternatives, identifies ways of improving project and site selection, planning, design, and implementation by preventing, minimizing, mitigating, or compensating for unfavorable environment implications and enhancing positive impacts. The Village Development Funds (VDFs) are being used for the establishment and implementation of productive and social infrastructures, livelihoods, assets, service sector investments and risk mitigation measures.

THE IMPACT

The village communities perform and implement Participatory Vulnerability Analysis (PVA), Environment Management Plan (EMP), Risk Reduction Plans etc. and also identify issues on environmental negative impacts and mitigate the same. During the reporting year the project completed the following environmental activities:

A total of **906** villages completed environmental categorization of Sub-projects



2,073 Sub-projects completed environmental categorization out of which **1,632** sub-projects identified environmental impacts/issues and accordingly prepared the Environment Management Plan (EMP) to mitigate the impacts

Environmental Screening (ES) and Initial Environmental Examination (IEE) Forms are being used at the field and a number of **1,660** Environmental Management Plans (EMPs) have been prepared



Out of **1,660** Environmental Management Plans (EMPs), **1,042** environmental negative impacts have been mitigated

Furthermore, **906** villages completed environmental categorization of Sub-projects



TREND ANALYSIS

Infrastructure related Environmental activities

Villages completed environmental categorization of Sub-projects

| 2017 | 2018 |
|-------|------|
| 1,539 | 906 |

Sub-projects completed environmental categorization

| 2017 | 2018 |
|-------|-------|
| 2,448 | 2,073 |

Sub-projects identified environmental impacts/issues

| 2017 | 2018 |
|-------|-------|
| 1,991 | 1,632 |

Sub-project prepared Environment Management Plan (EMP)

| 2017 | 2018 |
|-------|-------|
| 1,937 | 1,660 |

Negative impacts/ issues mitigated

| 2017 | 2018 |
|-------|-------|
| 1,181 | 1,042 |

CUMULATIVE ACHIEVEMENTS

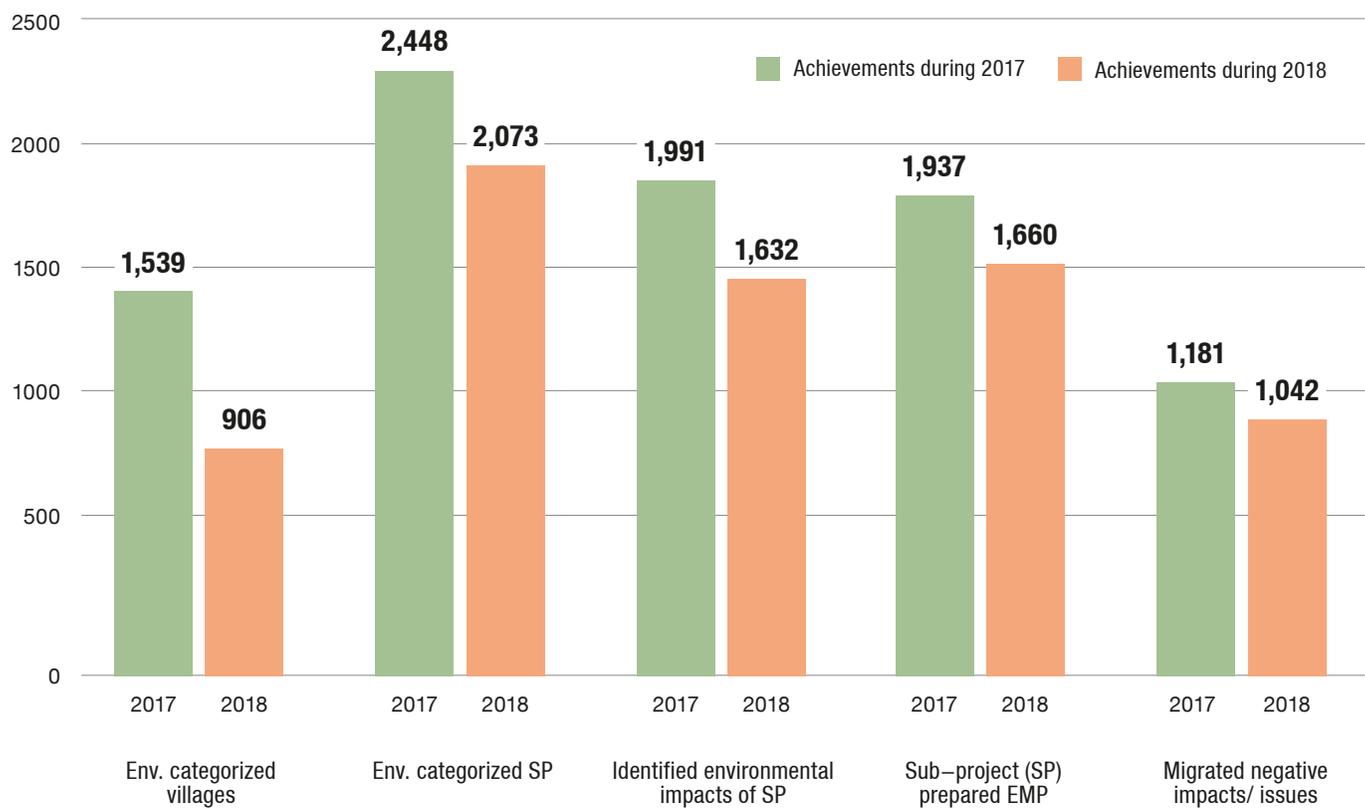
2,445 Villages completed environmental categorization of Sub-projects

4,521 Sub-projects completed environmental categorization

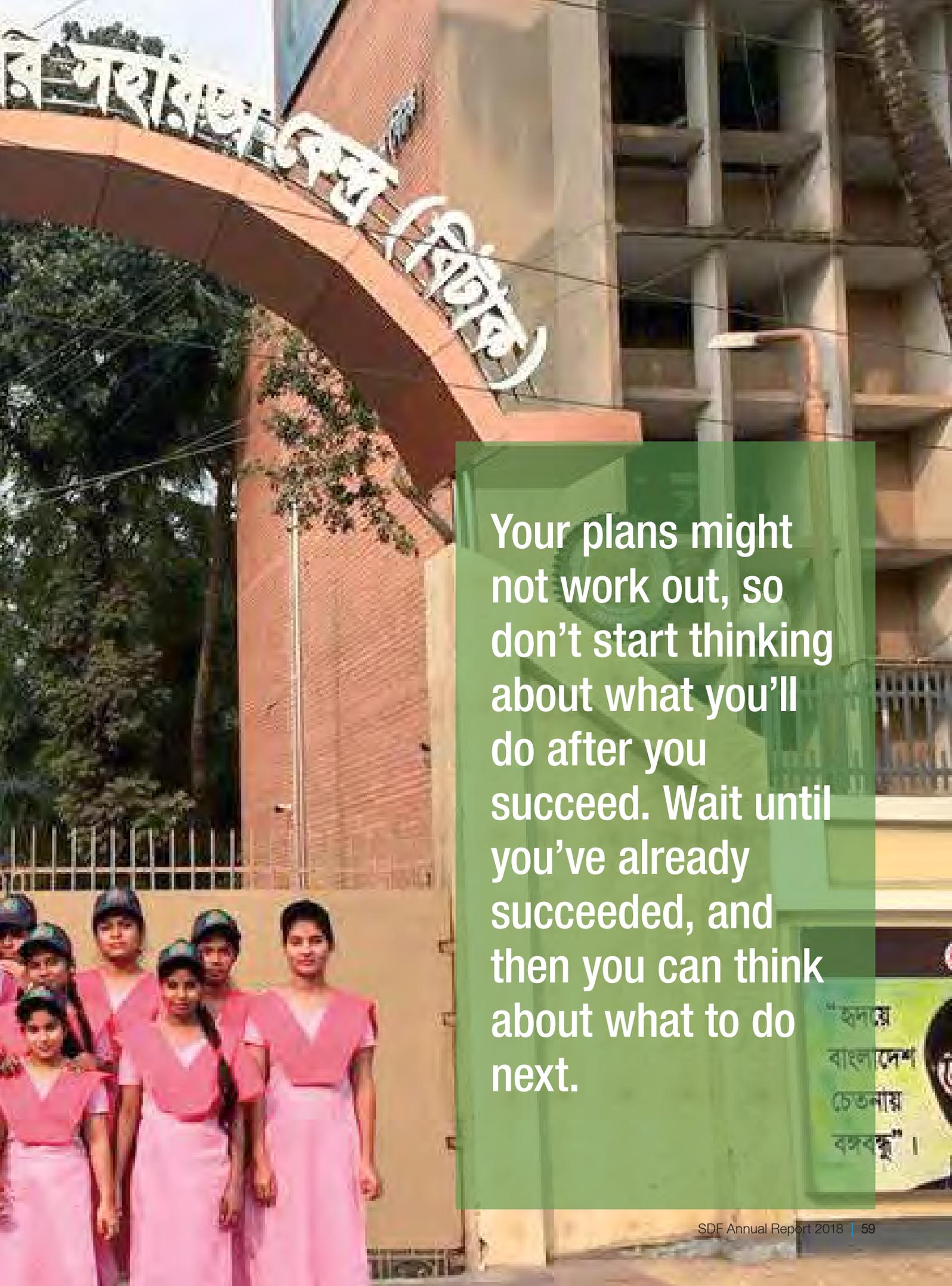
3,623 Sub-projects identified environmental impacts/issues

3,597 Sub-project prepared Environment Management Plan (EMP)

2,223 Negative impacts/ issues mitigated







বিশ্ব শান্তি
কেন্দ্র

Your plans might not work out, so don't start thinking about what you'll do after you succeed. Wait until you've already succeeded, and then you can think about what to do next.

“হৃদয়ে
বাংলাদেশ
চেতনায়
বসবস্তু”।





YOUTH AND EMPLOYMENT GENERATION SUPPORT PROGRAM (YEGS)

SDF HAS BEEN WORKING WITH UTTER DEDICATION TO ACHIEVE PROJECT GOALS AND OBJECTIVES THROUGH ALLEVIATING POVERTY IN DIFFERENT AREAS OF RURAL BANGLADESH.

In response to demand and time, SDF has addressed the cyclical challenges coping with prevailing social ethos and circumstances by addressing the needs of the youths through its **Youth Employment Generation Support (YEGS) Program**. The objectives of the programs are to building capacity of the un/under employed youths within the NJLIP intervention areas along with job placements for socio-economic elevation. Catalyzing their own endeavors to a great extent, SDF bridges the gap between their aspiration and reality by organizing self and wage employment through providing competency-based skills training in line with the National Skills Development Policy. We strive to enhance employment opportunities through apprenticeships, institution-based training and enterprise development, focusing particularly on decent jobs in growth sectors. SDF is sharply aware of empowering youth resources through establishing strategic partnership with the potential employers and service providers.

THE IMPACT

A significant number of youths after receiving appropriate training and being employed in different industries, factories etc. or even self-employed have been able to unearth their skills and ability in their current jobs and have been sustaining well. The employers are very happy with the services being rendered by them particularly the female youths for more than a year and beyond. It warrants mentioning here that an internal assessment on self-employed youths titled 'Youth Business Performance Assessment' carried out by SDF in October 2018 in cooperation with World Bank demonstrates that most of the youths both males and females who established and operate businesses entities have been able to succeed in their endeavors in terms of bringing sustainability of their business establishments making expected level of economic returns.

The followings are the accomplishments by the Youth Employment Generation and Support (YEGS) services in 2018:

- Overall, 3,218 youths have been identified of whom 2,937 youths were mobilized and joined Nuton Jibon Groups (NJG);
- 8,305 (166%) youths were provided with Skill Development Trainings;
- 9,379 unemployed youths have been employed that also include 1,074 youths who received training in late 2017;
- In the cluster counseling sessions, 2,790 youths attended and were motivated to receive skills development training as well as enter into job markets away from their homes;
- 11,358 parents participated in the counseling sessions and expressed their commitment to send their young children to distant places for jobs;
- A total of 380 SDF staffs (CFs, COs and DOs) from Khulna, Barishal and Mymensingh regions have been provided with inclusive coaching, mentoring and facilitation support by formal and informal sessions/meetings and orientations by the YEGS cell. The major contents of the sessions were youth entrepreneurship development, innovation piloting, formulating annual plan of actions and implementation strategies, quarterly progress review and planning for next quarter, new partnership development and strategy for exploring further opportunities with the departments/agencies who signed MoU with SDF;
- A total of 54 batches of exposure visits were organized where 542 youths, 89 parents and 34 staffs undertook visits to different training centers, factories and industries as well as development and commercial employers' institutions;
- A total of 9 workshops and 3 orientations where altogether about 492 SDF staffs (CFs, COs, DOs and DMs) participated. These workshops and orientations mainly held discussions on YEGS program progress and planning, orientation on innovation issues, youth entrepreneurship development ideas exploration for piloting, conduction of business management training, trainees' selection process, assessment of self employed youth performance and study on business management training performance;
- A total of 256 youths who received training from the project joined overseas jobs in 2017 and 388 youths who received training in 2018 have entered into overseas job market particularly in the Middle East and Malaysia and earn BDT. 30,000-40,000/month and thus are contributing to their families, and in turn to the national economy.
- A total of 22 children/siblings (female 12 and male 10) of NJLIP beneficiaries from 12 districts were provided with a stipend amounting to BDT 30,000 each for admission into higher educational institutions for continuation of their higher studies.



Counselling sessions:

In a bid to ensure the sustenance in jobs of the trained youths away from their homes the project organizes counselling sessions which yields promising results. Sometimes it has been found that due to home sickness/ depressed from longing for home or family while away from home for a long time leads to discontinuation in jobs. In the year 2017 a total of 2,548 youths attended counselling sessions which increased to 5,338 in 2018 demonstrating an increase by 48%.

Likewise the role of parents of such youths play an important role for ensuring continuation in jobs of their children and the project also organized such counselling sessions. In 2018 the number of parents participated in such sessions was 11,358.

Signing of Memorandum of Understanding (MoU) with other agencies:

Since inception of NJLIP, a total of 13 Memorandums of Understanding (MoU) have been signed with different Government departments/agencies, Non-Govt. and private sectors till December 2018. In the reporting year, SDF signed MoU with the SME Foundation, the Khulna Ship Yard Limited and the BRAC ISD.

Day Observations:

The “National Youth Day” observation plays an important role to motivate the youths and other members of the society in terms of sensitizing them on rights, roles and responsibilities. In 2018 the National Youth Day was observed by SDF with the Department of Youth Development (DYD) on November 1 with pomp and grandeur in all 12 project districts.

Pilot study on Youth Entrepreneurship Development Program:

Based on the findings revealed in a study “Internal impact assessment on self employed youths business performance”, a small scale youth entrepreneurship development pilot program, conducted by SDF in 12 intervened districts where initially 150 self employed youths were selected to help establish them as real entrepreneurs. Under the pilot assignment, these youths were provided with a five-day residential training on ‘Business Management Skill’ facilitated by the SME Foundation. The participants of this training are now utilizing their gained knowledge and skills learned through the training and SDF is conducting regular follow-up and monitoring to help them emerge as entrepreneurs.

CUMULATIVE ACHIEVEMENT

| SL | Titles of Milestones | As of December 2018 |
|-----|---|---------------------|
| 1. | # of youths identified | 36,921 |
| 2. | # of youths mobilized into NJGs | 31,041 |
| 3. | # of youth NJGs formed | 2,506 |
| 4. | # of villages created youth database | 2,500 |
| 5. | # of youths received skill development training | 24,400 |
| 6. | # of youth received skill development loan | 16,831 |
| 7. | Amounts of BDT (million) received by the youths in skill development loan | 110.52 |
| 8. | # of youths employed (wage/self) after receiving skill development training | 20,525 |
| 9. | # of youth received employment loan | 2,836 |
| 10. | Amounts of BDT (in million) received by the youths as employment loan | 49.05 |
| 11. | # of youths switched over to other jobs for better salary and future | 365 |
| 12. | # of formal partnerships established with other organizations for Employment Generation | 13 |
| 13. | # of functional linkages established with employers | 21 |
| 14. | # of Counseling Session held with youth and parents | 1,292 |
| 15. | # of youths participated in counseling sessions | 5,338 |
| 16. | # of youth and parents participated in exposure visits | 298 |
| 17. | # of youths entered into overseas job market | 388 |
| 18. | # of meritorious students received stipends | 22 |
| 19. | # of youths received business development training from SDF Foundation and BRAC-ISD | 210 |
| 20. | # Memorandum of Understanding (MoU) signed | 13 |



Success Story



Sathi Khatun: An unconventional worker

Thrashed by the poverty, Sathi Khatun, a girl from Rangpur was looking for a silver lining behind the cloud. With a very small earning of her father, their lives were in utter chaos, desolation and despair as their family wheels were about to stop. She unfolded her story-- 'Just a couple of years back my family had to struggle every day to run errands. But now my economic adequacy has enabled me to have control over my life. It would not be the same without SDF. This organization came to us as a lantern of Aladin.'

She was trying hard to get a job or do something to run the family. A different type of personality, Sathi wanted to do something unconventional that are generally done by the males in our society. She made her mind to be an electric device manufacturer of switch, fan, bulb etc. Accordingly she received a six-month long training from the UCEP on electric device manufacturing under the MoU signed between the SDF and the former. The entire expenses of the training along with cost of food and conveyance were borne by UCEP in line with the MoU. Moreover, as per provision of the training Sathi Khatun also received stipend worth BDT 9,000 (BDT 1,500/month) from the UCEP. After the completion of the training, they arranged a job for Sathi Khatun with RFL, Hobigonj with an initial salary of BDT 5,300 which subsequently increased to BDT 6,500. Sathi Khatun also works for extra four hours on a daily basis following an alternate weekly day and night shift overtime schedule of RFL and thus gets BDT 26/hour.

The night shift work provides her with an extra allowance of BDT 500/month in addition to her daily overtime allowances. Recently she has been promoted to the rank of supervisor with an increased salary of BDT 9,000/month. She also continues her overtime work with RFL and earns a good amount of money every month. What is more important to mention here that alongside her job with RFL she has completed her graduation degree from the Open University and this has helped her to get the promotion.

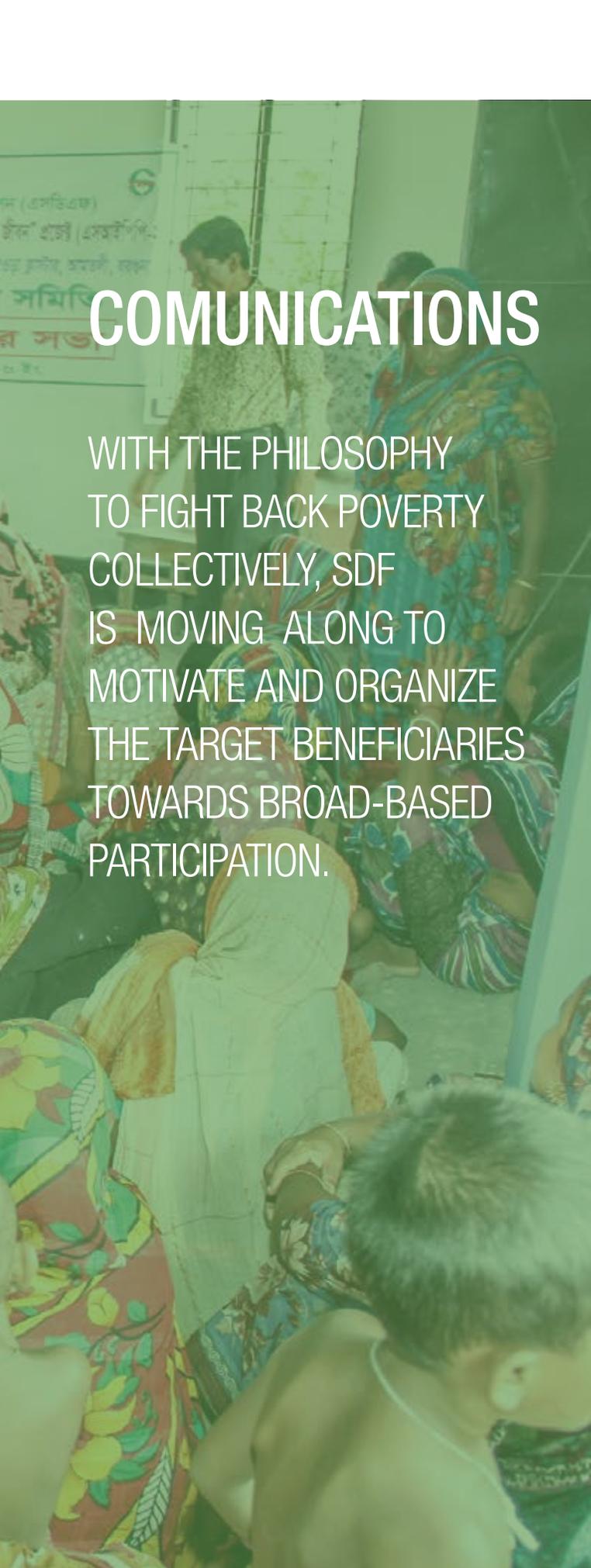
The Youth Skill Development training of SDF has changed her life tremendously. Now she is providing BDT 7,000 per month to her family to meet the subsistence costs. She has already bought two cows and two goats and also opened a Deposit Pension Scheme with Bank for safeguarding her future. In fact, her commitment to take an unconventional profession has been realized and she expresses her heartfelt gratitude and gratefulness to SDF and also advises others to stick to commitment for being successful in life.





When you try to do something great, you'll probably make a few people annoyed or angry. Don't worry about those people; just go ahead with the good results.





COMMUNICATIONS

WITH THE PHILOSOPHY TO FIGHT BACK POVERTY COLLECTIVELY, SDF IS MOVING ALONG TO MOTIVATE AND ORGANIZE THE TARGET BENEFICIARIES TOWARDS BROAD-BASED PARTICIPATION.

In materializing our journey ahead, the **Communication Unit** of SDF has been cascading vigorously to promote, protect and enhance the image and reputation of the organization through establishing strategic communication, exposure and extending support both internally and externally, as deemed necessary. It combines approaches and methods that enable individuals, families, groups, organizations and communities to play active roles in achieving, protecting and sustaining their own selves. It fosters rejuvenation, innovation and synergy between programs through inward and outward efficient and effective exchange of ideas and information as well as aims to maintain consistency and uniformity pertaining to all inner and outer communications. This unit has become a very effective 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. Counting on collective actions, this unit is continuously developing channels and activities to promote better understanding about SDF and to raise the organization's profile. As per the target set in individual program plans, SDF's achievement hit the mark.

THE IMPACT

This unit through its continued year round well coordinated promotional activities like utilization of multi channel media, establishing networking, maintaining liaison with other Government and Non-Government organizations/agencies, organizing popular theatre etc. have been able to demonstrate SDF's achievements and contributions to national and international audience. The Communication Strategy developed by SDF is being successfully implemented deriving key messages from the programs, designing key offline and online communications materials, managing local and national events and organizing media engagement as well as managing high profile national and international visitors for better exposure of the organization's poverty alleviation activities.

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

SDF is committed to making information about its programs and operations available to larger audience. It considers public access to information, a key component of effective participation of all stakeholders, in the development process. The communication unit strives to enable SDF to expose both nationally and to the outside world, uploaded a number of organizational documents that ensure right to information, organizational mandates, policies and procedures, which also include Information Disclosure Policy (IDP), Grievance Redress Policy (GRP), Citizen Charter etc.

In the reporting year, the communication unit published desk calendars highlighting the luminaries in the field of women empowerment, which is also a vision envisaged by SDF together with publication of wall calendars and diaries for the year 2019. Brochure on SDGs, brochure on Nutrition and a pamphlet showcasing the success story of one of the successful entrepreneurs were also published in 2018. Furthermore, a video documentary on the entrepreneur was made. Moreover, it is regularly publishing its flagship newsletters 'Nuton Jibon' with a more employee centric content structure and efficient distribution process that ensures delivery to remote areas. Annual Report 2017 was published focusing the targets versus achievements on the activities of different programs of the organization implemented during the respective year.

Documentation and dissemination are compressively intertwined with this promotional activity giving a different dimension in moving core programs forward.



We embarked on our website development to enhance our organization's future growth and progression with the fast changing world of information technology, social and business networking. This unit has been managing web content and social media presence, archiving audio visual records, facilitating internal communications, building and maintaining relationships with development partners through the donor liaison office, harnessing synergy and partnership management through the social innovation lab, managing relationship with local, regional and national media to make the achievements public and promoting SDF values internally. Our Face Book page is also going ahead with growing fans and followers.

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



সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ)
আর্থিক প্রতিষ্ঠান বিভাগ, অর্থ মন্ত্রণালয়
নতুন জীবন লাইভলীহুড ইমপ্রুভমেন্ট প্রজেক্ট (এনজেএলআইপি)
লোন ম্যানেজমেন্ট সিস্টেম (এলএমএস) বিষয়ক

প্রশিক্ষণকারী : ডিও, ক্লাস্টার অফিসার ও ক্লাস্টার ম্যানেজার
স্থান : কনফারেন্স রুম, এসডিএফ আঞ্চলিক অফিস, বরিশাল
তারিখ : ২২ নভেম্বর, ২০১৮

সম্প্রদায়িক : এসডিএফ, জেলা অফিস
সহায়তা : এসডিএফ, আঞ্চলিক অফিস



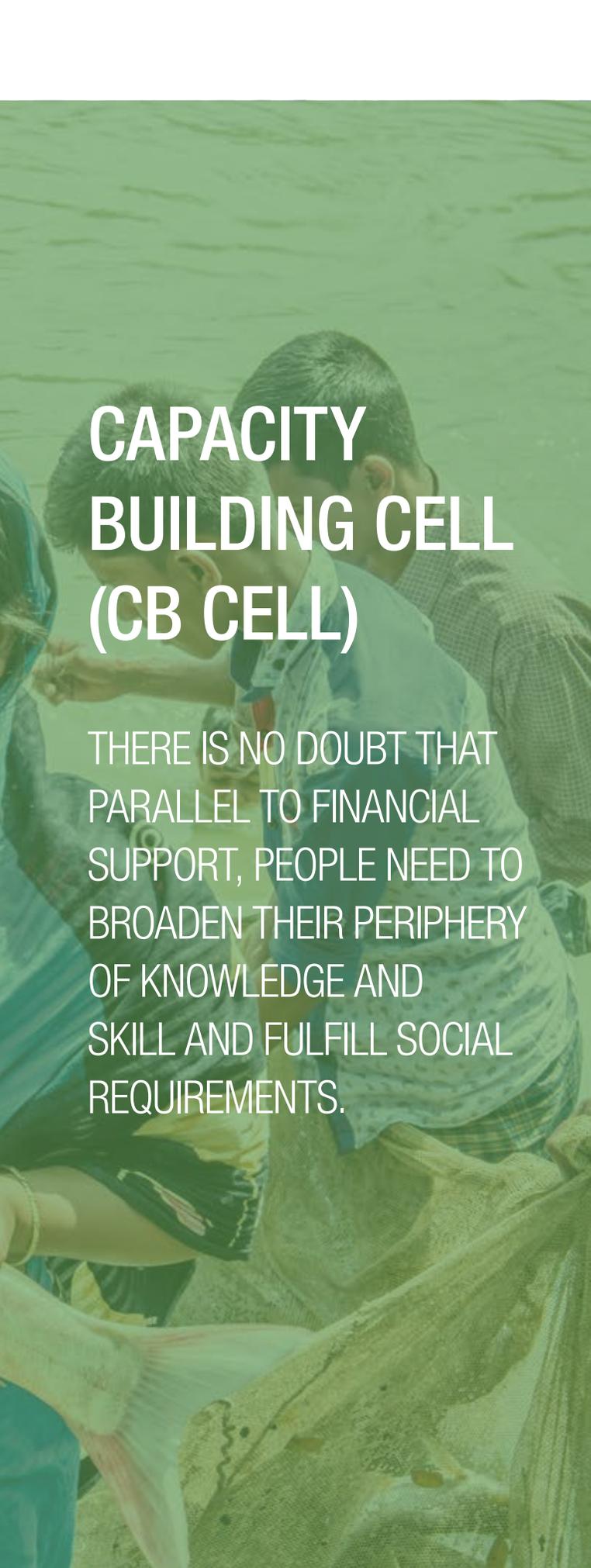
আইএফ)
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সিটিসি
বরিশাল
বরিশাল



In a country well governed, poverty is something to be ashamed of. In a country badly governed, wealth is something to be ashamed of.

Confucius





CAPACITY BUILDING CELL (CB CELL)

THERE IS NO DOUBT THAT PARALLEL TO FINANCIAL SUPPORT, PEOPLE NEED TO BROADEN THEIR PERIPHERY OF KNOWLEDGE AND SKILL AND FULFILL SOCIAL REQUIREMENTS.

In order to ensure accomplishments of jobs by the workforce and NJLIP beneficiaries competently to a greater extent the SDF **Capacity Building Cell (CB Cell)** is providing training and orientation on a continuous basis aligning its objectives not only with the national goals but also considering the ‘Sustainable Development Goals (SDGs)’.

To this end SDF created a new momentum in the rural areas through the array that imparts experience, increase opportunities, and enhance involvement in implementation and decision making that impact substantially on the frontline extension actors—cluster staff and key target beneficiaries. This cell encompasses the organization’s human, technological, organizational, institutional and resource capabilities. Its fundamental goal is to enhance the ability to evaluate and address the capacity issues, best suited to the organization’s goals embedded in a personal development plan and overall organizational efficiency and ability to fulfill its mandate. 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.

THE IMPACT

By receiving training properly, the beneficiaries were able to utilize their learning and knowledge for developing their livelihood and enhancing their economic status. Training on livelihood development, value chain and supply chain development, business development, youth employment and counseling skill development, loan management system, management skill development, village grading, communication and facilitation skill development, producer group formation, accounts and bookkeeping, community finance for staffs and community members have been conducted as per annual plan.



No. of SDF staff members trained

Target
3,900

Achievement
3,734 (96%)



No. of beneficiaries trained

Target
2,60,650

Achievement
2, 57,104 (99%)

| Training accomplished | Target | Achievement |
|---|--------|-------------|
| Orientation on NJLIP activities for newly recruited staff | 64 | 62 |
| Livelihood improvement activities | 260 | 245 |
| Communication and facilitation skill development | 160 | 156 |
| Community finance | 270 | 256 |
| Accounts and book keeping | 64 | 62 |
| Project monitoring system (PMS) | 112 | 108 |
| Youth employment and counseling skill development | 66 | 63 |
| Village grading procedures | 365 | 349 |
| Value chain and supply chain development | 130 | 125 |
| Community assessment process (CAP) | 94 | 91 |
| Loan management system (LMS) | 780 | 765 |
| Management skill development | 34 | 33 |
| Business development | 120 | 115 |
| Innovation in public services | 30 | 31 |
| Basic computer | 320 | 302 |
| Orientation on producer group formation | 170 | 167 |

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



Training of staff and community members

The bars below demonstrate the plan and achievement of training provided to community members and SDF employees for the year 2018:



The CB cell conducted orientation and trainings on Nuton Jibon Livelihood Improvement projects activities, Community Operational Manuals (COMs), Communication and Facilitation Skill Development, Community Finance, Accounts and Book-keeping, Livelihoods Development, Value Chain and Supply Chain Development, Business Development, Community Infrastructure, Youth Development, Counseling Skill Development, Project Monitoring System etc where a total of 3,734 (96%) training populations have been capacitated against the target of 3,900. The chart as shown in the left-hand side indicates

that a total of 4, 83,369 client days achieved (community member) against the target 2, 25,000 in the project results framework during the reporting year. Community members have been trained on institutional development, leadership development, community operational manuals (COM), accounts and book-keeping, community finance, livelihood development, governance and accountability, procurement, environmental issues, skill development on different IGAs like beef fattening, dairy, poultry rearing, vegetables cultivation etc. to bring institutional sustainability and enhance the lives and livelihoods of the poor and extreme poor households.

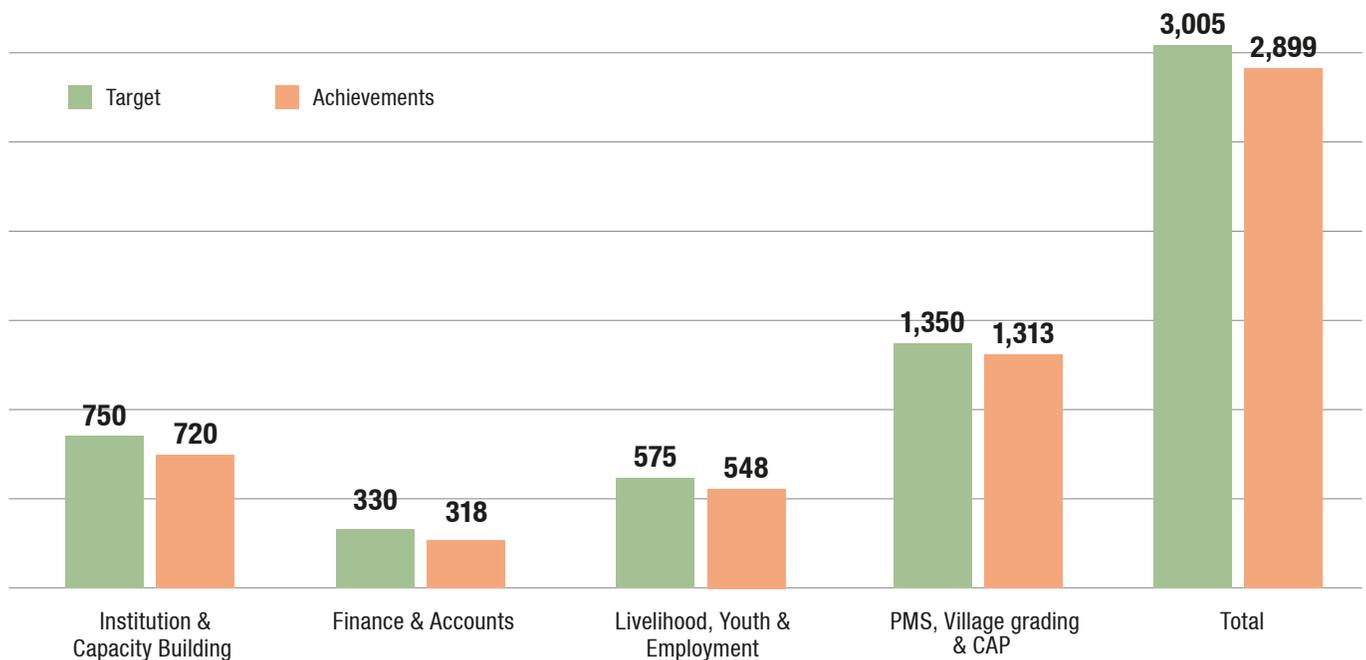
Category wise need based thematic trainings delivered to staff

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

The chart shows that a total of 720 (96%) staff against

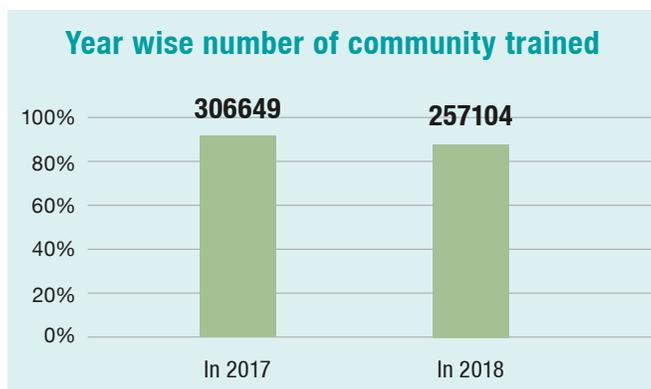
a target of 750 staff were trained on institution and capacity building. Also, 318 (96%) officials against a target of 330 staff were trained on finance and accounts. Additionally, 548 (95%) personnel against a target of 575, received training on livelihood, youth and employment. Furthermore 1,313 (95%) staff against a target of 1350 were trained on project management system (PMS), village grading and community assessment process (CAP).

Category wise training delivered to staff in 2018



TREND ANALYSIS

Above and beyond, 3,734 training populations have been capacitated in 2018. The chart show that a total of 3691 training populations had capacitated in 2017. In 2018, the bar shows the cumulative training population of both NJCS and NJLIP. The chart indicated the number of staff trained from 2017 and 2018.

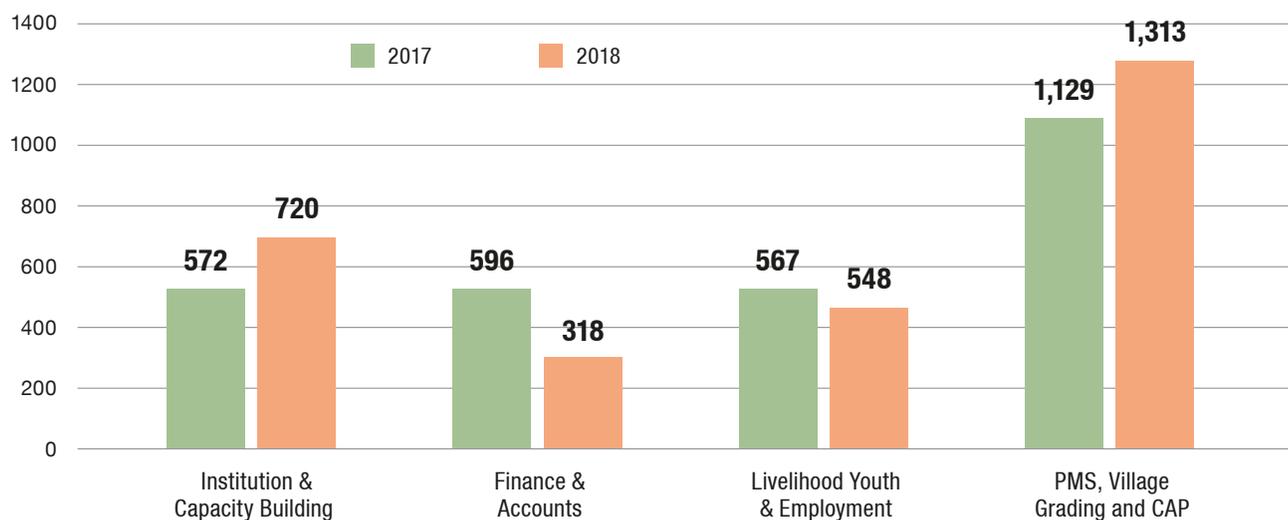


The chart indicated that a total of 3, 06,649 client days community member trained in 2017. This show that a total 2,57,104 client days community member have received training in 2018. Community members have been trained on institutional development, leadership development, COM, accounts and bookkeeping, community finance, livelihood development, governance and accountability, procurement, environmental issues, skill development on different IGA like beef fattening, dairy, poultry rearing, vegetables cultivation etc to make the institution sustain and enhance the lives and livelihoods of the poor and extreme poor households.

Category wise need based thematic trainings for staff

A total of 720 and 572 staff have been trained on institution and capacity building in 2018 and 2017 respectively. Also 318 and 596 staff were trained on finance and accounts in 2018 and 2017 in that order. Moreover 548 and 567 officials received training on livelihood, youth and employment in 2018 and 2017 correspondingly. The chart shows that a total of 1313 and 1129 staff were capacitated on Project Management System (PMS), Village Grading and Community Assessment Process (CAP) in 2018 and 2017.

Category wise training delivered for Staffs in 2017 and 2018



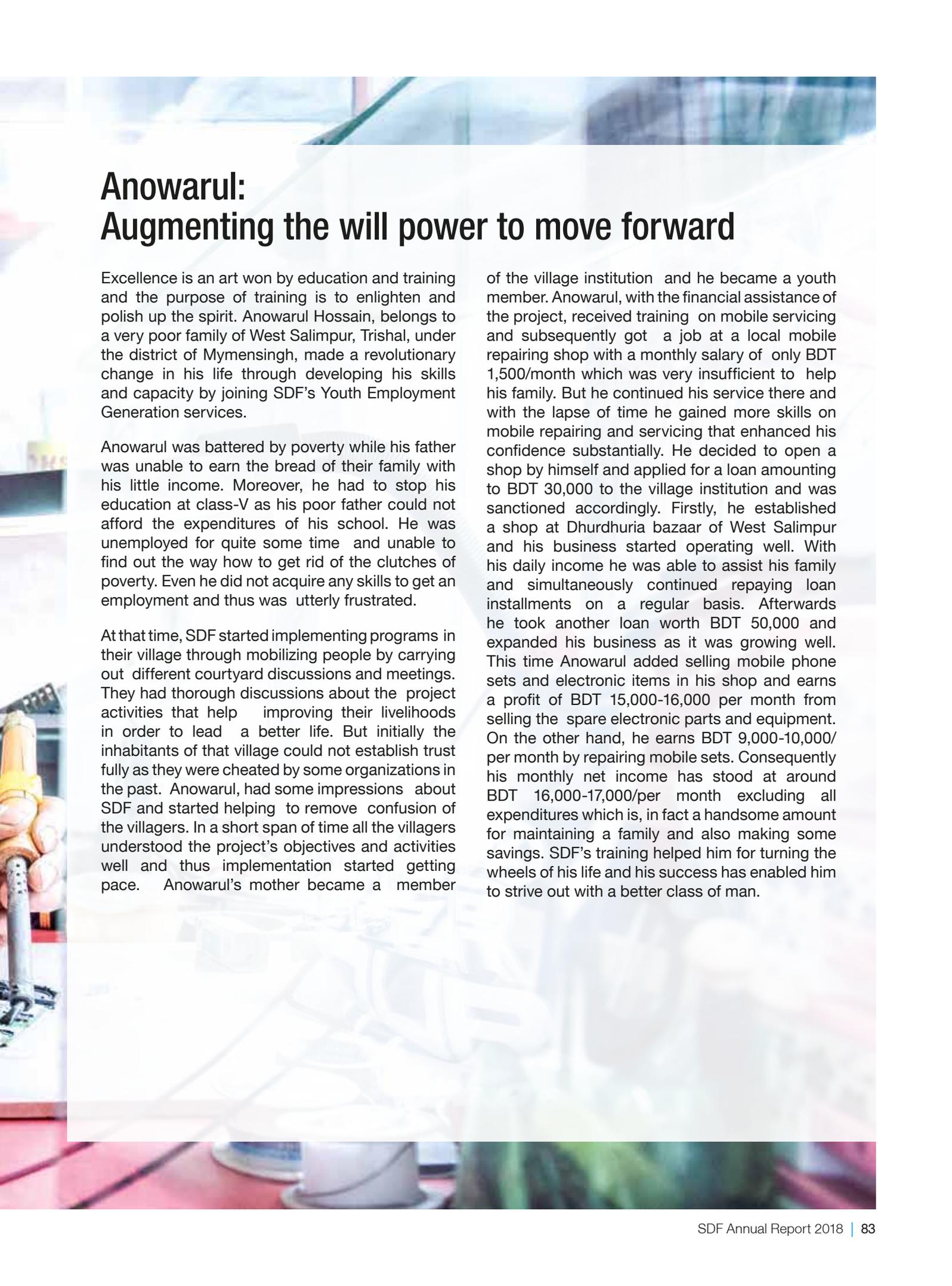
CUMULATIVE ACHIEVEMENT

| Category | Participants trained |
|---------------------|----------------------|
| Staff training | 16,269 |
| Staff workshop | 24,176 |
| Community Trainings | 8,85,865 |

It is to be noted that the above matrix shows the training population (not the number of staff) as because one staff has received more than one course.

Success Story





Anowarul: Augmenting the will power to move forward

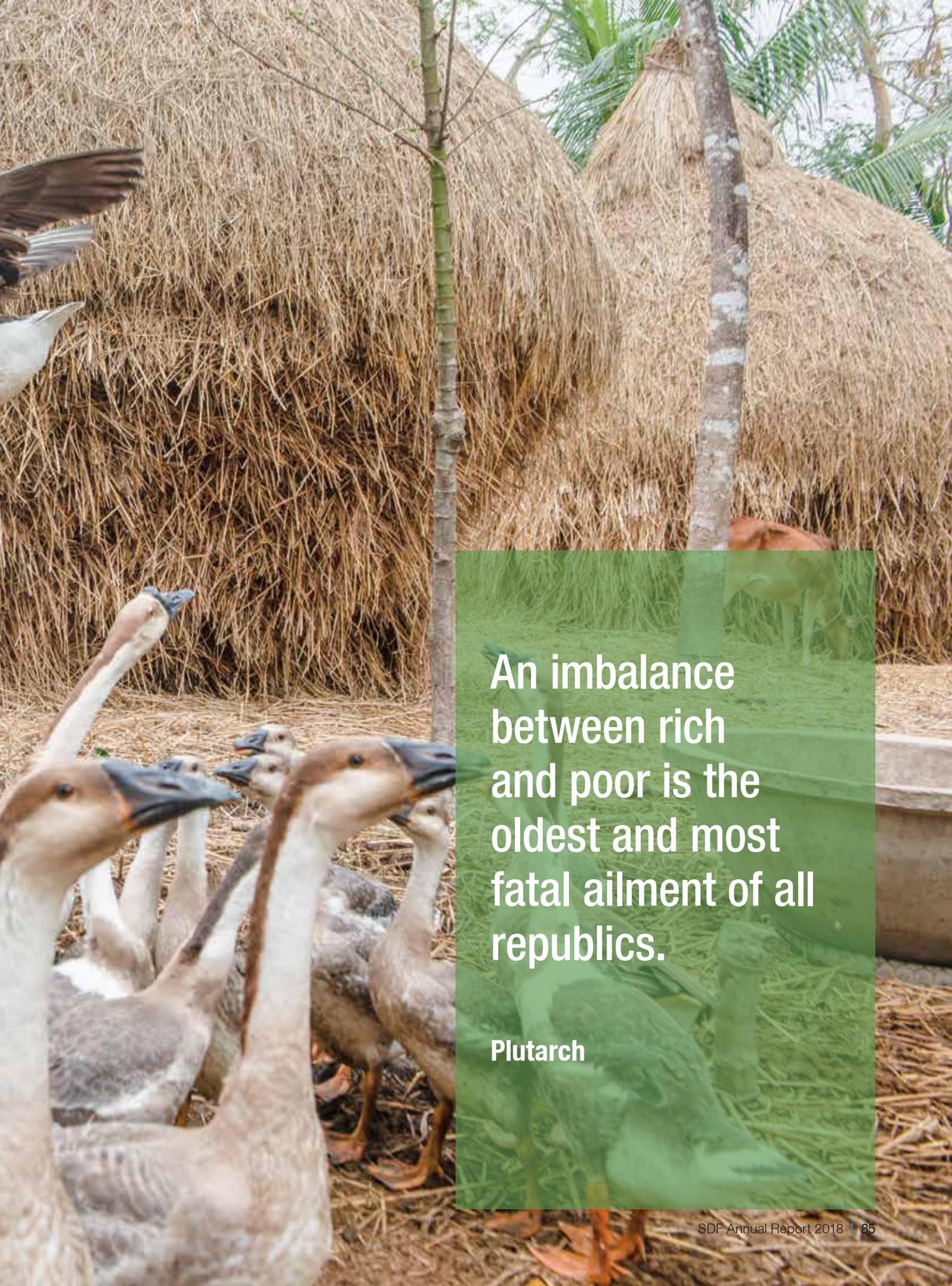
Excellence is an art won by education and training and the purpose of training is to enlighten and polish up the spirit. Anowarul Hossain, belongs to a very poor family of West Salimpur, Trishal, under the district of Mymensingh, made a revolutionary change in his life through developing his skills and capacity by joining SDF's Youth Employment Generation services.

Anowarul was battered by poverty while his father was unable to earn the bread of their family with his little income. Moreover, he had to stop his education at class-V as his poor father could not afford the expenditures of his school. He was unemployed for quite some time and unable to find out the way how to get rid of the clutches of poverty. Even he did not acquire any skills to get an employment and thus was utterly frustrated.

At that time, SDF started implementing programs in their village through mobilizing people by carrying out different courtyard discussions and meetings. They had thorough discussions about the project activities that help improving their livelihoods in order to lead a better life. But initially the inhabitants of that village could not establish trust fully as they were cheated by some organizations in the past. Anowarul, had some impressions about SDF and started helping to remove confusion of the villagers. In a short span of time all the villagers understood the project's objectives and activities well and thus implementation started getting pace. Anowarul's mother became a member

of the village institution and he became a youth member. Anowarul, with the financial assistance of the project, received training on mobile servicing and subsequently got a job at a local mobile repairing shop with a monthly salary of only BDT 1,500/month which was very insufficient to help his family. But he continued his service there and with the lapse of time he gained more skills on mobile repairing and servicing that enhanced his confidence substantially. He decided to open a shop by himself and applied for a loan amounting to BDT 30,000 to the village institution and was sanctioned accordingly. Firstly, he established a shop at Dhurdhuria bazaar of West Salimpur and his business started operating well. With his daily income he was able to assist his family and simultaneously continued repaying loan installments on a regular basis. Afterwards he took another loan worth BDT 50,000 and expanded his business as it was growing well. This time Anowarul added selling mobile phone sets and electronic items in his shop and earns a profit of BDT 15,000-16,000 per month from selling the spare electronic parts and equipment. On the other hand, he earns BDT 9,000-10,000/per month by repairing mobile sets. Consequently his monthly net income has stood at around BDT 16,000-17,000/per month excluding all expenditures which is, in fact a handsome amount for maintaining a family and also making some savings. SDF's training helped him for turning the wheels of his life and his success has enabled him to strive out with a better class of man.





**An imbalance
between rich
and poor is the
oldest and most
fatal ailment of all
republics.**

Plutarch





APPRAISAL AND MONITORING TEAM (AMT)

SDF HAS TRULY ORCHESTRATED A WAY FOR INDEPENDENTLY EVALUATING THE VILLAGE DEVELOPMENT FUND (VDF) PROPOSALS SUBMITTED BY THE PROJECT VILLAGES, AND INTER-VILLAGES PROPOSALS FOR CHECKING COMPLIANCE AND VERIFYING PREPAREDNESS FOR FUND RELEASE THROUGH ITS **APPRAISAL AND MONITORING TEAM (AMT)**.

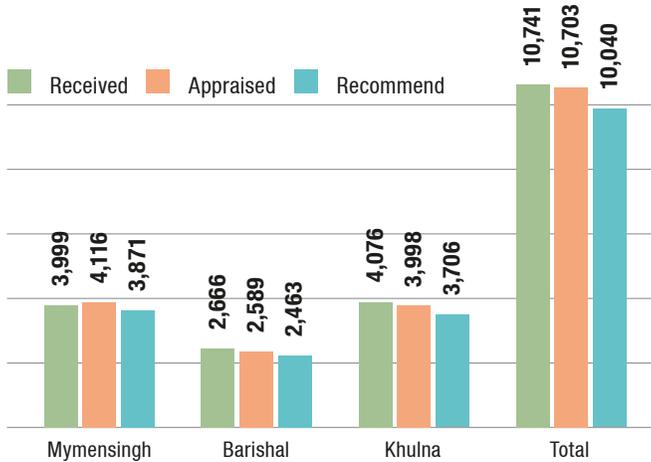
Capitalizing on a unique and excellent strategy, it has been fuelling the engine of development counting on collective actions. In the course of implementing this program, SDF has created means and ways that the target groups can gain a greater degree of success in realizing their needs, basic rights and potential to come out with innovative ideas to survive in their society enjoying proper rights and dignity. This team certifies achievements of physical and other milestones prior to implementation of community activities and assists in releasing of installments of project funds.

The AMT independently reviews community submissions for release of fund installments following the project's guidelines and rules. SDF has been continuing its drive to promote full financial inclusion, by increasing the number of households provided with financial services from the project. This ensures the community to access a range of financial services tailored to specific needs that they clearly understand and can use easily.

THE IMPACT

This unit has truly orchestrated a way for independently calculating the Village Development Fund proposals received from project villages. AMT has been retaining SDF's appraisal and monitoring system to ensure quality and achievement of milestones by the concerned village institutions.

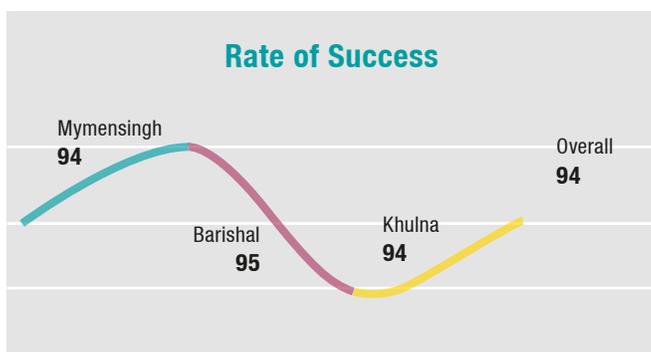
Progress of Appraisal



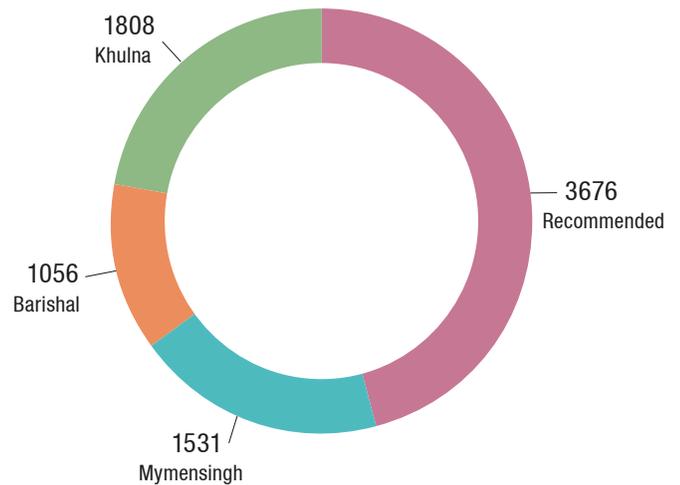
The chart shows that an overall 10,741 fund proposals were received from which 10,703 were appraised and 10,040 were recommended for fund release. During the reporting year, 3,871 proposals were recommended for fund release out of 4,116 in Mymensingh region; 2,463 proposals were recommended for fund release out of 2,589 in Barishal region and 3,706 proposals were recommended for fund release of which 3,998 is in Khulna region.

Rate of Success

The line diagram findings illustrate the general success rate of appraisal during the reporting year. The success rates of Mymensingh, Barishal and Khulna regions are 94 percent, 95 percent and 93 percent respectively. The overall success rate in this year is 94 percent.



Amount Recommended



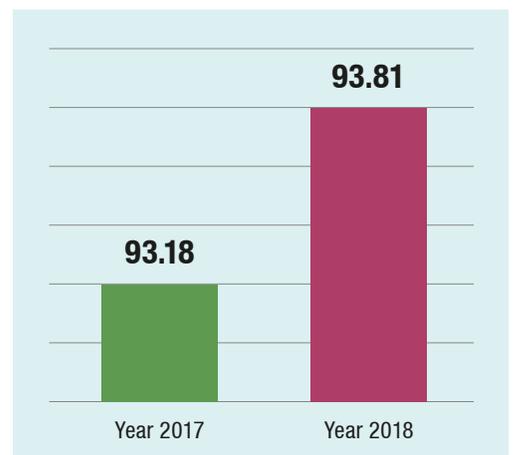
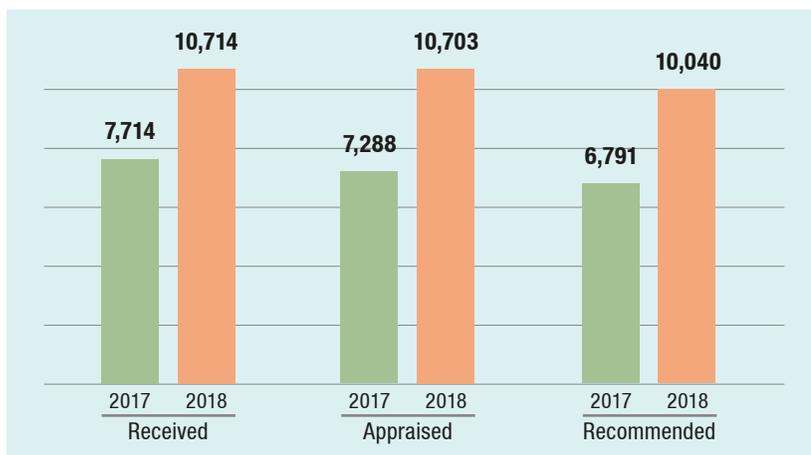
The pie chart reveals that a total of BDT 3,676 million was recommended by Regional Appraisal and Monitoring Teams (RAMTs) and sanctioned by SDF, HQ for releasing from the respective Regional Offices during the reporting year. Out of this amount BDT 1,531 million were recommended by RAMT Mymensingh while BDT 1,056 million was recommended by RAMT Barishal and BDT 1,808 million was recommended by Khulna Region.



TREND ANALYSIS

The column chart shows that a total of 7,714 proposals were received in the year of 2017 and 10,741 in the year of 2018.

- In 2017 a total of 6,791 proposals were recommended for releasing of funds out of 7,288 appraised proposals and its success rate was 93.18 percent.
- In 2018 a total of 10,040 proposals were recommended for releasing of fund out of 10,703 appraised proposals and its success rate was 93.81 percent.



| Year | Received | Appraised | Recommend | Rate of Success (%) |
|------|----------|-----------|-----------|---------------------|
| 2017 | 7714 | 7288 | 6791 | 93.18 |
| 2018 | 10741 | 10703 | 10040 | 93.81 |

Amount of fund recommended for release:

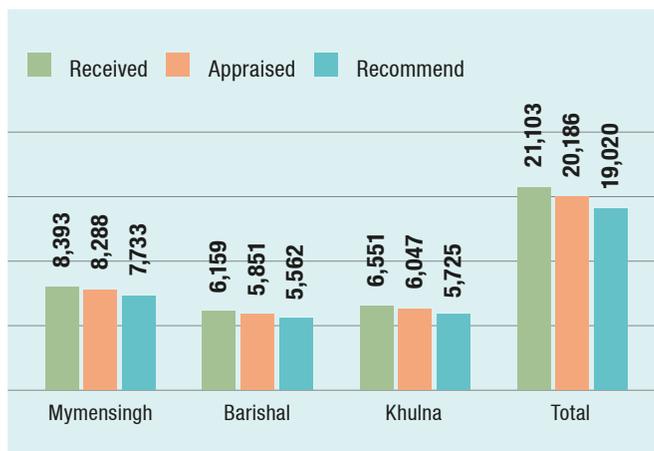


The pie chart above reveals that a total amount of fund BDT 3,461 million was recommended in year 2017 and 3,676 in year 2018, respectively.

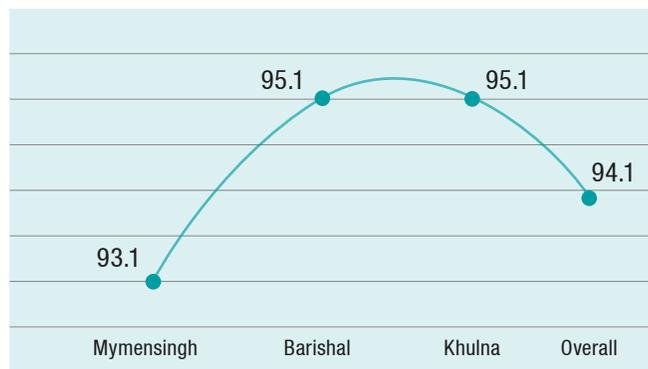


CUMULATIVE ACHIEVEMENT

Fund received, appraised and recommended



Rate of Success(%)



| Region | Received | Appraised | Recommended |
|--------------|--------------|--------------|--------------|
| Mymensingh | 8393 | 8288 | 7733 |
| Barishal | 6159 | 5851 | 5562 |
| Khulna | 6551 | 6047 | 5725 |
| Total | 20103 | 20186 | 19020 |

The above column chart shows that a total of 21,103 fund proposals were received out of which 20,186 were appraised and 19,020 were recommended for releasing of funds. The line chart (to the above right) findings shows the overall success rate of appraisal during the reporting as of December 2018 since inception.

- In Mymensingh Region a total of 7,733 proposals were recommended for releasing of funds out of 8,288 appraised proposals and its success rate was 93 percent.
- In Barishal Region a total of 5,562 proposals were recommended for releasing of funds out of 5,851 appraised proposals and its success rate was 95 percent.
- In Khulna Region a total of 5,725 proposals were recommended for releasing of funds out of 6,047 appraised proposals and its success rate was 95 percent.
- However the overall success rate of appraisal since inception of NJLIP is 94 percent.





GOVERNANCE AND ACCOUNTABILITY (G AND A)

**THE GOVERNANCE AND
ACCOUNTABILITY UNIT
OF SDF HELPS ENSURING
ORGANIZATIONAL
ACCOUNTABILITY, INTEGRITY
AND ALIGNMENT WITH ITS
VISION, MISSION AND VALUES.**

SDF's program implementation is grounded in the understanding that the core challenges associated with sustainable development are addressed properly through governance and accountability mechanisms to contribute immensely to achieve intended goals and objectives. SDF strongly believes that the governance needs to be compatible to challenges, changes and adaptively respond to emerging risks and opportunities. The Governance and Accountability Action Plan (GAAP), one of the important tools for ensuring the good governance and social accountability is widely used in SDF program implementation. Another innovative assessment tool, known as Community Assessment Process (CAP), facilitates necessary support with score cards depicting a clear picture of project activities, outputs and outcomes in a simple and comprehensive way that helps charting next course of actions. Furthermore, the Social Audit Committee (SAC) strengthens the process well equipped with integral approach and down-to-earth method by working as watch dog. Some other arrangements to ensure good governance and social accountability at SDF are: Integrity Committee, Information Disclosure Policy (IDP), Display Board and Grievance Redress Mechanism (GRS).

THE IMPACT

Governance and Accountability Action Plan (GAAP)

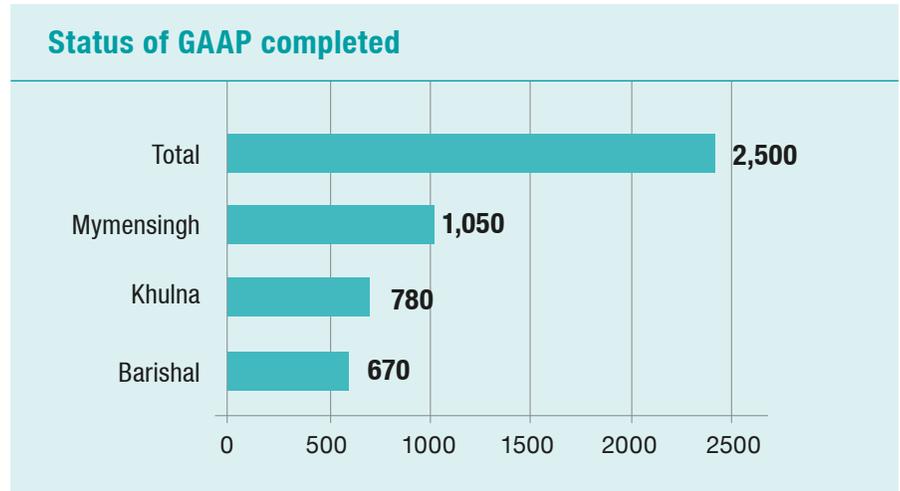
As a part of ensuring governance and accountability at every level of project implementation, the Governance and Accountability Action Plan (GAAP) tool has already managed to complete action plans in all 2,500 NJLIP villages that includes 670 villages in Barishal, 780 in Khulna and 1,050 villages in its Mymensingh regions in the reporting year.

Alongside, as a result of conducting GAAP in all the NJLIP villages, a total of 10,331 risks were identified at the end of last year where Barishal, Khulna and Mymensingh regions account for 2,230, 5,560 and 2,541 respectively. However, around 75% i.e. 7,764 risks have already been resolved whilst the remaining risks are awaiting resolution in early 2019.

During the preceding year, CAP was completed in all 2,500 NJLIP villages including 670 in Barishal, 780 in Khulna and 1,050 in Mymensingh regions and accordingly action plans were approved. In addition, 7,942 tasks (3,080 in Barishal, 2,340 in Khulna and 2,522 in Mymensingh) were identified through CAP and approximately 79% i.e. 6,273 (2,230 in Barishal, 1,755 in Khulna and 2,288 in Mymensingh) of them were already implemented.

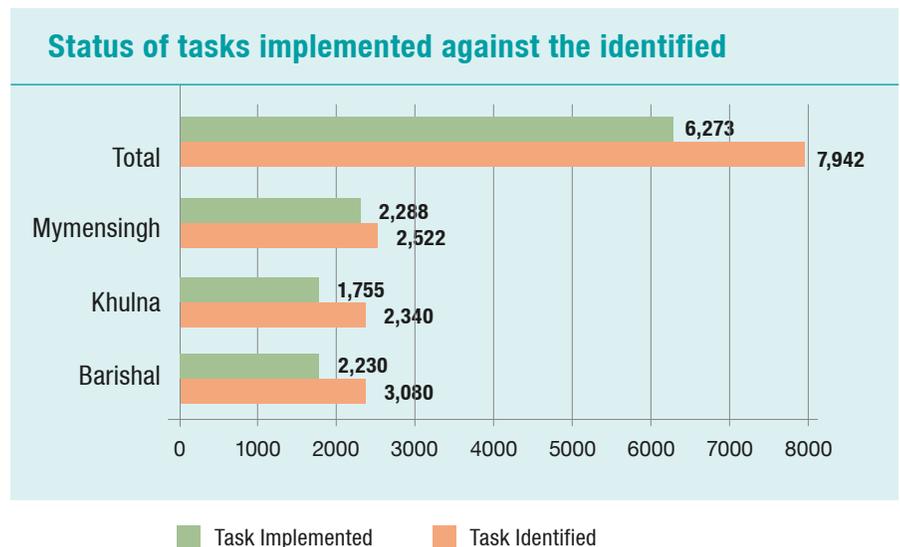
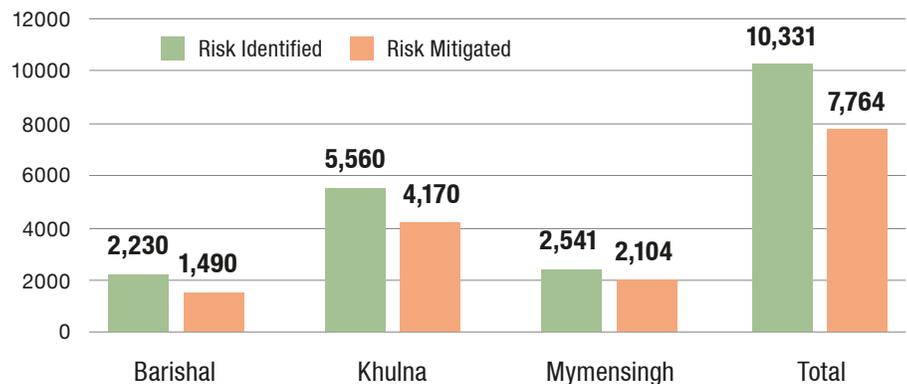
Social Auditing

Social Audit is a tool used to ensure Social Accountability in the village institutions where a group of members act as watchdog of the Gram Parishad. It is a process through which the activities of Gram Samity (GS), Village Credit Organization (VCO) and other committees are verified in a systematic manner. Reportedly,



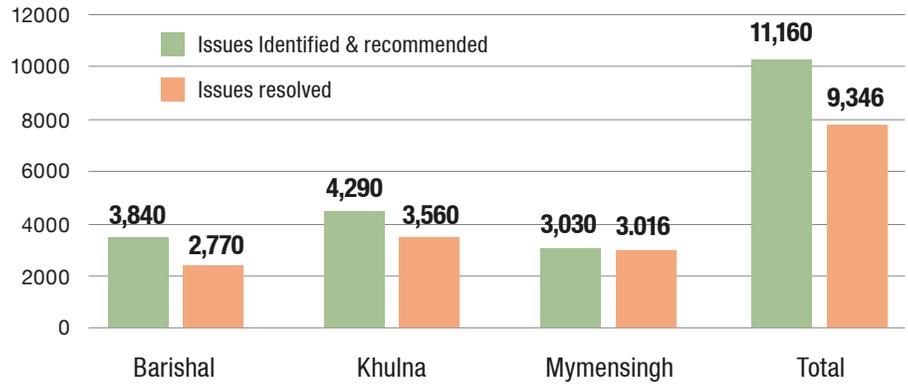
Status of risks mitigated against the identified

Community Assessment Process (CAP)



Social Audit Committees (SACs) have been monitoring the activities of GAAP and CAP in 670 villages of Barishal, 780 villages of Khulna and 1,050 villages of Mymensingh that covers the total 2,500 NJLIP project villages. However, SAC has identified and recommended a total of 11,160 issues in all three NJLIP project regions during the year-2018 where 3,840, 4,290 and 3,030 issues were identified in Barishal, Khulna and Mymensingh regions respectively. On the other hand, 84% i.e. 9,346 issues were already resolved out of the 11,160 identified and recommended.

Status of issues resolved against the identified through SAC



Display Board

Display boards are regularly updated at Gram Samiti offices with the information beneficiaries need most. By the reporting year, all the 2,500 villages have already established the display boards demonstrating all key information as prescribed in the Community Operation Manual.

Information Disclosure Policy

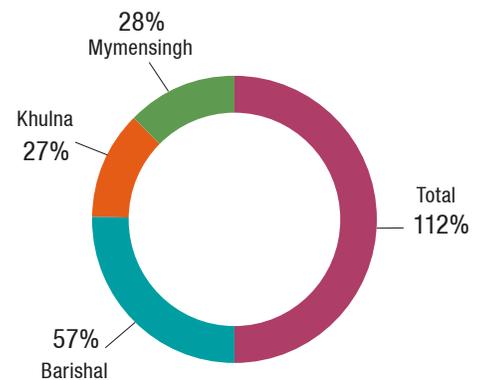
SDF is committed to provide information according to the Right to Information Act 2009 and already formulated its own Information Disclosure Policy in line with the

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

Grievance Redress Mechanism

SDF has its own Grievance Redress Policy which is recording all reported grievances starting from the cluster level to its head office and accordingly redressing them in line with it. At the end of 2018, a total of 112 grievances (57 in Barishal, 27 in Khulna and 28 in Mymensingh) were received and all of them were duly addressed.

Grievances addressed







MONITORING, EVALUATION AND LEARNING (MEL)

**THE MONITORING,
EVALUATION AND LEARNING
(MEL) DEPARTMENT OF SDF IS
METHODICALLY COLLECTING,
ANALYZING AND USING
DATA AND INFORMATION
TO TRACK ITS PROGRAMS'
PROGRESS AND LAPSES
TOWARD ACHIEVING ITS SET
OBJECTIVES. IT ENORMOUSLY
HELPS THE MANAGEMENT
TO TAKE APPROPRIATE AND
TIME BEFITTING DECISIONS,
IMPLEMENTATION STRATEGIES
AS DEEMED NECESSARY
FROM TIME TO TIME.**

The Monitoring, Evaluation and Learning (MEL) Department conducts periodic analysis enabling the management to determine whether the key activities are being carried out as planned, and whether they are able to achieve expected impacts. This department is also providing a strong and coherent system of learning and performance measurement. Concurrently the evaluation through its systematic collection, analysis and interpretation of data facilitates determining the significance of decision-making about SDF's programs or policy and finally learning ensures the usage of data and insights from a variety of information, gathering approaches including monitoring and evaluation to formulate strategy and decisions. This program has been focusing on the pivotal role of monitoring and evaluation ensuring effective implementation of the agreed actions; ensuring accountability of resource utilization expected results and impacts of the projects and above all in learning and disseminating lessons that can lead to further improvement and replication of future interventions.

THE IMPACT

Third Party Monitoring (TPM):

The Third Party Monitoring Agency of SDF, Center for Natural Resource Studies (CNRS) compiles the issues collated from field implementation in its monthly and quarterly reports and holds thorough discussions in the Quarterly Monitoring and Learning Workshops at Regional Level where all concerned officials/personnel from cluster to HQs remain present, and decisions are taken towards action. A follow-up and action status of each issue is thoroughly reviewed in the workshop.

In 2018, formal decisions were taken on 122 issues reported by PMA out of whom about 78% reported issues have been resolved and the rest are under resolution. The Process Monitoring Headquarters team keeps SDF management updated on current field status on a regular basis to help SDF management to take timely decision/action.

Women Empowerment:

In NJLIP, women's empowerment is measured through a participatory process using "empowerment scorecard" on the basis of communities' perception on

women's empowerment in social and cultural context. In this regard, an index of ten indicators has been developed for measuring women empowerment. A substantial portion, 20 percent project villages (having at least two years of maturity level) is targeted to assess annually.

The PMA in consultation with SDF developed a checklist which is being used as the primary tool for measuring index (scorecard) of empowerment. In the reporting year, the PMA administered scorecard assessment on 5,848 NJLIP women members who were selected through a proportionate random sampling method.

The scorecard index was found 5.90 for all 10 Indicators of women empowerment in all regions of NJLIP in 2018, while the result framework targeted index for 2018 was 5. The table shows the index number of assessment by regions. It reveals that Mymensingh region's scored has the highest Index number which is 6.08 whilst Khulna region's scored got 6.00 and Barishal region's is 5.49.

Women Empowerment Index of NJLIP

| Women Empowerment Index by Region | All 10 Indicators |
|-----------------------------------|-------------------|
| Mymensingh | 6.08 |
| Khulna | 6.00 |
| Barishal | 5.49 |
| All regions (NJLIP) | 5.90 |

Village Grading:

As part of assessing performance of NJLIP villages against specific milestones, grading of 2,500 villages for the year 2018 has been completed in October, 2018. Out of

the total villages, 1,597 (64%) and 8,66 (35%) villages obtained 'A' and 'B' grades respectively while only 35 villages got 'C' and 02 villages 'D' grades i.e. 98.52% villages found to be under 'A' and 'B' categories.



Village grading status for the year of 2018

| Region | District | Total villages | Villages graded | Grading Results | | | | Completion Status % |
|------------------|------------|----------------|-----------------|-----------------|------------|-----------|-----------|---------------------|
| | | | | A | B | C | D | |
| Barishal | Barishal | 210 | 210 | 107 | 103 | 0 | 0 | 100 |
| | Pirojpur | 120 | 120 | 50 | 69 | 1 | 0 | 100 |
| | Bagerhat | 120 | 120 | 68 | 52 | 0 | 0 | 100 |
| | Shariatpur | 220 | 220 | 139 | 77 | 4 | 0 | 100 |
| Sub-total | | 670 | 670 | 364 | 301 | 5 | 0 | 100 |
| Khulna | Khulna | 240 | 240 | 148 | 78 | 13 | 1 | 100 |
| | Satkhira | 350 | 350 | 263 | 78 | 9 | 0 | 100 |
| | Rangpur | 190 | 190 | 121 | 69 | 0 | 0 | 100 |
| Sub-total | | 780 | 780 | 532 | 225 | 22 | 1 | 100 |
| Mymensingh | Mymensingh | 180 | 180 | 131 | 48 | 1 | 0 | 100 |
| | Sherpur | 140 | 140 | 115 | 21 | 4 | 0 | 100 |
| | Sylhet | 140 | 140 | 73 | 67 | 0 | 0 | 100 |
| | Cumilla | 240 | 240 | 166 | 73 | 1 | 0 | 100 |
| | Chandpur | 350 | 350 | 216 | 131 | 2 | 1 | 100 |
| Sub-total | | 1,050 | 1,050 | 701 | 340 | 8 | 1 | 100 |
| Total | 12 | 2,500 | 2,500 | 1597 | 866 | 35 | 02 | 100 |

ICT Development and Implementation:

The Loan Management System (LMS) has been implemented in all 12 districts covering all 2,500 villages under Khulna, Mymensingh and Barishal regions. It has been rolling out in a bid to ensure realtime updating of financial data along with fund management through the Internet from remote villages located in various geographic regions of Bangladesh under NJLIP's intervention. Entirely managed by the project beneficiaries known as Community Resource Persons (CRPs) who are mostly women with limited amount of literacy skills have been able to maintain digital record of the community based financial transactions through eliminating age-old ledgers or registers and potentially turned out to be the most efficient means of real-time

financial gateway for Village Credit Organizations (VCOs).

With a view to ensure the smooth operation of the laptops and the software, a rigorous training was provided to the Community Resource Persons (CRPs). After completion of backlog data entry at village level the CRPs have already started to make entry of all transactions related to community finance activities and subsequent accounts information into the system. In 2,500 villages, SDF's web-based Loan Management System (LMS) is fully functional and the system is operated and managed by the Community Resource Persons (CRPs).

Study Support Grant:

To meet up the financial crisis, SDF has introduced a support grant

for highly deserving students from project beneficiary families who have the rights to get admission in universities but are struggling to do so due to financial problem. There is a plan to provide grant to 50 students and in the meantime grant has been provided to 22 meritorious students in three regions each worth US\$380 (BDT 30,000 approximately). The grant money was handed over in two installments-- the first one was disbursed in January and the second one in April 2018. Their academic performances are regularly followed up quarterly. In December 2018, applications have been invited for rest of the 28 stipends distribution and they are supposed to be disbursed by the mid 2019. If everything goes well, the SDF plans to widen this initiative in near future.

ACHIEVEMENTS OF NJLIP DURING 2018 AND OVERALL ACCOMPLISHMENTS

| Milestones | In 2018 | Commulative Achievements |
|---|----------|--------------------------|
| Villages covered by NJLIP | - | 2,500 |
| Targeted NJG members mobilised and organized into Nuton Jibon Groups (NJGs) | 27,073 | 415,496 |
| NJG members started savings | 28,779 | 4,15,322 |
| Savings accumulated (BDT in crore) | 12.88 | 32.23 |
| NJG members received internal loan | 5,620 | 36,856 |
| Total revolving amount of internal lending (BDT in crore) | 15.01 | 23.96 |
| Villages received/accessed Village Development Fund (VDF) | - | 2,500 |
| VDF disbursed (BDT in crore) | 325.80 | 880.36 |
| Actual borrowers (NJG member) received Revolving (Shabolombi) loan and started IGAs | 1,60,341 | 3,16,638 |
| Total amount of Revolving (Shabolombi) loan (BDT in crore) disbursed | 405.81 | 635.90 |
| Beneficiaries received training on various IGAs | 1,23,254 | 2,39,626 |
| Most vulnerable members received one time grants and started IGAs | 18 | 12,126 |
| Youths received skills development training | 8,305 | 24,400 |
| Youth employed (wage/self) after receiving skills development training | 9,379 | 20,525 |
| Gram Samiti office buildings constructed | 1,007 | 1,308 |
| Herring Bone Bond (HBB) road constructed (in Km) | 90.50 | 145.40 |

| | | |
|---|----------|----------|
| Culverts constructed | 261 | 506 |
| Tube-wells installed | 2,873 | 6,742 |
| Water distillation/ desalination plants installed | 85 | 85 |
| School building repairing/field raising | 02 | 08 |
| Households benefitting from project provided community infrastructure projects | 3,30,749 | 5,08,988 |
| Labour days generated through the community level infrastructure development activities | 703,660 | 108,9458 |
| Households received hand-washing stations known as Tippy Tap | 2,72,289 | 2,72,289 |
| Pregnant women and lactating mothers registered and participated in BCC sessions | 204,633 | 204,633 |
| Villages completed GAAP | - | 2,500 |
| Achievements on Second Generation Activities | | |
| Second generation institutions formed | 15 | 15 |
| <ul style="list-style-type: none"> • Nuton Jibon District Community Societies (NJDCS) • Nuton Jibon Cluster Community Societies (NJCCS) | 124 | 124 |
| Amount disbursed (BDT in crore) to the societies as Performance Support Fund (PSF) | 1.93 | 8.45 |
| Producer groups registered under Department of Co-operatives (DoC) | 11 | 330 |
| Productive Investment Fund disbursed so far (BDT in crore) | 1.02 | 14.97 |

MID-TERM IMPACT ASSESSMENT OF NJLIP

The baseline survey of NJLIP was carried out by a reputed national research firm named Human Development Research Centre (HDRC) within the project intervention areas as well as in the control areas in 2015. A total of 7,558 households (Intervention: 3,780 and Control: 3,778) were selected from 378 villages (Intervention: 189 and Control: 189) using statistically valid procedures and methods. The mid-term impact assessment has been conducted by the same firm (HDRC) at the halfway of the project in 2018 in the same households from where the baseline data were collected both in intervention and control villages. A total of 3,659 HHs (out of 3,778 HHs from baseline survey), one respondent from each household,

from 188 intervention villages have been surveyed by the firm. PDO's Key indicator and other parameters in line with NJLIP beneficiaries have been measured through impact evaluation of the project and it will be further assessed at the end of the project in 2021. The key results of midterm impact assessment are given below:

- 30% incremental income has been achieved by 42.4 percent households against the target of 20% households as mentioned in the Results Framework, showing a 22.4 percent higher during the midline period.
- 10% Financial Rate of Return has been achieved for 74.1% loan recipient beneficiaries against the target of 40% beneficiaries as stated in the Project Results Framework.
- Over 90% intervention households expressed their satisfaction over the services provided by NJLIP against the target of 70% that feel project investment reflected their needs as stated in the Results Framework.
- More than half (54.7%) of intervention households have graduated based on the chosen graduation criteria. Among intervention HHs, the proportion of Poor HHs graduated (58.1%) is higher compared to extreme poor households (51.3%).
- There is a visible change in land ownership pattern in the midline compared to the baseline scenario. In baseline, 93.5% of the households were landless; which has reduced to 73.9% in the midline.



- In the midline, almost all the intervention households (97.1%) had reported about savings; which was 48.7% during the baseline phase and the net impact is 47.1%. The average amount of household savings during baseline was BDT 2,548; which has increased to BDT 4,450 (74.6% increased)
- In the baseline phase, 37.8% households were hardcore poor according to the DCI method; which has been decreased to 28.7% and the net project impact is 5.4 percentage points.
- 45.9% of the intervention households have access to hygienic latrine in the midline, while it was 29.2% during the baseline. A three-fifths (59.8%) of the households had electricity connection; which has increased significantly (87.1%) in the midline.
- 81.6% of the school-going population (between age 4 and 16) in the beneficiary households is going to school in the midline, while it was 76.7 per cent during baseline.

Institutional Monitoring

Institutional Monitoring System has been introduced under NJLIP

at National, Regional and District levels through which performance and progress are being reviewed on bi-monthly/quarterly/ monthly basis. Bi-monthly Coordination Meeting at national level and Quarterly and Monthly Monitoring and Learning Forums took place at Regional and District level on a regular basis that reviewed the project progress since inception of NJLIP.

Conduction of Participatory Identification of Poor (PIP) for tracking socio-economic status of project beneficiaries

In order to assess the socio-economic status of extreme poor and poor who have graduated to their next economic levels as a result of project interventions, SDF has started the initiative through finalization of a questionnaire, methodology and other necessary tools in consultation with World Bank and other experts. To this end necessary training and orientation have been planned to be held in January-February 2019 for all relevant employees of SDF. This survey intends to include all the NJLIP beneficiaries. The survey questionnaire has ten binominal questions where the answers might be either 'yes' or 'no'. The Cluster

Facilitators with the help of district and regional teams will carry out this survey whilst the Data Entry Operators (DEOs) will log into the MIS and update the present status of the project beneficiaries as per the assessment conducted by CFs.

Management Information System (MIS)

In order to carry out the monitoring of project activities in an effective and efficient manner an appropriate MIS system is in place. The main tasks, inter alia of SDF-MIS includes storage and retrieval of pertinent data and information for tracking project progress to facilitate proper management, decision making, if required and supervision. The MIS is fully operational at all levels from HQ to Cluster levels. The system has been shaped-up after incorporating feedbacks/ recommendations of the users. The village level project implementation progress is captured through MIS where Village Matrix (VM) is the key information source of the village. SDF-MIS consists of 4 (four) modules such as a) Financial Information System (FIS); b) Project Monitoring System (PMS); c) HR & Payroll System; and d) Inventory System. All modules are being used under NJLIP satisfactorily.



**SEENITHAMBY MANOHARAN, SENIOR
RURAL DEVELOPMENT SPECIALIST
THE WORLD BANK GROUP**

Despite the country's overall progress and the accelerated decline in poverty incidence in the last couple of decades, the potential for economic growth in Bangladesh rural areas requires immediate attention. Though SDF is addressing some of the root causes of the problem faced by the extreme poor and poor in 2,500 villages since 2015, strong market linkages connecting rural entrepreneurs with buyers; increased private sector participation and direct investments; creation of off-farm employment opportunities to absorb the excess labor from agriculture; access of workforce to local and international markets, services and technologies; and better coordination, scale and capacity in delivering support services are the important areas that require appropriate attention from all corners.

Success Story



Ankhi Akhter: Towards the brighter days

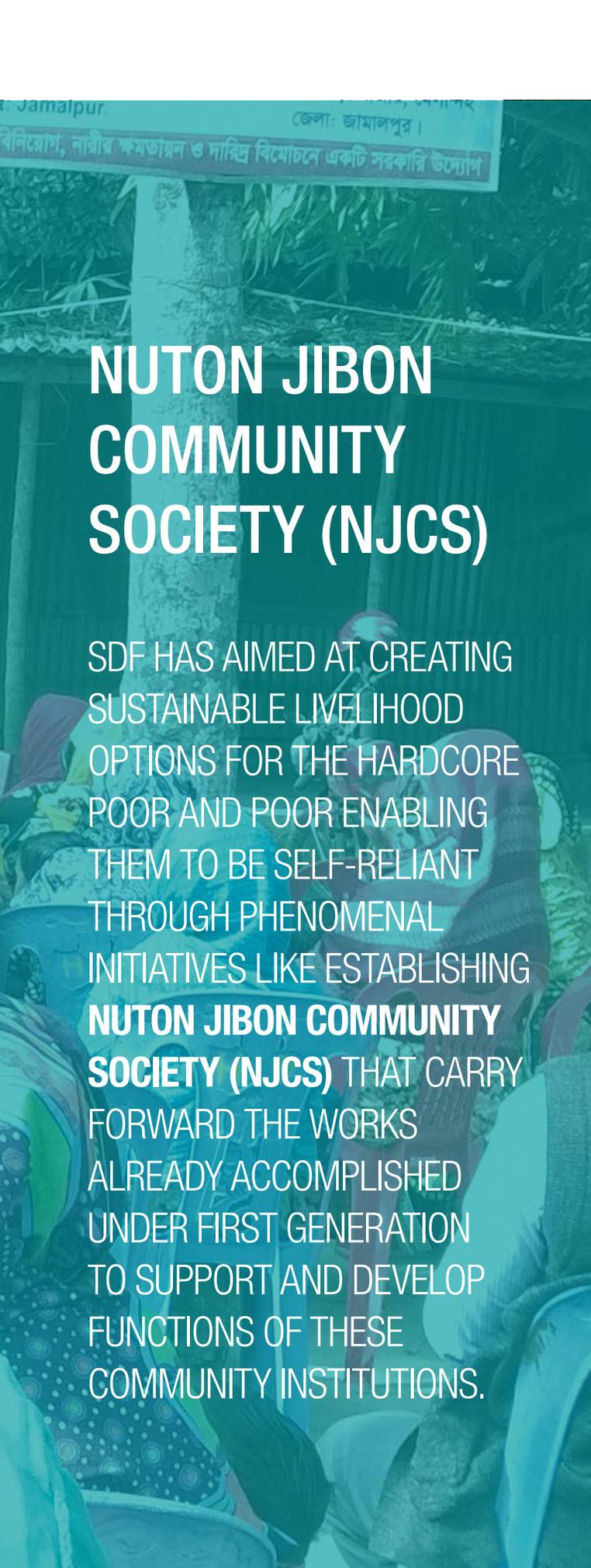
Battered by poverty, Ankhi Akhter, an extraordinarily brilliant girl from old Sribordri village of Sherpur district was at her wit's end to decide what to do with her study where her father fails to meet the subsistence costs of their family. Her mother, a part time domestic worker, used to work at others' homes and earned a little amount of money which was pretty insufficient to help the family. Ankhi passed her SSC exam in 2015 with GPA 4.89 and HSC in 2017 with GPA 5.00 from Sribordi Government College. Then she qualified for admission into the Dept. of Political Science at the University of Dhaka. This has again put her to an awkward position as to how she can think of getting admitted for receiving higher education where her family members do not get three meals a day on a regular basis. Ankhi was also scared of that in a such a vulnerable condition the only option left for her father is to marry her off. But SDF's holistic approach has turned over a new leaf in her life.

Her mother was a member of old Sribordi Village Institution. Incidentally she was sharing her sorrows with others and also discussed with them about her daughter's talents and achievement of brilliant results both in SSC and HSC. However, SDF personnel at the local office came to know the misery of Ankhi and tried to extend financial assistance in terms of providing some stipend for her admission in line with NJLIP design.

In January, 2018, Ankhi got BDT 15,000 as her first installment and in April, 2018, she got her second installment of BDT 15,000 for her admission into the University of Dhaka. She has been admitted and continuing her study very well. Now she alongside her study continues imparting private tuitions to some students and thus meets her cost of boarding, foods and other expenses.

She says, 'SDF has changed my life. I want to be a role model to other students who get frustrated for financial inability and lose inspiration.'





NUTON JIBON COMMUNITY SOCIETY (NJCS)

SDF HAS AIMED AT CREATING SUSTAINABLE LIVELIHOOD OPTIONS FOR THE HARDCORE POOR AND POOR ENABLING THEM TO BE SELF-RELIANT THROUGH PHENOMENAL INITIATIVES LIKE ESTABLISHING **NUTON JIBON COMMUNITY SOCIETY (NJCS)** THAT CARRY FORWARD THE WORKS ALREADY ACCOMPLISHED UNDER FIRST GENERATION TO SUPPORT AND DEVELOP FUNCTIONS OF THESE COMMUNITY INSTITUTIONS.

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 mobilizing producer groups and livelihood development activities, including linkages with local government, private sector and financial institutions. Over the years, this sustainable program has been able to bring about positive changes in the lives and livelihoods of the target people and has created impacts on their families in terms of being economically self dependant. The constitution of the NJCS strengthened the Gram Parishad's for ensuring organizational quality, accountability, transparency and compliance to the rules of business and guidelines for sustainable performance.

At one stage SDF will withdraw its support from these districts and clusters and only provide occasional guidance as may be required from time to time. The second-tier institutions are supported by the project through an institutional development and performance support fund that helps with the start-up of the operation and allows for capacity building support. It is planned that for all NJLIP clusters and districts, societies will be established in September–December 2019.

THE IMPACT

The synergetic effect of this integrated program has contributed significantly to support and strengthen Village Institutions (Gram Parishads) for maintaining their organizational quality ensuring accountability and compliance of the rules of business and guidelines for creating lasting impact.

- In the reporting year, overall 35 villages have been enrolled as member of NJCS and 100% villages deposited their membership fees;
- Also, 921 villages deposited their annual fees;
- BDT 4.87 million as IDF have been expensed for implementing the capacity building and sustainability;
- The NJCS provided technical supports to 631 villages in terms of strengthening village credit organizations, improve performance of poorly performing villages and improve understanding of the beneficiaries;
- A total of 10 producer groups have obtained registration from Department of Co-operative (DoC) on different IGA like beef fattening, cow rearing, poultry, fisheries, vegetables cultivation etc.;
- Seven partnerships have been established between (i) Kurigram NJCS and Real Milk (ii) ACME and Naogaon NJCS (iii) ACI Animal Health and Naogaon NJCS (iv) CARB and Naogaon NJCS (v) Barguna District Notun Jibon Community Society and AR Malik seeds; (vi) Patuakhali Nuton Jibon Community Society and Lal Teer Seeds (vii) Patuakhali District Notun Jibon Community Society and A R Malik Seeds;
- Besides, 663 participants attended in exposure visit in phase out areas;
- Moreover, 10,090 community members have been received services from the partner organizations on de-worming,

vaccination, AI service, medicine and treatment support to cattle, training on maize and vegetables cultivation, lichi intercultural operation, marketing support, advisory support etc;

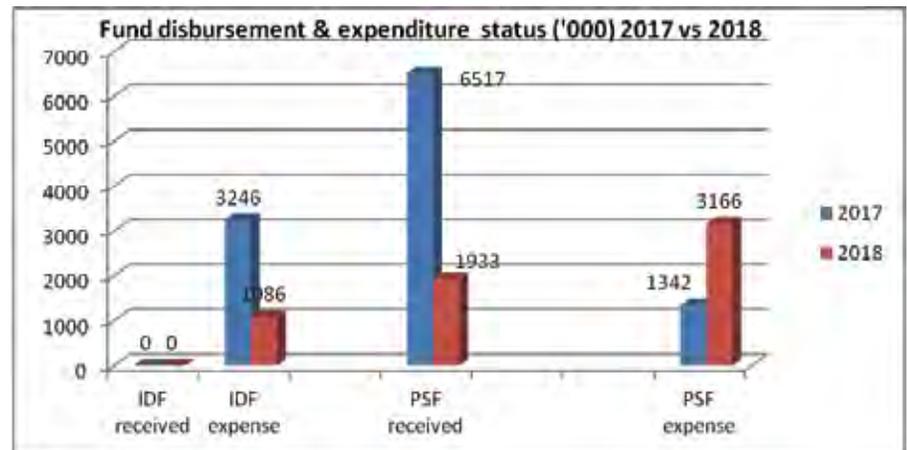
- A total of 3,145 villages (100%) completed village grading by NJDCS. Out of these villages 2,215 villages scored grade 'A', 667 villages scored grade 'B', 263 villages scored grade 'C' and 135 villages scored grade 'D';
- A total of 5 district societies i.e. Sirajgonj Nuton Jibon Community Society, Mymensingh Nuton Jibon Community Society, Bagerhat Nuton Jibon Community, Pirojpur Nuton Jibon Community and Naogaon

Nuton Jibon Community have been registered under Societies Act 1860 bringing the total to 10 NJDCSs. The registration for remaining 5 societies is under verification process by the National Security Intelligence (NSI). What's more, 10,825 leaders of different sub committees of NJCSs have been trained on roles and responsibilities and implementation of NJCS activities.

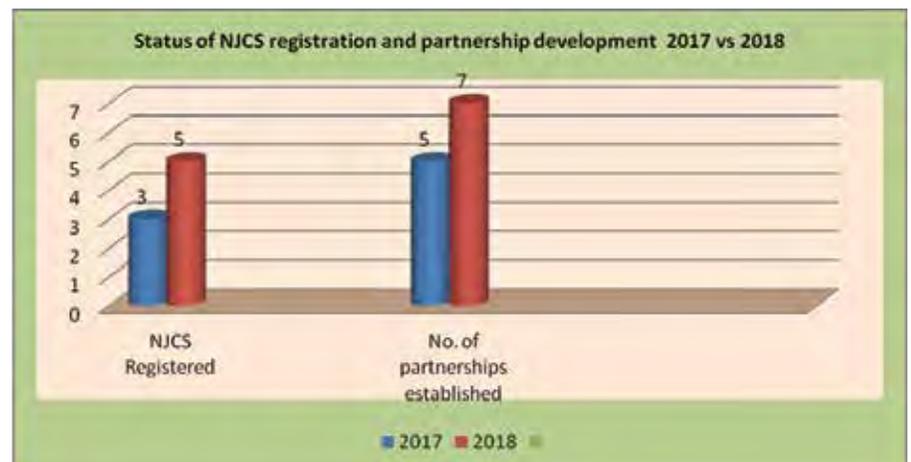
- Above and beyond, 10,825 leaders of different sub committees of NJCSs have been trained on roles and responsibilities and implementation of NJCS activities.

TREND ANALYSIS

Fund disbursement in phase out areas:



Status of NJCS registration and partnership development





Training status on IGA & NJCS management:

Status of training on IGAs & NJCS management 2017 vs 2018



CUMULATIVE ACHIEVEMENTS

(a) Institutional development:

- 124 Nuton Jibon Cluster Community Societies (NJCCS) constituted under 15 Nuton Jibon District Community Societies (NJDCS) are functioning as per project design. Overall 3,085 villages under three regions have been mobilized as member of concerned NJCSs i.e. 98% of villages enrolled as members of NJCS;
- 3,071 villages (99.54% member villages) deposited their membership fees;
- A sum of BDT 171.70 million as IDF has been received by 15 NJDCSs and 124 NJCCSs and they are implementing their planned activities;
- BDT 128.88 million has been expensed (75%) as IDF by the NJDCSs;
- 79,130 producer group members received services and a total of 10,420 youths have been employed (self & wage) by utilizing PSF;
- Furthermore, 15,521 Community Professionals (CPs) have been identified and out of whom 6,096 CPs have been registered and are providing services.

(b) Livelihoods development activities:

- 5,763 producer groups have been formed with 1,16,199 members on different IGAs like- beef fattening, dairy cows, poultry, fisheries etc and are being supported by the NJCS though providing technical assistance, bulk input collection;
- A total of 330 producer groups have got registration from Department of Co-operatives (DoC) as a part of obtaining legal status and ensuring long term sustainability;
- 1,90,649 beneficiaries received training on different IGAs and operate their activities;
- 6,52,244 members received services such as training, advice, de-worming, vaccination and medicine support from 167 linkage development;
- 36,643 members benefited and received services such as training, advice, de-worming, vaccination and medicine support from 31 partnerships;
- A total of 3,491 beneficiaries undertook exposure visits.

(c) Institutional development:

- On the whole 124 Nuton Jibon Cluster Community Societies (NJCCS) under 15 Nuton Jibon District Community Societies (NJDCS) are functioning as per plan. The inclusion of villages as member of NJCS is going on at cluster level;
- A total of 5 district societies like Sirajgonj Nuton Jibon Community Society, Mymensingh Nuton Jibon Community Society, Bagerhat Nuton Jibon Community, Pirojpur Nuton Jibon Community and Naogaon Nuton Jibon Community have been registered under Societies Act 1860. Registration for remaining 5 societies are under verification process by NSI;
- Overall 3085 villages (Mymensingh- 1065, Khulna- 1312 & Barisal- 708) under three regions have mobilized as member of concern NJCS i.e. 98% of villages have been enrolled as members of NJCS;

- In general, 3071 villages (99.54% member villages) deposited their membership fees;
- A sum of BDT 171.70 million (Mymensingh- 54.01, Khulna- 57.50 and Barishal- 60.19) as IDF (1st and 2nd installment) have been received by 15 NJDCS including 124 NJCCS and implementing planned activities;
- Also, BDT 128.88 million have been expensed (75%) as IDF (Mymensingh- 44.10, Khulna- 42.66 and Barisal- 42.11);
- As well, BDT 84.50 million (Mymensingh-15.14, Khulna-30.99 and Barishal-38.38) received;
- An amount of BDT 45.09 million have been expensed (48%) (Mymensingh- 13.33, Khulna- 14.68 and Barishal- 17.08);
- Besides, 79,130 producer group members received services and a total of 10420 youth have been employed (self & wage) by utilizing PSF;
- A total of 3145 villages (100%) have been completed village grading by NJCS where 'A' grade-2215 (Barisal-666, Mymensingh-784 and Khulna-765), 'B' grade-667 (Barisal-42, Mymensingh-226, and Khulna-399) and 'C'&'D' grade-263 (Mymensingh-74 and Khulna-189) and grade-135(Mymensingh-48 and Khulna-87);
- Above and beyond, 1,27,494 participants (Mymensingh-6693, Khulna-10343 and Barishal-110458) activities in phase out area;
- Furthermore, 15521 CPs have been identified and out of which 6096 CPs (Barishal-1266, Khulna-2893 and Mymensingh-1937) have been registered and are providing services.



(d) Livelihoods development activities:

- On the whole 5,763 producer groups (Mymensingh- 2013, Khulna- 2024 and Barishal- 1726) have been formed with 1,16,199 members on different IGAs like- beef fattening, dairy cows, poultry, fisheries etc and are being supported by the NJCS though providing technical assistance, bulk input collection;
- A total of 330 producer groups have got registration from Department of Co-operative (DoC) as a part of obtained legal status and long term sustainability;
- As well, 1,90,649 members (Mymensingh-78863, Khulna-51983 and Barishal-59803) received training on different IGAs and operate their activities in phase out areas;
- Besides, 6,52,244 members received services (training, advice, de-worming, vaccination and medicine support) from 167 linkage development (Mymensingh-46 Barishal-56 and Khulna-65);
- In addition, 36,643 members have been benefited and received services (training, advice, de-worming, vaccination and medicine support) from 31 partnerships;
- More to the point 3,491 members attended in exposure visit in phase out area.



পুষ্টিভিত্তিক বিসিসি ও কাউন্সেলিং বিষয়ক

“পুষ্টি সচেতনতা ও সতায়তা”
নূতন জীবন লাইভলিহুড

অর্থায়নে : সোশ্যাল ডেভেলপমেন্ট ফান্ড

আয়োজনে : পার্টনার্স ইন হেলথ

স্থান : আলহরী স্ট্র



NUTRITION AWARENESS AND SUPPORT SERVICES (NASS)

THE NUTRITION AWARENESS AND SUPPORT SERVICES (NASS), ADJOINED TO THE POVERTY ALLEVIATION PROGRAMS OF SDF, INTENDS TO ACHIEVE THE OBJECTIVES TO RAISE AWARENESS, IMPROVE ATTITUDES AND PRACTICES THAT EVENTUALLY ENHANCE NUTRITIONAL OUTCOMES FOR TARGETED BENEFICIARIES ALLOWING THEM TO OPTIMIZING THEIR LIVELIHOOD ACTIVITIES.

In response to recognizing the current scenario of deaths, diseases and the demographic and epidemiological transition in Bangladesh, SDF emphasised the importance of expanding public health programs, enhancing skills of the community health workforce, improving the quality of services and addressing the equity in health care services. Keeping an eye on this precarious condition and within its programmatic capacity, SDF puts an enhanced importance on the health aspect of the community people.

The activities largely focus on awareness building, behavioural 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 of pregnant and lactating mothers and young children under the age of five. This program also combines preventive, promotional, curative and rehabilitative health services to reach out to the poor, disadvantaged, socially excluded and hard to reach populations.



THE IMPACT

We are also working relentlessly to make the health system more efficient and effective with better mechanisms in place for monitoring and supervision using technological interventions.

- In the reporting year, 8,170 Nutrition Support Committee (NSC) members received a two-day training on nutrition in 3 regions of the project areas;
- A total of 36,342 Behavior Change Communication (BCC) and counseling sessions were provided to 373,783 adolescent girls in 36,342 sessions whilst 4,31,080 pregnant mothers, lactating mothers of 0 – 2 years children and mother-in-laws participated in BCC sessions in 36,680 batches. Sessions were conducted in courtyard meetings and counseling was provided during household visit;
- In a bid to make the beneficiaries accustomed to hand washing practices 262,480 households were provided with hand washing stations known as Tippy Tap in all 3 regions of the project areas;
- In order to establish an intra-household nutrition and food security, vegetable seeds were provided to a total of 25,056 HHs to cultivate vegetables in



their homestead gardens to demonstrate others to motivate and inspire etc. This also resulted in vegetable gardening by an additional number of 13,749 HHs. It deserves mentioning here that homestead gardening was included in BCC sessions as a content for raising awareness and building knowledge of the beneficiaries;

- During the reporting year, SDF, with its three partner NGOs engaged in implementation of nutrition initiatives observed the National Nutrition Week on April 23-29. SDF also set up a stall in the nutrition fair displaying a good number of nutrition materials at Osmani Memorial Hall, Dhaka. Apart from this, participation of the project functionaries at district

and Upazila level observance of the same organized by local government bodies were also appreciated;

- In August, the World Breastfeeding Week 2018 was celebrated at Krishibid Institute, Farmgate, Dhaka where SDF participated with its 3 partner NGOs by setting up a stall. All three partner NGOs--PHD, Shimantik and CNRS also celebrated the World Breast Feeding Week on the same date in all districts of 3 regions of SDF;
- In October, the Global Hand Washing Day (GHWD) was celebrated through colorful rallies and discussion meetings in all 13 intervention districts of NJLIP working areas.

- In the working areas all partner NGOs have been participating in the SDF district coordination meetings, monthly coordination meetings at Civil Surgeon Office, and Upazila Health Complex on a regular basis. Apart from this at the central level at the SDF-HQs a total of 8 coordination meetings were held with all three partner NGOs.





HUMAN RESOURCE DEPARTMENT (HRD)

The Human Resource Department (HRD) of SDF is responsible for effectively responding to the dynamic policy environment aligned with organization's values of integrity, excellence and wellness with a multi-skilled, versatile, high-performing and mobile workforce that operates across disciplines to fulfill the organization's complex and interrelated mandates in an efficient and cost-effective manner. Our HR Department has established a state-of-art human resource management and practices by adopting a qualitative and strategic approach in managing its workforce. The key focuses of this department are procedural justice, transparency, equality, respect for diversity, recognition of potentials, helping organization to deal with a fast-changing competitive environment and the greater demand for quality employees and recognition of potentials. The department strongly believes that there is no alternative to follow a forward-looking staff management policy for addressing challenges in the development arena constantly. We are helping employees to develop their personal and organizational skills, knowledge and abilities by providing a wide range of activities i.e. employee trainings, career development and performance management.

Staff Recruitment, Deployment and Management:

The recruitment and deployment of new staff is a regular activity of HR department. In the year 2018 the SDF management has recruited a total of 77 staff members in different capacities such as Manager, Data Entry Operator, Junior Officer, Cluster Facilitator, Peon/Guard and Cleaner through a competitive selection process as per the HR Policy and Manual. As on December 31, 2018 a total of 1,271 employees were discharging their responsibilities in different positions at cluster, district, regional and HQ levels. Among the total of 1,271 staff, 165 are female (13%) and 1,106 (87%) are male.

Performance Appraisal:

The performance appraisal is a regular and important task to incentivize staff members towards discharging their optimum potentiality to the organization and SDF conducts performance appraisal of its employees on a regular basis through a transparent and accountable process. To this end the performance appraisal for newly recruited staff is done after six months from the date of joining SDF has been leading to provide confirmation on the basis of satisfactory performance. For all confirmed employees, performance appraisal is conducted on an annual basis for providing annual salary increment, other instructions in the case of failure to achieve set milestones etc. In the reporting year a total of 1,382 performance appraisals have been received, reviewed and forwarded to the Managing Director for his approval. On the basis of performance a total of 1,170 employees were awarded with one annual increment and the remaining performance appraisals are awaiting disposals.

Promotion:

The provision for promotion to the next higher level and position is a regular arrangement at SDF and SDF management provides promotion to the potential, skilled, honest and dedicated employees as per HR Policy and Manual. In 2018, a total of 119 employees have been promoted to the next level out of which 104 from field offices and 15 from head office.

Leave Management:

As per HR Policy and Manual SDF sanctions five types of leave to its employees such as Casual leave, Earned leave, Maternity leave, Paternity leave and leave without pay.

Departmental Proceedings

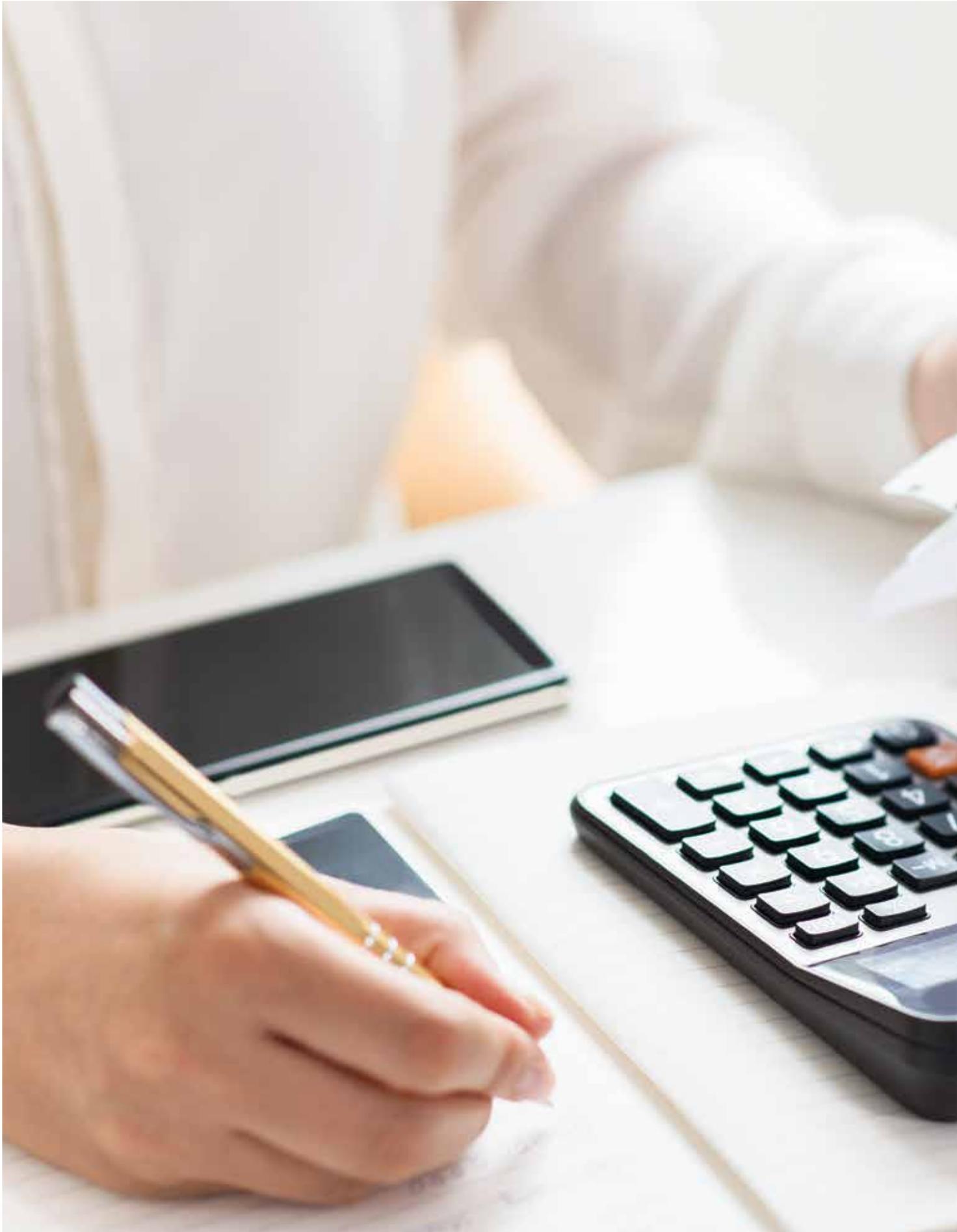
As per the HR policy and manual there is a process to submit complaints against any issues and usually the management reviews the complaint and take necessary steps for resolution.

During the reporting period the HR department received 25 complaints from different field offices and community out of which 22 have been settled after conducting proper investigations. To this end 19 employees were served show cause notices, 23 employees were given warning letters and seven employees were terminated.

I started harboring dark secrets of life as my family had to struggle every day to have square meals. But now my economic adequacy and my position as an entrepreneur have enabled me to control my life and exert influence over the society. At present, my family is living in dignity and security. I can stand proudly, to have such status and position in the society which would not have been the same without SDF. This organization came to us as a lantern of Aladin and sets the wheel of my life in motion.

MINARA BEGUM
Sherpur





FINANCE AND PROCUREMENT

BEARING THE PROFOUND VISION TO SPUR DEVELOPMENT FOR ALL, SDF'S **FINANCE AND PROCUREMENT** DEPARTMENT PERFORMS A CRUCIAL ROLE WITHIN THE ORGANIZATION IN IMPROVING FINANCIAL CONTROL AND EFFICIENCY IN CONJUNCTION WITH HELP IMPROVING MANAGEMENT AND DECISION MAKING CAPABILITIES.

This department plays an important role in planning, organizing and controlling the financial activities such as utilization of funds and procurement of goods and services of the organization. They are also responsible for preparing budgets for development programs, managing costs, financing investments, as well as analyzing cash flow, profitably, effective management and transparency of financial data and donor grants, employee gratuity, salary, tax, loans etc. Curbing overhead cost and making programs and activities more cost effective, decentralization and delegation of works among the staff members plays an important role to a greater extent in this aspect as well. The principal tasks, inter alia include preparation of financial statements, financial reporting, budgeting and budgetary control, managing costs, investments and profitability analysis, cash forecast, effective financial management and transparency of financial data, management of fund, payroll and fringe benefits of staff members. The department also ensures proper financial monitoring and recording of all data in the system as per International Accounting Standard and Bangladesh Accounting Standards along with meeting reporting requirements of development partners and Govt. of Bangladesh. Proper investment planning and portfolio management is also one of the main responsibilities of the department.

THE IMPACT

Disbursement

To accomplish and ensure timely disbursement of fund to the beneficiaries, SDF disbursed a total of BDT 4,320.60 million (eq. US\$54.01million) against the target of BDT 4,427.53 million (eq. US\$55.34 million) achieving a 97.58% target in the year 2018. The project's cumulative disbursement in 41 months (from the inception of the project) i.e. up to Dec 2018 is BDT 11,646.65 million (eq. US\$145.58 million) which is 66.17% against the total target of BDT 17,600.00 million (eq. US\$220.00 million) to be utilized by June 2021. The annual achievement in 2018 shows a remarkable progress in fund disbursement to the intervened villages under 'Nuton Jibon Livelihood Improvement Project (NJLIP)'.

Monitoring and Accountability

The financial transactions are recorded in the web based and automated Financial Information Systems by the Cluster, District and Region as well as SDF Headquarter. The transactions are done following the stipulated financial guidelines and in compliance with the procedures of the development partners and Government of Bangladesh. The Headquarters' finance team compiles monthly, quarterly and yearly financial reports and submits the same to the ministry and quarterly reports to the World Bank for evaluation. As per statutory requirement an independent audit firm is recruited by the Board of Directors and General Body of SDF to conduct yearly audit and audit report of 2018 provided a very clear picture of financial performance and was appreciated by SDF Board. In a bid to ensure financial transparency

Table 1:
Component wise Fund Disbursement Progress (Figures in Million BDT)

| Result Areas | Disbursement in 2018 | | |
|--|-----------------------|----------------------------|------------------------|
| | Annual Target of 2018 | Annual Achievement of 2018 | % Achieved during 2018 |
| Component A: Community Institutions and Livelihood Development | 3,770.56 | 3,864.33 | 102.49% |
| Component B: | | | |
| Business Development and Institutional Strengthening | 281.61 | 122.03 | 43.33% |
| Component C: | | | |
| Project Management, Monitoring and Learning | 375.36 | 334.24 | 89.05% |
| Total (in million BDT) | 4,427.53 | 4,320.60 | 97.58% |
| Total (in million US\$) | 55.34 | 54.01 | 97.58% |

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

Procurement

Considering the requirements and implementation of the programs efficiently and effectively, SDF procures both goods and services to a substantial extent. The procurement is carried out in accordance with the World Bank's

Procurement Guidelines (January 2011 Revised in July 2014) and Public Procurement Rules-2008 (PPR-2008) of the Government of Bangladesh. The procurement plan and activities are uploaded in the 'Systematic Tracking of Exchanges in Procurement (STEP)' of the World Bank and cleared by them accordingly. Community procurement is carried out in accordance with the Procurement guidelines of the Community Operational Manual (COM) Booklet of the project. Currently SDF is also carrying out the procurement following the e-GP systems under CPTU of the GoB.

The status of executed total contract vs. disbursement and progress during the year 2018 are shown in the following tables:

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

| Category | Disbursement Status | | | | |
|----------|---------------------|------------------|-------|-------------------|------|
| | Contract | Disbursed Amount | | Contracts ongoing | |
| | Amount | In BDT | In % | In BDT | In % |
| Goods | 10,62,33,317 | 10,31,46,236 | 97.1% | 30,87,081 | 2.9% |
| Service | 1,78,41,338 | 1,41,02,784 | 79% | 37,38,554 | 21% |
| Total : | 12,40,74,655 | 11,72,49,020 | 94.5% | | |

Source: Trial Balance (January to December, 2018) of SDF.

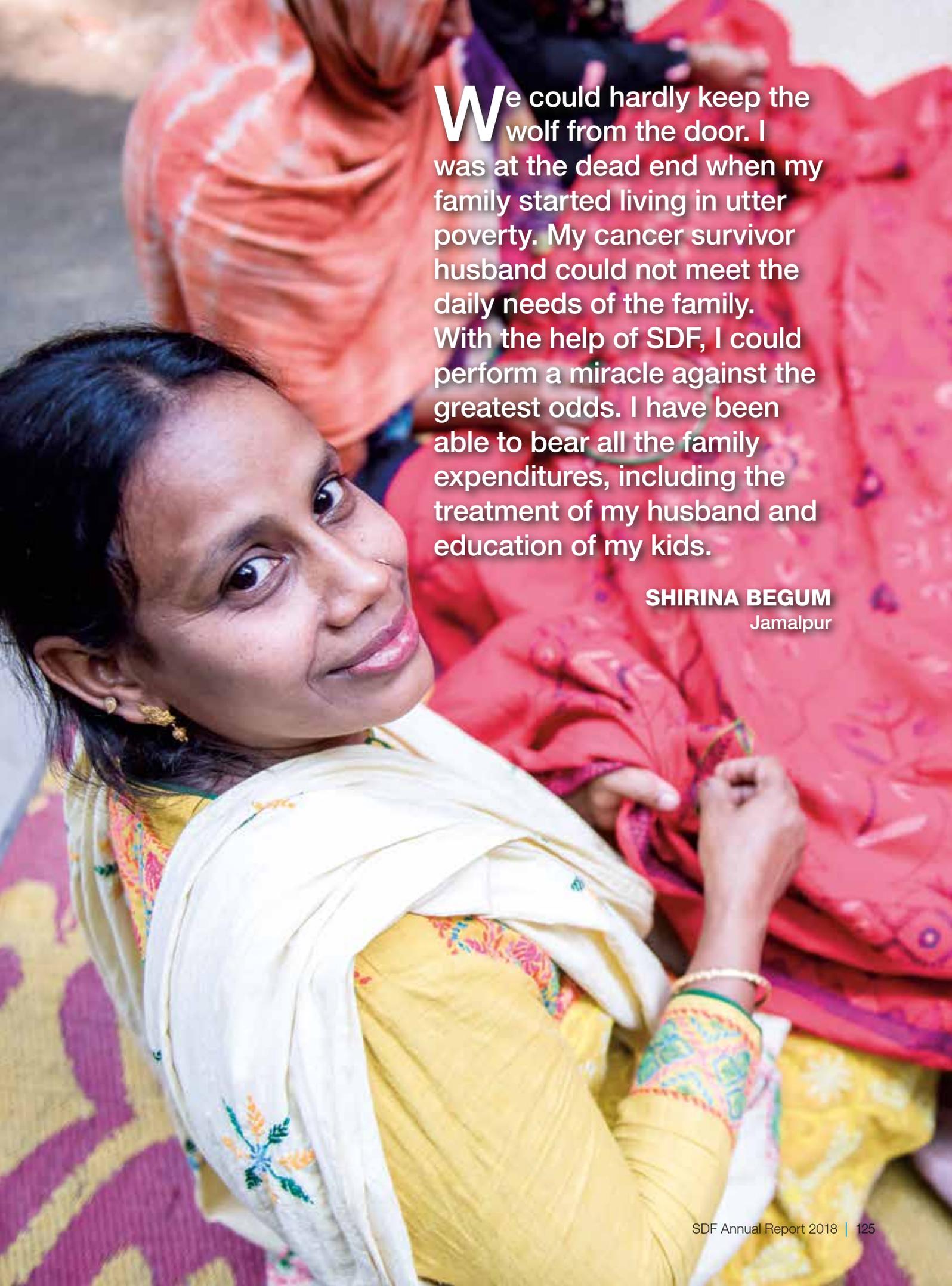
Table 3: Statement of Contract execution

| Type | Description of Contracts | No. of Contracts | Contract Amount | Disbursed |
|-------|---|------------------|---------------------|---------------------|
| Goods | Purchase of 16 pcs High power Battery of SDF | 1 | 2,16,000 | 2,16,000 |
| | Supply & Installation of Server for SDF | 1 | 4,64,516 | 4,64,516 |
| | Supply of Photograph & Video | 1 | 2,11,500 | 2,11,500 |
| | Supply of 1800 Nos. Laptops | 1 | 9,89,46,000 | 9,89,46,000 |
| | Supply of 1750 Nos. 3G Internet Modem with SIM | 1 | 15,92,500 | |
| | Supply & Installation of Server Based Antivirus for SDF. | 1 | 1,36,500 | 1,36,500 |
| | Printing and supply of Wall Calendar -2018 and Desk Calendar-2018 | 1 | 9,28,880 | 9,28,880 |
| | Supply and printing of Annual Diary for the year 2018 | 1 | 8,07,400 | 7,94,819 |
| | Printing and supply of Pamphlet for SDF | 1 | 45,000 | 45,000 |
| | Printing and supply of wall calendar 2019 for SDF | 1 | 4,93,200 | |
| | Printing and supply of desk calendar 2019 for SDF | 1 | 4,93,800 | |
| | Purchase order for making Stall at Bangabandhu International Conference Center (BICC) for SDF | 1 | 70,051 | 70,051 |
| | Printing and supply of Nutrition Awareness Brochure for SDF | 1 | 1,35,000 | 1,35,000 |
| | Supply & Installation of Server | 1 | 4,85,806 | 4,85,806 |
| | Printing and supply of Annual Report 2017 for SDF | 1 | 4,95,000 | 4,95,000 |
| | Printing and supply of Diary 2019 for SDF | 1 | 4,95,000 | |
| | Supply of printer | 1 | 11,700 | 11,700 |
| | Maintenance of Online UPS | 1 | 15,517 | 15,517 |
| | Supply, Installation & Commissioning of MS Windows Server 2016 Genuine Software License for SDF (NJLIP) | 1 | 73,519 | 73,519 |
| | Photography & Supply of Photograph for Annual Report | 1 | 1,16,428 | 1,16,428 |
| | Sub-total: Goods | 20 | 10,62,33,317 | 10,31,46,236 |

| Type | Description of Contracts | No. of Contracts | Contract Amount | Disbursed |
|--|---|------------------|---------------------|---------------------|
| Services | Hiring Consulting firm for conducting Behavior Change Communication (BCC) assessment for 'Nutrition Awareness & Support Services" in 3 Regions of SDF under NJLIP | 1 | 24,82,750 | 23,34,242 |
| | Conducting Midterm Impact Assessment of the Project (NJLIP) | 1 | 75,97,590 | 70,33,378 |
| | Hiring of independent Operational audit (Internal Audit) (Phase-1) | 1 | 19,45,250 | 7,64,750 |
| | Sectoral Study and Market Scan on IGAs- 2 | 1 | 9,00,000 | 9,00,000 |
| | Hiring Consulting firm for conducting Mid-Term Review (MTR) of NJLIP of SDF | 1 | 45,00,000 | 28,31,600 |
| | 25 Mbps dedicated full duplex Broadband Internet Services | 1 | 2,19,000 | 1,11,036 |
| | Hiring Consultant for editing the Draft Community Operational Manual (COM) booklet in English version | 1 | 1,27,778 | 1,27,778 |
| | Domain registration and webhosting for SDF | 1 | 68,970 | |
| Sub-total: Services | | 08 | 1,78,41,338 | 1,41,02,784 |
| Grand total : (Goods and Service) | | 28 | 12,40,74,655 | 11,72,49,020 |

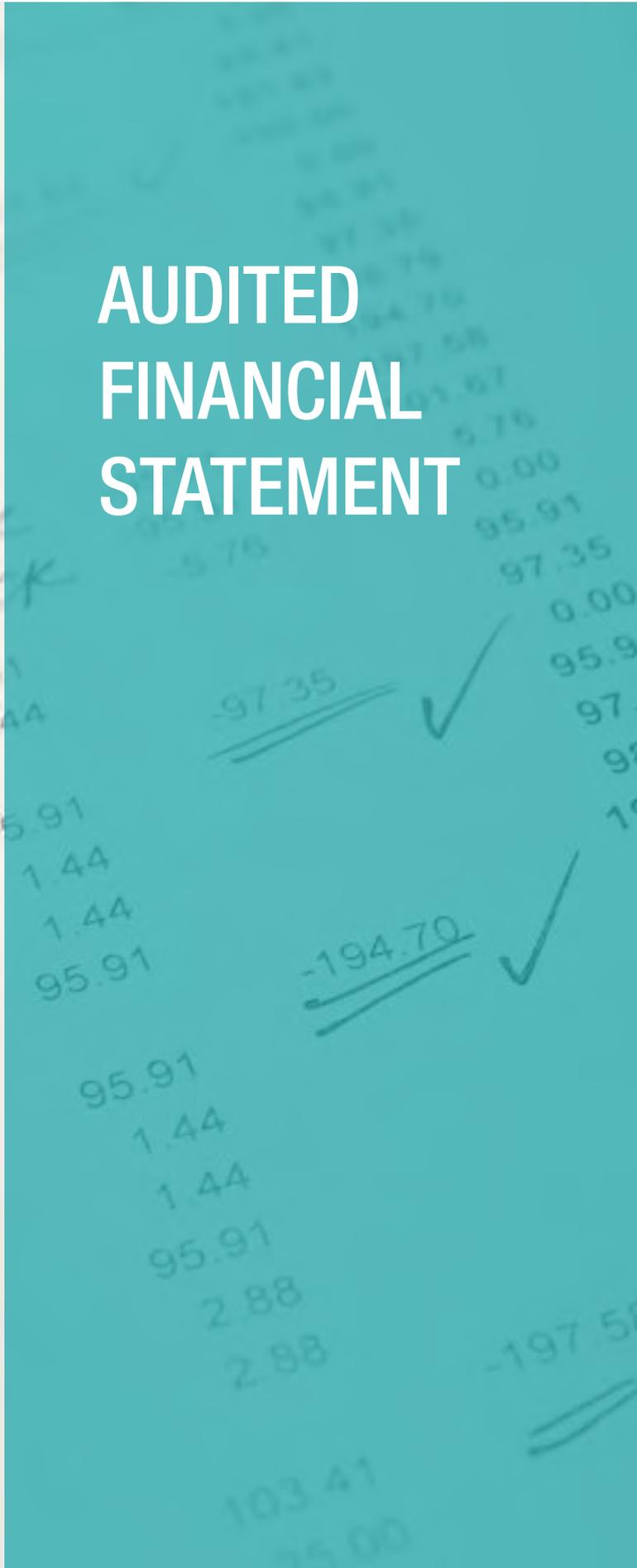
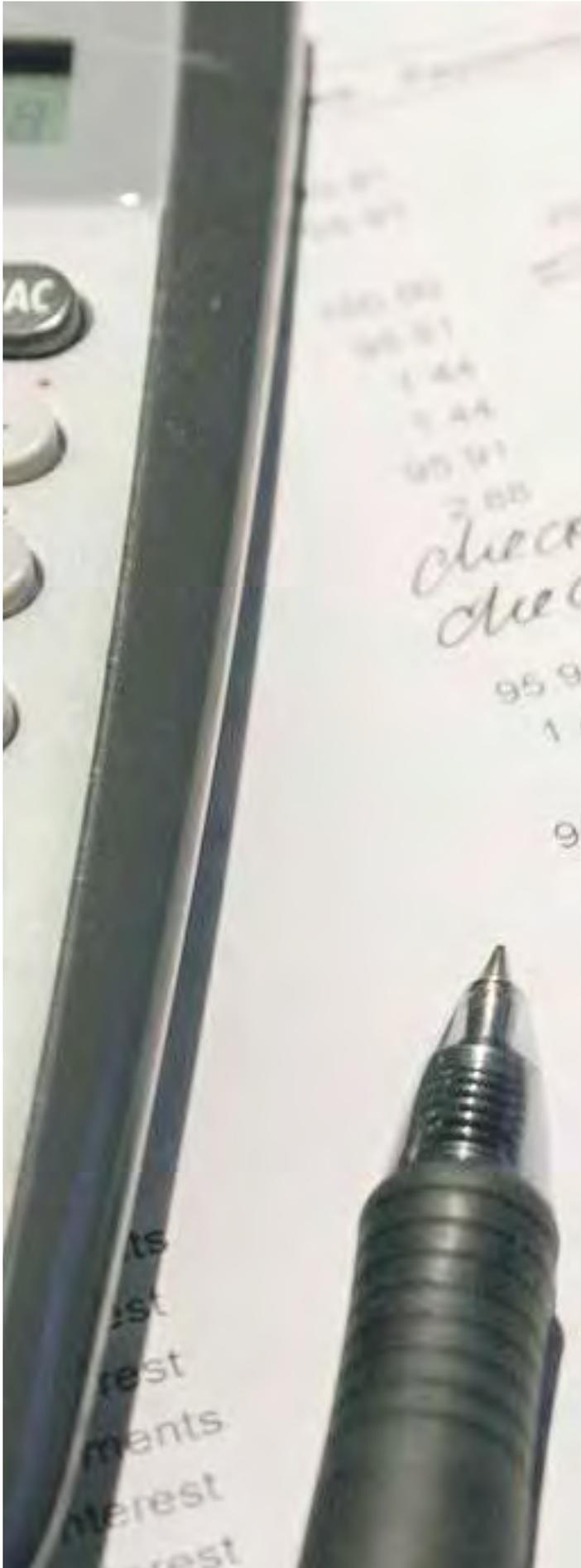
CUMULATIVE ACHIEVEMENT

| Disbursement | | |
|---|--------------------------|-------------------------|
| Project Target over 6 years (August '15 to June '21) | Achievement up to Dec'18 | % Achieved in 3.5 Years |
| 13,900.00 | 10,357.99 | 74.52% |
| 1,760.00 | 333.32 | 18.94% |
| 1,940.00 | 955.34 | 49.24% |
| 17,600.00 | 11,646.65 | 66.17% |
| 220.00 | 145.58 | 66.17% |

A woman with dark hair, wearing a yellow and white sari with floral embroidery, is sitting on a colorful patterned rug. She is looking towards the camera with a slight smile. In the background, other people wearing colorful saris are partially visible.

We could hardly keep the wolf from the door. I was at the dead end when my family started living in utter poverty. My cancer survivor husband could not meet the daily needs of the family. With the help of SDF, I could perform a miracle against the greatest odds. I have been able to bear all the family expenditures, including the treatment of my husband and education of my kids.

SHIRINA BEGUM
Jamalpur



AUDITED FINANCIAL STATEMENT



AUDITORS' REPORT

We have audited the accompanying consolidated financial statements of Social Development Foundation (SDF), comprises of the Statement of Financial Position as at 30 June 2018, Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and all related consolidated financial statements and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements:

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

Auditors' 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 about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the entities. Preparation of the financial statements that give a true and fair view 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 give a true and fair view of consolidated financial position of Social Development Foundation (SDF) for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS), the Companies Act 1994 and other applicable laws and regulations.



ATIK KHALED CHOWDHURY
Chartered Accountants

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23/1 Motijheel C/A
Dhaka-1000, Bangladesh
Tel: 9553407, 9564972
Fax: +88-02-7124940
e-mail : atik.khaled@gmail.com
website : www.atikkhaled.com

We also report that:

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

Dated, Dhaka
13 November, 2018

Atik Khaled Chowdhury
Atik Khaled Chowdhury
Chartered Accountants



Social Development Foundation (SDF)
Statement of Consolidated Financial Position

As on 30 June 2018

| Particulars | Notes | NJLIP Credit No. 5594-BD | | | SDF SIPP II Extension | SDF Endowment Fund | SDF Own Fund | 30.06.2018 Taka | 30.06.2017 Taka |
|---------------------------------------|-------|--------------------------|--------------------|----------------------|-----------------------|--------------------|----------------------|----------------------|-----------------|
| | | GOB | IDA | Total | | | | | |
| Asset & Properties | | | | | | | | | |
| Non Current Assets | 4.00 | - | 39,819,329 | 39,819,329 | - | 49,639,363 | 89,458,692 | 62,362,777 | |
| Current Assets | | 844,775,853 | 223,761,887 | 1,068,537,740 | 2,106,144,723 | 213,182,715 | 3,404,681,636 | 3,110,874,026 | |
| Advance, Deposit & Prepayments | 5.00 | 1,181,000 | 47,000 | 1,228,000 | - | 209,860,705 | 1,228,000 | 606,000 | |
| Fixed Deposits (FDR) | 6.00 | - | - | - | 2,106,108,978 | 3,322,010 | 2,315,969,683 | 2,327,181,437 | |
| Cash and Bank Balance | 7.00 | 843,594,853 | 223,714,887 | 1,067,309,740 | 35,745 | - | 1,087,483,953 | 783,086,589 | |
| Total Assets | | 844,775,853 | 263,581,216 | 1,108,357,069 | 2,106,144,723 | 262,822,078 | 3,494,140,328 | 3,173,236,803 | |
| Capital Fund & Liabilities | | | | | | | | | |
| Capital Fund | | | | | | | | | |
| Funds Account | | 844,762,700 | 262,670,701 | 1,107,433,401 | 16,803,458 | 262,822,078 | 3,493,203,660 | 3,173,129,980 | |
| Current Liabilities | | | | | | | | | |
| Accounts Payables | 8.00 | 13,153 | 910,515 | 923,668 | 13,000 | - | 936,668 | 106,823 | |
| Total Fund & Liabilities | | 844,775,853 | 263,581,216 | 1,108,357,069 | 16,816,458 | 262,822,078 | 3,494,140,328 | 3,173,236,803 | |

The annexed notes form an integral part of these financial statements



Director
Finance & Procurement



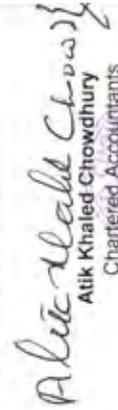
Managing Director



Chairman

Subject to our separate report of even date

Dated: 13 November 2018
Place: Dhaka

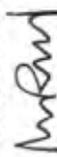

Atik Khaled Chowdhury
Chartered Accountants



Social Development Foundation (SDF)
Statement of Consolidated Comprehensive Income
For the year ended 30 June 2018

| Particulars | Notes | NJLIP Credit No. 5594-BD | | SDF SIPP II Extension | SDF Endowment Fund | SDF Own Fund | 30.06.2018 Taka | 30.06.2017 Taka |
|--|-------|--------------------------|----------------------|-----------------------|--------------------|-------------------|----------------------|----------------------|
| | | GOB | IDA | | | | | |
| A. Income | | | | | | | | |
| Grant/Fund Received during the year | | 480,000,000 | 4,351,431,896 | 4,831,431,896 | - | - | 5,004,671,632 | 4,222,472,676 |
| Non Operating Income | | 15,462,969 | - | 15,462,969 | 113,461,165 | 11,690,024 | 141,052,341 | 196,593,640 |
| Total Income (A) | | 495,462,969 | 4,351,431,896 | 4,846,894,865 | 113,461,165 | 11,690,024 | 5,145,723,973 | 4,419,066,316 |
| B. Expenditure | | | | | | | | |
| Community Institutions and Livelihood Development | | | | | | | | |
| Development and Strengthening | | - | 4,031,411,965 | 4,031,411,965 | - | - | 4,159,269,961 | 3,384,993,178 |
| Community Institutions | | - | 343,290,437 | 343,290,437 | - | - | 471,148,433 | 422,898,393 |
| Financing of Community Plans | | - | 3,637,539,924 | 3,637,539,924 | - | - | 3,637,539,924 | 2,961,930,804 |
| Nutrition Awareness and Support | | - | 50,581,604 | 50,581,604 | - | - | 50,581,604 | 163,981 |
| Strengthening | | | 151,048,483 | 151,048,483 | | | 151,048,483 | 97,346,386 |
| Business Partnerships Development and Market Linkages | | - | 105,637,018 | 105,637,018 | - | - | 105,637,018 | 34,563,349 |
| Second-tier Institutional Development | | - | 40,530,200 | 40,530,200 | - | - | 40,530,200 | 59,693,094 |
| Support | | - | 4,881,265 | 4,881,265 | - | - | 4,881,265 | 3,089,943 |
| Employment Generation Support | | - | - | - | - | - | - | - |
| Project Management, Monitoring and Learning | | | | | | | | |
| Project Management | | 271,764,547 | 29,172,749 | 300,937,296 | 564,464 | 11,573,888 | 342,092,113 | 274,362,299 |
| Monitoring and Learning | | 271,784,547 | 4,463,308 | 276,227,855 | 564,464 | 11,573,888 | 317,382,672 | 260,198,166 |
| Project Monitoring & Coordination | | - | 24,709,441 | 24,709,441 | - | - | 24,709,441 | 14,164,133 |
| Bank Charges | | - | - | - | - | - | - | 15,058,147 |
| Total Expenditure (B) | | 271,764,547 | 4,211,633,197 | 4,483,397,744 | 564,464 | 11,573,888 | 4,652,410,557 | 3,772,844,937 |
| Excess of Income Over Expenditure (A-B) | | 223,698,422 | 139,798,699 | 363,497,121 | 112,896,701 | 116,136 | 493,313,416 | 646,221,379 |
| Total | | 495,462,969 | 4,351,431,896 | 4,846,894,865 | 113,461,165 | 11,690,024 | 5,145,723,973 | 4,419,066,316 |

The annexed notes form an integral part of these financial statements



Director
Finance & Procurement

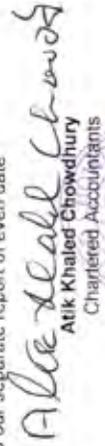


Managing Director



Chairman

Subject to our separate report of even date


Atik Khalid Chowdhury
Chartered Accountants



Dated: 13 November 2018
Place: Dhaka

Social Development Foundation (SDF)
Statement of Consolidated Receipts & Payments
For the year ended 30 June 2018

| Particulars | NJLIP Credit No. 5594-BD | | | | Notes |
|---|--------------------------|----------------------|----------------------|--------------------|-------|
| | GOB | IDA | Total | | |
| Receipts: | | | | | |
| Opening Balance | 621,171,101 | 121,357,766 | 742,528,867 | | |
| Advance | 557,000 | 49,000 | 606,000 | | |
| Cash & Bank Balance | 620,614,101 | 121,308,765 | 741,922,866 | | |
| Grant / Fund Received during the year | 480,000,000 | 4,351,431,896 | 4,831,431,896 | | |
| Non Operating Receipts | 15,462,969 | - | 15,462,969 | | |
| Total Receipts | 1,116,634,070 | 4,472,789,662 | 5,589,423,732 | 173,677,919 | |
| Payments: | | | | | |
| Project Monitoring and Coordination | - | - | - | 631,911,633 | |
| Investment in FDR | - | - | - | 458,107,433 | |
| Bank Charges | - | - | - | 564,464 | |
| Funds to SIPP II Extension | - | - | - | 173,239,736 | |
| Community Institutions and Livelihood Development | 4,069,717,057 | 4,069,717,057 | 4,069,717,057 | 127,857,996 | |
| Development and Strengthening Community Institutions | - | 381,595,529 | 381,595,529 | - | |
| Financing of Community Plans | - | 3,637,539,924 | 3,637,539,924 | - | |
| Nutrition Awareness and Support | - | 50,581,604 | 50,581,604 | - | |
| Business Development and Institutional Strengthening | 151,048,483 | 151,048,483 | 151,048,483 | 151,048,483 | |
| Business Partnerships Development and Market Linkages | - | 105,637,018 | 105,637,018 | - | |
| Second-tier Institutional Development Support | - | 40,530,200 | 40,530,200 | - | |
| Employment Generation Support | - | 4,881,265 | 4,881,265 | - | |
| Project Management, Monitoring and Learning | 271,858,217 | 28,262,234 | 300,120,451 | 29,003,465 | |
| Project Management | 271,858,217 | 3,552,793 | 275,411,010 | 29,003,465 | |
| Monitoring and Learning | - | 24,709,441 | 24,709,441 | - | |
| Total Payments | 271,858,217 | 4,249,027,774 | 4,520,885,991 | 156,861,461 | |
| Closing Balance | 844,775,853 | 223,761,888 | 1,068,537,741 | 16,816,458 | |
| Advance | 1,181,000 | 47,000 | 1,228,000 | - | |
| Cash and Bank Balance | 843,594,853 | 223,714,887 | 1,067,309,740 | 16,816,458 | |
| Total | 1,116,634,070 | 4,472,789,662 | 5,589,423,732 | 173,677,919 | |

The annexed notes form an integral part of these financial statements

Infant
Director - Finance & Procurement

Amun
Managing Director

NY
Chairman

Subject to our separate report of even date

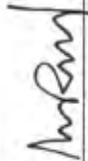
Alet Khalid Chowdhury
Alet Khalid Chowdhury
Chartered Accountants



Dated: 13 November 2018
Place: Dhaka

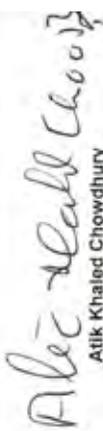
Social Development Foundation (SDF)
Statement of Cash Flows
For the year ended 30 June 2018

| Particulars | Notes | NJLIP Credit No. 5594-BD | | | SDF SIPP II Extension | SDF Endowment Fund | SDF Own Fund | 30.06.2018 Taka | 30.06.2017 Taka |
|---|-------|--------------------------|--------------------|----------------------|-----------------------|--------------------|---------------------|----------------------|--------------------|
| | | GOB | IDA | Total | | | | | |
| A. Cash Flow from Operating Activities: | | | | | | | | | |
| Excess of Income over Expenditure (I) | | 223,698,422 | 139,798,699 | 363,497,121 | 16,803,458 | 112,896,701 | 116,136 | 493,313,416 | 646,221,379 |
| Other Cash from Operating Activities & Items not Involved in Cash Flows: | | | | | | | | | |
| Depreciation on Fixed Assets | | | 19,630,965 | 19,630,965 | | | 11,209,177 | 30,840,142 | 15,474,821 |
| Increase/(Decrease) in Advance, Deposit and Pre-payments | | (624,000) | 2,000 | (622,000) | | | | (622,000) | 1,362,344 |
| Increase/(Decrease) in Advance Received from GOB | | (93,670) | 910,515 | 816,845 | | | | | |
| Increase/(Decrease) in Accounts Payable | | (717,670) | 20,543,480 | 19,825,810 | 13,000 | | 11,209,177 | 829,845 | (858,827) |
| Total Unadjusted Amount (II) | | 222,980,752 | 160,342,179 | 383,322,931 | 16,816,458 | 112,896,701 | 11,325,313 | 524,361,403 | 662,199,717 |
| B. Cash Flow from Investing Activities | | | | | | | | | |
| Acquisition of Fixed Assets | | | | | | | | | (1,854,609) |
| Increase / (Decrease) in Fixed Deposit | | | (57,936,057) | (57,936,057) | | (112,900,911) | (49,127,071) | (219,964,039) | (179,987,791) |
| Net Cash used in Investing Activities | | | (57,936,057) | (57,936,057) | | (112,900,911) | (49,127,071) | (219,964,039) | (181,842,400) |
| C. Cash Flow from Financing Activities | | | | | | | | | |
| Net Cash used in Financing Activities | | | | | | | | | |
| Net Increase / (Decrease) in Cash & Cash Equivalents (A+B+C) | | 222,980,752 | 102,405,122 | 325,386,874 | 16,816,458 | (4,210) | (37,801,758) | 304,397,364 | 480,357,317 |
| Cash & Cash Equivalents at the beginning of the year | | 620,614,101 | 121,308,765 | 741,922,866 | | 39,955 | 41,123,768 | 783,086,589 | 302,729,272 |
| Cash & Cash Equivalents at the end of the year | | 843,594,853 | 223,714,887 | 1,067,309,740 | 16,816,458 | 35,745 | 3,322,010 | 1,087,483,953 | 783,086,589 |


Director
Finance & Procurement


Managing Director


Chairman


Atik Khaled Chowdhury
Chartered Accountants



Dated: 13 November 2018
Place: Dhaka

Social Development Foundation (SDF)
Statement of Consolidated Changes in Equity
For the year ended 30 June 2018

| Particulars | Note 5 | N/LIP Credit No. 5594-BD | | | SDF SIPP II Extension | SDF Endowment Fund | SDF Own Fund | 30.06.2018 Taka | 30.06.2017 Taka |
|--|--------|--------------------------|--------------------|----------------------|-----------------------|----------------------|--------------------|----------------------|----------------------|
| | | GOB | IDA | Total | | | | | |
| Opening Balance | | 621,064,278 | 122,872,002 | 743,936,280 | - | 2,166,487,758 | 262,705,942 | 3,173,129,980 | 2,451,001,914 |
| Add. Addition during the year | | | | | | | | | 75,906,687 |
| Less: Fund to SIPP II Extension | | | | | (173,239,736) | | | (173,239,736) | |
| Add. Excess of Income Over Expenditure during the year | | 223,698,422 | 139,798,699 | 363,497,121 | 16,803,458 | 112,896,701 | 116,136 | 493,313,416 | 646,221,379 |
| Closing Balance as on 30.06.2018 | | 844,762,700 | 262,670,701 | 1,107,433,401 | 16,803,458 | 2,106,144,723 | 262,822,078 | 3,493,203,660 | 3,173,129,980 |

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

M. M. M.

Director
Finance & Procurement

S. H. M.

Managing Director

L.

Chairman

Subject to our separate report of even date

Dated: 13 November 2018
Place: Dhaka

Atik Khaled Chowdhury
Atik Khaled Chowdhury
Chartered Accountants



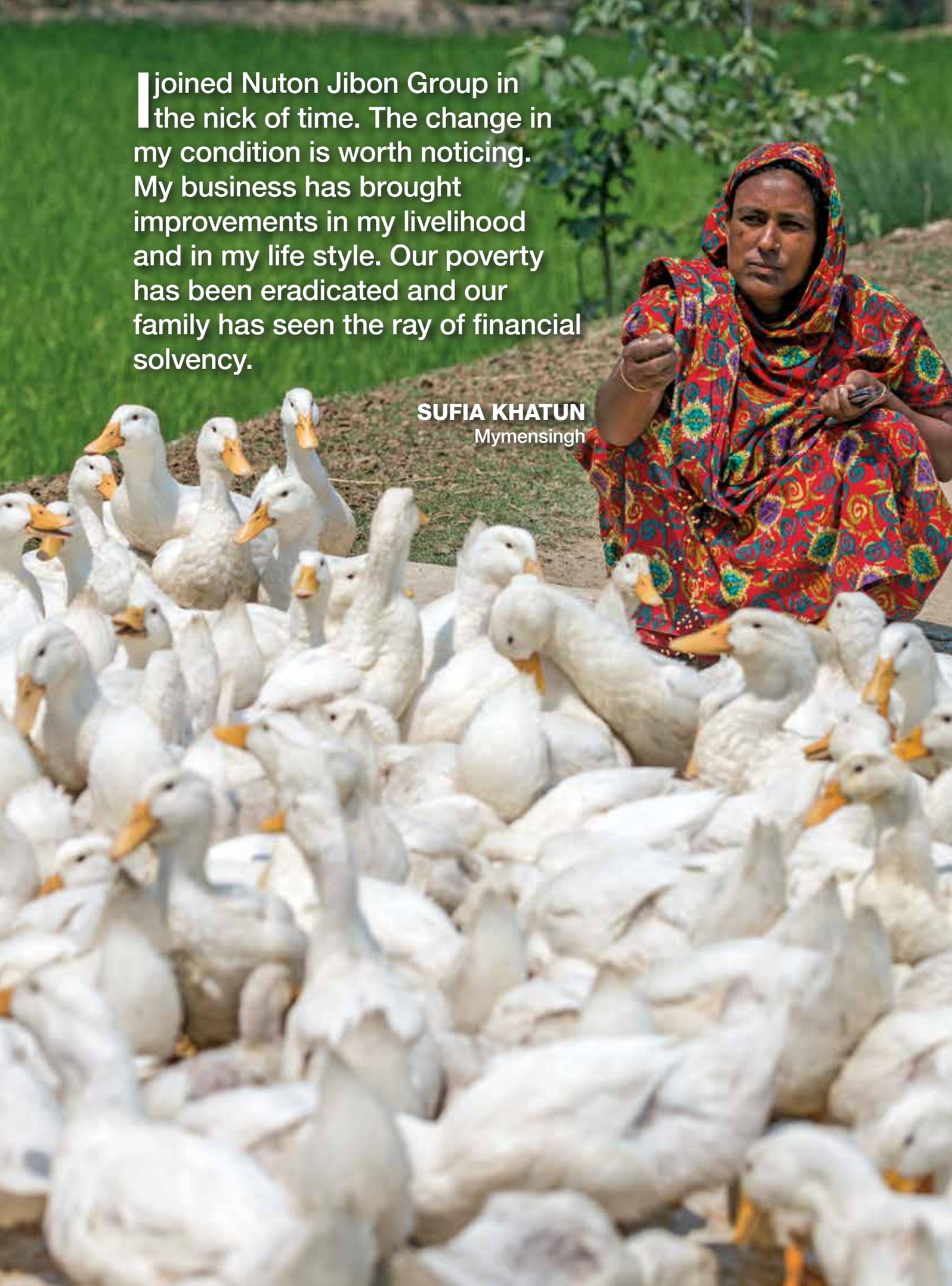
A woman in a yellow sari with a colorful border is working in a field. She is holding a green leafy plant in her right hand. She has a red bindi on her forehead and a gold nose ring. She is wearing several bangles on her right wrist. The background is a lush green field with tall plants.

Shabolombi Fund (SDF's) has helped us enormously for the transformation in our life. We invest these funds in different income generating activities to get maximum economic return in order to build a better livelihood for our family. It has demonstrated tremendous positive impacts on our income level to a substantial extent which in turn allow us to break the vicious cycle of poverty.

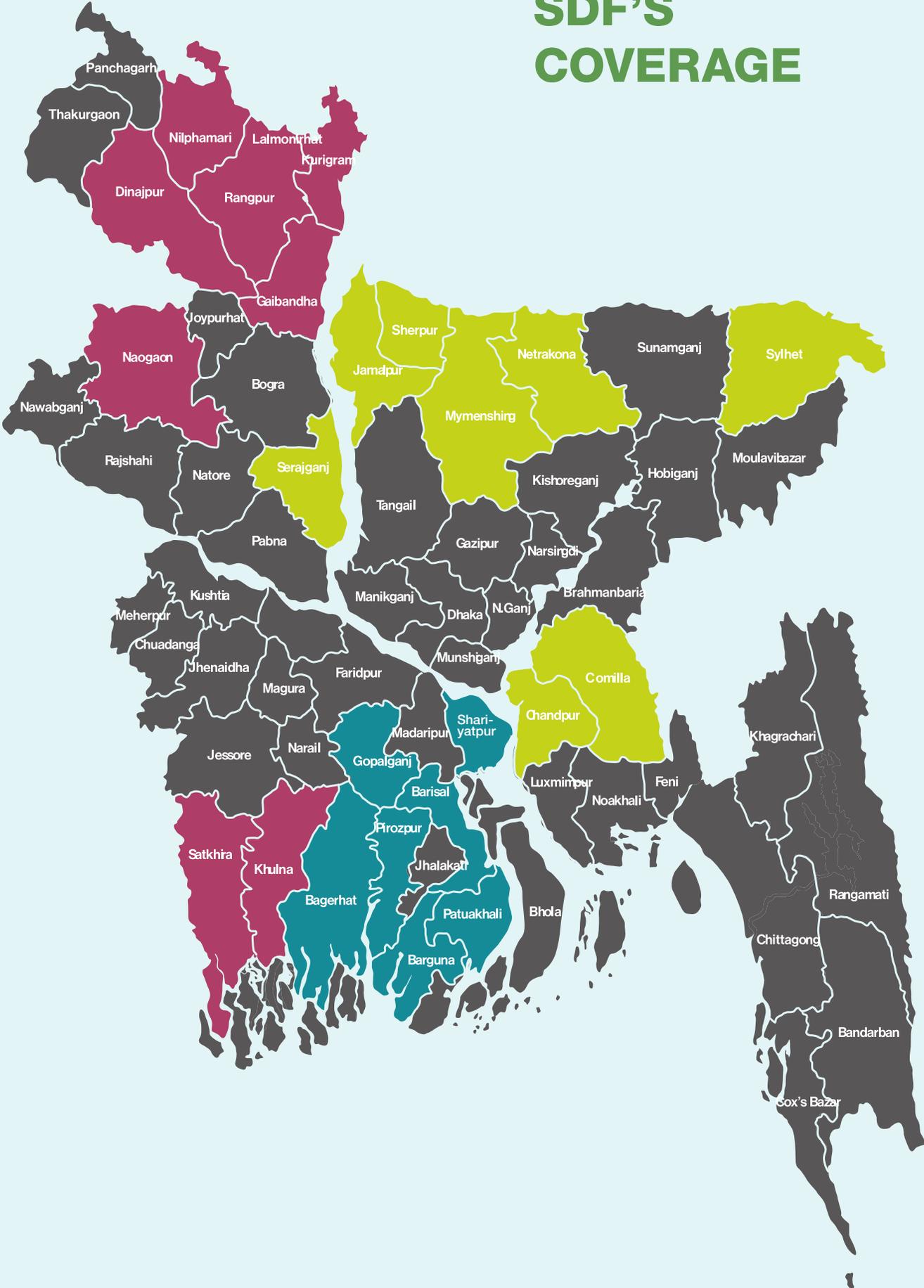
ANJALI RANI
Barguna

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

SUFIA KHATUN
Mymensingh



SDF'S COVERAGE



KHULNA REGION

| SI | DISTRICT | NO. OF CLUSTER | NO. OF UPAZILA | NO. OF UNION | NO. OF VILLAGE |
|----|------------|----------------|----------------|--------------|----------------|
| 1 | KURIGRAM | 6 | 3 | 19 | 190 |
| 2 | RANGPUR | 13 | 7 | 32 | 410 |
| 3 | NILPHAMARI | 6 | 2 | 13 | 190 |
| 4 | DINAJPUR | 5 | 4 | 14 | 160 |
| 5 | GAIBANDHA | 13 | 5 | 43 | 480 |
| 6 | NAOGAON | 6 | 3 | 14 | 180 |
| 7 | SATKHIRA | 11 | 5 | 34 | 350 |
| 8 | KHULNA | 8 | 3 | 17 | 240 |
| | TOTAL | 68 | 32 | 186 | 2200 |

MYMENSINGH REGION

| SI | DISTRICT | NO. OF CLUSTER | NO. OF UPAZILA | NO. OF UNION | NO. OF VILLAGE |
|----|------------|----------------|----------------|--------------|----------------|
| 1 | KURIGRAM | 6 | 3 | 19 | 190 |
| 2 | RANGPUR | 13 | 7 | 32 | 410 |
| 3 | NILPHAMARI | 6 | 2 | 13 | 190 |
| 4 | DINAJPUR | 5 | 4 | 14 | 160 |
| 5 | GAIBANDHA | 13 | 5 | 43 | 480 |
| 6 | NAOGAON | 6 | 3 | 14 | 180 |
| 7 | SATKHIRA | 11 | 5 | 34 | 350 |
| 8 | KHULNA | 8 | 3 | 17 | 240 |
| | TOTAL | 68 | 32 | 186 | 2200 |

BARISHAL REGION

| SI | DISTRICT | NO. OF CLUSTER | NO. OF UPAZILA | NO. OF UNION | NO. OF VILLAGE |
|----|------------|----------------|----------------|--------------|----------------|
| 1 | KURIGRAM | 6 | 3 | 19 | 190 |
| 2 | RANGPUR | 13 | 7 | 32 | 410 |
| 3 | NILPHAMARI | 6 | 2 | 13 | 190 |
| 4 | DINAJPUR | 5 | 4 | 14 | 160 |
| 5 | GAIBANDHA | 13 | 5 | 43 | 480 |
| 6 | NAOGAON | 6 | 3 | 14 | 180 |
| 7 | SATKHIRA | 11 | 5 | 34 | 350 |
| 8 | KHULNA | 8 | 3 | 17 | 240 |
| | TOTAL | 68 | 32 | 186 | 2200 |





POLICY DIRECTIVES

SDF strives for excellence and adopts best practices wherever possible as well as makes every effort to uphold the integrity of work, and remain respectful to those SDF works and serves. This organization is constantly evolving and coping with the changing needs of society. Our goal is to provide assistance contributing towards the betterment of society. Good governance, therefore, has become an integral part of carrying out organization's mission. We explore tomorrow's challenges and build solutions to empower people living in poverty. The Board of Directors and General Body ensure the efficiency and effectiveness of organizational management and control, formulate policies and procedures together with its proper execution for upholding the benchmark of proper implementation of programs, achieving organizational goals and objectives and above all maintaining the accountability and transparency. They do this by making sure the organization runs smoothly and can achieve the goals and objectives.

BOARD OF DIRECTORS



Mr. M. I. Chowdhury

(Former Secretary)
Chairperson

Board of Directors and General Body, SDF



Ms. Aroma Dutta

Executive Director, PRIP Trust and
Member

Board of Directors and General Body, SDF



Dr. Nomita Halder, ndc

(Former Secretary

Ministry of Ministry of Expatriates' Welfare and
Overseas Employment) Member

Board of Directors and General Body, SDF



Mr. Md. Abdul Karim

(Former Principal Secretary)

Managing Director, PKSF and Member
Board of Directors and General Body, SDF



Mr. Arijit Chowdhury

Additional Secretary,

Financial Institutions Division,
Ministry of Finance and Member,
Board of Directors and General Body, SDF



Md. Shahiduzzaman

(Additional Secretary)

Director General, Department of Youth
Development and Member
Board of Directors and General Body, SDF



Dr. Shafique uz Zaman

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



Ms. Sheepa Hafiza

Executive Director

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

THE GENERAL BODY



Mr. Mohammad Ali
(Former Secretary)
Government of the People's
Republic of Bangladesh
Member, SDF General Body



Mr. K.M. Abdus Salam
(Additional Secretary)
Director General, NGO Affairs
Bureau, Prime Minister's Office
& Member, SDF General Body



**Mr. Gazi Mohammad Nurul
Kabir**
(Additional Secretary)
Director General
Department of Social Services
& Member, SDF General Body



Ms. Kazi Rowshon Akter
(Additional Secretary)
Director General
Department of Women Affairs
& Member, SDF General Body



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



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



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



Dr. Shaikh Shamsuddin Ahmed
Professor, Department of Finance,
Faculty of Business Studies,
University of Dhaka
and Member, SDF General Body



Dr. Rudaba Khondker
Country Director
Global Alliance for Improved
Nutrition (GAIN)
& Member, SDF General Body



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

