

Annual Report

2024



Social Development Foundation
Financial Institutions Division, Ministry of Finance





“Safety of environment needs a new life-style. That life-style would not be imposed, it will be a choice. Young people love that life style as a choice. Each young person will grow up as a three zero person — zero net carbon emissions, zero wealth concentration, through building social businesses only, and zero unemployment by turning themselves into entrepreneurs. Each person will grow up as a three zero person, and remain a three zero person all his/her life. That will create the new civilization.”

Honorable Chief Adviser
Professor Muhammad Yunus

World Leaders Climate Action Summit (WLCAS) at COP 29 held in Baku, Azerbaijan on 13th November 2024



Advisor

Ministry of Finance, Science and Technology
Government of the People's Republic of Bangladesh

Message

People living in poverty across the world are financially vulnerable in innumerable ways, because of limited earning opportunities, reliance on unreliable income sources, and limited ability to invest in assets. The Social Development Foundation (SDF), an autonomous organization under the Ministry of Finance, makes every effort to expand the capabilities of extreme poor and poor to enhance their economic ability, live healthy lives, facilitate and nurture their talents and interests, and above all, ensure opportunities to allow them to live in dignity and with self-respect, and exercising their rights properly in the society.

SDF has continued its diversified development programs with a holistic approach for the last 24 years. It fosters its profound philanthropic beliefs and principles into its core policies and strategies. Thus, this organization actively promotes human rights, dignity, gender development, and equality to increase penurious peoples' social, financial, political, and cultural potential through several initiatives.

SDF strives to empower disadvantaged communities through the implementation of integrated programs. Its interventions aim to facilitate the communities' realization of their potential, lift them out of poverty, and fully take advantage of emerging opportunities.

Notably, women's empowerment turned out to be the matter of utmost success for the project as women alone accounted for 95% of the total beneficiaries which throttled their empowerment to a staggering level. They are increasingly and gradually marching into domains predestined for the males. They have been contributing to the country's development and in doing so, they have been exerting outstanding examples and inspiration in shaping the vision and strategy for the government and beyond the horizon.

With a long-term presence at the community level, SDF's programs are tailored to cater to specific development needs and are fine-tuned to produce optimum social benefits. Its integrated approach to poverty alleviation is rooted in an understanding of the web of exclusions that make up complex causes of poverty.

I remain convinced that if we continue to work hard in hand and with dedication to seize the opportunities ahead of us, our future will be bright. Also, I believe that, together, we can transform ourselves into a middle-income nation that is just around the corner and ensure a prosperous future.

Dr. Salehuddin Ahmed



Secretary
Financial Institutions Division
Ministry of Finance

Message

Social Development Foundation (SDF) prepares and publishes an annual report every year containing essential information and data on important activities completed and ongoing projects-programmes etc. In continuation of this, an initiative has been taken to publish an annual report on the activities performed in the calendar year 2024. I applaud this initiative for the overall assessment of their annual activities.

Social Development Foundation (SDF) strives to serve millions of deprived populations, especially women and youth, rebuild rural communities, and strengthen their resilience against disasters and shocks. The steady growth of SDF and its operations over the past two decades illustrates how this organization has brought disadvantaged populations out of poverty by ensuring sustainable development.

SDF is playing a significant role in creating employment opportunities, empowering women, implementing infrastructural development works, strengthening rural economy, reducing poverty-stricken people by creating employment opportunities. Most importantly, SDF is giving skill development

training for the youths to enhance their employability for inclusion in the workforce. Thus, they have been able to manage their risks better, build their assets gradually, develop their entrepreneurship, enhance their earning capacity, and enjoy an improved quality of life.

It has been possible under the prudent leadership of members of the Board of Directors, Managing Directors, members of the management team along with the effort of all the employees who carried out the assigned responsibilities with sincerity and dedication. For this reason, I would also like to extend my heartiest thanks to the SDF team members, all respected stakeholders and well-wishers for their continued assistance and cooperation.

I extend my sincere congratulations and best wishes to all those involved in the preparation and publication of the Annual Report. I wish every success of this initiative

Nazma Mobarek



Message from the CHAIRMAN

ড. মোহাম্মদ আবদুল মজিদ

চেয়ারম্যান, পরিচালনা পর্ষদ

সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন

গফুর আমিনা আর মহেশের এসডিএফ

কালজয়ী কথা শিল্পী শরৎ চন্দ্র চট্টোপাধ্যায়ের ‘মহেশ’ গল্পটি শুরু হয়েছে এভাবে- গ্রামের নাম কাশীপুর। গ্রাম ছোট, জমিদার আরও ছোট, তবু, দাপটে তাঁর প্রজারা টু শব্দটি করিতে পারে না এমনই প্রতাপ।

ছোট ছেলের জন্মতিথি পূজা। পূজা সারিয়া তর্করত্ন দ্বিপ্রহর বেলায় বাটী ফিরিতেছিলেন। বৈশাখ শেষ হইয়া আসে, কিন্তু মেঘের ছায়াটুকু কোথাও নাই, অনাবৃষ্টির আকাশ হইতে যেন আগুন ঝরিয়া পড়িতেছে।

সন্মুখের দিগন্তজোড়া মাঠখানা জ্বলিয়া পুড়িয়া ফুটিফাটা হইয়া আছে, আর সেই লক্ষ ফাটল দিয়া ধরিত্রীর বুকের রক্ত নিরন্তর ঝুঁয়া হইয়া উড়িয়া যাইতেছে। অগ্নিশিখার মত তাহাদের সর্পিলা উর্ধ্বগতির প্রতি চাহিয়া থাকিলে মাথা বিমবিসম করে-যেন নেশা লাগে।

ইহারই সীমানায় পথের ধারে গফুর জোয়ার বাড়ি। তাহার মাটির প্রাচীর পড়িয়া গিয়া প্রাঙ্গণ আসিয়া পথে মিশিয়াছে এবং অন্তপুরের লজ্জাসম্মত পথিকের করুণায় আত্মসমর্পণ করিয়া নিশ্চিন্ত হইয়াছে।...

গফুর এর সংসারের অন্যতম সদস্য গরু ‘মহেশ’ আর মেয়ে আমিনা। ভূপেন হাজারিকা পরাধীন যুগের হতদরিদ্র গফুর মহেশ আর আমিনাকে নিয়ে ভারত বিভাগের পর স্বাধীন দেশে তারা কেমন আছে তার গানে এ প্রশ্ন রেখেছেন শরৎ বাবুর কাছে।

প্রাণিসম্পদ মন্ত্রণালয়ের তথ্যমতে গত বারের ঈদ উল আজহায় কোরবানীর পশুর চাহিদা ছিল ১ কোটি ৭ লাখ।

এর বিপরীতে সরবরাহ ছিল ১ কোটি ৩০ লাখ। সুতরাং বলা যায় বাংলাদেশ প্রাণিসম্পদ উন্নয়নে স্বনির্ভর। এর ফলে গত ৭/৮ বছর আগের তুলনায় পশু আমদানীতে সাশ্রয় ঘটেছে বিপুল পরিমাণ বৈদেশিক মুদ্রা, চামড়া সংরক্ষণে নিজস্ব সক্ষমতায় ঘটেছে যথেষ্ট উন্নতি। ঠিক এ নীরিখে দেখার বা পর্যালোচনার বিষয় হয়ে দাড়িয়েছে বেসরকারী খাতে প্রাণিসম্পদ উন্নয়নে সরকারের বাজেটীয় প্রযত্ন প্রেরণা কতটুকু। বরাদ্দ অনুযায়ী আয় ব্যয় হচ্ছে বা হবে কিনা বিশেষ করে কৃষক গফুর, নতুন প্রজন্ম আমিনা এবং প্রাণিসম্পদের প্রতিনিধি মহেশের।

মোটাতাজাকরণ ধরনের যে তেলসমাতি চালু হয়েছে তাতে নিজের মানসম্মান নিয়ে বংশ গৌরব ও জাতপাত নিয়ে মহেশদের ইদানীং বেঁচে থাকা দায়। মহেশদের এক সময় সম্মান ও কদর ছিল চাষাবাদে সহায়তার জন্য। এখন হালচাষের কাজও করে দেয় মেশিন। মহেশদের এখন কোরবানীর মওশুমে কে কাকে কত দামে বিক্রিযোগ্য করা যাবে সে ধান্দায় থাকে সবাই। এ জন্য তাকে কত কিছু খেতে দেওয়া হয়, তাকে হাইব্রিড পণ্য

বানানোর জন্য। হায় অবস্থা এখন এমন হয়েছে গফুর এক মণ ধানের যা দাম পায় তা দিয়ে এক কেজি গরুর গোশতও পাওয়া যায় না। কোরবানীর কালে মহেশদের হাটে ওঠা, বেচাকেনা, মাংস বানানো, বিলি বন্টন, চামড়া সংরক্ষণ, প্রক্রিয়া করণ- রপ্তানী এবং এমন কি মশলা আমদানী সবই অনিশ্চিতের আধারে।

বাজেটে প্রান্তজনদের সামাজিক নিরাপত্তা জাল বিস্তৃত হচ্ছে। কিন্তু আসন্ন শিক্ষিতজনদের কর্মসৃজনের প্রয়াস প্রচেষ্টায় কোনো কিছুর ভিজিবিলাটি বার বার চশমা পাল্টিয়েও বাড়ছে না। গফুর জমি চাষ করে এক ফসলের জায়গায় দুই তিন ফসল উচ্চ ফলনশীল শস্যের সমাহার ঘটায় কিন্তু তার বিক্রয় মূল্য যেভাবে পড়তে শুরু করেছে ভবিষ্যতে চাষাবাদে টিকে থাকাই মুশকিল হয়ে পড়ে কিনা, আবার খাদ্যশস্য আমদানির পথে হাঁটতে হয় কিনা সবাইকে ভাবিয়ে তুলছে। গফুররা যাবে কোথায়?

সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ) গফুর আমিনা আর মহেশদের জন্য আশার আলোকবর্তিকা নিয়ে দেদীপ্যমাণ।

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১২ই অক্টোবর, ২০০০/২৭শে আশ্বিন ১৪০৭ তারিখে অর্থ মন্ত্রণালয়, অর্থ বিভাগ (ব্যাকিং) শাখা-৯ প্রজ্ঞাপনমূলে সরকার দেশের দরিদ্র জনগোষ্ঠীর জন্য অধিকতর সামাজিক ও অবকাঠামোগত সুবিধা সৃষ্টি, স্থানীয় পর্যায়ে প্রাতিষ্ঠানিক সক্ষমতা বৃদ্ধি, দারিদ্র বিমোচন কৌশলের সহায়ক ভূমিকা পালনের লক্ষ্যে সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ) নামে লাভের নয় এরূপ একটি সম্পূর্ণ স্বায়ত্তশাসিত বেসরকারী প্রতিষ্ঠান কোম্পানী আইন ১৯৯৪ইং এর আওতায় প্রতিষ্ঠা করা হয়। ফাউন্ডেশনের জন্য নিম্নোক্ত ব্যক্তিবর্গের সমন্বয়ে প্রথম গভর্নিং বডি গঠন করা হয়:

চেয়ারম্যান

১) ড. সৈয়দ আবদুস সামাদ, মুখ্য সচিব, প্রধানমন্ত্রীর কার্যালয়, ঢাকা।

সদস্যবৃন্দ

২) বেগম জাকিয়া আক্তার চৌধুরী, সচিব, প্রধানমন্ত্রীর কার্যালয়, ঢাকা।

৩) জনাব বদিউর রহমান, সচিব, স্থানীয় সরকার বিভাগ।

৪) চেয়ারম্যান, এডাব; ৫) ব্যবস্থাপনা পরিচালক, পিকেএসএফ; ৬) ব্যবস্থাপনা পরিচালক, এসডিএফ।

৭) ড. কাজী ফারুক আহম্মদ, প্রেসিডেন্ট, প্রশিকা; ৮) ড. বিনায়ক সেন, সিনিয়র রিসার্চ ফেলো, বিআইডিএস।

৯) মিসেস এঞ্জেল গোমেজ, নির্বাহী পরিচালক, বাঁচতে শেখা।

এ গভর্নিং বডি সংস্থার সংঘ বিধির বিধান অনুযায়ী ২ (দুই) বৎসর মেয়াদের হবে।

এসডিএফ এর রূপকল্প

টেকসই উন্নয়ন এবং নারীর ক্ষমতায়নের মাধ্যমে দারিদ্র্য দূরীকরণ।

এসডিএফ এর উদ্দেশ্য/লক্ষ্য

এসডিএফ সুবিধাবঞ্চিত জনগোষ্ঠীকে সক্ষমতা বৃদ্ধি, গ্রামীণ ক্ষুদ্র অবকাঠামো উন্নয়ন, কর্মসংস্থান সৃজন, স্বাস্থ্য ও পুষ্টি বিষয়ক সহায়তা প্রদান, খাদ্য নিরাপত্তা নিশ্চিতকরণ, এবং সর্বোপরি সমন্বিত ও পরিকল্পিত অর্থনৈতিক কার্যক্রমে সম্পৃক্তকরণে যথাযথ অর্থায়নের মাধ্যমে আর্থ-সামাজিক উন্নয়ন সাধন করা।

কর্মকৌশল

ক্ষুধা ও দারিদ্র্যমুক্ত বাংলাদেশ গড়ার অভীষ্ট লক্ষ্য অর্জনে বাংলাদেশ সরকার এবং বিশ্ব ব্যাংকের আর্থিক সহায়তায় এসডিএফ দেশের দরিদ্র ও অতিদরিদ্র জনগোষ্ঠীর আর্থ-সামাজিক উন্নয়নে গতানুগতিক প্রক্রিয়ার বাইরে ব্যতিক্রমী উদ্ভাবন-কমিউনিটি চালিত উন্নয়ন (Community Driven Development-CDD) কৌশল প্রয়োগ করে দারিদ্র্য বিমোচন কার্যক্রম বাস্তবায়ন করেছে।

এসডিএফ কর্তৃক প্রকল্প বাস্তবায়ন পদ্ধতি (Modality)

এসডিএফ ২০০৩ সালে বিশ্বব্যাংকের আর্থিক সহায়তায় Social Investment Program (SIPP) প্রকল্পটি Apex organization হিসেবে বাস্তবায়ন করেছে। এসডিএফ বিভিন্ন Partner Organization (PO) যেমন- ESDD, TMSS, BEES, DAM, DORP, BCL, RDRS এবং DCC সংস্থাগুলোর মাধ্যমে প্রকল্প কার্যক্রম বাস্তবায়ন করেছে। এক্ষেত্রে, PO নির্বাচনের ক্ষেত্রে বিশ্বব্যাংকের তৎকালীন প্রকিউরমেন্ট নীতিমালা অনুসরণপূর্বক দরপত্র আহ্বান করা হয় এবং যোগ্য সংস্থাগুলোকে অংশীদার হিসেবে নির্বাচন করা হয়।

এসডিএফ সরাসরি প্রকল্প বাস্তবায়নে অংশ না নিয়ে Apex organization হিসেবে সমন্বয়, সক্ষমতা বৃদ্ধি, নীতিগত সহায়তা প্রদান, ভারসাম্য রক্ষা এবং সর্বোত্তম সুবিধা নিশ্চিতকারী হিসেবে ভূমিকা রেখেছে। তবে, প্রকল্পের ডিজাইন অনুযায়ী ২০০৫-২০০৬ সালে SIPP-প্রকল্পের Mid-Term Review (MTR) সম্পন্ন হয়। উক্ত MTR এর সুপারিশ (জাতীয় ও আন্তর্জাতিক কনসালটেন্ট) কর্তৃক প্রাপ্ত সুপারিশ অনুযায়ী এসডিএফ এর পরবর্তী প্রকল্পগুলো সরাসরি বাস্তবায়নের সিদ্ধান্ত নেয়া হয়। এর অংশ হিসেবে এসডিএফ নিজস্ব লোকবল নিয়োগ দিয়ে প্রকল্প বাস্তবায়নের প্রক্রিয়া শুরু করে।

এসডিএফ Partner Organization (PO) এর মাধ্যমে প্রকল্প বাস্তবায়নের অভিজ্ঞতা কাজে লাগিয়ে দক্ষতাকে আরও উন্নত করে এবং সরাসরি প্রকল্প বাস্তবায়নে নিজস্ব ভূমিকা নিশ্চিত করে। এই পদ্ধতি অবলম্বনে এসডিএফ নিজস্ব লোকবল এর মাধ্যমে বিভিন্ন প্রকল্প বাস্তবায়ন করেছে।

নিজস্ব জনবল নিয়োগ

২০১১ প্রতিষ্ঠানের কার্যক্রম সুষ্ঠুভাবে পরিচালনা এবং কাজিত লক্ষ্যমাত্রা অর্জনের জন্য আঞ্চলিক পরিচালক পদ সৃজন করা হয়। এ পদ সৃষ্টির মাধ্যমে অঞ্চল/জেলা/ক্লাস্টার অফিসগুলোর কার্যক্রম আরও কার্যকরভাবে পর্যবেক্ষণ ও সমন্বয় করা সহজতর হয়। আঞ্চলিক পরিচালক পদ নির্ধারণের পাশাপাশি সংশ্লিষ্ট অঞ্চল/জেলা অফিস/ক্লাস্টারের জন্য একটি সুসংগঠিত স্টাফ অর্গানোগ্রাম প্রস্তুত করা হয় (যা মানবসম্পদ নীতিমালা ১৪/০৫/২০১০) এ রয়েছে। প্রণয়নকৃত অর্গানোগ্রাম প্রস্তুতির ক্ষেত্রে সংশ্লিষ্ট এলাকার অফিস ব্যবস্থাপনায় সুনির্দিষ্ট দায়িত্ব বণ্টন নিশ্চিতকল্পে কাজের পরিধি, প্রকল্পের চাহিদা এবং কার্যক্রমের ধরন বিবেচনায় নেয়া হয়। অর্গানোগ্রাম অনুযায়ী প্রয়োজনীয় পদে যথাযথ প্রক্রিয়া অনুসরণ করে দক্ষ ও যোগ্য কর্মী নিয়োগ প্রদান করা হয়। উল্লেখ্য, মাঠ পর্যায়ে এসডিএফ কর্তৃক বাস্তবায়নাধীন কার্যক্রমকে যথাযথভাবে বাস্তবায়নের স্বার্থে SIPP-II প্রকল্পের নকশা অনুযায়ী অঞ্চল গঠন করা হয় এবং আঞ্চলিক পরিচালক নিয়োগ প্রদান করা হয়।

২০২২-২৪ সময়ে এসডিএফ কর্তৃক বাস্তবায়নাধীন RELI প্রকল্পের সফল বাস্তবায়নের লক্ষ্যে প্রকল্পের নকশা অনুযায়ী প্রয়োজনীয় স্টাফ নিয়োগ দেয়া হয়েছে। এ পর্যন্ত এসডিএফ কর্তৃক বাস্তবায়িত প্রকল্পগুলোর মধ্যে এটি অন্যতম বৃহৎ নিয়োগ কার্যক্রম। উক্ত প্রকল্পে ২০২২ সালে ১,৩৫৩ জন, ২০২৩ সালে ১৩০ জন এবং ২০২৪ সালে ৩৬ জন, অর্থাৎ মোট ১,৫১৯ জন স্টাফ নিয়োগ দেওয়া হয়েছে। পাশাপাশি, পূর্বে বাস্তবায়িত NJLIP প্রকল্পের কর্মী ও দক্ষ ৩১১ জন স্টাফকে RELI প্রকল্পে পদায়ন করা হয়েছে। ফলে নিয়োগ ও পদায়নের মাধ্যমে প্রকল্পটিতে সর্বমোট ১,৮৩০ জন স্টাফ অন্তর্ভুক্ত করা হয়েছে। বর্তমানে এসডিএফ কর্তৃক বাস্তবায়নাধীন ৩টি প্রকল্পের কার্যক্রম চলমান রয়েছে। উক্ত ৩টি প্রকল্পে কর্মরত কর্মকর্তা-কর্মচারীদের সংখ্যা যথাক্রমে- আরইএলআইপি-১৬০৩ জন, এসসিএমএফপি (সি-৩)-৩০৯ জন এবং সিপিএসপি-২৬২ জন সহ সর্বমোট ২১৭৪ জন।



বাস্তবায়িত প্রকল্পসমূহের তথ্য

প্রকল্পের নাম	মেয়াদ	প্রধান কার্যক্রম	বরাদ্দ (টাকা)	জেলা
নূতন জীবন লাইভলিহুড ইমপ্রুভমেন্ট প্রজেক্ট (এনজেএলআইপি)	৬ বছর (আগস্ট ২০১৫- জুন ২০২১)	গ্রামীণ দারিদ্র্য বিমোচন	১৮২৫.২৩ কোটি	২২
এম্পাওয়ারমেন্ট অ্যান্ড লাইভলিহুড ইমপ্রুভমেন্ট 'নূতন জীবন' প্রকল্প	৫ বছর (জুলাই ২০১১- ডিসেম্বর ২০১৫)	গ্রামীণ দারিদ্র্য বিমোচন	৮৯৭ কোটি	১৬
ইমার্জেন্সি ফ্ল্যাড ২০০৭ রেস্টোরেশন অ্যান্ড রিকভারি প্রোগ্রাম	৩ বছর (অক্টোবর ২০০৮- জুন ২০১১)	বন্যা দুর্গতদের পুনর্বাসন	১৭৫ কোটি	৩
সাইক্লোন সিডরে ক্ষতিগ্রস্ত এলাকার জীবিকা পুনরুদ্ধারের কৌশল	৩ বছর (সেপ্টেম্বর ২০০৮- জুন ২০১১)	সাইক্লোন সিডর দুর্গতদের পুনর্বাসন	৬৮ কোটি	৪
মঙ্গা মিটিগেশন ইনিশিয়েটিভ পাইলট প্রোগ্রাম	আগস্ট ২০০৫- জানুয়ারি ২০০৭	মঙ্গা কবলিতদের পুনর্বাসন	৫ কোটি	৩
সোশ্যাল ইনভেস্টমেন্ট প্রোগ্রাম প্রজেক্ট (এসআইপি-১)	৯ বছর (এপ্রিল ২০০৩- জুন ২০১১)	দারিদ্র্য বিমোচন	৪১৩ কোটি	৯

এসডিএফ কর্তৃক বাস্তবায়নাধীন বর্তমান প্রকল্পসমূহ

১। রেজিলিয়েন্স, এন্ট্রাপ্রেনিওরশীপ অ্যান্ড লাইভলীহুড ইমপ্রুভমেন্ট (RELI) প্রজেক্ট

প্রকল্প শুরুর তারিখ: ৫ অক্টোবর, ২০২১

প্রকল্পের সময়কাল: ৫ বছর (২০২৬ সাল পর্যন্ত)

প্রকল্পের মূল উদ্দেশ্য: দরিদ্র ও অতিদরিদ্র জনগোষ্ঠীর জীবন মানের উন্নয়ন, সহনশীলতা (Resilience) বৃদ্ধি এবং প্রকল্প এলাকার গ্রামীণ উদ্যোক্তাদের সহায়তাকরণ।

প্রকল্পের বরাদ্দ: বিশ্বব্যাংক এবং বাংলাদেশ সরকার কর্তৃক বরাদ্দকৃত মোট ৩৪০ মিলিয়ন মার্কিন ডলার (বিশ্ব ব্যাংক-৩০০ মিলিয়ন এবং বাংলাদেশ সরকার-৪০ মিলিয়ন) যা বাংলাদেশী টাকায় প্রায় ২,৯০০ কোটি টাকা।

প্রকল্পের উপকারভোগী: কোভিড-১৯ করোনা মহামারীর (যা বিশ্বব্যাপি বিস্তৃত) কারণে আর্থিকভাবে ক্ষতিগ্রস্ত এনজেএলআইপি-র ২৫৫,০০০ জনসহ সর্বমোট ৭৪৪,৬০০ জন উপকারভোগীকে এ প্রকল্পের আওতায় সুবিধা প্রদান করা হচ্ছে যার মধ্যে ৯০ শতাংশ নারী।

প্রকল্প এলাকা: প্রকল্পটি বিবিএস কর্তৃক প্রণীত দারিদ্র্য মানচিত্র অনুযায়ী বাংলাদেশের অধিকতর দারিদ্র্যপীড়িত ১২টি (সিপ-২ এবং এনজেএলআইপি প্রকল্পের আওতায়) ও নতুনভাবে আরও ৮টি জেলাসহ সর্বমোট ২০টি জেলার পিছিয়ে পড়া ৬৮টি উপজেলার ৩২০০টি গ্রাম।

২। সাসটেইনেবল কোষ্টাল অ্যান্ড মেরিন ফিশারিজ প্রজেক্ট (এসসিএমএফপি)

প্রকল্প শুরুর তারিখ: জুলাই, ২০১৮

প্রকল্পের সময়কাল: ৭ বছর (২০২৫ সাল পর্যন্ত)

প্রকল্পের মূল উদ্দেশ্য: মৎস্যজীবীদের ক্ষমতায়ন ও বিকল্প পেশায় রূপান্তর। মৎস্যজীবীদের আর্থ-সামাজিক অবস্থার উন্নয়ন, মৎস্যজীবীদের জীবনমান উন্নয়ন ও নারীদের ক্ষমতায়ন, মৎস্য আহরণের মাত্রা ও ধ্বংসাত্মক মৎস্য আহরণের কার্যক্রম হ্রাস, খাদ্য নিরাপত্তা, শিক্ষা ও চিকিৎসা নিশ্চিতকরণ, স্বাস্থ্য ও পুষ্টির উন্নয়ন সাধন, উদ্যোক্তা তৈরীতে সহায়তাকরণ, টেকসই মৎস্য আহরণ পদ্ধতির মাধ্যমে উপকূলীয় ও সামুদ্রিক মৎস্য সম্পদের সংরক্ষণ।

প্রকল্প এলাকা ও উপকারভোগী: কম্পোনেন্ট-৩ এর কার্যক্রম মোট ১৩টি উপকূলীয় জেলার ৪৫টি উপজেলার আওতাধীন ৪৫০টি গ্রামে বাস্তবায়ন করা হচ্ছে এবং ৫৪,০০০ জন মৎস্যজীবী উপকারভোগী এসসিএমএফপি এর সুবিধা ভোগ করছেন।

৩। আর্থিক প্রণোদনা প্যাকেজ ঋণ কর্মসূচি

কোভিড-১৯ মহামারীর ফলে ক্ষতিগ্রস্ত প্রান্তিক জনগোষ্ঠীর জীবনমান উন্নয়নের নিমিত্ত কুটির, ক্ষুদ্র ও মাঝারী শিল্প খাতের উন্নয়নের মাধ্যমে গ্রামীণ অর্থনীতিকে পুনরুদ্ধার করার জন্য বাংলাদেশ সরকার এসডিএফ-কে ৩০০ কোটি টাকার আর্থিক প্রণোদনা বরাদ্দ দিয়েছে যার মধ্য থেকে ইতোমধ্যে এসডিএফ ২০০ কোটি টাকা গ্রহণ করেছে। সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ) কর্তৃক দেশের ১৩টি জেলার অতিদরিদ্র ও দরিদ্র যারা কুটির ও ক্ষুদ্র এবং মাঝারী শিল্প খাতের সাথে সম্পৃক্ত এমন উদ্যোক্তার মাঝে ঋণ বিতরণ কার্যক্রম অব্যাহত আছে। উপকারভোগীগণ প্রাপ্ত ঋণ ক্ষুদ্র ব্যবসা, গাভী পালন, গরু মোটাতাজাকরণ, ছাগল পালন, হাঁস-মুরগী পালন, মৎস্য চাষ ইত্যাদি ক্ষুদ্র উদ্যোগ কর্মকাণ্ডে বিনিয়োগ করছেন।

এসডিএফ কার্যক্রমের সার্বিক অগ্রগতি ও অর্জন

উপকারভোগী

এ যাবৎ এসডিএফ কর্তৃক বাস্তবায়িত এবং বাস্তবায়নাধীন প্রকল্পের সর্বমোট প্রত্যক্ষ ও পরোক্ষ উপকারভোগীর সংখ্যা প্রায় ৭৩ লাখ।

প্রকল্পভুক্ত গ্রাম ও উপকারভোগী পরিবার

মোট ৯ হাজার ৩১৪টি গ্রামের আওতায় ১৮ লাখ ৫৫ হাজার ৪৫৪টি পরিবারকে প্রত্যক্ষভাবে অন্তর্ভুক্ত করা হয়েছে, যার মধ্যে ৯৬ শতাংশই নারী এবং ৮৭ শতাংশ নারী সদস্য বিভিন্ন নির্বাহী কমিটির মূল পদে নিযুক্ত থেকে সিদ্ধান্ত গ্রহণ এবং কার্যক্রম বাস্তবায়ন করছেন।

সঞ্চয় ও অভ্যন্তরীণ ঋণ কার্যক্রম

উপকারভোগীদের নিজস্ব সঞ্চয়ের মাধ্যমে গঠিত তহবিল (২৭৯.৪৯ কোটি টাকা) থেকে মোট ১.৮৮ লাখ উপকারভোগীকে ২৯৩.৪৮ কোটি টাকা অভ্যন্তরীণ ঋণ (ঘূর্ণায়মান) প্রদানের মাধ্যমে আত্মকর্মসংস্থানের সুযোগ সৃষ্টি করা হয়েছে। এই ঋণের অর্থ ব্যবহার করে তারা বিভিন্ন জীবনভিত্তিক কর্মকাণ্ডে সাফল্য অর্জন করেছে।

স্বাবলম্বী ঋণ কার্যক্রম ও জীবিকায়ন উন্নয়ন

আর্থ-সামাজিক উন্নয়ন কাজের অংশ হিসেবে এ পর্যন্ত আয়বৃদ্ধিমূলক কর্মকাণ্ডে ১০.৮০ লক্ষ দরিদ্র ও অতিদরিদ্র পরিবারকে এ পর্যন্ত মোট ৪০৮২ কোটি টাকা ঘূর্ণায়মান ঋণ প্রদানের মাধ্যমে আত্মকর্মসংস্থানের সুযোগ সৃষ্টি করা হয়েছে।

সুবিধাবঞ্চিত ও সহায়-সম্বলহীনদের জন্য এককালীন অনুদান

এসডিএফ-এর কর্ম এলাকার মোট ৪৭ হাজার ৫৫০টি পরিবারকে ২৩.১২ কোটি টাকা এককালীন অনুদান হিসেবে প্রদান করা হয়েছে। অনুদান প্রাপ্তদের ৪৪ হাজার ৬৬৭ (৯৪%) জন ইতোমধ্যে প্রাপ্ত অনুদান বিনিয়োগ করে আয় বৃদ্ধিমূলক কাজ শুরু করেছেন। এছাড়াও, এ সকল সহায় সম্বলহীন সুবিধাবঞ্চিত সুফলভোগী এখন সম্পদের মালিক হয়েছে।

যুবদের দক্ষতা উন্নয়ন ও কর্মসংস্থান

মোট ১ লক্ষ ১৩ হাজার জন বেকার যুবদের দক্ষতা উন্নয়নমূলক প্রশিক্ষণ প্রদান করা হয়েছে এবং প্রশিক্ষণ প্রাপ্তদের মধ্যে প্রায় ১ লক্ষ ১ হাজার (৮৯%) জন বেকার যুব'র বিভিন্ন শিল্প কারখানা ও বাণিজ্যিক প্রতিষ্ঠানে কর্ম-সংস্থান হয়েছে। তারা এখন ১০,০০০/- থেকে ১৫,০০০/- মাসিক আয় করছে।

যুব ক্ষুদ্র উদ্যোক্তা উন্নয়ন

ইতোমধ্যে ১৮২৪জন যুব ক্ষুদ্র উদ্যোক্তা হিসেবে তাদের ব্যবসা প্রতিষ্ঠান স্থাপন করেছে। বর্তমানে তারা আরও ১৬০০জন যুবকে তাদের ব্যবসার কর্মী হিসেবে নিয়োগ দিয়েছে।

পুষ্টি সচেতনতা ও সেবা কার্যক্রম

- স্বাস্থ্যসেবা প্রাপ্তির জন্য উপযুক্ত মা ও শিশুদের চিহ্নিত করা এবং সংগঠিত করা;
- পুষ্টিকর খাবারের গুরুত্ব, স্বাস্থ্যকর জীবন ও শিশুর যত্ন সম্পর্কে উপকারভোগী সদস্যদের মধ্যে সচেতনতা বৃদ্ধি করা;
- উপকারভোগী সকল পরিবারের জন্য হাত ধোয়ার স্টেশন স্থাপন করা;

- উপকারভোগী পরিবারে উপকরণ সহায়তা প্রদান যেমন- বসতবাড়ির আগুিনায় সবজি চাষের জন্য মৌসুমি সবজি বীজ সরবরাহ করা;
- গর্ভবতী এবং স্তন্যদানকারী মায়েদের নিয়মিত আয়রণ ট্যাবলেট প্রদান এবং কৃমিমুক্ত করা জন্য পাঁচ বছরের কম বয়সী শিশুদের কৃমিনাশক ট্যাবলেট এবং ভিটামিন 'এ' ক্যাপসুল বছরে দুবার খাওয়ানো নিশ্চিতকরণ;
- উপকারভোগী পরিবারের সন্তানদের সম্প্রসারিত টিকাদান কর্মসূচির আওতায় আনতে সচেতনতা বৃদ্ধি করা;
- কিশোরী মেয়েদের প্রজননের স্তরে যথাযথভাবে টিট্যানাস টক্সাইড টিকা প্রদান নিশ্চিতকরণ।

গ্রামীণ ক্ষুদ্র অবকাঠামো উন্নয়ন

এসডিএফ এর আর্থিক ও কারিগরী সহায়তায় গ্রাম সমিতির সরাসরি অংশগ্রহণ ও তত্ত্বাবধানের মাধ্যমে ক্ষুদ্র গ্রামীণ অবকাঠামো উন্নয়ন কার্যক্রম বাস্তবায়ন করা হয়। বাস্তবায়নকৃত অবকাঠামোর তথ্যচিত্র:

উপ-প্রকল্প/ কাজের ধরণ	কাজের বিবরণ	উপ-প্রকল্প/ কাজের ধরণ	কাজের বিবরণ
রাস্তা	৩,৬৫৫ কিলোমিটার	কাঠের পুল	৩৪টি
কালভার্ট	৬,৪৪৬টি	অন্যান্য	৫০টি
নলকূপ	১৮,৯৯৬টি	গ্রাম সমিতি অফিস ভবন	৬,২২৩টি
ক্ষুল ঘর মেরামত	৮৬টি	এনজেসিএস ভবন নির্মাণ (জেলা-২১টি, উপজেলা-৮৮টি)	৩,৪৫৩ কিলো মিটার

সুশাসন প্রতিষ্ঠা ও জবাবদিহিতা কার্যকরণ

প্রকল্পের সকল পর্যায়ে সুশাসন ও জবাবদিহিতা নিশ্চিত করার জন্য সকল গ্রামে সোশ্যাল অডিট কমিটি কার্যকর রয়েছে এবং তারা ডিসপ্লেবোর্ডসহ সকল তথ্য নিয়মিত হালনাগাদ করা হচ্ছে। এ ছাড়াও বাস্তবায়িত প্রকল্পসমূহের ৯৭ শতাংশ গ্রামে কমিউনিটি মূল্যায়ন প্রক্রিয়া (CAP) এবং সুশাসন ও জবাবদিহিতা কর্মপরিকল্পনা (GAAP) বাস্তবায়ন করা হচ্ছে। এর পাশাপাশি প্রকল্পভুক্ত গ্রাম এবং এসডিএফ পর্যায়ে যে কোন ধরনের অভিযোগ নিষ্পত্তি করার জন্য Grievance Redress Service কার্যকর রয়েছে।

তথ্য ও যোগাযোগ প্রযুক্তির ডিজিটাইজেশন

- সঞ্চয় ও ঋণ কার্যক্রমের আওতায় সদস্যদের মাঝে ঋণ প্রদান এবং ঋণ আদায় সংক্রান্ত হালনাগাদ তথ্যের পূর্ণাঙ্গ নিরাপত্তা বিধান এবং প্রয়োজনীয় প্রতিবেদন তৈরী সহজীকরণ নিশ্চিত করার উদ্দেশ্যে এনজেএলআইপি প্রকল্পভুক্ত ৫,৭০০টি গ্রামে ওয়েবভিত্তিক কম্পিউটারাইজড 'লোন ম্যানেজমেন্ট সিস্টেম (এলএমএস)' ব্যবহার করা হচ্ছে।
- সকল প্রকার উন্মুক্ত দরপত্র এবং নিয়োগ বিজ্ঞপ্তি অনলাইনে (SDF এবং CPTU এর ওয়েব সাইট e-GP) প্রকাশ করা হয়। এছাড়াও বাৎসরিক ক্রয় পরিকল্পনা (Procurement Plan) এবং ক্রয় সংক্রান্ত যাবতীয় তথ্য বিশ্ব ব্যাংকের ভবন Portal এর Systematic Tracking of Exchanges in Procurement (STEP) এ নিয়মিত Upload করা হয়।
- সম্প্রতি মনিটরিং ব্যবস্থা আধুনিকীকরণের জন্য Geo-enabling Monitoring System (GEMS) চালু করা হচ্ছে।
- আর্থিক ব্যবস্থাপনা অধিকতর সহজ, স্বচ্ছ এবং আধুনিকীকরণের জন্য Block Chain প্রবর্তন করার পরিকল্পনা রয়েছে।

প্রকল্পের দীর্ঘমেয়াদী ফলাফল (Impact)

- গ্রাম সংগঠনের আওতায় ১০.৮৯ লক্ষ সদস্যকে প্রকল্প সেবার আওতায় আনা হয়েছে যার মধ্যে ৯৫ শতাংশই নারী এবং বিভিন্ন নির্বাহী কমিটির মূল পদে ৯৭ শতাংশ নারী সদস্য নিযুক্ত থেকে সিদ্ধান্ত গ্রহণ এবং কার্যক্রম বাস্তবায়ন করছেন।
- এসডিএফ কর্তৃক বাস্তবায়িত এবং বাস্তবায়নাধীন প্রকল্পের চিহ্নিত প্রত্যক্ষ উপকারভোগীর সংখ্যা ১০.৮৯ লক্ষ এবং প্রত্যক্ষ ও পরোক্ষ সুবিধাভোগীর সংখ্যা প্রায় ৭০ লক্ষ।
- ১১৩,১১৬ জন বেকার যুবদের দক্ষতা উন্নয়নমূলক প্রশিক্ষণ প্রদান এবং ১০১,৩২৬ জন বেকার যুব'র কর্মসংস্থান করা সম্ভব হয়েছে। বর্তমানে তারা তাদের পরিবারের জীবনমাণ উন্নয়নে সহায়তা করতে পারছে।
- পুষ্টি বিষয়ক সহায়তা প্রদানের ফলে ৮৪৯,৬৩০ জন দরিদ্র, অতিদরিদ্র ও ঝুঁকিপূর্ণ সদস্যকে গর্ভকালীন এবং সন্তান জন্মদান পরবর্তী যত্ন, পুষ্টিকর খাবার, সুস্বাস্থ্য, শিশুর পরিচর্যা ইত্যাদি বিষয়ে সচেতনতা বৃদ্ধি করা হয়েছে। এছাড়াও ২৪৫,৬২৪ জন দরিদ্র, অতিদরিদ্র ও ঝুঁকিগ্রস্ত সদস্যকে ফ্রি মেডিকেল ক্যাম্পের মাধ্যমে চিকিৎসা সেবা প্রদান করা হয়েছে এবং পরিছন্নতা কর্মসূচীর আওতায় ৪২৩,৮৬১টি হাতধোয়া স্টেশন (টিপি ট্যাপ) স্থাপন করা হয়েছে।
- গ্রামীণ অবকাঠামো উন্নয়ন কার্যক্রম বাস্তবায়নের ফলে ২২ লক্ষ দরিদ্র ও অতিদরিদ্র খানা সরাসরি উপকৃত হয়েছে এবং নিরাপদ বিশুদ্ধ পানির প্লান্ট ও টিউবওয়েল ব্যবহার করার কারণে প্রকল্পভুক্ত গ্রামে জলবাহিত রোগের প্রবণতা উল্লেখযোগ্য হারে হ্রাস পাচ্ছে এবং লক্ষাধিক জনগোষ্ঠী, ধনী এবং মধ্যবিত্ত শ্রেণী নির্বিশেষে মোট ৭.১০ লক্ষ উপকারভোগী এর সুফল ভোগ করছে।
- গ্রাম পর্যায়ে গ্রামীণ সংগঠন প্রতিষ্ঠায় দরিদ্র জনগোষ্ঠীর জীবনমান উন্নয়নে অভূতপূর্ব সাফল্য অর্জিত হয়েছে এবং দারিদ্র্যমুক্ত বাংলাদেশ গড়ার নিমিত্ত “সহস্রাব্দ উন্নয়ন লক্ষ্যমাত্রা (এমডিজি)” অর্জনে সরকারের সহায়ক হিসেবে এসডিএফ গুরুত্বপূর্ণ ভূমিকা পালন করেছে। এর ধারাবাহিকতায় বর্তমানে জাতিসংঘ ঘোষিত ১৭টি “টেকসই উন্নয়ন লক্ষ্যমাত্রা (এসডিজি)” এর মধ্যে এসডিএফ ৯টি লক্ষ্যমাত্রা অর্জনে সরকারের সহায়ক হিসেবে কর্মসূচি বাস্তবায়ন করছে।

বিশ্ব ব্যাংক কর্তৃক এসডিএফ কে স্বীকৃতি প্রদান

এসডিএফ কর্তৃক বাস্তবায়িত প্রকল্পসমূহের কার্যক্রম অত্যন্ত সফলভাবে সম্পাদিত হওয়ায় সংস্থাটি ২০১৬ সালে বিশ্ব ব্যাংকের ‘দক্ষিণ এশিয়া অঞ্চল ভাইস প্রেসিডেন্ট ইউনিট (এস.এ.আর.ভি.পি.ইউ) এক্সিলেন্সি অ্যাওয়ার্ড’ লাভ করে। এই মর্যাদাপূর্ণ পুরস্কার এসডিএফ-এর দক্ষতা, সাফল্য এবং উন্নয়নমূলক কার্যক্রমের আন্তর্জাতিক স্বীকৃতি হিসেবে বিবেচিত হয়। উল্লেখ্য, বাংলাদেশে কোনো সংস্থা কর্তৃক এই ধরনের সম্মানজনক পুরস্কার অর্জন এটিই প্রথম।



ড. মোহাম্মদ আবদুল মজিদ

Message from the **MANAGING DIRECTOR**



Md. Nurul Amin
Managing Director
SDF


The world has faced waves of uncertainty over the past few years, and the third wave of the SARS-CoV-2 variant, Omicron, was no exception. It sent shockwaves through economies worldwide, but Bangladesh once again proved that resilience is in its DNA. Not only have we recovered, but we have emerged stronger, driving a vigorous post-pandemic recovery that stands as a testament to our people's determination and hard work.

At the Social Development Foundation (SDF), we have been at the heart of this transformation, ensuring that the most vulnerable and marginalized communities are not left behind. Our mission is deeply rooted in the vision of Hon'ble Chief Adviser Dr. Muhammad Yunus's Three Zero Theory—striving for zero poverty, zero unemployment, and zero net carbon emissions. With unwavering support from the Government of Bangladesh and the

World Bank, we continue to push the boundaries of what is possible in poverty alleviation and sustainable development.

Our journey began in the rural landscapes of Jamalpur and Gaibandha, where we set out with a simple yet powerful goal—to uplift communities through financial inclusion, entrepreneurship, and resilience-building. Today, that mission has grown into a nationwide movement. In 2024, projects like the Resilience, Entrepreneurship Development, and Livelihood Improvement (RELI) project, the Sustainable Coastal and Marine Fisheries Project (SCMFP), and the Credit Program Under Stimulus Package (CPSP) have made significant strides in empowering communities and driving economic growth.

At SDF, we believe in
Community-Driven Development



(CDD)—an approach that places power directly in the hands of the people. Development is most effective when communities take ownership of their progress, making decisions that shape their futures. Whether it's through community finance, women's empowerment, youth employment, infrastructure development, or health and nutrition initiatives, we tackle poverty from all angles.

Our commitment to zero poverty is not just a vision—it's a measurable goal. We are working tirelessly to uplift 8 million people across 35 districts, 202 Upazilas, and 9,333 villages. Special emphasis is placed on women's empowerment, youth employment, and the growth of small and medium enterprises, as these are the key drivers of a zero-unemployment society.

SDF's contributions align closely with Bangladesh's national development priorities. Our work has played a critical role in achieving 5 of the 8 Millennium Development Goals (MDGs) and addressing 11 of the 17 Sustainable Development Goals (SDGs). By focusing on poverty reduction and shared prosperity, we are making tangible progress toward a more inclusive and equitable future.

This Annual Report offers a comprehensive look at our impact—our strategies, results, and the stories of change that define our work. From youth employment and entrepreneurship to women's economic empowerment and

sustainable community development, our efforts go beyond short-term relief to create long-lasting transformation.

Yet, our vision extends even further. A sustainable future is not a choice—it is a necessity. We are committed to environmental stewardship, ensuring that economic progress does not come at the cost of our planet. Every initiative we undertake is designed with sustainability at its core, bringing us closer to a future where zero net carbon emissions are not just an aspiration, but a reality.

None of this would have been possible without the unwavering support of our partners—the Government of Bangladesh, the World Bank, our Board of Directors & General Body and, most importantly, the communities we serve. Together, we are not just implementing programs; we are reshaping lives.

At SDF, we remain steadfast in our mission. We are more than an organization—we are a catalyst for change. And as we look ahead, we do so with the conviction that zero poverty, zero unemployment, and zero net carbon emissions are not distant dreams, but achievable milestones for Bangladesh and beyond.

Thank you.



Md. Nurul Amin

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24 Years of SDF

SOCIAL DEVELOPMENT

Facilitating social transformation through livelihood support, capacity development, employment generation, women empowerment, access to finance, infrastructure development, health and nutrition, and community development, filled a unique niche by reaching the

uncovered, the most vulnerable, and the poorest. It has also proven the leadership ability of women, who occupy the majority of decision-making positions in the village institutions and play an active role in the poverty reduction efforts of their communities.

CDD APPROACH

This approach strengthens the rural community to prioritize needs, manage resources, and implement subprojects. This consequently helps empower them to play an active role in shaping poverty reduction efforts at the local level. SDF

has also been successful in penetrating the hardcore poor, making them self-reliant, and building sustainable local-level institutions through this approach.

COMMUNITY INVESTMENT

The conceptual tools did not allow for doubts-social investment gave a 'real return', 'generated dividends,' it was a stabilizer for the economy; the 'human capital' was being enhanced. In the past,

the main objective of social protection was to 'guarantee income'. Today it is 'making work pay', a different perspective.

SOCIO-ECONOMIC UPLIFTMENT

The graduation approach blends elements of livelihood transformation, speeding up the process of rural regeneration, social protection, financial inclusion, and social integration. Multidimensional supports are intended to address the immediate needs of

project beneficiaries using grants, financial and non-financial services, as well as long-term investments in life skills and technical skills training, enterprise development, positive behavior change, savings, and financial planning.

INCLUSION

SDF has mobilized the excluded hardcore poor and poor with a special focus on women and youth to build accountable, inclusive, and transparent village institutions. It has made significant advancements in planning, implementation, monitoring, and evaluation to organize the hard-core poor and poor to build their institutions

for sustainable livelihoods. We have also made momentous accomplishments in establishing linkages with GO/NGO service providers to leverage resources, incorporating unemployed youth in the development process; and institutionalizing effective learning through participatory monitoring.

FINANCIAL INCORPORATION

Financial resources have been transferred directly as grants to the villages based on village size and subject to satisfactory attainment of agreed milestones to ensure that resources reach their target beneficiaries. It has successfully

increased beneficiary incomes, participation, and access to finance, increased empowerment of the predominantly female beneficiaries, and positively impacted youth employment, food security, and social attendance.

SECOND GENERATION INSTITUTIONS

To sustain the gains of the past and explore new opportunities, village institutions are aggregated at a higher level and networked as a federation. This is helping to maximize the benefits through economies of scale, better bargaining power, greater reduction of risks, as well as expanding income and employment opportunities to the members of village-level institutions. It

has aimed at creating sustainable livelihood options for the hardcore poor and poor enabling them to be self-reliant through phenomenal initiatives like establishing the Community Society. At one stage SDF will withdraw its support from these districts and clusters and only provide occasional guidance as per the time.



VISION

To eradicate poverty through sustainable development and women empowerment.



MISSION

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





CORE VALUES

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



WHAT WE DO

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



Score Card

(2000-2024)

Number of
Village covered



9,333 (35
Districts)

Extreme poor and Poor
HHs mobilized



1,630,786

Beneficiaries
accumulated savings
(including youths)



1,855,454

Savings accumulated
(BDT million, including
youth)



2,794.90

Amount of VDF
disbursed (BDT million)



34,617.60

Borrowers group
member received
Sabolombi loan and
started IGAs



1,080,230

Amount of Sabolombi
loan disbursed (BDT
million)



40,828.40

A number of vulnerable
received OTG



383,880

Youths received skill
development training



113,116

Youths employed (wage and self)



101,326

Students received Study Support Grant



940

Gram Samiti office building constructed



6,223

KM of HBB/BFS road constructed



3,655

Culvert Constructed

6446



Tube-wells installed

18,996



WTP Solar street light



1,801

Covid-19 affected downgraded NJLIP beneficiaries received a OTG from the RELI project

254,555

Pregnant and lactating mothers received a maternal allowance



13,722

Mothers received an allowance for the caesarian operation



1,223

Producer Groups (PG) formed



8,660

Second Generation Institutions formed (Upazila and District)

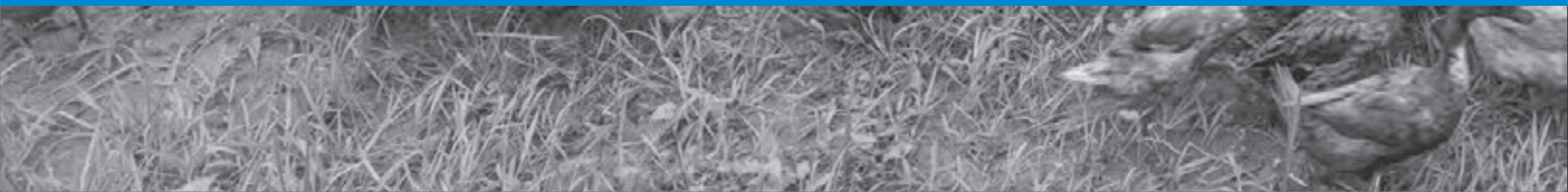
361

Upazila and District level marketplace development



109

Source: MEL





RESILIENCE, ENTREPRENEURSHIP, AND LIVELIHOOD IMPROVEMENT (RELI) PROJECT



Participation, interaction, and mobilization are some of the important guiding principles of SDF's project implementation strategies toward building a society free from deprivation, discrimination, and poverty.

SDF started implementing the RELI Project to predominantly address the emergency economic initiatives of the Government of Bangladesh to fight the COVID-19 crisis and climate-induced events. The RELI Project was adopted to focus on livelihood support for the vulnerable people and support their recovery and resilience-building, employment generation, entrepreneurship development, and post-crisis economic recovery preparation in the intervening areas. The project builds on the successful experience of rural poverty alleviation achieved by its predecessor projects--Social Investment Program Project-I and II, and Nution Jibon Livelihood Improvement Project (NJLIP). Evaluations of past World Bank-supported community-driven development (CDD) projects confirmed that they significantly contributed to achieving rural development and poverty reduction. As the RELI's approach to livelihood improvement support to the rural poor and extreme poor is essentially similar to that of NJLIP, most project activities of RELI Project have been adjusted to provide a timely and effective response to the disruptions created by the COVID-19 pandemic, to support post-crisis economic recovery, and to ensure greater resilience of beneficiaries.

Snapshot of RELI

Project started: July, 2021

Timeline: 5 years (2021-2026)

PDO: Improve livelihoods of the poor and extreme poor, enhance their resilience, and support rural entrepreneurship in project areas.

Purpose of RELI Project:

- Immediate livelihood support for rural communities;
- Impacts of COVID-19 and climate-induced events on vulnerable rural households;
- Recovery and resilience building;
- Rural households to graduate out of poverty through IGAs;
- Support NJLIP beneficiaries fallen back into poverty; and
- Rural entrepreneurship for sustained post-pandemic economic recovery.

Area selection: Poverty-prone areas as identified by HIES 2016

Coverage: 3,200 villages in 20 poverty-prone districts (8 new and 12 previous project-intervened districts).

Target Beneficiaries: The RELI Project has been covering 744,600 beneficiaries including 255,000 NJLIP beneficiaries, of which more than 97 percent are women.

Budget: US\$ 341 million (US\$ 300 million is being provided by the International Development Association (IDA), US\$ 40 million as counterpart funds from the Government of Bangladesh whilst US\$ 1 million is from the local beneficiaries as matching grants.

Components:

- A. Community Institutions and Livelihood Development
- B. Business Development and Institutional Strengthening
- C. Project Management, Monitoring, and Learning
- D. Contingent Emergency Response Component

Type of funding support:

Village Development Fund (VDF)

- Institutional Development Fund (IDF)
- Revolving (Shabolombi) Fund (RF)
- Community Works Fund (CWF)

Poverty Alleviation Fund (PAF) in response to COVID-19

- Special grants to bring the downgraded beneficiaries to meet the need to cushion the effects of the pandemic
- One Time Grants to vulnerable people (OTG)
- Savings Matching Grants (SMG)
- Livelihood support in case of a localized disaster

Others

- Health and Nutrition Support Fund
- Development and Strengthening of Second-tier Institutions Development Fund (IDF) and Performance Support Fund (PSF)
- Commercial Agriculture and Rural Entrepreneurship(CARE) Fund
- Employment Generation Support Fund



INSTITUTION BUILDING

Institution Building is the main vehicle of underprivileged people's empowerment propels. SDF is mobilizing the excluded hardcore poor and poor with a special focus on women and youth to build accountable, inclusive, and transparent village institutions. These institutions tend to be multipurpose institutions adapting to the emerging challenges of a changing society on economic development and women empowerment. The community has been bringing together all the extreme poor and poor in the villages under RELI Groups(RGs), setting up their village-level institutions of Gram Parishad (GP), Gram Samiti (Executive Committee), Village Credit Organization (VCO), Sanchay Committee (SC), etc. and providing financial and technical assistance to the group members for starting income generating activities. SDF strives to empower women while making communities, especially village institutions, more sustainable.

Information and Communication(IEC) campaigns and village selection

Information campaigns and workshops were conducted at district, Upazila, and village levels with different stakeholders to introduce project objectives and activities. Through various communication campaigns, all the

information and benefits of the project were shared with the villagers and their readiness prompted SDF to select the villages and start working on those areas.

Identification of beneficiaries through Participatory Identification of the Poor (PIP) and formation of village organization

To identify potential beneficiaries, a Participatory Identification of the Poor (PIP) was conducted at the village level. Before that, training was provided to potential beneficiaries on the ten steps of PIP for the identification of targeted households. The community, with the assistance of project staff, identified the extreme poor, poor, vulnerable,

indigenous people (IPs), returning jobless migrants, and unemployed/underemployed youths as per set criteria. In the intervening time, PIP has been completed in 3,200 villages. Subsequently, 3,200 village organizations have been constituted under 128 clusters in 20 districts of five regions.

Regions

Jashore, Mymensingh, Barishal, Cumilla and Rangpur.

Districts

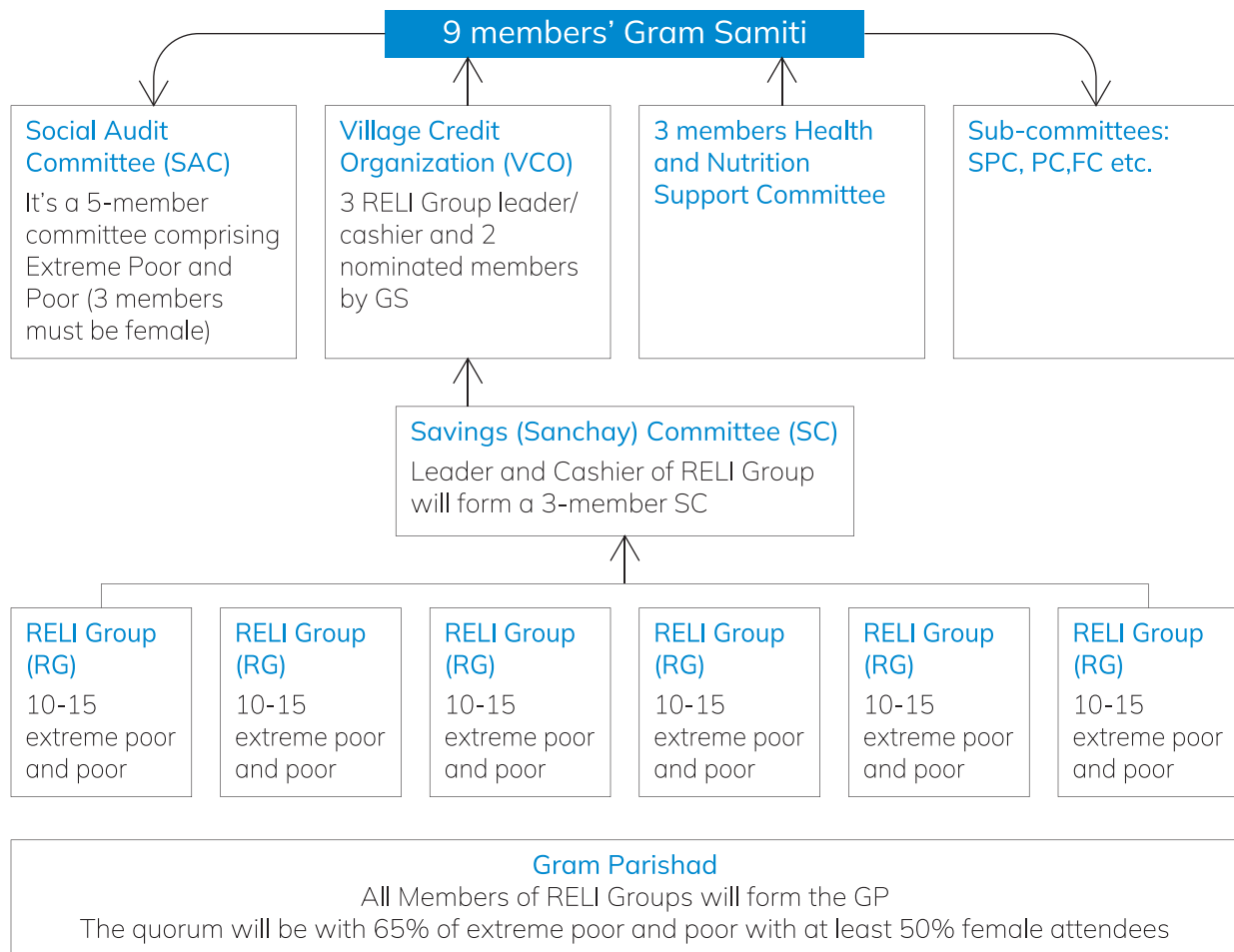
Mymensingh, Sherpur, Netrokona, Kishoreganj, Chattogram, Laksmipur, Chandpur, Barishal, Patuakhali, Pirojpur, Khulna, Magura, Jhenaidah, Chapainababganj, Naogaon, Rangpur, Dinajpur, Nilphamari, Lalmonirhat and Kurigram.

Clusters

Jashore: 32, Rangpur: 25, Mymensingh: 29, Barishal: 22 and Cumilla: 20 of 5 regions (Jashore: 800, Rangpur: 625, Mymensingh: 725, Barishal: 550 and Cumilla: 500) along with formation of NJG, SC, GS, VCO, SAC, HNSC etc.

- Overall, 43,079 RELI Groups (RG) have been formed and constituted;
- The number of RG members is 576,875, of which 358,409 are extreme poor, 176,858 are poor and 41,608 are youths.

Diagram of Village Institutions



ACHIEVEMENTS

In 2024, **38,400 monthly meetings** of Gram Samiti (GS) were conducted and decisions were made through participatory discussions;

Also, **12,800 quarterly meetings** of Gram Parishad (GP) were held and took decisions along with ensuring its proper implementation;

A total of **12,800 quarterly meetings** of the Social Audit Committee (SAC) were held and decisions were made to ensure its proper implementation;

Besides, **32,695 leaders** of different committees received training on leadership development for improving their skills in conducting meetings, making participatory decisions, writing meeting minutes, etc.;

Moreover, **22,244 leaders** and members received training on governance and accountability for developing skills in conducting GAAP and CAAP in the villages effectively and efficiently;

In respect of the institution Development Fund (IDF), a total of **3,200 villages** received IDF fund of BDT 2,395.78 million and purchased land for GS office building construction;

Additionally, **32,803 VCO leaders** and members received training on savings and credit management to enhance skills in distributing and realizing loans and keeping proper documents;

Furthermore, **145,172 members** received training on the Community Operational Manual (COM) for operating the village organization according to the rules and regulations.



LIVELIHOOD DEVELOPMENT

We work to achieve economic and social changes in ultra-poor households, assist them in getting access to mainstream development programs, and create aspirations among severely disadvantaged groups. Through the [Livelihood Development](#) program, SDF bridges the gap between their desire and action to translate the target into reality. We are focusing on the unmet needs of the poor and marginalized, especially women, including areas of extreme deprivation, protecting the rights of the poor. We are providing financial support, market and technical assistance, value chain development, and business development support to the rural poor community to upgrade their lives and livelihoods.

ACHIEVEMENTS

It is worth mentioning that 100% of vulnerable beneficiaries have received a one-time grant and 95% of them began savings. Of this, 13,082 members initiated income-generating activities taking Sabolombi Fund (Revolving Fund) from the Village Credit Organization (VCO). A total of 96,700 loans were received to begin their IGAs during this reporting period. The highest investment was made in the livestock subsector and the lowest investment was in the fisheries subsector. The vaccination campaign was completed in 2,119 villages and 54,566 members were directly benefitted. A total of 146,515 RG (RELI Group) members received skill development training on different Income

Generating Activities (IGAs). The trained LSP provided that training with the assistance of respective GoB officials.

Furthermore, 218 Producer Groups (PGs) with 4,355 members have been formed in 2023 and the groups have received day-long orientation on the objectives and functions of the Producer Groups. Along with this, 102 PGs have been registered by the Govt. Cooperative Department and of them, 67 PGs were recommended by the regional committee and 59 PGs received Comercial Agriculture and Rural Entrepreneurship (CARE) fund amounting to BDT 38.04 million.

One-time Grant (OTG) to Vulnerable

- 93,443 vulnerables received a One-time Grant;
- 835.717 (BDT in millions) of OTG has been distributed;
- Alongside, 45,860 vulnerables joined in RG and started savings;
- 14,148 vulnerables started small-scale IGAs by OTG;

- Also, 16,910 vulnerables started IGA through an RF loan of BDT 730 million and invested in different IGAs to increase their income.

One-time Grants help the vulnerables to reduce their initial shocks and entrance into mainstreaming activities of the project.

Investment of RF/SF loans (RELI)

Sub-sector wise investment

Livelihood sub-sectors	Progress						
	Jashore	Barishal	Rangpur	Cumilla	Mymensingh	Total	%
Livestock	29,772	13,936	27,120	12,682	21,589	105,099	58.05
Agriculture	8,023	7,001	5,454	7,795	5,556	33,829	18.69
Transport	861	2,235	2,343	1,012	2,307	8,758	4.84
Small trade	5,702	4,510	5,696	5,655	6,009	27,572	15.23
Fisheries	1,675	888	475	1,860	890	5,788	3.20
Total	46,033	28,570	41,088	29,004	36,351	181,046	100

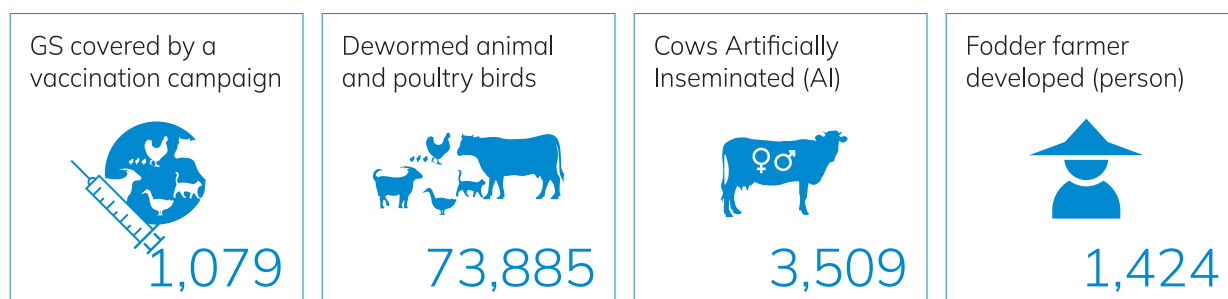
The above table reveals that a total of 181046 loans were received for starting their IGAs among the 149,534 RG members in the reporting period. The NJG members choose more livestock IGAs because it has higher opportunity and low risk, simple management, and have a

stable market of milk, meat, and beef. A total of 181,046 beneficiaries/RG members received a total of 181046 RF loans. Out of these 53,906 members received RF loans in 2nd cycle through which they are implementing various IGAs.

Beneficiaries involved in livelihood activities by investing in RF loans

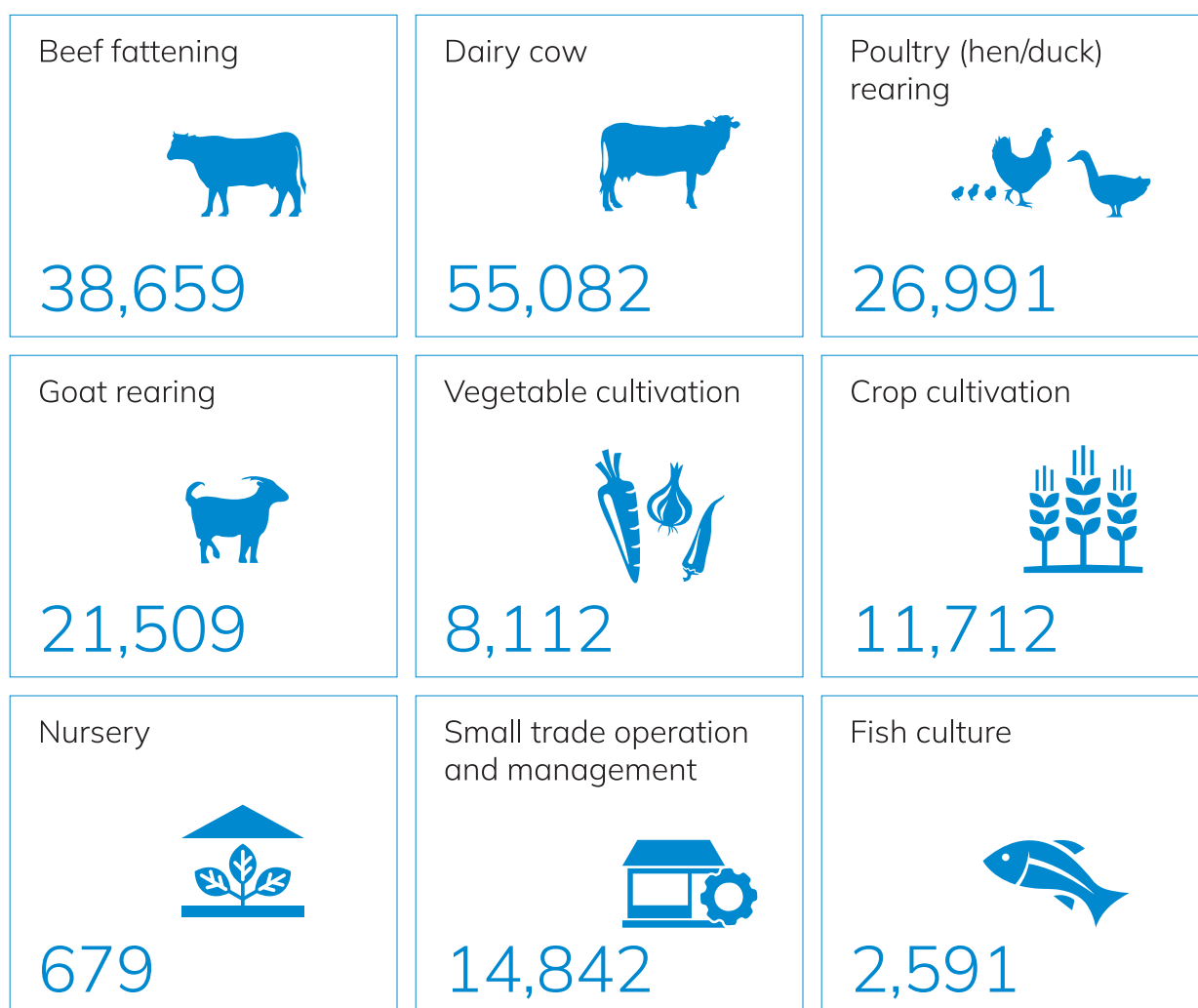
Sub-sector	# beneficiaries involved	# of loan	Loan Amount (BDT million)
Livestock	76,445	105,099	3,717.30
Agriculture	29,778	33,829	1,085.39
Fisheries	3,878	8,758	152.42
Small trade	24,323	27,572	690.51
Transport	8,248	5,788	302.33
Total	142,672	181,046	5,947.95

Supportive/Technical activities for the livestock sub-sector



The vaccination campaign has been completed in 853 villages and 54566 members have been directly benefitted.

Capacity Building/training for implementing IGA



▷▷ Capacity Building/training for implementing IGA

Handicraft  1,110	Exposure Visit 353 Member 3,647	Betel leaf 3,653 Fruit orchard 200
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A total of 146,515 NJG members received skill development training on different Income Generating Activities (IGAs) in 2024. This training was

provided by the trained LSP with the assistance of respective GoB Officials. Also, 510 dairy farmers received training in the 15 Districts out of 20.











Livelihood environment report

Activities	Total
# of village completed PVA on livelihoods	3,200
# of beneficiaries received training on addressing the environmental issue in implementing IGAs at the village level	96,752
# of screening format filled up with CARE fund proposal by the producer group	180
# of the community (cow, beef, poultry, goat rearers) prepared compost	7,782
Amount of prepared compost (in tons)	6,925.48
# of the community (cow, beef, poultry, goat rearers) prepared vermicompost	472
Amount of prepared vermicompost (kg)	27,725
# of Biogas plants have been established by livestock and poultry rearers	17
# of vegetable and high-value crop cultivators are implementing IPM system (Pheromone Trap, light tap, etc.)	4,237
# of beneficiaries are using improved cook stoves in their houses	16,530

It is revealed that communities are now aware of the livelihood environment and they are taking into consideration environmental issues in implementing their different Income Generating Activities (IGA). They are using compost and vermicompost in the crop fields instead of

chemical fertilizer. They are implementing Integrated Pest Management (IPM) like pheromone traps, light traps, etc. for pest control instead of using pesticides. Fuel cost is reduced and the cooking environment is improving by using improved cook stoves.

Producer Group Activities (RELI) - 2024

<p>Beef fattening</p>  <p>PG 36 members 744</p>	<p>Cow rearing</p>  <p>PG 32 members 694</p>	<p>Poultry (hen/duck) rearing</p>  <p>PG 12 members 268</p>
<p>Goat/ sheep rearing</p>  <p>PG 3 members 60</p>	<p>Fish culture</p>  <p>PG 14 members 317</p>	<p>Vegetable cultivation</p>  <p>PG 30 members 655</p>
<p>Handicrafts/ dress-making</p>  <p>PG 18 members 394</p>	<p>Soybean cultivation</p>  <p>PG 7 members 144</p>	<p>Betel leaf</p>  <p>PG 9 members 187</p>
<p>Intigrated Agriculture</p> <p>PG 11 members 217</p>	<p>Maize</p>  <p>PG 21 members 475</p>	<p>Others</p> <p>PG 55 members 1,080</p>

In 2024, a total of 218 producer groups with 4,704 members have been formed and the groups have received day-long orientation on objectives and functions of the producer groups. Moreover, producer

group members have already received skill training on IGAs. Most of the producer groups have been formed in the livestock sub-sector and the groups are purchasing inputs and services.

Comercial Agriculture and Rural Entrepreneurship (CARE) Fund

This fund supports the growth of the rural economy through (i) facilitating the training and development of producer groups and providing capacity-building support and technical assistance; (ii) the creation of market links (back and forth) for these groups of rural producers and entrepreneurs and to establish partnerships with actors in the value chain and local governments, including e-commerce; (iii) promotion of products through participation in fairs; and (iv) granting of corresponding subsidies from this Fund.

CARE fund released to Producer groups

A total of 191 registered Producer Groups (PG) received 128 CARE Fund of BDT 59.10 million with 10% cash and kind (5% cash and 5% kind) contributions through a matching grant system with the submission of the business plan. The business plan shows returns on investment and the financial sustainability of the enterprise. In 2024, proposals for 81 PGs were submitted to the Appraisal and Monitoring Team(AMT) and 67 have been recommended by the Regional Technical Committee.

- Submitted PP to AMT **132**
- PP evaluated by AMT **129**
- PP evaluated by RC **128**
- No. of CARE fund released for PG **128**
- CARE fund disbursed to PG **59.10** million BDT

Progress of activities

- 12 LSP/Para vet has been developed;
- 38 stakeholder workshops were held at Upazila and District level;
- 7 special meetings with private sectors were held;
- 11 thematic meetings on livelihoods were conducted;
- 2,473 members of 81 PGs received training on the Business Development Plan;
- Also, 191 PGs completed the registration.



Linkage building

It is to be mentioned that 85 partnerships were established in the reporting period whereas 2,180 members have been

directly benefitted from several types of training, inputs, technical, value addition, and marketing support.

Name of the Organization/Institutions	Type of Services received by members	Total
Dept. of Livestock Service (DLS)	IGA Training, technical support, consultation, etc.	96,863
Dept. of Agricultural Extension (DAE)	Training, seed, technical support, consultation, etc.	10,281
Dept. of Fisheries (DoF)	Training, Technical support	4,873
Private Company	Training, Technical support	6,423
Union Parishad	Training, Technical support	1,936
Local service provider	Training, technical support & inputs	16,287
Dept. of Youth Development	Training, technical support & inputs	1,181
Upazilla & District Co-operative office	Training & Registration	1,132
Total		138,979

Entrepreneurship Development

With the increasing globalization of national economies, we are aware that the critical factors for generating employment opportunities, and thus better social welfare in rural communities, are not only policies for removing impediments to the utilization of agricultural production potential but are also, if not primarily, programs and policy incentives that encourage rural entrepreneurship. These are aimed at helping entrepreneurs to find a unique blend of resources, either within or outside of agriculture. While the direction in which productive resources are moved is marketed, entrepreneurs are needed to move the resources.

To enlarge the scope, SDF has initiated to exploration of rural-level micro-entrepreneurs and enterprise development by engaging unemployed and semi-employed youth and rural women in various agricultural, non-agricultural, and industrial enterprises.

Women rural entrepreneurs face a large number of problems like illiteracy, risk factors, improper training and experience, limited purchasing power, and tough competition with their male counterparts. SDF has contributed to economic growth to increase employment opportunities and reduce poverty and initiated various activities for entrepreneurship development for rural women, e.g. (i) Finance Services involving savings and credit services for micro-enterprises; (ii) Capacity Building; (iii) Establishing linkages and partnerships with potential service providers, and (iii) Value Chain Development services to improve access to markets and build the capacity of small businesses; expanding existing and establishing new micro-enterprises.

As of December 2024, a total of 865 Small and Medium entrepreneurs have been developed of whom 100% are female.

Name of IGA/Farm	Cumulative Up to Dec./2023
Beef fattening farm	492
Dairy farm	427
Goat rearing farm	229
Poultry farm	149
Commercial Vegetable Cultivation	161
Betel leaf cultivation	71
Fruit garden	22
Nursery	8
Fish Culture	206
Other (mini garments, vermicompost, watermelon, maize, etc.)	149
Total	1,914



For youth entrepreneur development, SDF provides (i) Enterprise development training; (ii) Skill development training based on present market demand; (iii) Establish linkages and partnership with potential training institute/ service provider and employers and (iv) Finance Services involving savings and credit services for micro-enterprises.

To address the above initiative, a total of 3,200 extreme poor and poor

unemployed and under-employed males and female youths have been selected (one in each village) for providing Business Management Skill (BMS) training.

Till to reporting date, a total of 2,050 youths have already started up their Nano and micro enterprises.

Major Trades	No. of MEs	Major Trades	No. of MEs
Cow rearing, beef fattening and goat rearing	242	Cropping, gardening, fruit farming, nursery, and other trades	246
Poultry and duck rearing	129	Electrical service	99
Consumers electronics	105	Small trades and service shop	923
Agro based products	56	RMG trades and tailoring	116
Pharmaceutical and medical services	139	Mobile repairing services	44
Construction and logistics shop	61	IT-based online business	62
Fish farming and selling	254	Fruits shop	30
Off-farm product shop	36	Reconditions scrap business	13
Furniture and fixture	14	Bedding shop	11
Other trades and business	61		
Total			2682



COMMUNITY FINANCE

In our holistic approach to poverty alleviation, we see [Community Finance](#) as one of the essential tools to address the root causes of poverty. In addition to providing access to finance, we ensure that our borrowers are supported, can exchange information, and raise their level of awareness on empowerment, employment, health, and social issues. This innovative, client-focused, and sustainable, program is a critical component of our comprehensive approach to support livelihoods. To this end, the Village Credit Organization(VCO), the specialized savings and credit arm of the Gram Parishad, plays a key role. The provision of savings and favorable access to credit has enabled the poor to invest money in income-generating activities. Receiving credit on a reasonable payable service charge to meet the recurring expenses and maintaining the growth of funds to the VCO, they are getting involved in different income-generating activities and thus turning their lives towards financial and social empowerment.

ACHIEVEMENTS

576,875 beneficiaries including youths

BDT **1,565.79** million deposit

129,546 borrowers

Internal Lending BDT **2,934.83** million

3,200 villages **269,754** beneficiaries received

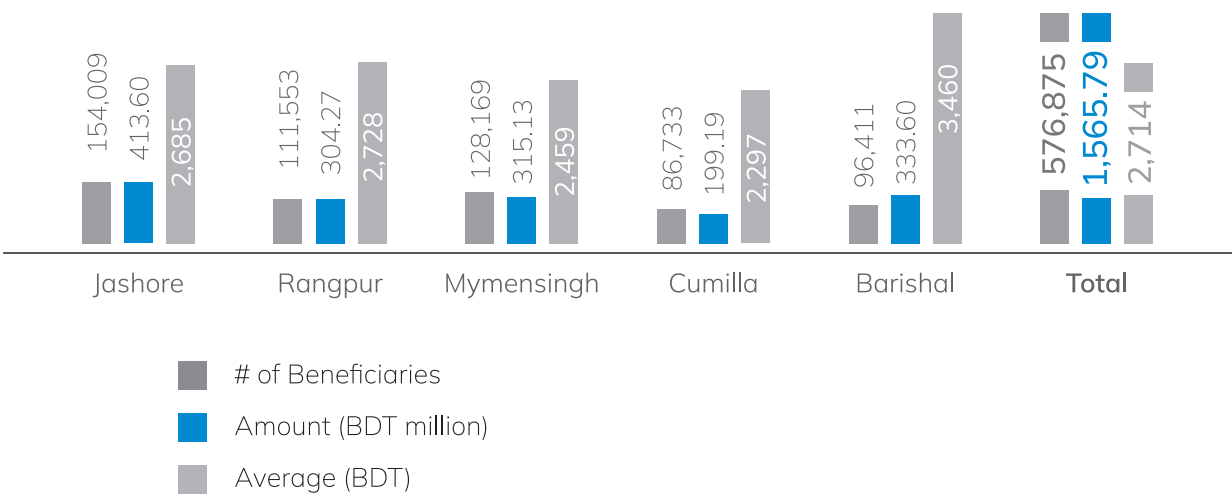
a RF of BDT **9,588.92** million

Savings accumulated by the RELI members

During the reporting year, a total of 576,875 beneficiaries including youths have deposited BDT 1,565.79 million. On

average, each beneficiary has deposited BDT 2,714.

Region-wise cumulative savings status

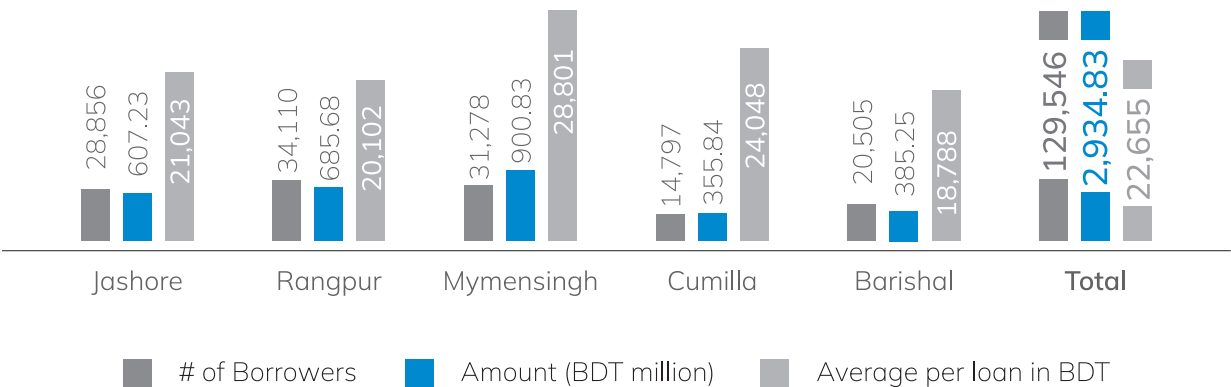


Internal Lending (IL)

The chart shows that 129,546 borrowers (RG members) received Internal Lending worth BDT 2,934.83 million from their savings fund and the loan size is BDT 22.655 per person. Besides, borrower selection, accurate IGA selection, loan approval, loan

disbursement, collection, and banking are all done by the beneficiaries themselves to manage this Internal Lending program. The beneficiaries are skilled enough and can operate savings and community finance activities independently.

Region wise cumulative Internal Lending disbursement status



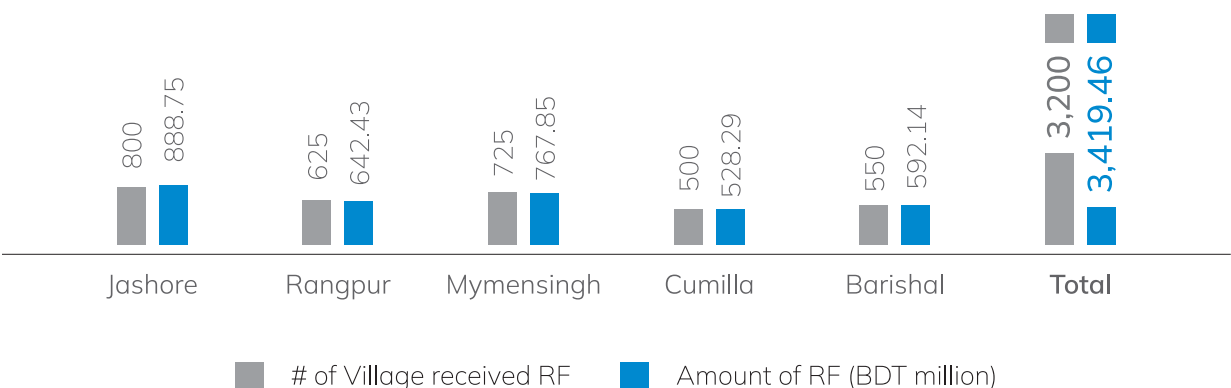
Revolving Fund (RF) loan

A total of 3,200 villages received Revolving Fund (RF) of BDT 3,419.46 million as 1st installment and 1,419 villages received RF of BDT 456.42 million as 2nd installment.

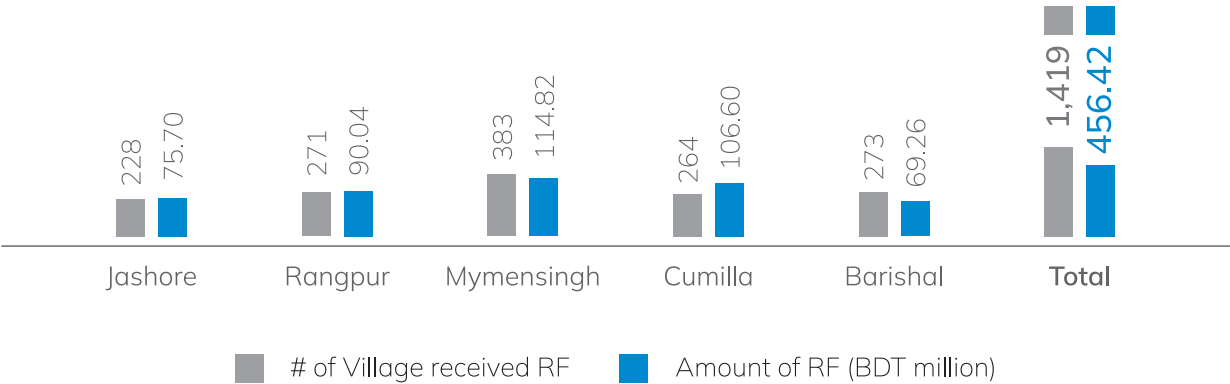
A total of 269,754 beneficiaries received RF loans (325,785 loans) for IGAs with an

amount of BDT 9,588.92 million. Also, 269,754 beneficiaries took 1st cycle loan and 55,132 beneficiaries took 2nd cycle loan and 899 beneficiaries took 3rd cycle loan. An average loan size of 1st cycle is BDT 27,878, 2nd cycle is BDT 36,743 and 3rd cycle is BDT 47,909 per person.

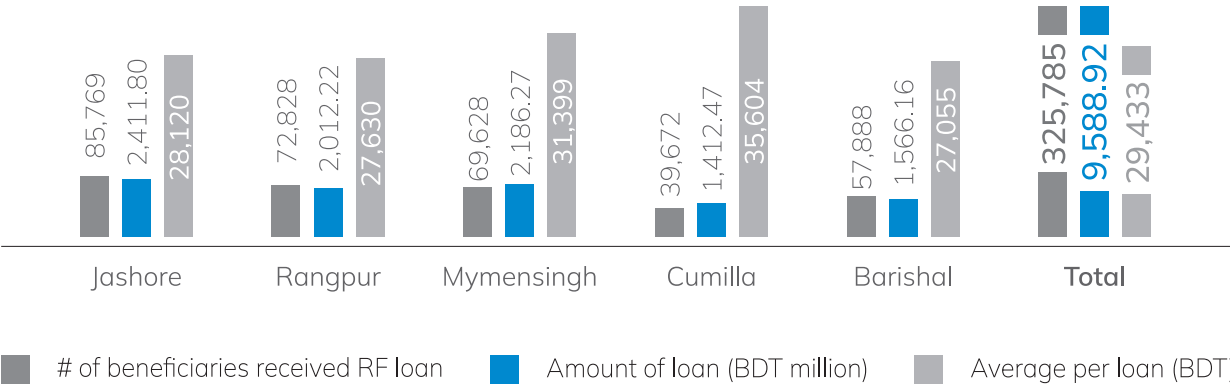
Region-wise Revolving Fund (RF) Disbursement at the village level (1st Installment)



Region-wise Revolving Fund (RF) Disbursement at the village level (2nd Installment)



Progress status of the Revolving Fund (RF) Loan received by the beneficiaries



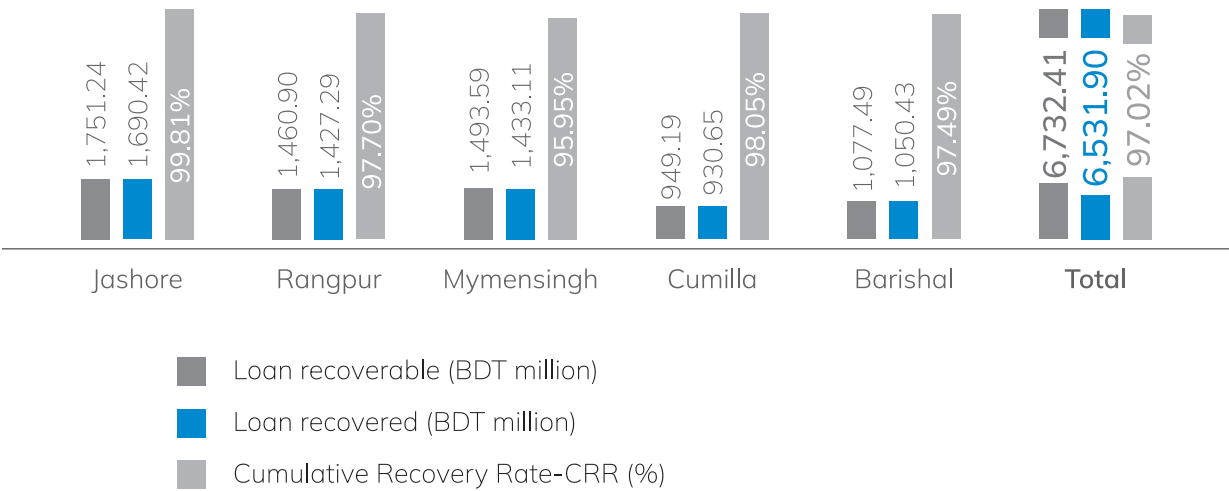
LOAN RECOVERABLE AND RECOVERED IN REVOLVING FUND (RF)

From the beginning to December 2024, the total amount of BDT 6,531.90 million has been recovered in the RF loan

against a recoverable target of BDT 6,732.41 million. The Cumulative Recovery Rate (CRR) is 97.02%.



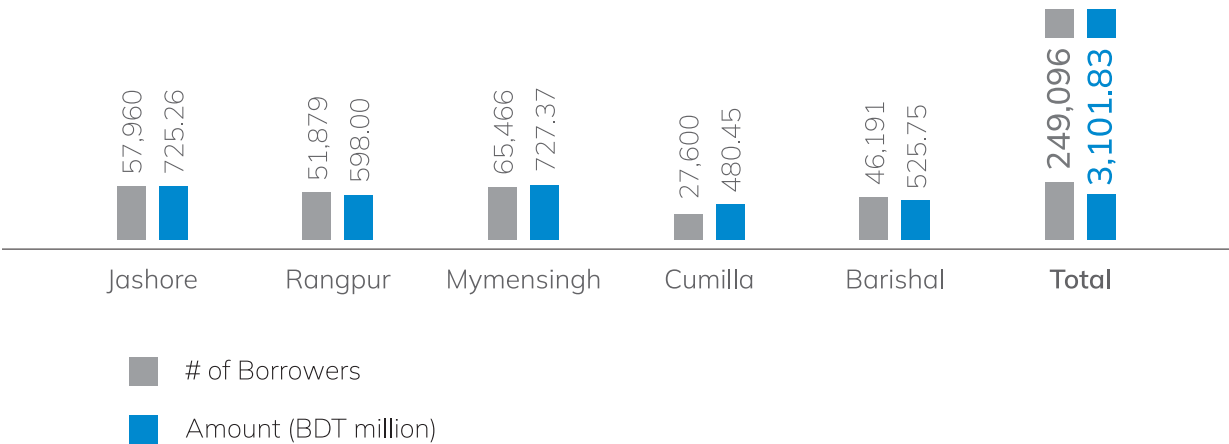
Region-wise Loan recoverable and recovered Revolving Fund (RF) loan status



STATUS OF THE OUTSTANDING REVOLVING FUND (RF) LOAN

In 2024, the total amount of outstanding Revolving Fund (RF) loan is BDT 3,101.83 million.

Region wise RF loan outstanding status



Savings Matching Grants (SMG)

Savings Matching Grants are provided to RELI group members in each village covered by the RELI Project to provide financial assistance against their savings. This contributes to the saving attitude of the beneficiaries. If a beneficiary deposits BDT 100 per month,

the member is given BDT 100 as financial assistance (grant) against this savings. As of Dec'24, a total of BDT 682.69 million has been distributed as Savings Matching Grants (SMG) among 535,729 beneficiaries (93%) in 3,200 villages (100%) under the project.

Women Empowerment



Women Empowerment has become the buzzword today with women working alongside men in all spheres. They profess an independent outlook, whether they are living inside their home or working outside. They are increasingly gaining control over their lives and making their own decisions about their education, career, profession, and lifestyle. Women empowerment is not limited to urban, working women but women in even remote towns and villages are now increasingly making their voices heard loud and clear in society. They are no longer willing to play second fiddle to their male counterparts. Educated or not, they are asserting their social and political rights and making their presence felt, regardless of their socio-economic backgrounds. Women empowerment, in the truest sense, will be achieved only when there is an attitudinal change in society about womenfolk, treating them with proper respect, dignity, fairness, and equality.

At this juncture, there is a whole lot of sustained progress SDF has been making in empowering women. Our program enables the poor, particularly women, to build security, 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. Ninety-seven percent of RELI beneficiaries (544,000 extreme poor and poor households) are women

out of whom 95% have been occupying decision-making positions in the community institutions. Women, through participation in the project, are also increasingly becoming decision-makers in their households. In the five years of this project, we will empower around 20,000 youths (the majority are females) with skills training and link them to decent jobs or entrepreneurship which will produce capable citizens to help the country achieve enhanced Gross Domestic Product(GDP) growth.

In this project, SDF contributed to women's empowerment in the following ways

535,267 extreme poor and poor HHs have been included in RELI groups where more than **97%** are women of whom about **95%** hold decision-making positions in different committees.

129,325 vulnerable women received a One-Time Grant (OTG) of **BDT 1,164.0 million** of whom **88,317 (68%)** have started IGA by utilizing this grant;

A total of **9,600 community leaders** received training on leadership, community finance and bookkeeping, community procurement, infrastructure, communication, and facilitation skill development;

Also, **307,596 women** beneficiaries received skill development training on various IGAs and **178,885 beneficiaries** received training on addressing various environmental issues e.g. cow dung composting, vermicomposting, Bio-Gas plants, IPM systems, improved cook stoves, etc.

Besides, **576,875 (97% of women)** beneficiaries have **deposited savings** of **BDT 1,395.05 million**. They use this money as internal lending among themselves for different types of IGAs to increase their income.

128,676 women beneficiaries received **internal loans** of **BDT 2,912 million** from their savings as well;

268,886 extreme poor and poor (100% are women) received RF loans of **BDT 7,488.07 million** for different types of on-farm and off-farm IGAs and businesses to increase their income;

250 Producer Groups (PGs) (100% are women) have been registered with the help of the Upazila Cooperative Office and 189 registered Producer groups received

a Commercial Agricultural and Rural Entrepreneurship (CARE) Fund of **BDT 102.5 million** from the RELI project. Producer groups are purchasing inputs and services as a group approach and selling their products collectively.

Moreover, **3,274 women (100%)** have established themselves as entrepreneurs and are continuing their business;

17,149 youths have developed their professional skills through receiving training from the project where most of them are female and out of these youths **13,565 (79%)** have been employed (self and wage).

640 meritorious students received stipends for continuing their higher education;

Alongside, **60,551 Behavioral Change Communication (BCC) sessions** have been conducted where **506,381** female beneficiaries participated in those sessions and increased their knowledge and awareness;

13,722 pregnant and lactating mothers received a **maternal allowance** of **BDT 99.345 million** and **1,223 mothers** received **BDT 12.23 million** for C-sections;

245,624 patients received medical treatment from **2,924 health camps** through the Health and Nutrition Services program;

Furthermore, **3,200 Community Resource Person (CRP)** received basic computer training and LMS operations training.

IMPACT

- They can lead their lives with dignity and freedom
- It adds to their self-esteem
- It gives them a distinct identity
- They can gain positions of respect in society
- As they are financially independent they can spend on all their needs and desires
- They can make meaningful contributions to the well-being of society
- They act as capable citizens to make the country achieve enhanced Gross Domestic Product (GDP)
- They get fair and equitable access to resources of the country



CONSTRUCTION WORKS FUND

The tangible achievements of infrastructure projects have been fostering economic opportunities creating employment prospects and promoting community institutions. Working hand-in-hand with communities to build or improve local, small-scale infrastructures such as the construction of village institution's office buildings, roads, culverts, U-drains, repairing schools, installation of water distillation/desalination systems are intrinsic to [Construction Work](#)'s social and economic development activities. This program has been furnishing services at the community level to promote income or employment generation associated with skill development.

ACHIEVEMENTS

All **3,200 villages** have completed the Participatory Vulnerability Analysis (PVA) to identify the infrastructures to be implemented

3,068 villages purchased land for construction of Gram Samiti (GS) office building

1,807 Gram Samiti (GS) office building constructions have been completed which has become most useful for arranging their regular official activities, meetings, and social activities

A road network has been created by building **16.36 km HBB/BFS road** in project villages which contributed to ease the communication and transportation

172 culverts were constructed in the project villages which improved the water drainage system and persistence of the cultivation facilities

Overall, **2,863 tube wells** provided pure drinking water among the project beneficiaries creating an opportunity to prevent common diseases

1,080 Solar panels with lamp posts were installed in the project areas





170m drains were constructed within the project villages that helped to remove the flood water and prolonged the cultivation facilities

Moreover, **8 water tanks** installed for rainwater harvesting

Additionally, **87m palasiding** works have been completed for soil protection in the pond-side road

A total of **404,530 labor days** have been generated to implement the CWF activities which contributed to the direct employment generation for the underprivileged persons of the project areas

In addition, **546,913 beneficiaries** have been benefited through the implementation of CWF sub-projects.

Participatory Vulnerability Analysis (PVA)	Gram Samiti office buildings	Solar panels with lamp posts
		
3,200	1,807	1,080 nos.
HBB/Soling road constructed	Culverts completed	Tube-wells installed
		
16.36 km	172 nos.	2,863
Construction of drains	HHs benefiting from infrastructure development works	Labor days generated
		
170 m	546,913	404,530



YOUTH EMPLOYMENT GENERATION SUPPORT

In the youth employment sector, the SDF's role in Bangladesh's progress is significant. Our well-managed and well-resourced [Youth Employment Generation Support \(YEGS\)](#) program has been sailing ahead constantly to materialize commitment and endeavors tied to specific targets for reducing development disparities. The objective of this program is to build the capacity through skill development training in 32 trades of the un/underemployed youths (jobless migrants/immigrant returnees, including climate migrants) along with job placements for socio-economic elevation. We strive to enhance employment opportunities through apprenticeships, institution-based training, and enterprise development. To this end, a good number of partnerships with different institutions have already been established including the Department for Youth Development (DYD) and other potential organizations.

ACHIEVEMENTS

Since the start of the project in October 2021 to December 2024, a total of 16,878 youths have been facilitated to develop skills in different trades-based professions through specialized organizations. In the Logical framework of the RELI project, a total of 16,000 youths under RELI Group and 2,000 COVID-19-affected jobless migrants and immigrant returnee youths were targeted to provide skill-based employment. The achievement of youth employment stood at 13,003 out of 16,878. The trained and skilled youths were employed in RMG factories in EPZ of Chattogram, Nilphamari, Khulna (Mongla), Kumilla, Hobiganj and Gazipur,

local Industries, construction companies, and many other industrial parks in the main cities of the country. A significant number of youth has joined in transport sector as a driver and also private sector as a technical professional. The sub-component has performed some major activities in youth selection, group formation, youth and parent counseling, TVET skill development, decent employment generation, and many other sub-activities including different national days observation, job festival and fair exposure visit, youth engagement in Gram Samiti development and support in social works accomplishment in the village level institutions.

Potential youths have been identified **55,447**

41,531 youths have been mobilized and included in the group;

3,266 Youth groups formed;

83.15 million BDT have been saved by **41,531 youths**;

3,200 villages developed **3,266 youth Database** and updating regularly;

36,834 youths received **Grant Matching Savings (GMS)** of **BDT 36.64 million**;

640 poor meritorious students were provided stipend of **BDT 30.72 million** (for access to higher education);

16,878 youths received **technical and specialized skills** on different trades under long TVET course;

13,003 youths generated **self employment (6,455) and wage employment (6,548)** in different professions and micro enterprise development;

44,800 youths attended **village-level counseling sessions** for participating skill development training and joining in different job sectors;

2,682 youths (against the target of 3,200, one Entrepreneur per village) were **trained and developed as micro-entrepreneurs**;

19,596 parents attended the **village-level counselling sessions** so that they become motivated in sending their daughters and sons at different training centres for distant job placement.

Youths identified & mobilized for RELI-YG enrollment

In the reporting period the identification has been completed and the mobilization process is also going on. It is worth mentioning that the number of youth identification and mobilization is much higher (nearly 2.77 and 2.07 times respectively) than the project target (20,000).

Activity	Cumulative up to Dec'24	
	Target	Achievement
# of youths identified	as actual	55,447
# of youths mobilized	those are interested	41,531

Forming Youths RG and development of database

A total of 3,266 youth groups (100%) have been formed in 3,200 villages and updated their profiles in the database under the Management Information System (MIS). This database is used for tracking the employed youths to provide cooperation and employment support and many other career development support.

Formation of Youth Group	Cumulative up to Dec'2024	
	Target	Achievement
# of Youth Groups formed	3,200	3,266



Skill development target and annual achievement

The total target of skill development training up to Dec'24 is 17,000 and against this, the cumulative figure stand at 16,878 (99.3%).

The number of female trainees are 9,790 (58%) which is higher than the male youths, 7,088 (42%). SDF is giving priority to encourage rural women and young girls to participate in skill training for empowering women and increasing economic development by the direct engagement and joining of female youths in their job market.

Skill Development Training	January- December 2024	
	Target	Achievement
# of youths received training	17,000	16,878 (99.3%)

# of youths trained	January- December 2024	
	Target	Achievement
Female	8,500	9,790 (115%)
Male	8,500	7,088 (83%)

Youth employment status (January - December 2024)

In the reporting year, a total of 13,003 youths were facilitated to employment by the Skill Training Providers (STPs). Out of 13,003, a total of 6,548 youths (50.3%) have been provided with wage employment. In case of the Factory-based Apprenticeship training model, it is observed that the female employment rate is much higher than the male youths. In this model 1,500 learners were trained where 1,478 has been graduated and of

Status of Employments	Target	Achievement
Youth Employment	5,784	4,422 (76.5%)
Self-employment	2,892	2,401(54.3%)
Wage employment	2,892	2,021(45.7%)

this 73% were female. Also 1,500 youth learner will join the mini factory-based employment centers.

Employment loan disbursement

The project has a provision to provide starting capital as seed money for the self-employed youths from the Revolving Fund (RF) as well as other investment capital. The newly trained and growing Micro Entrepreneurs will receive fund from Commercial Agriculture Rural Entrepreneurs (CARE) fund. The project has decided to provide BDT 2-3 lakh for the

individual Micro and Small Entrepreneurs (MSE). In the interim, more than 500+ youth entrepreneurs have received employment loans from SF/RF sources of RELI project. Moreover, a total of 264 youths have taken outsourced loans from GOB and other MFIs, and the loan size varies from 30,000 to 100,000 for operating their micro-enterprise.

Youth RELI Groups savings status (Up to Dec'24)

Status of youth savers and savings	Quantity
# of youth savers	41,531
Amount of saving (BDT) millions	83.15

Out of 41,531 youth savers, 36,834 regular youths have reearned Matching Savings Grant of BDT 36.64 million.

Youth Awareness and Motivation Counseling session

Type of Counseling Sessions	Target	Achievement
# of cluster counseling	128	128
# of youths received counseling session in villages	32,000	44,800

Status of village level Parent Counseling

Type of counseling organized	Target	Achievement
# of village-level parent counseling	Need based	1,249
# of parents attended (in 5 villages)	32,000	19,596

MoU/LoA Signing with GO and NGOs for Partnership Yields

At the beginning of RELI, 3 GoB Departments and 8 NGOs supported Skill Training Providers (STPs) have signed MoUs for delivering technical trade base skill development TVET courses for the unskilled and unemployed youths. There were also 15 MoUs signed in the previous NJLIP project where a total of 28,782 youths were developed skills and more than 25,500 youths were generated employment by the STPs with the assistance of SDF. The key objective of the MoU and LoA signing was to deliver specialized technical training for the selected youths. The trained youths were

given employment by STPs in different reputed factories and industries at EPZ including production centers in the country and abroad. The output of the partnership signing initiative is capacitating the unemployed youths as the workforce/resource of the family, society, and state. Through the partnership approach, a new scope and option for employment generation by providing decent work for the extreme poor and poor youths are created. Employers are showing interest in inviting SDF-supported trained youth as their prime workers in their factories and industries.

Service procurement for skill development

The skill development training service is procured through an open bidding process. Under the procurement process in the first quarter of 2024, a total of 11 packages were invited (REOI) to be published in the National Daily Newspaper to welcome the skill training service providers to participate in the open bidding process. A total of 264 STPs participated and about 60 STPs

were shortlisted for submitting RFP. After detailed evaluation, 9 STPs were finally selected and boarded on for delivering long technical NSDA endorsed 360 credit hours courses in different trades. Till December 2024, a total of 16878 youths have developed employable capacity and of them, 13,003 got employment support.

Business Management Skill Development for the youth micro-entrepreneurs

An eight-day inclusive residential course on Business Management Skill Development course for the Youth Micro Entrepreneurs was jointly planned and designed between SME Foundation and SDF. The training was conducted in every district and region of the RELI project with technical support provided by the SME Foundation. The major contents of the course mainly cover entrepreneur's profiles in detail,

characteristics of entrepreneurs and enterprises, the strategy of business operation and management, production and product quality, product marketing and supply chain management, buyers and customer satisfaction, budgeting, and capital collection and finally profit calculation, etc. In 2024, 2,682 youths under 69 batches (30/batch) received BMS training in 20 districts.

National youth days/week observations

The national day observation was organized and participated with the Department of Youth Development (DYD) on 1 November 2024 in all 20

districts of 5 regions and more than 200 youths in each district actively participated in the rally and short meeting.

Study Support Grant

Study Support Grant was introduced for highly deserving meritorious students of beneficiary families who have completed their Higher Secondary Certificate examination and struggling to start their higher studies at universities or

professional institutions for inadequate financial support. Consequently, 640 students have received BDT 30.72 million (BDT 72,000 per student) for 3 years of continuation of their higher studies from this RELI program of SDF.



COMMUNICATIONS

Every digit of communication engraves development. The [Communication](#) unit of SDF aims to actively promote, protect, and enhance the organization's reputation through establishing strategic communication; thus, it serves as a foundation for planning. It fosters innovation and synergy between programs by effectively exchanging ideas and information internally and externally. Our overarching vision of communication is flexible enough to accommodate the diverse local and national circumstances. It engages and empowers the respective stakeholders in the case of implementing programs and projects resourcefully through a participatory and pragmatic process and approach.

ACHIEVEMENTS



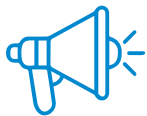
Branding

In 2024, this unit expanded its capacity with the integration of design, publication, and branding. Communication's re-branding efforts continued to focus on internalizing the organization's brand values and projecting the same to the external audience. These increased efforts resulted in new opportunities and partnerships, increased presence and issue-oriented profile of SDF in local and national media as well as better relationships with the government and development partners. Our Facebook page is also going ahead with fans and followers.



Partnership Management

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



IEC Campaign

It has been catalytic in initiating behavioral changes among the community people through the Information, Education, and Communication (IEC) campaign. To raise awareness and encourage participation in the project activities, the campaigns were carried out in all the target areas for the new project Resilience, Entrepreneurship, and Livelihood Improvement (RELI).



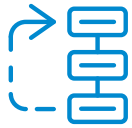
Networking

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



Social Media

Communication is managing the social media, posting regular social media updates, running promotions, either on social media or at physical locations, and holding events regularly. Documentation and dissemination are compressively intertwined with this promotional activity giving a different dimension to moving core programs forward. This unit maintains and develops websites as well as keeps them updated by uploading information to ensure a bigger picture of SDF's activities to both internal and external audiences.



Strategic Priorities

Communications work with its mandate of increasing private sector engagement in alignment with SDF's strategic priorities. These augmented efforts resulted in creating new opportunities and partnerships, increased presence and issue-oriented profiling of SDF.



Publications

Annual Report 2023 was published focusing on the target versus achievement of the activities of different programs of the organization implementing during the respective year. In the reporting year 2024, the communication unit published desk calendars highlighting the achievers in the field of women empowerment, which is also a vision envisaged by SDF together with wall calendars and diaries.



Work Station

Our WhatsApp group 'SDF Work Station' is increasing its popularity among the employees of SDF where they can share images, the current status of the project, videos, and important information.



Visitors

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



Communication Strategy

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



Collective and inclusive efforts

During the reporting year 2024, this cell maintained an intensive network by building consortiums with the different development organizations so that development programs might be initiated more effectively and comprehensively through collective and inclusive efforts.



CAPACITY BUILDING CELL

SDF values efficiency and excellence in all its work, constantly changing ourselves to perform better, meet and exceed program targets, and improve and deepen the impact of our interventions. We aim to spread the opportunity to those who need it most, creating many success stories. The [Capacity Building \(CB\) Cell](#) is responsible for augmenting the capacity and professionalism of SDF employees and program participants through a wide range of human development initiatives. We continue to develop and formulate training modules and other training materials and tools to arrange and conduct different training courses. This unit is providing orientation continuously aligning its objectives not only with the national goals but also considering the Sustainable Development Goals (SDGs).

ACHIEVEMENTS

To carry forward the training plan as well as to consider the RELI program operation and field demands in the districts, a significant number of training courses have been conducted by CB cell along with the direct assistance of the regional and district teams. Orientation on Resilience, Entrepreneurship Livelihood

Improvement (RELI) Project activities, were conducted as per the annual plan.

In the reporting year, the total number of staff trained was 5,937, the community was 520,743, and the participants who attended the workshop were 5,174.

A total of **1,439 staff** (District Officers, Cluster Officers, and Cluster Facilitators) have been trained in Livelihood Development activities

Also, **1,283 staff** (Regional Manager, District Manager, District Officers, Cluster Officers, and Cluster Facilitators) have been **trained in Governance and Accountability** (GAAP and CAP)

Moreover, **540 staff** (Cluster Facilitators) have been trained in communication and facilitation skill development

In addition, **1,130 staff** (District Officers, Cluster Officers, and Cluster Facilitators) were trained on the input form and village matrix

A total of **771 staff** (Cluster Facilitators, technical) have been trained on **Village Grading**

563 staff (District Officers, Cluster Officers, and Cluster Facilitators) have been trained on the Environmental and Social Management Framework (ESMF) as well

Overall **718 staff** (District Officers, Cluster Officers, and Cluster Facilitators) were trained on climate risk, adaptation, and resilience building

613 staff (Cluster Facilitators technical) have been trained in social development

A total of **1,164,725 community members** have been trained on the COM booklet, about SDF, RELI project activities and benefits, community people's rules and responsibilities, IGAs, etc.



Key Progress

Staff training

12,802

Staff workshops

16,845

Community Trainings

1,164,725

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



APPRAISAL & MONITORING TEAM

The [Appraisal and Monitoring Team \(AMT\)](#) independently reviews community fund proposals for the release of fund installments following the project's established guidelines and rules. It has schemed a way to independently examine the aptness of the Village Development Fund(VDF) proposals, check compliance, and verify preparedness for fund release. 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 accesses a range of financial services tailored to specific needs that they clearly understand and can use easily.

ACHIEVEMENTS

Fund Proposal Appraisal Status of Calender Year: 2024

Jashore Region

of fund proposal received

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	928	729	1,657
RF	934	435	1,369
CWF: (Office)	628	740	1,368
CWF: Others	450	48	498
CARE	20	31	51
IDF (RCS)	0	22	22
Total	2,960	2,005	4,965

of fund proposal appraised

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	926	724	1,650
RF	934	432	1,366
CWF: (Office)	625	736	1,361
CWF: Others	450	48	498
CARE	20	31	51
IDF (RCS)	0	22	22
Total	2,955	1,993	4,948

of proposal qualified for receiving fund

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	847	679	1,526
RF	798	381	1,179
CWF: (Office)	605	732	1,337
CWF: Others	457	41	498
CARE	20	30	50
IDF (RCS)	0	22	22
Total	2,727	1,885	4,612

Recommended amount of fund (BDT Milion)

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	679.88	75.816	755.70
RF	875.39	123.97	999.36
CWF: (Office)	562.38	260.67	823.05
CWF: Others	27.26	3.446	30.71
CARE	13.12	20.962	34.082
IDF (RCS)	0	29.12	29.12
Total	2,158.53	513.50	2,672.03

Mymensingh Region

of fund proposal received

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	810	686	1,496
RF	774	515	1,289
CWF: (Office)	542	591	1,133
CWF: Others	389	61	450
CARE	19	47	66
Total	2,534	1,900	4,434

of fund proposal appraised

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	804	671	1,475
RF	774	486	1,260
CWF: (Office)	518	592	1,110
CWF: Others	389	48	437
CARE	19	47	66
Total	2,504	1,844	4,348

of proposal qualified for receiving fund

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	783	585	1,368
RF	737	439	1,176
CWF: (Office)	509	572	1,081
CWF: Others	389	48	437
CARE	19	47	66
Total	2,437	1,691	4,128

Recommended amount of fund (Milion.Tk)

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	548.34	115.42	663.76
RF	796.54	210.43	1,006.97
CWF: (Office)	468.66	275.85	744.51
CWF: Others	17.45	212.52	229.97
CARE	11.44	13.58	25.02
Total	1,842.43	827.80	2,670.23



Rangpur Region

of fund proposal received

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	1,163	277	1,440
RF	786	544	1,330
CWF: (Office)	625	520	1,145
CWF: Others	358	58	416
CARE	12	37	44
Total	2,944	1,436	4,380

of fund proposal appraised

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	1,002	388	1,390
RF	719	487	1,206
CWF: (Office)	540	533	1,073
CWF: Others	340	56	396
CARE	12	32	44
Total	2,613	1,496	4,109

of proposal qualified for receiving fund

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	896	341	1,237
RF	625	431	1,056
CWF: (Office)	524	520	1,044
CWF: Others	328	56	384
CARE	12	29	41
Total	2,385	1,377	3,762

Recommended amount of fund (Million.Tk)

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	522.11	393.69	915.80
RF	653.16	350.17	1,003.33
CWF: (Office)	488.70	290.44	779.14
CWF: Others	18.72	13.68	32.40
CARE	7.77	23.31	31.08
Total	1,690.46	1,071.29	2,761.75

Barisal Region

of fund proposal received

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	661	450	1,111
RF	609	487	1,096
CWF: (Office)	378	518	896
CWF: Others	319	89	408
CARE	14	25	39
IDF (RCS)	0	25	25
Total	1,981	1,544	3,575

of fund proposal appraised

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	615	476	1,091
RF	609	418	1,027
CWF: (Office)	309	544	853
CWF: Others	319	64	383
CARE	13	25	38
IDF (RCS)	0	15	15
Total	1,865	1,542	3,407

of proposal qualified for receiving fund

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	600	428	1,028
RF	550	266	816
CWF: (Office)	299	533	832
CWF: Others	314	63	377
CARE	13	25	38
IDF (RCS)	0	15	15
Total	1,776	1,330	3,106

Recommended amount of fund (BDT Milion)

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	422.88	99.21	522.09
RF	589.83	107.37	697.20
CWF: (Office)	289.68	286.89	576.57
CWF: Others	19.23	3.94	23.17
CARE	8.04	14.05	22.09
IDF (RCS)	0	17.99	17.99
Total	1,329.66	529.45	1,859.11

Cumilla Region

of fund proposal received

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	527	400	927
RF	500	448	948
CWF: (Office)	200	455	655
CWF: Others	307	0	307
CARE	13	11	24
IDF (RCS)	0	1	1
Total	1,547	1,315	2,862

of fund proposal appraised

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	527	400	927
RF	519	409	928
CWF: (Office)	200	455	655
CWF: Others	307	0	307
CARE	13	11	24
IDF (RCS)	0	1	1
Total	1,566	1,276	2,842

of proposal qualified for receiving fund

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	527	340	866
RF	979	345	1324
CWF: (Office)	200	452	652
CWF: Others	307	0	307
CARE	13	11	24
IDF (RCS)	0	1	1
Total	2,026	1,149	3,194

Recommended amount of fund (Milion.Tk)

Type of fund	Cumul. up to Dec'23	Jan- Dec '24	Total
IDF	381.33	85.52	466.85
RF	460.83	147.45	608.28
CWF: (Office)	154.13	218.27	372.40
CWF: Others	19.20	0	19.20
CARE	7.45	5.81	13.26
IDF (RCS)	0	7	7
Total	1,022.94	464.06	1,487.00



GOVERNANCE & ACCOUNTABILITY

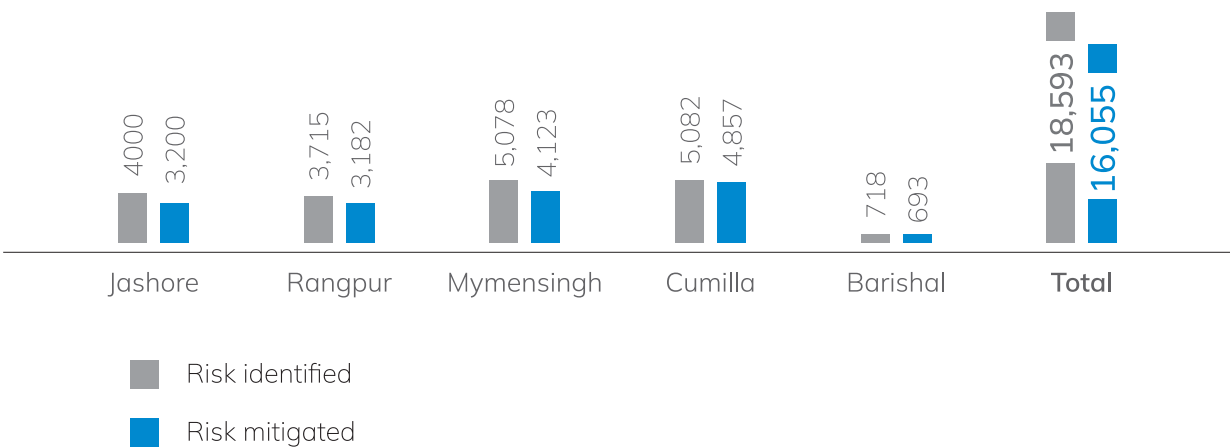
The [Governance and Accountability](#) (G and A) of SDF has significant and effective roles in keeping the project on the right track to reach the desired destination. We strongly believe that governance needs to be compatible with challenges, changes and adaptively respond to emerging risks and opportunities. This program is well equipped with i. Governance and Accountability Action Plan(GAAP); ii. Social Audit Committee(SAC); iii. Community Assessment Process(CAP); iv. Integrity Committee, and v. Information Disclosure Policy(IDP). This program 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 achieving intended goals and objectives.

ACHIEVEMENTS

Governance and Accountability Action Plan(GAAP)

As a part of ensuring governance and accountability at every level of project implementation, the GAAP tool has already managed to complete action plans in all 3200 villages by 2024.

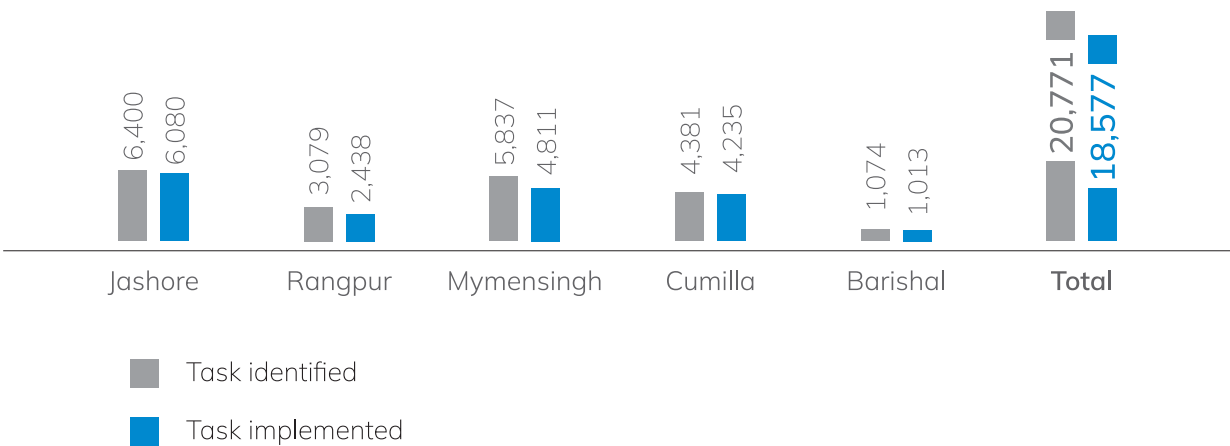
Alongside, 18593 risks were identified at the end of 2024 out of which 16055 were resolved to attain the project development objectives.



Community Assessment Process (CAP)

In the reporting year, CAP was completed in all 3200 villages and accordingly, action plans were approved.

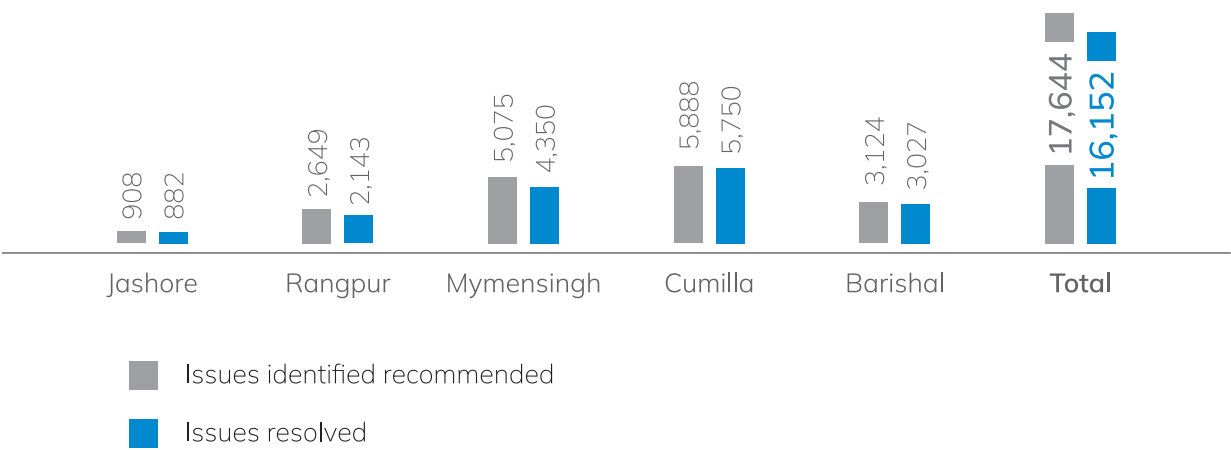
In addition, 20771 tasks were identified and 18577 were implemented.



Social Auditing

The Social Audit Committees (SACs) have been monitoring the activities of GAAP in all the project villages and

identified and recommended 17,644 issues of which 16,152 were resolved.



Display Board

Display boards are regularly updated at Gram Samiti offices with the information beneficiaries need most. All 3,200

villages of the RELI project are updating the display boards as indicated in the Community Operational Manual (COM).

Information Disclosure Policy(IDP)

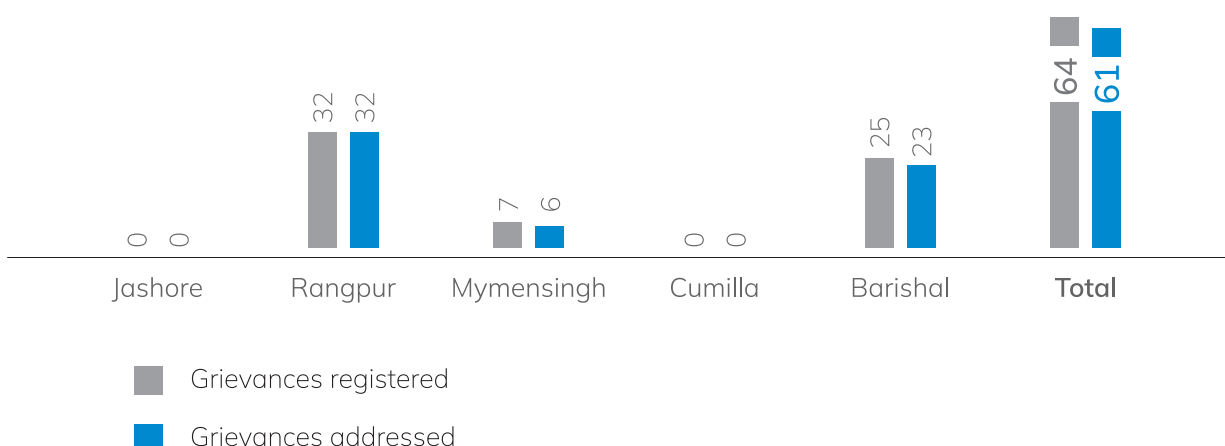
SDF is committed to providing information according to the Right to Information Act 2009 and already formulated its own Information Disclosure Policy in line with the

Government's Act. Moreover, SDF has set up Information Disclosure Units in all its districts and regions along with the Head Office.

Grievance Redress Mechanism (GRM)

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 in line with it. At the end of 2024, a total of 64 grievances were received and 61 of them were duly addressed.



National Integrity Strategy (NIS)

Since 2012, SDF has been successfully implementing the Bangladesh Government's National Integrity Strategy (NIS) and accomplished works as follows:

- Quarterly meeting of the SDF Ethical Committee and work carried out as per decision of the committee,
- To implement governance, meetings with the stakeholders are held regularly,
- Disclose the Financial Budget on the website,
- Digitalization and E-filing.



MONITORING EVALUATION & LEARNING

The [Monitoring, Evaluation, and Learning \(MEL\)](#) 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. Concurrently the evaluation through its systematic collection, analysis, and interpretation of data facilitates determines the significance of decision-making about SDF's program or policy. Finally learning ensures the using of data and insights from various information, gathering approaches including monitoring and evaluation to formulate strategy and decisions. The monitoring and evaluation tools include i. a comprehensive impact survey, ii. the project's Management Information System (MIS), iii. Third-party Monitoring; iv. Loan Management System(LMS); V. Village Grading and vi. Interactive Monitoring and Learning Forum etc.

ACHIEVEMENTS

Management Information System (MIS)

The MIS system is customized to operate under multiple projects at the same time and consists of ten major modules including (a) Financial Information System (FIS); (b) Project Monitoring System (PMS); (c) Payroll Management

System; and (d) Inventory System; (e) Human Resource Management; (f) Leave Management System; (g) Attendance Management; (h) Provident Fund management; (i) Online Performance Appraisal; and (j) Security.

Results Framework (RF)

The Results Framework is an explicitly articulated indispensable document of project monitoring which is the key tool to measure strategic development objectives i.e. PDOs (Project

Development Objectives) and linking interventions to intermediate outcomes and results that directly relate to those objectives.

Mid-term Impact Assessment of RELI Project

The objective of Mid-term Impact Assessment was to assess the performance of the project towards the achievement of the Project Development Objective in terms of its Development Objective (DO) indicators and components, supplemented with implementation and disbursement performance as well as to determine the effectiveness of the sustainability measures in-built into the project and evaluate the adequacy of design. Human

Resource Development Centre (HDRC), an experienced research firm was hired to conduct mid-term impact assessment of RELI project. The firm started working in July 2024 and data collection and analysis have been completed. Meanwhile, SDF received revised draft impact assessment report and incorporated comments provided by SDF and WB. Details discussion on revised report took place and the firm is updating as per WB suggestions.

Loan Management System (LMS)

SDF introduced Loan Management System (LMS) at the village level to capture data/information related to financial transactions into the

computerized system. LMS is now operational in 2,500 villages of 12 districts under NJLIP and is being implemented in 3,200 RELI project villages.

Third Party Monitoring (TPM)

Third Party Process Monitoring is a management tool, introduced and practiced in SDF to generate information for institutional learning and take corrective measures. The Center for

Natural Resource Studies (CNRS) was appointed as the third party Process Monitoring Agency (PMA) for the ongoing RELI project.

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

The GEMS tool is introduced and used in the RELI project to track project activities remotely. SDF personnel were already trained by the World Bank for operating GEMS and tablet computers will be provided to field-level staff for capturing

data through GEMS. The Kobo Toolbox, a freeware cloud-based platform of the GEMS is currently being used for data collection from distant intervening villages of the RELI project.

Village Grading

Village grading is planned and designed to be conducted sequentially following a participatory method with the active participation of RELI Groups (RGs) and executive members of all village-level committees. 'Village Grading Committees' are formed taking associated personnel of SDF involved in the project's

implementation, experienced CPs (Community Professionals), and community members. The village grading of 3,200 villages of RELI has been completed where 2,361 villages were graded as 'A', 708 villages scored grade 'B', 124 villages obtained grade 'C', and the rest were categorized as 'D'.

Resilience Index Measurement and Analysis (RIMA)

A quantitative approach for measuring the resilience capacity of households by calculating their Resilience Capacity Index (RCI) that allows to measure which households are more resilient to food insecurity and to identify which factors are particularly important in making them resilient. The RIMA-II model is used in the RELI project to identify the challenges and opportunities that need to be addressed to have an impact on

resilience. The RCI has four pillars: Access to Basic Services (ABS), Assets (AST), Social Safety Nets (SSN), and Adaptive Capacity (AC). The questionnaire of RIMA-II was embedded in the Baseline Survey and the findings will be analyzed and compared with the Mid-term survey outcome to assess the resilience-building capacity of the beneficiaries of the project.

Small Ethnic Communities (SECs) and disadvantaged beneficiaries' inclusion

A total of 5,517 small ethnicities have been identified, among them 4,932 (89%) are included in 156 villages of

which 598 (12.12%) are holding leadership positions.

Annual Progress Status of RELI Project from Jan-Dec 2024

Key Activities	End Project Target	Ach. during Jan-Dec 24	Cum. as of Dec '24
# of Direct beneficiaries	744,600	9,387	831,430
% of women beneficiaries	90%	-	97%
# of RELI group formed by beneficiaries	Actual	-	43,079
# of beneficiaries including youth accumulated savings	As actual	1,884	569,372
# of village received cash as Grants Matching Savings (GMS)	3,200	390	3200
# of Extreme poor and Poor received cash as Grants Matching Savings (GMS)	As actual	89,462	490,605
# of RG members started internal lending	As actual	48,777	128,676
# of NJLIP downgraded village received One Time Grants (OTG)	2,349	-	2,346



Key Activities	End Project Target	Ach. during Jan-Dec 24	Cum. as of Dec '24
# of NJLIP downgraded beneficiaries received OTG	255,000	-	254,555
# of RELI village received One Time Grants (OTG) for vulnerable people	3,200	-	3,200
# of vulnerable received One Time Grants (OTG)	129,325	-	129,325
# of vulnerable started savings	As actual	1,462	122,064
# of vulnerable received RF loan for IGA	As actual	18,171	31,277
# of village received Institutional Development Fund (IDF)	3,200	-	3,200
# of village received Revolving Fund (RF)	3,200	579	3200
Amount of RF received by villages (BDT million)	As actual	1,118.35	3,875.88
# of beneficiaries received RF loan	489,600	139,534	269,754
Amount of RF loan received by the beneficiaries (BDT million)	As actual	5,910.47	9,588.92
# of Producer Group formed (PGs)	3,200	214	432
# of PG registered	400	148	250
# of CARE Fund received by the PG/Entrepreneur	-	130	189
# of GS purchased land for Office building	3,200	527	3,067
# of village received Construction Works Fund (CWF) for GS office	3,200	1,983	2,575
# of village received CWF (Others) for sub-project	3,200	239	1,934
# of village started GS office buildings construction	3,200	1,925	2,516
# of village completed GS office buildings construction	3,200	1,319	1,787
# of sub-projects started	1,920	240	1,935
# of sub-projects completed	1,920	251	1,932
# of youth included into group	As actual	2,775	41,608
# of youth accumulated savings	As actual	2,775	41,608
# of youth received skill development training	20,000	7,727	17,149
# of youth employed	16,000	6,342	13,565
# of youth self employed	As actual	2,696	6,634
# of youth wage employed	As actual	3,646	6,931
# of student received stipend	640	-	640
# of villages completed BCC session	-	3,200	3,200
# of beneficiaries with increased capacity on nutrition & health	391,680	185,032	506,381
# of Patient received general/primary treatment	-	153,021	245,624
# of beneficiaries (pregnant & lactating mother) received maternal allowance	As actual	7,537	13,722
# of beneficiaries (caesarian mother) received caesarian allowance	As actual	1,109	1,223

Environment and Social Risk Mitigation



The activities related to Environment and Social (E&S) are a risk in occupation, community health and safety, water, air, and soil pollution, solid waste management, sexual exploitation and abuse (SEA)/sexual harassment (SH), gender-based violence (GBV) and grievance redress, etc. started to assess and take appropriate measures accordingly. Ensuring appropriate benefits to marginalized and disadvantaged groups including indigenous peoples, the project deals with issues like child labor risk, women's labor, gender disparity, and project-related grievances. These activities are carried out by the regional, district, and cluster-level E&S focal points. All cluster facilitators have been trained in environmental and social standards management to ensure ESMF implementation at the field level. Members of the GSs, RDCSs, and RCCSs will also be oriented on ESMF requirements in each sub-project and made aware of E&S risk management. All project beneficiaries are scheduled to be trained on climate risk, adaptation, and resilience building.

Training on Environment and Social Safeguards by ESMF Operational Manual

The ESMF operational manual (English and Bengali) has been developed and disclosed via the SDF website to implement environment and social safeguard issues at the field level. Also, training on this manual has been completed at all levels of staff. Up to

December 2024, a total of 171,049 beneficiaries with members at 3,200 villages received training on the ESMF operational manual including Cumilla (9,404); Jashore (25,784); Barishal (32,133); Mymensingh (31,727) and Rangpur (72,001).

Training on Climate Change

The subjects of the training were climate risk, adaptation and resilience building. Up to December 2024, A 385,835 beneficiaries at 3,200 villages received

training on Climate Change including Cumilla (57,625); Jashore (96,381); Barishal (48,763); Mymensingh (103,726) and Rangpur (79,340).

Key Environmental Activities for Infrastructure and Livelihood

The ES and IEE form is filled up at the time of sub-project proposal preparation. A total of 4,365 Environmental Screening (ES) forms and 4,785 Initial Environmental Examination (IEE) form is filled up for GS building and other construction work for all regions. To mitigate a total of 4,195 negative impacts/issues for all sub-projects, 3,508 Environmental Management Plan (EMP) has been prepared and there are no obstacles faced by any region in implementing EMP. A total of 3,647 sub-projects used safety instruments like Personal Protective Equipment (PPEs) during the construction period.

Throughout the implementation of 2,894 sub-projects, all regions kept a first aid box for workers. On the other hand, a total of 385,835 beneficiaries at 3,200 villages receive training on Climate Change. Regarding Livelihood, a total of 358,344 beneficiaries became aware of environmental issues. In this connection, a total of 9,710 ES forms have been used by all the regions up to December 2024. To mitigate negative impacts, 7,141 EMPs have been prepared and found 375 obstacles faced by all regions in implementing EMPs, but from July to December'24, obstacles were not found in all regions for implementing EMPs.

Grievance Redress Mechanism (GRM)

Over the reporting period, a total of 43 grievances (27 in Barishal, 9 in Mymensingh and 2 in Rangpur) were registered by 35 beneficiaries and 8 RELI project staff members. All those grievances were resolved. The reasons

for the grievances were the conflict to hold the position of committee/sub-committee member positions, receiving OTG, land purchase, misconduct, SEA and SH, IGA training and, discontent for matching grant.

Social issues in infrastructure and livelihood activities

The Code of Conduct (CoC) has been signed by employees, sub-contractors, suppliers, heads of masons, and community group members to minimize gender-based discrimination, child and forced labor, and ensure labor rights and other related issues. To prevent infectious diseases and avoid health hazards for labor and the community, health camps were organized close to

construction sites to provide health facilities for laborers and the community people. Moreover, responsible CF(H&N) created awareness of primary health care, safety, common viral diseases among community people, and labor at construction sites. A total of 17,045 laborers and community people got health services from SDF.

Stakeholders Engagement

During the reporting period, a total of 7,296 Gram Parishad (GP) meetings (Barishal- 2,295, Cumilla- 1788, Jashore- 712, Mymensingh- 2,341, and Rangpur- 2,619) were held in five regions. Moreover, a total of 1,608

meetings (Barishal- 242, Cumilla- 450, Jashore- 248, Mymensingh- 132, and Rangpur- 536) were held with Government and non-government officials.

Small Ethnic Community (SECs) Inclusion

A total of 5,284 small ethnicities have been identified, among them 4,923 (93%) have been included in 156 villages, and 598 beneficiaries hold leadership positions. Also, 8 Producer

Groups (PG) including 66 SEC members, have been formed in four districts (Mymensingh, Naogaon, Netrokona and Sherpur) and two regions (Mymensingh and Jashore).



RELI COMMUNITY SOCIETY

The synergetic effect of the [RELI Community Society\(RCS\)](#) has contributed significantly to supporting and strengthening the village institutions (Gram Parishad) for maintaining their organizational quality, ensuring accountability and compliance with the rules of business and guidelines for creating lasting impact. They are also aggregating various services and mobilizing producer groups and livelihood development activities including linkages with local government, private sector, and financial institutions. 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. At one stage SDF will withdraw its support from the districts and clusters and only provide occasional guidance as needed.

ACHIEVEMENTS

Key performances of RELI Community Society

Gram Parishad (GP) and Society Parishad (SP) meetings were held on a quarterly basis;

Institutional Development Fund (IDF) of 1st and 2nd installment at received **2,313** and **2,702 villages** respectively;

BDT **2,056.89 million** was received as IDF 1st and 2nd installment;

5 regional workshops on RCS formation were conducted;

8 RDCSs & **128 RCCSs** have been formed and are functioning as per plans;

120 RCSs out of **136** have completed the training on roles and responsibilities and RCS management;

2,413 RCS leaders received training on roles and responsibilities;

6,469 CPs were registered under 5 regions (Mymensingh: 1297, Rangpur: 1419, Jashore: 1676, Barishal: 1100 and Cumilla: 977);

1,661 CPs have been oriented on their roles and responsibilities; and

503 CPs received issue-based training on leadership development, accounts management, governance and accountability, etc.

Key performances of NJCS activities in the NJLIP area

In 2024, **80 Nuton Jibon Cluster Community Societies (NJCCS)** and **06 Nuton Jibon District Community Societies (NJDCS)** were formed under **12 districts** and have been functioning as per plan;

11 Annual General Meetings (AGM) were held by Nuton Jibon District Community Societies (NJDCS);

BDT **111.72 million** was received as IDF (Mymensingh: 14.38, Cumilla: 33.14, Jashore: 24.30, Rangpur: 8.40, and Barishal: 31.50) as of December 2024;

BDT **9.81 million** have been utilized during reporting year as IDF bringing a total to BDT **92.30 million** (Mymensingh: 9.49, Cumilla: 29.08, Jashore: 26.69, Rangpur: 5.52 and Barishal: 21.53);

In 2024, BDT 10.09 million has been utilized as PSF bringing a total to BDT 74.49 million (Mymensingh: 11.73, Cumilla: 26.95, Jashore: 11.46, Rangpur: 4.04 and Barishal: 20.31);

A total of 247 CPs have been provided support to other areas in this reporting year;

Moreover, 443 weak villages were supported by NJCS during this year.

Key performances of NJCS activities in the SIPP-II area

A total of 124 Nuton Jibon Cluster Community Societies (NJCCS) under 15 district NJCS have been formed and functioning as per plan;

Besides, 15 NJCSs (all NJCSs) like Gaibandha, Nilphamari, Rangpur, Naogaon, Kurigram, Dinajpur, Sirajganj, Mymensingh, Jamalpur, Sherpur, Barguna, Barishal, Pirojpur, Bagerhat and Patuakhali were registered under the Societies Act 1860;

3,142 villages have been enlisted as members of NJCSs under five regions till December 2024;

Also, 3,090 (98%) member villages deposited membership fees;

BDT 171.70 million as IDF have been received by 15 NJDCS including 124 NJCCS (Mymensingh: 51.60, Cumilla: 2.4, Jashore: 8.07, Rangpur: 49.43 and Barishal: 60.2) as of December 2024;

Also, BDT 1.89 million have been utilized as IDF during this year, bringing a total to BDT 164.80 million (Mymensingh: 52.41, Cumilla: 2.10, Jashore: 10.90, Rangpur: 45.73 and Barishal: 51.86);

Till Dec'24 BDT 109.28 million has been disbursed as PSF (1st and 2nd installment) to NJCSs under all the regions. Of the PSF received, BDT 0.11 million have been utilized in the reporting year bringing a total to BDT 99.63 million (Mymensingh: 24.84, Cumilla: 1.44, Jashore: 5.95, Rangpur: 30.80 and Barishal: 36.49);

A total of 32 CPs have provided support in other areas;

95 weak villages were supported by NJCS during this year;

4,045 members have benefited and received services from partnerships (training, advice, de-worming, vaccination, and medicine support), bringing a total to 101,763 in the reporting year.



HEALTH & NUTRITION SUPPORT

In response to recognizing the current scenario of deaths, diseases, and the demographic and epidemiological transition in Bangladesh, SDF emphasized the importance of expanding public health programs, enhancing the skills of the community health workforce, improving the quality of services, and addressing the equity in health care services through [Health and Nutrition Support \(HNS\)](#) program. These are the activities being implemented by the Health and Nutrition Support Committee (HNSc) under Nutrition Awareness and Support Service(NASS): i. Promote infant and child feeding practices complemented with maternal allowances, ii. raise awareness of the spread of infectious, vector-borne, and water-borne diseases; iii. strengthen links between communities and government and non-government health providers; iv. raise awareness of gender-based violence; and v. encourage crop diversification, complemented with seed distribution. This program will provide health and nutrition support to 5,44000 household members.

Activities

- Conducting Nutrition BCC sessions for adolescent girls, PW, LM, MIL;
- Distribution of vegetable seeds among the beneficiaries for nurturing homestead gardens;
- Free health camps are being conducted by MBBS doctors;
- Household visits for counseling and follow-up major activities;
- Establishing linkages with Govt. Health and Livelihood Departments;
- Allowance for pregnant & lactating mothers;
- Allowance for c-section (cesarean birth), for difficult delivery only.

ACHIEVEMENTS

60,551 BCC sessions have been conducted with **880,086** participants (cumulative till December 2024).

MBBS doctors of both District and Regional have organized **2,924 health camps** in **3,018 villages** (94%), with **245,624 patients** and **13,988 referred patients**. Several **virtual meetings** with FAO (Rome) were done for an upcoming collaboration with the SDF HN team.

For homestead vegetable kitchen gardening a total of **100 beneficiary** households were selected from each region. Selection criteria focused on families with **1 to 1.5 decimals** of land.

A **one-day orientation program** regarding the health and nutrition activities (region-wise) has been done for DM, DO, and CO. All five Regions have completed this daylong orientation event.

A **two-day refresher training on Health and Nutrition** was conducted at the SDF Headquarters in Dhaka. The training aimed to reinforce participants' knowledge and skills in key areas of health and nutrition outlined in the Health and Nutrition (HN) manual.

SDF (HN) participated in a **three-day workshop on Service Process** Simplification organized by the Aspire to Innovate Program (a2i) under the ICT Division. The workshop focused on innovative solutions to streamline service delivery and improve access across various sectors.

BP kits and medical equipment distributed to CHNF.

BMI instruments for both adults and children were **distributed** at the **village level**.

Homestead **vegetable kitchen gardening seeds** (winter seeds) were **distributed** at the **HH level**.

HNSC training status

Region	Batch		HNSC member		Total Village Covered	Remarks
	Target	Participant	Target	Participant		
Mymensingh	87	87	2,175	2,175	725	Completed by Feb'24
Jashore	96	96	2,400	2,400	800	Completed by Feb'24
Rangpur	75	75	1,875	1,870	625	Completed by Feb'24
Cumilla	60	60	1,500	1,500	500	Completed by Feb'24
Barishal	66	66	1,650	1,645	550	Completed by Feb'24
Total	384	384	9,600	9,600	3,200	All done

World Health Day Celebration 2024

SDF observed World Health Day 2024 (7th–13th April 2023) as per the guidelines provided jointly by the BNNC (Bangladesh National Nutrition Council) and National Nutrition Services (NNS), Institute of Public

Health Nutrition (IPHN). BNNC announced the theme for WHD-2024 is 'My Health My Right'. In line with this theme, the Health and Nutrition Support program observed the week in 5 regions.

Maternal allowance status

Region	Applied to HQ number	Approved by HQ number	Beneficiaries Received						Village region wise
			Mother number	Village number	Per unit amount	Distributed Taka amount	Installment	Date	
Mymensingh	864	714	2,077	714	9,600	15,403,200	4	Dec'24	725
Jashore	4,846	4,494	4,442	650	9,600	32,791,200	4	Dec'24	800
Rangpur	1,289	1,270	3,407	625	9,600	22,531,200	4	Dec'24	625
Cumilla	2,592	2,017	1,859	474	9,600	11,961,600	4	Dec'24	500
Barishal	2,681	2,681	1,937	550	9,600	16,658,400	4	Dec'24	550
TOTAL HN	12,272	11,176	13,722	3,013	9,600	99,345,600	4	Dec'24	3,200

Caesarian allowance status

Region	Applied to HQ number	Approved by HQ number	Beneficiaries Received					Village region wise	Village left
			Mother number	Village number	Per unit amount	Distributed Taka amount	Date		
Mymensingh	264	264	234	234	10,000	2,340,000	Dec'24	725	489
Jashore	485	390	382	382	10,000	3,820,000	Dec'24	800	418
Rangpur	254	248	234	234	10,000	2,340,000	Dec'24	625	391
Cumilla	222	185	185	185	10,000	1,850,000	Dec'24	500	315
Barishal	223	223	186	186	10,000	1,860,000	Dec'24	550	364
TOTAL HN	1,448	1,310	1,223	1,223	10,000	12,230,000	Dec'24	3,200	1,977





SUSTAINABLE COASTAL & MARINE FISHERIES PROJECT

The [Sustainable Coastal and Marine Fisheries Project \(SCMFP\)](#) is an initiative to establish effective fisheries governance and promoting the sustainable use of coastal and marine fishery resources. Initially planned for five years (July 2018–June 2023), the project has been extended until November 2025. Jointly implemented by the Department of Fisheries (DoF) under the Ministry of Fisheries and Livestock (MoFL) and the Social Development Foundation (SDF) under the Ministry of Finance, the project is instrumental in driving poverty reduction, fostering economic growth, and conserving marine ecosystems. SDF acts as the co-implementing agency for Component-3: Community Empowerment and Livelihoods Transformation, which spans 450 villages across 45 Upazilas in 13 districts, supported by US\$ 50.24 million in funding from the International Development Association (IDA). This component targets fisher households holding Fisher ID cards, aiming to decrease dependency on traditional fishing and build resilience through diversified livelihoods.

Component 3 addresses two key objectives: improving the management of nearshore fisheries and promoting alternative income opportunities to reduce fishing pressure on marine resources. Using a Community-Driven Development (CDD) approach, the project emphasizes active involvement from fisher communities in planning, decision-making, and implementation. A prominent feature is the creation of 100 Model Fishing Villages (MFVs), which are examples of best practices in sustainable fisheries management, resource governance, and diversified livelihoods. These villages act as learning hubs, inspiring the adoption of successful interventions in neighboring areas.

The component involves several strategic interventions, including the establishment of village institutions such as Fisher Village Organizations (FVOs), Village Fisheries Co-Management Committees (VFCCs), and producer groups, which strengthen governance and encourage economic diversification.

Financial mechanisms like Revolving Funds and performance-based grants empower fisher households to engage in alternative livelihood activities, such as aquaculture, eco-tourism, dry fish production, and handicrafts. Capacity-building programs focus on enhancing community skills in leadership, accounts management, and sustainable fisheries planning. Additionally, the preparation and implementation of Local Fisheries Management Development Plans (FMDPs) ensure that communities adopt sustainable fishing practices and prioritize resource conservation.

Infrastructure development is another key focus, with investments in roads, culverts, fish landing stations, water treatment plants, and solar lamp posts, improving connectivity, market access, and living conditions in project areas. Environmental sustainability is also prioritized through initiatives like marine waste management, awareness campaigns to combat Illegal, Unreported,

and Unregulated (IUU) fishing, and enforcement of fishing bans in collaboration with the DoF and Coast Guard.

The implementation strategy of Component-3 emphasizes participatory development and close collaboration with stakeholders. By fostering community ownership and providing

financial and technical support, the project has significantly empowered fisher communities, improved their socio-economic resilience, and promoted sustainable coastal development. The success of the Model Fishing Villages underscores the potential of community-driven initiatives to achieve long-term sustainability and livelihood transformation in coastal regions.

Snapshot of SCMFP

Project Name

Bangladesh Sustainable Coastal and Marine Fisheries Project (BSCMFP)

Project Duration

July 2018 to June 2025 (with 2 years extended period)

Implementing Agencies

Social Development Foundation (SDF) and Department of Fisheries (DOF).

Project Development Objective (PDO)

Targeted households with access to project-promoted livelihood activities outside of capture fisheries.

Components

1. Enabling Activities for Sustainable Fisheries Sector Investments and Growth
2. Improving Infrastructure and Production Practices
3. Community Empowerment & Livelihoods Transformation
4. Project Management and Monitoring

SDF's Component: Component-3 focuses on empowering coastal communities, enhancing livelihoods, and promoting sustainable fisheries practices.

Beneficiaries of Component 3: Poor fishers' household with Fisher ID Card directly dependent on coastal & marine fishing

Budget

Total Project Budget: US\$281.6 million

Component 3 Budget: US\$52.3 million

Project Areas

Coverage: 45 Fisher Villages in 45 Upazilas across 13 Districts

Regions: Barishal (290 Villages), Khulna (80 Villages), Chattogram (80 Villages)

Key Activities under Component-3

- **Conservation & Fisheries Co-Management:** Fisher villages implement sustainable fishing interventions such as distributing legal nets, enforcing fishing bans, and maintaining fish sanctuaries. Marine waste management, fish surveillance, and transportation management further ensure environmental protection. Co-management committees regularly meet the village, Upazila, and district levels to develop and implement Local Fisheries Management Development Plans, with a focus on enforcing the Fish Act and raising awareness on combating Illegal, Unregulated, and Unreported (IUU) fishing.
- **Community Empowerment & Development of Village Institutions:** The project emphasizes community mobilization through the formation of groups and village-level institutions such as Fisher Village Organizations (FVO), Village Fisheries Co-Management Committees (VFCC), Fisher Village Samiti (FVS), and Fisher Village Credit Organizations (FVCO). Committees like the Social Audit Committee (SAC), Savings Committee (SC), and Finance Committee (FC) ensure community-driven governance.
- **Alternative Livelihood Promotion:** To reduce dependence on fishing, the project supports alternative income-generating activities (AIGA) such as aquaculture, dry fish production, eco-tourism, and handicrafts. Livelihood loans from a Revolving Fund facilitate these transitions, while producer groups strengthen market linkages and value chains. Micro-entrepreneurship is promoted through activities like dairy farming, poultry rearing, crop production, and small-scale trading, helping communities diversify their income sources.
- **Small-Scale Community Infrastructure:** The project funds the construction of small-scale infrastructure to improve village connectivity and access to services. Infrastructure includes HBB and CC roads, culverts, fish landing stations, water treatment plants, tube wells, and solar lamp posts, enhancing both living conditions and economic opportunities in the fisher villages.

Type of Funding Support

Village Development Fund(VDF)

- Appropriate Fishing Intervention Implementation Fund
- Institutional Development Fund (IDF)
- Shabolombi/Revolving Fund (RF/SF)
- Community Infrastructure Support Fund (CISF)
- Performance Investment Fund for Producer Group

ACHIEVEMENTS

Empowered Coastal Fisher Communities through a CDD & Co-Management Approach

Using a Community Driven Development (CDD) approach, Component-3, SCMFP, SDF has successfully formed a comprehensive network of committees—spanning 4,500 Fishers Groups, 450 Fishers Village Samiti, 450 Sanchay Committees, 450 Fishers Village Credit Organizations, 450 Village Fisheries Co-Management Committees, 450 Social Audit Committees, 450 Sub-Project Committees, 450 Procurement Committees, and 450 Finance Committees—across 450 fisher villages under Component-3 of the SCMFP, covering 57,745 registered fishers. Moreover, 45 Upazila Fisheries Co-Management Committees and 13 District Fisheries Co-Management

Committees have been established, achieving a remarkable 97% participation rate by fisher women. This robust institutional framework has led to transformative outcomes, including enhanced community ownership of development initiatives, strengthened governance and transparency, increased financial and social empowerment, and more effective fisheries co-management practices at all administrative levels. Through these inclusive structures, communities have taken a leading role in decision-making, resource management, and livelihood enhancement, ensuring sustainability and long-term resilience in coastal areas.



Strengthened Coastal Fisher Communities through Comprehensive Financial Support

Each of the 450 fisher villages has received three core funds—Institutional Development Fund (IDF), Revolving/Shabolombi Fund (RF/SF), and Community Infrastructure Support Fund (CISF)—each amounting to BDT 12 lakh. The IDF strengthens village institutions by funding capacity-building, FVS office management, and one-time grants for vulnerable fisher families. The RF/SF facilitates alternative livelihood initiatives, particularly for those reliant on illegal fishing, thereby enhancing living standards and curbing IUU fishing practices. CISF finances vital

infrastructure projects, improving connectivity, access to basic services, and overall community well-being. In addition, the top 100 performing villages have each received their full allocation of the Appropriate Fishing Intervention Implementation Fund (AFIIF)—BDT 35 lakh—further motivating excellence in sustainable fisheries management and livelihood diversification. Collectively, these disbursements have bolstered local governance, promoted economic resilience, and elevated the quality of life in coastal fisher communities.





Employment & Livelihood Transformation of Coastal Fisher Communities' Youth & Fishers

The Technical and Skill Development Training initiative has equipped 16,804 fishers and youth (out of a target of 18,000) from 450 coastal villages with diversified vocational and technical skills, leading 12,932 participants to secure employment in various professions. Notably, 2,131 formerly full-time fishers and 3,425 part-time fishers have now fully transitioned away from fishing, reducing fishing pressure on local marine resources. This shift has propelled a 43%

increase in average household income, strengthening financial security and allowing families to avoid high-interest loans from local moneylenders (dadandar/aratdar). Beyond these economic gains, participants report greater self-confidence, improved social standing, and heightened engagement in community decision-making-contributions that collectively drive community empowerment and foster sustainable livelihood transformation.

Advancing Alternative Livelihoods and Strengthening Community Resilience

A total of 43,701 fisher households have successfully transitioned to alternative livelihoods, and 1,076 micro-enterprises have been established with support from

the Revolving Fund and Productive Investment Fund, surpassing the target of 40,500 fishers from 450 villages. This achievement has significantly reduced



reliance on exploitative local moneylenders (dadandar/aratdar), fostering financial independence and empowering communities to access fairer financial opportunities. The initiative has strengthened local markets by increasing the availability of diverse goods and services, enhancing economic activity, and creating new employment opportunities.

Entrepreneurship development has boosted household incomes, improved living standards, and built adaptive capacities to withstand economic shocks. Collectively, these impacts have driven income diversification, bolstered community resilience, and laid a strong foundation for long-term sustainability and prosperity in the region.

Establishment of Producer Groups for Sustainable Livelihoods

Producer groups have been successfully established in 100 model fishing villages, engaging 2,648 households in diverse production activities. These activities include cattle fattening, cow rearing, goat and sheep farming, poultry, duck farming, quail farming, vegetable and crop cultivation, watermelon farming, fish farming, fish processing, and crab

fattening. Through these initiatives, economic diversification and sustainable livelihoods have been ensured, leading to improved income stability, enhanced food security, and greater resilience for participating households. Collectively, these efforts have contributed to long-term community prosperity and strengthened local economies.

Sustainable Fisheries Co-Management in Project Areas

A total of 450 village Fisheries Co-Management Committees have been successfully formed, along with 45 Upazila Fisheries Co-Management Committees, each of which has adopted and is actively implementing a Local Fisheries Management Development Plan. These committees are playing a crucial role in preventing illegal fishing, contributing to the revival of fish stocks. Community members have been instrumental in assisting with the enforcement of the Fisheries Act throughout the project period. Increased

awareness of fishing laws has led to better compliance with fishing regulations and seasonal restrictions within the communities. The implementation of fishing bans during specific periods is helping to protect marine biodiversity and ensure the safety of fish during breeding seasons. Regular maintenance and monitoring of sanctuaries are supporting the balance of marine ecosystems, promoting sustainable fisheries management, and ensuring long-term resource conservation.

Model Fishers Village

As part of the Sustainable Coastal and Marine Fisheries Project (SCMFP), Component-3 focuses on the establishment of model fisher's villages to uplift fishing communities and promote sustainable fisheries management practices. The goal is to

identify and support the top 100 performing fisher's villages out of the 450 villages selected under this component, providing them with additional support to enhance their fishing practices.



Based on a variety of performance indicators, 100 top-performing villages were carefully selected for this initiative. These villages have demonstrated exceptional commitment to sustainable fishing practices and community development. Each selected model fisher's village has received an additional financial assistance package amounting to 35 Lakhs BDT per village. This funding is designed to empower the villages economically and support the implementation of interventions aimed at improving their fishing practices, enhancing their livelihoods, and promoting long-term sustainability.

The intervention has had a significant impact by enabling the selected villages to adopt more efficient and environmentally friendly fishing techniques, thereby improving fish stocks and local biodiversity. Furthermore, it has strengthened community resilience, provided economic opportunities, and fostered greater participation in sustainable fisheries management.



Second Tier Institutions (Upazila and Regional Fisheries Federations)

Under Component-3 of the Sustainable Coastal and Marine Fisheries Project (SCMFP), 45 Upazila Fisheries Federations and 3 Regional Fisheries Federations have been successfully established. These federations are focused on capacity building, preparing members to manage post-project activities. All federations are fully operational, with hired coordinators and

support staff overseeing daily activities. They are effectively utilizing the Performance Support Fund and Institutional Development Fund to strengthen their operations. This progress has enhanced organizational capacity, ensuring the sustainability of fisheries management and continued community development beyond the project's conclusion.



Marine Waste Management

Under Component 3 of the Sustainable Coastal and Marine Fisheries Project (SCMFP), 100 Model Fisher Villages have successfully implemented a community-based waste management system focused on marine biodiversity conservation. This initiative actively involves fisher communities in the collection of abandoned fishing nets and plastics from marine environments. The collected waste is either recycled into valuable products or safely disposed of, minimizing environmental impact. By tackling the issue of ghost fishing through the removal of discarded nets, the project has significantly protected

marine life from entanglement. Additionally, the reduction of plastic waste has helped prevent the formation of microplastics, thereby safeguarding the marine food chain and overall biodiversity. Through targeted awareness programs, fishers have become more committed to sustainable fisheries management, ensuring the long-term conservation of marine ecosystems and promoting sustainable livelihoods. This waste management intervention exemplifies a comprehensive approach to integrating ecological preservation with community-led practices.





CREDIT PROGRAM UNDER STIMULUS PACKAGE

With a vision to battle against COVID-19, the [Credit Program Under Stimulus Package \(CPSP\)](#) of SDF started to assist the affected populations, particularly the micro and small enterprises who are struggling to deal with the regular closures and other barriers set up to handle the pandemic and ultimately thrive to give a boost to the national economy. We have received BDT 200 crores to implement this program in 54 Upazilas and 21 districts

The goal

To improve the livelihoods of the marginalized people severely affected by the COVID-19 pandemic and to revive and expedite village-level economic activities through supporting the cottage, small, and medium enterprises.

Objectives

- Employment generation and poverty reduction through small and medium entrepreneurship development and business expansion;
- To assist in the development of small and medium industries in capital formation;
- Ensuring the fulfillment of basic needs through increasing the income of the marginalized population.

Features

Some main features of the CPSP program include low service charges at the SDF-to-borrower level (only 4% up to Dec'22 and 8% from Jan'23 to till now). Suitable loan size amount is BDT 50,000-1,000,000 & there is a provision of low loan processing fee & monthly installment.

ACHIEVEMENTS

Status of loan disbursement and recovery

In the reporting year of 2024, BDT 160.58 Crore has been disbursed among the 4,158 loan recipients. However, at the end of December 2024, the

cumulative status of disbursement reached BDT 620.89 Crore among 12,235 Borrowers through 17,230 loans. Also this year total recovered amount is


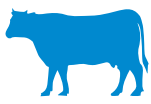







BDT 169.89 Crore and the cumulative loan recovered up to Dec'2024 is 435.93 Crore and cumulative recovered rate

(CRR) Was 98%. Alongside loan outstanding up to Dec'2024 is BDT 184.95 Crore (Principal).

Region and District wise Cumulative CPSP Progress

Region	Coverage (Districts)	Cumulative Disbursement up to December 2024		Cumulative loan Recovered up to Dec 2024 Amount Tk (m)	Cumulative loan Outstanding up to December 2024	
		# of borrowers	Amount Tk (m)		# of borrowers	Amount Tk (m)
Barishal	Barishal	893	529.30	386.425	672	142.875
	Patuakhali	446	216.60	154.77	326	61.830
	Pirojpur	256	130.10	88.617	217	41.483
	Khulna	450	220.60	170.696	300	49.904
	Barguna	257	137.40	94.855	184	42.545
	Bagerhat	404	211.05	152.625	294	58.425
	Satkhira	116	33.65	8.406	116	25.244
	Sariatpur	84	20.00	4.153	84	15.847
Sub Total		2,900	1,798.70	1,060.546	2,193	438.154
Mymensingh	Mymensingh	1262	675.30	467.152	937	208.148
	Chandpur	784	394.90	301.751	499	93.149
	Cumilla	930	507.80	336.657	612	171.143
	Sherpur	988	460.85	339.005	616	121.845
	Jamalpur	491	236.10	157.420	389	78.680
	Sirajgonj	485	233.75	149.74	365	84.010
	Sylhet	376	220.00	139.505	287	80.495
Sub Total		5,316	2,728.70	1,891.230	3,705	837.470
Rangpur	Rangpur	1,066	520.80	373.835	781	147.015
	Kurigram	541	251.05	182.522	392	68.528
	Nilphamari	566	278.35	191.334	471	87.016
	Dinajpur	627	355.60	252.82	510	103.418
	Naogaon	683	331.75	241.152	482	90.598
	Gaibandha	536	243.95	166.559	381	77.391
Sub Total		4,019	1,981.55	1,407.584	3,017	573.966
Grand Total		12,235	6,208.95	4,359.360	8,915	1,849.590

Sector-wise loan disbursement under the CPSP Program

<p>Cow rearing</p>  <p># of Loan 1,718 Percentage 10%</p>	<p>Beef fattening</p>  <p># of Loan 859 Percentage 5%</p>	<p>Fish culture</p>  <p># of Loan 1,257 Percentage 7%</p>
<p>Goat/ sheep rearing</p>  <p># of Loan 32 Percentage 0%</p>	<p>Computer/Photocopy</p>  <p># of Loan 27 Percentage 2%</p>	<p>Workshop</p>  <p># of Loan 458 Percentage 3%</p>
<p>Small trades</p>  <p># of Loan 9,754 Percentage 56%</p>	<p>Poultry Farm</p>  <p># of Loan 587 Percentage 3%</p>	<p>Handicraft</p>  <p># of Loan 57 Percentage 0%</p>
<p>Others</p> <p># of Loan 1,964 Percentage 11%</p>	<p>Total</p> <p># of Loan 17,230 Percentage 100%</p>	



HUMAN RESOURCES

The key focus of our [Human Resources](#) are procedural justice, transparency, equality, respect for diversity, and recognition of potential. It also helps the organization to deal with a fast-changing competitive environment and the greater demand for quality employees. SDF maintains a payroll management system backed up by the Human Resource Management Information System (HRMIS), which ensures effective employee communication, workplace safety, and security. Gratuity, Provident Fund, and other facilities are also maintained by the HR department which creates future safety and retention of staff. The activities of the HR start with an employee's recruitment and end with his/her resignation/contract termination or retirement. In 2024 SDF has recruited a minimum number of staff with different responsibilities for the RELI & SCMFP projects.

ACHIEVEMENTS

Workforce of SDF

In the year 2024, the HR department carried out recruitment for the RELI & SCMFP project. A total of 40 employees with different responsibilities were deployed and recruited. The total number of employees worked in different capacities both at Head Office and Field Offices stands at 2176 (1603 employees

in RELI, 311 employees in SCMFP, and 262 in CPSP. Currently, 94 employees are based at the head office in different capacities to provide necessary support and guidance to its field offices. The remaining 2082 employees are based at 8 divisions, 35 districts, and 304 Upazila/cluster offices.

Performance Appraisal

In 2024 the HR Dept. appraised performance of 2176 (1603 RELI, 311 in SCMFP and 262 CPSP) employees out of whom 786 (351 in RELI, 273 in SCMFP, and 162 in CPSP) employees were awarded with one annual salary

increment and 11 employees were not awarded increment due low performance. Under the RELI project, all cluster employees are recruited and serving under consultancy services with consolidated salaries.

Leave Arrangement

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

leave without pay in some cases where the incumbent already exhausted his/her leave.

Inquiry/Departmental Proceedings

To create an enabling environment within the organization and rural communities, SDF resolves such grievances through its well-established grievance redress services.

In 2024 SDF received 47 complaints from its project areas and investigated the issues meticulously. Out of these, as

per HR Policy and Manual 10, employees have been removed from the different projects, 9 employee's yearly increment was held up, 1 employee was given demotion, 1 employee was given down salary scale and 69 employees were given show cause letters, advice letters, warning letters, etc.



FINANCE & PROCUREMENT

[Finance and Procurement](#) of SDF is responsible for overall financial management, internal control compliance, reporting, and auditing to ensure accountability and transparency along with procurement of the organization as per plan. This department ensures a continuous flow of program funding, tackling and overcoming any financial shock and vulnerability. Teamwork, decentralization, and delegation of work among the staff members play an important role in achieving the center of excellence of the team as well as the organization. They also ensure proper financial monitoring and recording of all data in the system and reporting as per International Financial Reporting Standards along with meeting requirements of development partners and the Government of Bangladesh. Proper investment planning and portfolio management are also one of the main responsibilities of the department.

ACHIEVEMENTS

Social Development Foundation (SDF) implements programs in line with the project development objectives prioritizing both physical and financial targets. In 2023 a Total of BDT 7,268.42 million was disbursed against the target of BDT 8,511.75 million (RELIP and SCMFP-Component 3) achieving a utilization rate of 85.39%. The projects

(RELIP and SCMFP-Component 3) cumulative disbursement up to December 2023 stood at BDT 13,918.35 million which is 41.77% against the total target of BDT 33,320.22.

The financial management and timely disbursement of funds to the intervened project areas were going on properly.

Governance and Oversight Arrangements

A Director who is a Fellow member of the Cost and Management Accountant (FCMA) heads the Finance and Procurement Department of SDF. It deals with the Financial Management and Procurement Management of Community Driven Development (CDD) projects, Community Organizations named Gram Samity, 2nd Tier Institutions, and Credit Programs implemented by the Social Development Foundation (SDF). To support project operations, management and decision-making of SDF, the Finance and Procurement Department provides management reports of various natures containing financial and procurement-related information. This department also acts as a liaison between the World Bank, Ministries of the Government, Stakeholders, Bank service providers, and the SDF.

Internal control and financial monitoring were also properly carried out by the Financial Management Team (FMT). The FMT from field to HQ level is comprised of experienced and high-level professionals. The financial transactions are recorded in the web-based and automated Financial

Information Systems by the District and Region as well as SDF headquarters. The transactions are made following established financial guidelines in compliance with the procedures of the development partners and the Government of Bangladesh along with preparation of Financial Statements in compliance with the International Accounting Standards. The audit reports on SDF's financial management are skillfully prepared internally by the Finance and Accounts Department and further examined by external audit firms. Thus SDF ensures uncompromising standards of financial transparency and accountability.

As per statutory requirement, an independent audit firm was recruited by the Board of Directors and General Body of SDF to conduct a yearly audit of FY 2022-23 and the reports provided a very clear picture of financial performance and was appreciated by SDF Board and other stakeholders. In a bid to ensure financial accuracy and transparency the Foreign Aided Projects Directorate (FAPAD) conducts an audit on a yearly basis and

has been continuing the same since 2011-12. In addition to the above audit, Independent Operational Audit has been conducted by a Chartered Accountants firm. The World Bank Team also conducts their fiduciary review on financial and procurement management on yearly basis.

SDF has an independent internal audit team comprised of four members who frequently undertake field visits and conducts audits. This department looks after the audit-related affairs and exclusively reports to the Board of Directors and the General Body through the Managing Director (MD).

Component-wise Fund Disbursement Progress.

Result Areas	The target for the Year 2024	Disbursement during the year 2024	Achievement in %	Project Target	Disbursement upto Dec. 2024	Achievement in %
Consolidated Projects (RELIP and SCMFP-Component 3)						
Comp. A	5850.58	5335.55	91.20	21,599.66	14917.86	69.07
Comp. B	1106.54	428.40	38.71	3,391.60	672.56	19.83
Comp. C	669.73	631.07	183.01	3,908.74	1648.71	72.16
Comp. D	-	-	-	-	-	-
Comp. E	927.65	625.43	67.42	4,420.22	3668.62	83.00
Total	8554.50	7020.45	82.07	33,320.22	20907.75	62.75
Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project - IDA						
Comp. A	5850.58	5335.55	91.20	21,599.66	14917.86	69.07
Comp. B	1106.54	428.40	38.71	3,391.60	672.56	19.83
Comp. C	92.88	81.49	87.74	508.74	141.74	27.86
Comp. D	-	-	-	-	-	-
Total	7050.00	5845.44	82.91	25,500.00	15732.16	61.69
Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project - GoB						
Comp. C	576.85	549.58	95.27	3,400.00	1506.97	44.32
Total	576.85	549.58	95.27	3,400.00	1506.97	44.32
Sustainable Coastal & Marine Fisheries Project (SCMFP) - Component 3						
Comp. E	927.65	625.43	67.42	4,420.22	3668.62	83.00
Total	927.65	625.43	67.42	4,420.22	3668.62	83.00

SDF-Credit Program under Stimulus Package (CPSP)

Particulars	The target for the Year 2024	Disbursement during the year 2024	Achievement in %	Cumulative Target up to Dec. 2024	Disbursement upto Dec. 2024	Achievement in %
Loan Disbursement						
Loan under Stumulus Package Fund	1600.00	1605.85	100.37	5950.00	6208.95	104.35
Revenue Expenditure						
Salary & Allowances	162.65	130.81	80.42	309.00	307.02	99.36
Operational Expenses	11.30	10.15	89.85	48.62	31.72	65.25
Total	173.95	140.96	81.03	357.62	338.74	94.72

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

Type	Package No.	Description of Contracts	# of contracts	Contract Amount (BDT)
Goods	G 74.0 (RELIP)	Procurement and supply of Annual Report-2023 of RELI Project of SDF	1	483000
	G 50.0 (RELIP)	Printing & Supply of COM Booklet of RELI Project of SDF	1	2399231
	G 45.0 (RELIP)	Printing & Supply of Wall Calendar and Desk Calendar-2024 of RELI Project of SDF	1	1147218
	G 71.0 (RELIP)	Printing & Supply of Wall Calendar and Desk Calendar-2025 of RELI Project of SDF	1	1338038
	G 17.0 (RELIP)	Printing and Supply of Annual Report-2022 of RELI Project of SDF	1	219600
	G 8.0 (RELIP)	Supply of Glucometer for Health & Nutrition of RELI Project of SDF	1	327500
	G 67.0 (RELIP)	Supply of Flipchart for gender-based violence-related materials of RELI Project of SDF	1	311850
	G 5.0 (RELIP)	Procurement and supply of BMI	1	15709613
	G 7.0 (RELIP)	Procurement and supply of BP Kits	1	985897
	G 35.0 (RELIP)	Printing & Supply of Brochure	1	476000
	G 70.0 (RELIP)	Seasonal Vegetable Seeds	1	48960000
	G 72.0 (RELIP)	Printing and Supply of Diary-2025	1	444000
	G 19.0 (RELIP)	Printing & Supply of Newsletter of RELI Project of SDF	1	83250
	G 68.0 (RELIP)	Procurement and supply of 4 nos television to display the project activity of RELIP of SDF	1	479570
Sub Total			14	73364767
Services	S 33.0 (RELIP)	Hiring Training Providing Organizations (TPOs) for Skill Development and Employment Generation (Electrical and Electronics Support Servicing) for the RELI Project of SDF	1	38291250
	S 34.0 (RELIP)	Hiring Training Providing Organizations (TPOs) for RMG & Leather Products for the RELI Project of SDF	1	38990000
	S 35.0 (RELIP)	Hiring Training Providing Organizations (TPOs) for Skill Development and Employment Generation on Micro Entrepreneurship Development for the RELI Project of SDF	1	11928600
	S 18.0 (RELIP)	Hiring of Individual Consultant for Market Assessment on Fisheries of RELI Project of SDF	1	600000
	S 16.0 (RELIP)	Hiring of Individual Consultant for Market Assessment on Livestock of RELI Project of SDF	1	600000
	S 19.0 (RELIP)	Hiring of Individual Consultant for Market Assessment on Agriculture of RELI Project of SDF	1	600000
	S 44.0 (RELIP)	Hiring of Individual Consultant for Market Promotion Expert of RELI Project of SDF	1	1500000
	S 8.0 (RELIP)	Hiring Consulting Firm for Conducting Mid-Term Impact Assessment of RELI Project	1	7602778
	S 36.0 (RELIP)	Hiring Training Providing Organization (TPOs) for Skill Development and Employment Generation on RMG & Leather Products of SDF	1	20250000
Sub Total			9	120362628
Grand Total for Goods and Services of RELIP			23	193727395

AUDITED FINANCIAL STATEMENT



ATIK KHALED CHOWDHURY
Chartered Accountants



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

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the consolidated Financial Statements of **Social Development Foundation (SDF)**, which comprise the consolidated statement of financial position as at 30 June 2024, and the consolidated statement of comprehensive income, consolidated statement of receipts & payments, consolidated statement of changes in capital fund, consolidated statement of cash flows for the year then ended and notes to the consolidated financial statements including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements of the organization give true and fair view of the consolidated statement of financial position of the organization as at 30 June 2024, and of its consolidated financial performance of the organization and its consolidated cash flows for the organization for the year then ended in accordance with International Financial Reporting Standards (IFRS) as explained in note 3.

Basis for Opinion

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

Other Information

Management is responsible for the other information. The other information comprises all of the information in the consolidated financial statements and our auditor's report thereon.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

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

Atik Khaled Chowdhury

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In preparing these consolidated financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to Going Concern and using the going concern basis of accounting unless management either intends to liquidate the Organization's or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibility for the Audit of the Consolidated Financial Statements

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

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

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

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

ME.

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ATIK KHALED CHOWDHURY
Chartered Accountants



Report on Other Legal and Regulatory Requirements

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

- 1) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- 2) In our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books;
- 3) The consolidated statement of financial position, consolidated statement of comprehensive income, consolidated statement of receipts & payments together with the annexure notes dealt with by the report are in agreement with the books of account.

Signed on behalf of
Atik Khaled Chowdhury
Chartered Accountants
FRC Reg. No: CAF-001-148

N I Chowdhury FCA
Senior Partner
ICAB Enrolment No: 0766

Dhaka, 04 FEB 2025

DVC No.: 2502040766AS114927



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Social Development Foundation (SDF) Consolidated Statement of Financial Position As at 30 June 2024										
Particulars	Notes	RELI-Project Credit No. 6876-BD			Component-3, SCMFP, IDA Credit no. 6326- BD	SDF Endowment Fund	SDF Own Fund	SDF -CPSP	Amount in Taka 30-June-2024	Amount in Taka 30-June-2023
		GOB	IDA	Total						
ASSETS										
Non Current Assets										
Property, Plant & Equipment	4.00	-	19,361,232	19,361,232	7,840,558	-	36,148,851	-	63,350,641	74,476,881
		-	19,361,232	19,361,232	7,840,558	-	36,148,851	-	63,350,641	74,476,881
Current Assets		59,426,015	1,201,173,732	1,260,599,747	182,617,930	2,441,885,718	322,716,827	2,169,955,288	6,377,775,510	4,951,847,732
Advance, Deposit & Prepayments	5.00	387,501	872,030,600	872,418,101	565,326	2,703,000	-	-	875,686,427	3,516,848
Loan to Borrowers		-	-	-	-	-	-	1,979,537,185	1,979,537,185	1,759,859,751
Loan to SCMFP		-	-	-	-	-	31,309	-	31,309	-
Fixed Deposits (FDR)	6.00	-	-	-	-	2,381,906,729	276,906,682	-	2,658,813,410	2,552,126,532
Cash & Cash Equivalents	7.00	59,038,514	329,143,132	388,181,646	182,052,605	57,275,989	45,778,836	190,418,103	863,707,178	635,544,601
		-	-	-	-	-	-	-	-	-
Total Assets		59,426,015	1,220,534,964	1,279,960,979	190,458,489	2,441,885,718	358,865,677	2,169,955,288	6,441,136,151	5,025,524,613
CAPITAL FUND & LIABILITIES										
Capital Fund										
Retained Surplus		59,426,015	1,220,534,964	1,279,960,979	190,458,489	2,441,885,718	356,316,551	2,160,276,938	6,438,898,675	5,012,811,890
Current Liabilities		-	-	-	-	-	2,549,126	9,678,350	12,217,476	12,713,723
Liabilities against Earned Leave Encashment		-	-	-	-	-	2,549,126	-	2,549,126	3,034,373
Loan Security Fund		-	-	-	-	-	-	9,678,350	9,678,350	9,678,350
Total Fund & Liabilities		59,426,015	1,220,534,964	1,279,960,979	190,458,489	2,441,885,718	358,865,677	2,169,955,288	6,441,136,151	5,025,524,613


The annexed notes form an integral part of these financial statements



Director



Managing Director



Chairman

Signed in terms of our separate report of even date annexed

Dhaka, Bangladesh

Dated : 04 FEB 2025

DWC No : 2502040766AS114927

Signed on behalf of
Atik Khaled Chowdhury
Chartered Accountants
FRC Reg No: CAF-501-148





N I Chowdhury FCA
Senior Partner
ICAB Enrolment No: 0766

Social Development Foundations (SDF) Consolidated Statement of Comprehensive Income For the year ended 30 June 2024									
Particulars	Notes	RELJ-Project Credit No. 6876-BD		Component-3, SCMFP, IDA Credit no. 6336- BD	SDF Endowment Fund	SDF Own Fund	SDF-CFSP	Amount in Taka 30-June-2024	Amount in Taka 30-June-2023
		GOB	IDA						
A. INCOME									
Grant /Fund Received during the year	8.00	570,000,000	6,771,167,189	7,341,167,189	981,576,853	-	-	8,322,744,042	7,222,744,810
Service Charge on Loan		-	-	-	-	-	-	202,710,911	113,482,551
Non Operating Income	9.00	-	-	-	165,983,523	23,658,922	14,545,330	203,581,775	167,362,220
Total Income (A)		570,000,000	6,771,167,189	7,341,167,189	981,576,853	23,658,922	217,256,261	8,729,042,748	7,503,589,591
B. EXPENDITURE									
Community Institutions and Livelihood Development	10.00	-	3,800,371,361	3,800,371,361	-	-	-	3,800,371,361	5,718,680,594
Development and Strengthening of Community Institutions	10.01	-	820,468,287	820,468,287	-	-	-	820,468,287	804,630,173
Financing of Community Plans	10.02	-	2,905,123,152	2,905,123,152	-	-	-	2,905,123,152	4,910,627,328
Health and Nutrition Support	10.03	-	74,779,922	74,779,922	-	-	-	74,779,922	3,423,093
Business Development and Institutional Strengthening	11.00	-	309,235,739	309,235,739	-	-	-	309,235,739	170,538,449
Business Partnerships Development and Market Linkages	11.01	-	32,074,851	32,074,851	-	-	-	32,074,851	466,265
Commercial Agriculture and Rural Entrepreneurship	11.02	-	35,124,860	35,124,860	-	-	-	35,124,860	493,987
Employment Generation Support	11.03	-	242,036,028	242,036,028	-	-	-	242,036,028	169,578,197
Project Management, Monitoring and Learning	12.00	510,796,985	65,529,242	576,326,227	-	605,177	125,386,649	702,318,053	540,696,547
Project Management	12.01	510,796,985	11,042,853	521,839,838	-	605,177	125,386,649	647,831,664	507,804,096
Monitoring and Learning	12.02	-	54,486,389	54,486,389	-	-	-	54,486,389	32,892,451
Community Employment and Livelihoods Transformation	13.00	-	-	-	808,486,436	-	-	808,486,436	1,040,080,757
Fishing Community Institutions and Alternative Livelihoods Development	13.01	-	-	-	808,486,436	-	-	808,486,436	1,040,080,757
Depreciation		-	-	-	-	-	-	-	-
Bank Charges		-	-	-	-	9,842,820	-	9,842,820	13,581,595
Consultants Honorarium		-	-	-	-	2,149,175	1,420,925	5,370,733	5,382,135
Total Expenditure (B)	14.00	510,796,985	4,175,136,342	4,685,933,327	1,600,633	12,797,222	126,807,574	5,635,625,192	7,490,660,227
Excess of Income Over Expenditure (A-B)		59,203,015	2,596,030,847	2,655,233,862	173,096,417	10,361,700	96,448,687	3,093,417,556	12,979,364
Total		570,000,000	6,771,167,189	7,341,167,189	981,576,853	23,658,922	217,256,261	8,729,042,748	7,503,589,591

The approved report is an integral part of these financial statements

Mrand
Director

Chairman
Chairman

Dhaka, Bangladesh

Dated: **04 FEB 2025**

DVC No: **2502040766AS114927**

Signed on behalf of
Anik Khaled Chowdhury
Chartered Accountants
FRC Reg No: CAE-001-148

N I Chowdhury FCA
Senior Partner
ICAB Enrolment No: 0766



Social Development Foundation (SDF) Consolidated Statement of Changes in Capital Fund For the year ended 30 June 2024									
Particulars	RELI-Project Credit No. 6876-BD			Component-3, SCMFP, IDA Credit no. 6326- BD	SDF Endowment Fund	SDF Own Fund	SDF -CPSP	Amount in Taka 30-June-2024	Amount in Taka 30-June-2023
	GDB	IDA	Total						
Opening Balance:	275,238,893	26,829,295	302,068,188	17,268,072	2,277,202,828	346,054,851	2,969,838,251	5,012,811,890	5,013,958,953
Add: Addition during the year	-	-	-	-	-	-	-	-	-
Less: Paid for Farmed Lease Encashment	-	-	-	-	-	-	-	-	(14,076,427)
Less: Refund to Govt	(175,065,493)	-	(175,065,493)	-	-	-	-	(275,065,493)	-
Less: Adjusted During the year (Prior year Adjustment)	-	(1,402,325,278)	(1,402,325,278)	-	-	-	-	(1,402,325,278)	-
Add: Excess of Income Over Expenditure during the year	59,203,015	2,596,030,847	2,655,233,862	175,090,407	164,203,890	10,261,700	98,448,687	3,065,417,556	12,929,264
Closing Balance as on 30 June 2024	59,426,015	1,210,534,864	1,279,960,879	190,458,489	2,441,805,718	356,316,551	2,168,176,938	6,420,098,675	5,012,811,890

The annexed notes form an integral part of these financial statements



Director


Managing Director


Chairman

Dhaka, Bangladesh

Dated: 04 FEB 2025
DWC No: 2502040766AS114927

Signed on behalf of
Atik Khaled Chowdhury
Chartered Accountant
FRC Reg No: CAF-061-148

N I Chowdhury FCA
Senior Partner
ICAB Enrollment No: 0766



Social Development Foundation (SDF) Consolidated Statement of Receipts & Payments For the year ended 30 June 2024									
Particulars	Notes	REEL Project Credit No. 6876-BD		Component-3, SCMFP, IDA (Credit no. 6326-BD)	SDF Endowment Fund	SDF Own Fund	SDF- CPSP	Amount in Taka 30-June-2024	Amount in Taka 30-June-2023
		GDB	IDA						
RECEIPTS									
Opening Balance		275,179,493	7,548,054	282,776,527	13,426,587	15,045,282	319,646,859	639,861,449	1,126,442,982
Advance	5.00	223,000	-	223,000	2,782,000	-	-	3,516,848	5,241,271
Cash & Bank Balance	7.00	275,005,493	7,548,054	282,933,527	10,725,597	15,045,282	319,646,859	635,544,601	1,120,281,631
Loan Recovered:		(175,005,493)	-	(175,005,493)	-	-	1,849,579,063	1,574,523,529	1,459,376,680
Principal		-	-	-	-	-	1,646,868,082	1,646,868,082	1,545,894,049
Service Charge		-	-	-	-	-	202,710,951	202,710,951	113,482,551
Less: Refund to Govt.		(175,005,493)	-	(175,005,493)	-	-	(175,005,493)	(175,005,493)	-
Grant/ Fund Received during the year	8.00	570,000,000	6,771,865,189	7,341,865,189	-	-	-	8,322,744,042	2,222,744,810
Received from NLEP-GuB		-	-	-	-	2,260,276	-	2,260,276	56,258,000
Receipt from SCMFP		-	-	-	-	30,000,000	-	30,000,000	22,267,930
Received from Camilla		-	-	-	-	320,000	-	320,000	-
Receipt from CPSP		-	-	-	-	-	-	-	55,000,000
FDR Encashment		-	-	-	136,158,824	43,502,899	-	179,671,719	179,696,853
Donation to PM Office		-	-	-	-	3,557,971	-	18,495,995	1,500,000
Non Operating Receipts	9.00	-	-	-	382,694	-	14,545,330	-	27,332,788
Total Receipts		570,171,000	6,778,715,123	7,348,938,123	140,588,144	94,696,348	2,183,771,193	10,767,127,854	10,168,611,003
PAYMENTS									
Investment in FDR		-	-	-	90,000,175	48,302,336	1,367,966,441	2,066,278,951	2,653,794,472
Bank Charges		-	-	-	90,000,000	15,000,000	-	105,000,000	218,008,263
Loan Disbursed (Principal)	14.00	-	-	-	1,175	295,583	1,420,825	1,627,605	3,281,685
Loan Refund of SDF Own Fund		-	-	-	-	-	1,866,543,536	1,866,543,536	1,669,104,484
Consultants Honorarium		-	-	-	-	-	-	-	55,000,000
Donation to PM Office		-	-	-	-	-	-	-	1,700,150
Paid to SDF-REELIP-GuB		-	-	-	-	2,260,276	-	2,260,276	1,500,000
Paid to SDF-CPSP		-	-	-	-	30,031,369	-	30,031,369	56,258,000
Paid for Earned Lease Encashment		-	-	-	-	485,248	-	485,248	22,267,930
Paid to Camilla		-	-	-	-	320,000	-	320,000	14,681,859
Community Institutions and Livelihood Development	10.00	-	5,202,776,510	5,202,776,510	-	-	-	5,202,776,510	5,137,641,386
Development and Strengthening Community Institutions	10.01	-	820,548,157	820,548,157	-	-	-	820,548,157	825,591,283
Financing of Community Plans	10.02	-	4,307,448,430	4,307,448,430	-	-	-	4,307,448,430	4,910,627,328
Nutrition Awareness and Support	10.03	-	74,779,922	74,779,922	-	-	-	74,779,922	3,423,053
Business Development and Institutional Strengthening	11.00	-	309,135,739	309,135,739	-	-	-	309,135,739	178,538,449
Business Partnerships Development and Market Linkages	11.01	-	32,074,851	32,074,851	-	-	-	32,074,851	466,265
Second-tier Institutional Development Support	11.02	-	35,124,860	35,124,860	-	-	-	35,124,860	493,987
Employment Generation Support	11.03	-	242,056,028	242,056,028	-	-	-	242,056,028	169,578,197



Social Development Foundation (SDF) Consolidated Statement of Receipts & Payments For the year ended 30 June 2024									
Particulars	Notes	RELI-Project Credit No. 0834-BD		Component 3, SCMFP, IDA, Credit no. 6229-BD	SDF Endowment Fund	SDF Own Fund	SDF - CPSP	Amount in Taka 30-June-2024	Amount in Taka 30-June-2023
		G/OB	IDA	Total					
Project Management, Monitoring and Learning	12.00	508,796,905	65,529,142	574,326,047	-	605,177	125,206,649	702,531,653	548,696,547
Project Management	12.00	508,796,905	81,043,825	520,839,730	-	605,177	125,206,649	647,051,664	507,804,996
Monitoring and Learning	12.02	-	54,486,369	54,486,369	-	-	-	54,486,369	52,892,451
Community Employment and Livelihoods Transformation		-	-	-	807,033,196	-	-	807,033,196	1,039,879,140
Fishing Community Initiatives and Alternative Livelihoods Development	13.00	-	-	-	807,033,196	-	-	807,033,196	1,039,879,140
Total Payments		508,796,905	5,577,541,491	6,086,338,396	807,033,196	48,917,513	1,993,353,098	9,407,133,449	9,521,559,434
Closing Balance		59,426,805	1,208,113,732	1,267,540,537	59,879,990	45,178,336	1,759,381,605	1,759,381,605	629,061,449
Advance	5.00	207,500	872,650,000	872,857,500	2,703,000	-	-	875,560,500	2,516,540
Cash and Bank Balance	7.00	59,838,514	329,145,112	388,983,626	57,275,989	45,178,336	198,418,105	865,707,178	625,544,601
Total		578,223,009	6,778,715,115	7,346,938,123	909,248,135	94,096,348	2,003,771,093	10,762,117,654	10,998,611,005

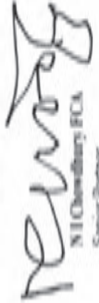
The amount notes form an integral part of these financial statements


Director


Managing Director


Chairman

Dhaka, Bangladesh
Date: **04 FEB 2025**
DVC No: **2502040766AS114927**

Signed on behalf of
Atik Khaled Chowdhury
Chartered Accountants
FRC Reg No: CAC-001-148

N1 Chowdhury FCA
Senior Partner
ICAB Enrollment No: 0766



Social Development Foundation (SDF) Consolidated Statement of Cash Flows For the year ended 30 June 2024							
Particulars	REL-Project Credit No. 6876-BD		Component-3, SCMFP, IDA Credit no. 6326- BD	SDF Endowment Fund	SDF Own Fund	SDF -CPSP	Amount in Taka 30-June-2024
	GOB	IDA					
A. Cash Flow from Operating Activities:							
Excess of Income over Expenditure	59,203,015	2,596,030,847	2,655,233,862	164,382,890	10,261,700	90,448,687	12,929,364
Other Cash from Operating Activities & Items not involved in Cash Flows:							
Depreciation on Fixed Assets	-	5,605,346	5,605,346	-	9,842,870	-	17,408,355
Increase/(Decrease) in Advance, Deposit and Pre Payments	(164,501)	(872,030,600)	(872,195,101)	-	-	-	(872,169,579)
Increase/(Decrease) in Loan to Borrowers	-	-	-	-	-	(219,677,434)	(219,677,434)
Increase/(Decrease) in Loan to SCMFP	-	(1,402,325,278)	(1,402,325,278)	-	(31,309)	-	(31,309)
Prior year Adjustment	-	-	-	-	(485,247)	-	(1,402,325,278)
Increase/(Decrease) in Accounts Payable	-	-	-	-	-	-	(485,247)
Net Cash used in Operating Activities	59,038,514	327,280,314	386,318,828	164,382,890	19,588,014	(129,228,747)	616,137,065
B. Cash Flow from Investing Activities							
Acquisition of Fixed Assets	-	(5,685,216)	(5,685,216)	(117,832,498)	-	-	(6,282,116)
Increase / (Decrease) in Fixed Deposit	-	-	-	-	11,145,620	-	(106,686,878)
Net Cash used in Investing Activities	-	(5,685,216)	(5,685,216)	(117,832,498)	11,145,620	-	(112,968,994)
C. Cash Flow from Financing Activities							
Loan Refund of SDF Own Fund	-	-	-	-	-	-	-
Paid for Earned Leave Encashment	-	-	-	-	-	-	-
Refund to Govt.	(275,005,493)	-	-	-	-	-	(275,005,493)
Fund Transfer from Own Fund to CPSP	-	-	-	-	-	-	-
Net Cash used in Financing Activities	(275,005,493)	-	(275,005,493)	-	-	-	(275,005,493)
Net Increase / (Decrease) in Cash & Cash Equivalents (A+B+C)	(215,966,979)	321,595,898	105,628,119	46,550,392	30,733,634	(129,228,747)	228,162,578
Cash & Cash Equivalents at the beginning of the year	275,005,493	7,548,034	282,553,527	10,725,597	15,045,202	319,646,850	635,544,601
Cash & Cash Equivalents at the end of the year	59,038,514	329,143,132	388,181,646	57,275,989	45,778,836	190,418,103	863,707,178

The annexed notes form an integral part of these financial statements

Mend
Director

Alim
Managing Director

Chairman
Chairman

Dhaka, Bangladesh

Dated: **04 FEB 2025**

DVC No.:

2502040766AS114927

Signed on behalf of
Anik Khaled Chowdhury
Chartered Accountants
FRC Reg No: CAF-001-148



Anik Khaled Chowdhury
N I Chowdhury FCA
Senior Partner
ICAB Enrolment No: 0766

Social Development Foundation (SDF)
Notes to the Financial Statements
As at and For the year ended 30 June 2024

1.00 SDF AND PROJECT OVERVIEW

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

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

1.01 Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project

RELI builds on the successful experience of rural poverty alleviation achieved by its predecessors, SIPP-I, SIP-II and NJLIP. The project is fully owned by the GoB as a follow-up to NJLIP. In addition, SDF Will work towards increasing the involvement of local governments to ensure continuity of support to project beneficiaries past project completion. While RELI's approach for livelihood improvement support to the rural poor and extreme poor is essentially similar to that of NJLIP, most project activities have been adjusted to provide a timely and effective response to the disruptions created by the COVID-19 pandemic, to support post-crisis economic recovery, and to ensure greater resilience of beneficiaries. The RELI Project, Project ID-P175820, started from 01 July 2021 and it will continue for another 05 years i.e. upto 30 June 2026. The financing agreement between Government of Bangladesh and IDA for the RELI Project of US \$ 341 Million was signed on 27 June 2021. Where US\$ 300 million will be from IDA, US\$ 40 million will be from Government counterpart financing and US\$ 01 million will be from local beneficiaries. The RELI Project is covering around 3,200 new villages in 20 districts under 05 regions.

1.02 COMPONENT-3, Sustainable Coastal and Marine Fisheries Project (SCMFP)

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



2.00 CORPORATE INFORMATION

Name of the Organization	Social Development Foundation (SDF)
Year of Incorporation	November 27, 2000
Legal Entity	Certificate of Incorporation No. C-487(44)/2001 under the Companies Act 1994, dated 28 June 2001. The Organization is licensed as not for profit under Section 28 of the Companies Act 1994, limited by guarantee having no share capital under Section 29 of the Companies Act, 1994.
Name of the Projects currently implementing by SDF	Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. Component-3, Sustainable Coastal and Marine Fisheries Project (SCMFP).
Project Cost	RELIP - USD 341 Million Component-3, SCMFP - USD 50.2 Million
Project Funded by	i) IDA USD 300 million (Loan) for RELIP and USD 50.2 Million (Loan) for Component-3, SCMFP ii) GOB USD 40 million for RELIP
Project Period	RELIP: July 2021-June 2026 Component-3, SCMFP: July 2018-June 2023
Name of the last Statutory Auditor (2022-23)	Atik Khaled Chowdhury, Chartered Accountants
Name of the current Statutory Auditor (2023-24)	Atik Khaled Chowdhury, Chartered Accountants
Current audit period	July 2023 to June 2024
No of Board of Director's Meeting held: 2023-24	23
Date of last AGM held	December 12, 2023

2.01 PRESENT MEMBERS of Board of Directors

SERIAL NO	NAME	POSITION
1	Dr. Muhammad Abdul Mazid Former Secretary to the Government of Bangladesh and Chairman of the National Board of Revenue (NBR)	Chairman, Board of Directors, SDF
2	Mr. Md. Fazlul Kader Managing Director Palli Karma-Shahayak Foundation (PKSF)	Member (Ex Officio) Board of Directors, SDF
3	Dr. Gazi Md. Saifuzzaman Director General (Grade-1) Department of Youth Development (DYD)	Member (Ex Officio) Board of Directors, SDF
4	Mr. Arijit Chowdhury Retired Additional Secretary Financial Institutions Division (FID), Ministry of Finance	Member, Board of Directors, SDF
5	Ms. Bilquis Jahan Rimi Additional Secretary (Budget-1) Finance Division, Ministry of Finance	Member (Ex Officio) Board of Directors, SDF
6	Mr. Kamrul Haque Maruf Joint Secretary Financial Institutions Division (FID), Ministry of Finance	Member, Board of Directors, SDF
7	Dr. Monzur Hossain Research Director Bangladesh Institute of Development Studies (BIDS)	Member, Board of Directors, SDF
8	Mr. Md. Nurul Amin Managing Director Social Development Foundation (SDF)	Member Secretary (Ex Officio) Board of Directors, SDF



3.00 SIGNIFICANT ACCOUNTING POLICIES

3.01 Basis of Accounting:

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

3.02 Revenue Recognition:

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

3.03 Expenses:

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

3.04 Property, Plant & Equipment:

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

a) Office Vehicle	10.00%
b) Office Equipment	20.00%
c) Furniture & Fixture	20.00%
d) Office Furnishing	20.00%
e) Computer and Equipment	33.33%
f) Motor Cycle	33.33%
g) Telephone, Mobile & Camera	33.33%
h) Air Condition	20.00%

3.05 Capital Fund & Equity:

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

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

3.06 Statement of Cash Flows :

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

3.07 Reporting Currency:

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



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
4.00	Property, Plant & Equipment			
	RELIP (IDA)	4.01	19,361,232	19,281,361
	SCMFP, Component-3	4.02	7,840,558	9,203,799
	SDF Own Fund	4.03	36,148,851	45,991,721
	Total Taka		63,350,641	74,476,881
4.01	RELIP (IDA)			
	(A) Cost			
	Furniture & Fixtures		22,747,655	22,701,690
	Air Condition		468,922	468,922
	Office Furnishing		687,201	687,201
	Computer Equipment		4,713,013	379,342
	Telephone, Mobile & Camera		10,788	10,788
	Office Equipment		1,305,580	-
	Total Cost		29,933,159	24,247,943
	(B) Deprecitation			
	Furniture & Fixtures		8,197,161	4,559,538
	Air Condition		168,812	93,784
	Office Furnishing		282,105	180,831
	Computer Equipment		1,655,141	126,435
	Telephone, Mobile & Camera		7,591	5,993
	Office Equipment		261,116	-
	Total Depreciation		10,571,927	4,966,582
	Written Down Value as on 30 June 2024 (A-B)		19,361,232	19,281,361
4.02	SCMFP, Component-3			
	(A) Cost			
	Office Equipment		4,756,015	4,159,115
	Furniture & Fixture		5,380,652	5,380,652
	Computer Accessories		5,987,622	5,987,622
	Total Cost		16,124,289	15,527,389
	(B) Deprecitation			
	Office Equipment		2,185,034	1,542,289
	Furniture & Fixture		3,176,737	2,625,758
	Computer Accessories		2,921,960	2,155,544
	Total Depreciation		8,283,731	6,323,591
	Written Down Value as on 30 June 2024 (A-B)		7,840,558	9,203,799
4.03	SDF Own Fund			
	(A) Cost			
	Motor Vehicles		49,808,212	49,808,212
	Motor-Cycle		52,737,102	52,737,102
	Air Condition		3,238,100	3,238,100
	Office Equipment		2,270,021	2,270,021
	Furniture & Fixtures		21,072,839	21,072,839
	Office Furnishing		7,177,701	7,177,701
	Computer Equipment		51,002,888	51,002,888
	Telephone & Mobile		6,479,892	6,479,892
	Total Cost		193,786,755	193,786,755



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
	(B) Deprecitation			
	Motor Vehicles		33,600,653	31,799,813
	Motor-Cycle		47,747,608	45,253,235
	Air Condition		1,580,193	1,165,716
	Office Equipment		1,520,662	1,333,322
	Furniture & Fixtures		19,040,856	18,532,860
	Office Furnishing		3,906,157	3,088,271
	Computer Equipment		43,917,773	40,375,746
	Telephone & Mobile		6,324,003	6,246,071
	Total Depreciation		157,637,904	147,795,034
	Written Down Value as on 30 June 2024 (A-B)		36,148,851	45,991,721
	The details hereof have been shown in Annexure "A/1" , "A/2" & "A/3"			
5.00	Advance, Deposit & Prepayments			
	RELIP-GoB	5.01	387,501	223,000
	RELIP-IDA	5.02	872,030,600	-
	SCMFP, Component-3	5.03	565,326	590,848
	SDF Endowment Fund	5.04	2,703,000	2,703,000
	SDF-CPSP	5.05	-	-
	Total Taka		875,686,427	3,516,848
5.01	RELIP-GoB			
	Advance to Employees & Landlord against Office Rent:			
	DDO to Advance Head Office		62,027	-
	DDO to Advance Jashore Region		82,474	-
	Mr. Abu Syed, Land Lord, Chattogram District office, Cumilla Region		50,000	50,000
	Mr. Khandakar Wahur, Land Lord, Magura District Office, Jashore Region		31,000	31,000
	Mr. Md. Nadim Iqbal Bahar, Land Lord, Jhenidah District Office, Jashore Region		62,000	62,000
	DDO to Advance Rangpur Region		20,000	-
	Mr. Md. Saifur Rahman, Land Lord, Rangpur Regional Office		80,000	80,000
	Sub-Total		387,501	223,000
	Total Taka		387,501	223,000
5.02	RELIP-IDA			
	National Level			
	Advance to CNRS, Process Monitoring Package No. S15.1		5,763,996	-
	Advance to Mr. Tushar Shikder, Manager-MIS		10,431	-
	Mymensingh Region			
	Advance to Gram Samities		258,710,736	-
	Cumilla Region			
	Advance to Gram Samities		173,459,967	-
	Jashore Region			
	Advance to Gram Samities		162,599,050	-
	Rangpur Region			
	Advance to Gram Samities		104,383,616	-
	Barishal Region			
	Advance to Gram Samities		167,102,804	-
	Total Taka		872,030,600	-
5.03	SCMFP, Component-3			
	Advance to Head Office			
	Mst. Meherun Nesa, Landlord, Chattogram Regional office		120,000	120,000
	Advance to Employee		150,513	2,444
	Advance to Md. Abul Kashem		47,400	47,400
	Sub Total Head Office		317,913	169,844



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
	Advance to Cluster Office Chattogram Region			
	Cox's Bazar Sadar		2,204	5,000
	Kutubdia		2,014	5,000
	Laxmipur Sadar		2,023	5,000
	Moheshkhali		1,254	1,254
	Ramgoti		2,133	5,000
	Sonagazi		2,306	5,000
	Subornochar		1,104	5,000
	Teknaf		2,566	5,000
	Mr. Md. Shafayetul Alam, Cluster Office, Cox's Bazar, Chattogram Region		182,750	199,750
	Sub Total Chattogram Region		198,354	236,004
	Advance to Cluster Office Khulna Region			
	Dacope		2,007	5,000
	Dumuria		2,001	5,000
	Koyra		2,000	5,000
	Mongla		508	5,000
	Paikgacha		2,079	5,000
	Rampal		1,359	5,000
	Shyamnagar		1,199	5,000
	Shoronkhola		2,000	5,000
	Sub Total Khulna Region		13,153	40,000
	Advance to Cluster Office Barishal Region			
	Daulatkhani, Bhola		2,294	5,000
	Najirpur, Pirojpur		2,000	5,000
	Ujirpur, Barishal		353	5,000
	Rangabali, Patuakhali		2,024	5,000
	Amtoli, Barguna		1,018	5,000
	Bakerganj, Barishal		1,000	5,000
	Taltoli, Barguna		1,236	5,000
	Indurkani, Pirojpur		579	5,000
	Bhandaria, Pirojpur		645	5,000
	Kalapara, Patuakhali		5,000	5,000
	Barguna Sadar, Barguna		66	5,000
	Dasmina, Patuakhali		522	5,000
	Mehendigonj, Barishal		1,000	5,000
	Bauphal, Patuakhali		501	5,000
	Patuakhali Sadar, Patuakhali		1,758	5,000
	Muladi, Barishal		2,022	5,000
	Bhola Sadar, Bhola		498	5,000
	Charfashion, Bhola		2,088	5,000
	Lalmohon, Bhola		24	5,000
	Borhanuddin, Bhola		2,000	5,000
	Pirojpur Sadar, Pirojpur		1,247	5,000
	Rajapur, Jhalokathi		1,000	5,000
	Banaripara, Barishal		122	5,000
	Barishal Sadar, Barishal		521	5,000
	Golachipa, Patuakhali		790	5,000
	Patharghata, Barguna		578	5,000
	Mothbaria, Pirojpur		5,000	5,000
	Tajumuddin, Barishal		20	5,000
	Monpura, Barishal		-	5,000
	Sub Total Barishal Region		35,906	145,000
	Total Taka		565,326	590,848



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
5.04	SDF Endowment Fund			
	Advance against SDF Head Office Rent		2,500,000	2,500,000
	Trust Filling Station		200,000	200,000
	Deposit With BTTB		3,000	3,000
	Total Taka		2,703,000	2,703,000
5.05	SDF-CPSP			
	Advance to Staff		-	-
	Total Taka		-	-
6.00	Fixed Deposit (FDR)			
	SDF Endowment Fund (Annexure "B")		2,381,906,729	2,264,074,231
	SDF Own Fund (Annexure "C")		276,906,682	288,052,301
	Total Taka		2,658,813,410	2,552,126,532
	The details hereof have been shown in Annexure "B" & "C"			
7.00	Cash & Cash Equivalents			
	RELIP-GoB	7.01	59,038,514	275,005,493
	RELIP-IDA	7.02	329,143,132	7,548,034
	SCMFP, Component-3	7.03	182,052,605	7,573,425
	SDF Endowment Fund	7.04	57,275,989	10,725,597
	SDF Own Fund	7.05	45,778,836	15,045,202
	SDF-CPSP	7.06	190,418,103	319,646,850
	Total Taka		863,707,178	635,544,601
7.01	RELIP-GOB			
	Name of Office, Bank & Branch			
	Janata Bank Ltd. Mohammadpur Corp. Br. (A/c No. 0100224291978)		-	267,633,685
	AB Bank Ltd. Shamoli Br. (A/c No. 4032-797374-430)		-	-
	Janata Bank Ltd. Barishal Corp. Br. (A/c No. 0100224347370)		-	124,286
	Janata Bank Ltd. Barishal Corp. Br. (A/c No. 0100224615447)		-	4,852
	Janata Bank Ltd. Pirojpur Br. (A/c No. 0100224614378)		-	15,162
	Janata Bank Ltd. Natun Bazar Br., Patuakhali (A/c No. 0100224720917)		-	4,355
	Janata Bank Ltd. Mymensingh Corp. Br. (A/c No. 0100224360121)		-	302,696
	Janata Bank Ltd. Mymensingh Corp. Br. (A/c No. 0100224362425)		-	55,391
	Janata Bank Ltd. Kishoregonj Main Br. (A/c No. 0100228493346)		-	97,824
	Janata Bank Ltd. Netrokona Main Br. (A/c No. 0100228551991)		-	157,909
	Janata Bank Ltd. Sherpur Corp. Br. (A/c No. 0100224384224)		-	71,357
	Janata Bank Ltd. Chapainawabganj Corp. Br. (A/c No. 0100228855671)		-	138,841
	Janata Bank Ltd. Jashore Corp. Br. (A/c No. 0100229095387)		-	3,406,415
	Janata Bank Ltd. Jhenaidah Corp. Br. (A/c No. 0100228856856)		-	5,655
	Janata Bank Ltd. Jashore Road Corp. Br., Khulna (A/c No. 0100224435058)		-	30,916
	Janata Bank Ltd. Magura Br. (A/c No. 0100228811941)		-	204,796
	Janata Bank Ltd. Kazir Mor Br., Naogoan (A/c No. 0100224437344)		-	411,878
	Janata Bank Ltd. Nuton Bazar Br., Chandpur (A/c No. 0100224386910)		-	14,875
	Janata Bank Ltd. Ladies Br., Chattogram (A/c No. 0100228669428)		-	17,993
	Janata Bank Ltd. Cumilla EPZ Br. (A/c No. 0100228735935)		-	648,509
	Janata Bank Ltd. Lakshmipur Main Br. (A/c No. 0100228661354)		-	12,316
	Janata Bank Ltd. Rangpur Corp. Br. (A/c No. 0100228715136)		-	792,489
	Janata Bank Ltd. Dinajpur Corp. Br. (A/c No. 0100224437107)		-	338,855
	Janata Bank Ltd. Kurigram Br. (A/c No. 0100224436780)		-	217,149
	Janata Bank Ltd. Lalmonirhat Br. (A/c No. 0100228627865)		-	223,326
	Janata Bank Ltd. Nilphamari Br. (A/c No. 0100224428931)		-	26,716
	Janata Bank Ltd. Rangpur Corp. Br. (A/c No. 0100224437972)		-	47,247



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
	SDF GR P/L A/c # 131015000		35,321,562	-
	Head Office (DDO P/L A/c # 131015000210919)		6,661,258	-
	Barisal Regional Office (DDO P/L A/c # 131015000211163)		814,483	-
	Barisal District Office (DDO P/L A/c # 131015000211144)		635,277	-
	Patuakhali District Office (DDO P/L A/c # 131015000211145)		814,545	-
	Pirojpur District Office (DDO P/L A/c # 131015000211146)		714,887	-
	Mymensingh Regional Office (DDO P/L A/c # 131015000211159)		769,975	-
	Mymensingh District Office (DDO P/L A/c # 131015000211127)		262,567	-
	Kishoreganj District Office (DDO P/L A/c # 131015000211128)		478,242	-
	Netrokona District Office (DDO P/L A/c # 131015000211129)		208,856	-
	Sherpur District Office (DDO P/L A/c # 131015000211130)		304,406	-
	Jashore Region Office (DDO P/L A/c # 131015000211161)		402,445	-
	Magura District Office (DDO P/L A/c # 131015000211137)		299,879	-
	Khulna District Office (DDO P/L A/c # 131015000211136)		314,033	-
	Khulna District Office (DDO P/L A/c # 131015000211135)		144,650	-
	Chapainawabganj District Office (DDO P/L A/c # 131015000211134)		271,113	-
	Naogan District Office (DDO P/L A/c # 131015000211138)		239,849	-
	Cumilla Region Office (DDO P/L A/c # 131015000211160)		911,677	-
	Chandpur District Office (DDO P/L A/c # 131015000211131)		374,275	-
	Chattogram District Office (DDO P/L A/c # 131015000211132)		629,821	-
	Laksmipur District Office (DDO P/L A/c # 131015000211131)		681,351	-
	Rangpur Region Office (DDO P/L A/c # 131015000211162)		1,543,602	-
	Rangpur District Office (DDO P/L A/c # 131015000211139)		778,662	-
	Dinajpur District Office (DDO P/L A/c # 131015000211140)		1,384,992	-
	Kurigram District Office (DDO P/L A/c # 131015000211141)		1,225,269	-
	Lalmonirhat District Office (DDO P/L A/c # 131015000211142)		1,311,895	-
	Nilphamari District Office (DDO P/L A/c # 131015000211143)		1,538,943	-
	Total Taka		59,038,514	275,005,493

7.02 RELIP-IDA

Janata Bank Ltd. Mohammadpur Corp. Br. (A/c No. 0100226990091)	326,188,548	3,854,244
Agrani Bank Ltd. Batala Br., Barishal (A/c No. 20001787630)	1,425	1,723
Agrani Bank Ltd. Batala Br., Barishal (A/c No. 200017817116)	7,287	19,274
Agrani Bank Ltd. Natun Bazar Br., Patuakhali (A/c No. 200017910467)	2,511	4,626
Agrani Bank Ltd. Main Road Br., Pirojpur (A/c No. 200017862876)	3,536	895
Sonali Bank Ltd. Kishoreganj Corp. Br. (A/c No. 3411603000148)	15,791	240,291
Sonali Bank Ltd. Mymensingh Corp. Br. (A/c No. 3316703000112)	1,033,528	139,086
Sonali Bank Ltd. Mymensingh Corp. Br. (A/c No. 3316703000111)	32,952	1,119,443
Sonali Bank Ltd. Netrokona Br. (A/c No. 35133903000169)	126,115	72,802
Sonali Bank Ltd. Sherpur Br. (A/c No. 6201803000165)	33,617	206,651
Sonali Bank Ltd. Chapainawabganj Corp. Br. (A/c No. 4702703000033)	9,208	299,706
Sonali Bank Ltd. Jashor Corp. Br. (A/c No. 2315003000096)	55,985	251,201
Sonali Bank Ltd. Jhenidah Br. (A/c No. 2407503000090)	5,260	279,238
Sonali Bank Ltd. KDA New Market Br. Khulna (A/c No. 2712803000040)	1,933	18,264
Sonali Bank Ltd. Magura Br. (A/c No. 2414103000070)	1,481	89,651
Sonali Bank Ltd. Naogoan Br. (A/c No. 4814003000070)	58,571	362,818
Sonali Bank Ltd. Chandpur Branch (A/c No. 1502403000050)	239,835	50,443
Sonali Bank Ltd. Chattogram Medical College Br. (A/c No. 1017303000017)	482,208	139,952
Sonali Bank Ltd. BISE Br., Cumilla (A/c No. 1302903000018)	67,672	176,450
Sonali Bank Ltd. Laxmipur Br., (A/c No. 3929903000088)	512,111	52,080
Janata Bank Ltd. Dinajpur Br., (A/c No. 0100228625251)	8,432	13,539
Janata Bank Ltd. Kurigram Br., (A/c No. 0100228634748)	29,839	6,003
Janata Bank Ltd. Lalmonirhat Br., (A/c No. 0100228628292)	7,412	9,569
Janata Bank Ltd. Nilphamari Br., (A/c No. 0100228764439)	3,117	10,707
Janata Bank Ltd. Rangpur Corp. Br., (A/c No. 0100228806506)	17,336	11,561
Janata Bank Ltd. Rangpur Corp. Br., (A/c No. 0100228715004)	197,422	117,817
Total Taka	329,143,132	7,548,034



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
7.03	SCMFP, Component-3			
	Janata Bank Ltd. Mohammadpur Corporate Br. (A/c No.: 0100165842264)		164,047,274	1,346,813
	Janata Bank Ltd. Barishal Corporate Br. (A/c No.: 0100211656632)		3,395,436	3,783,550
	Sonali Bank Ltd. Chatt. Medical College Br. (A/c No.: 1017303000015)		4,486,947	2,356,730
	Sonali Bank Ltd. Khulna Corporate Br. (A/c No.: 2715103000059)		10,122,948	86,332
	Total Taka		182,052,605	7,573,425
7.04	SDF Endowment Fund			
	Head Office, Social Development Foundation (SDF), Janata Bank Ltd. Zero Point Corporate Br. (Acc. No. 0100019121237)		57,275,989	10,725,597
	Total Taka		57,275,989	10,725,597
7.05	SDF Own Fund			
	Head Office, Social Development Foundation, Sonali Bank Ltd. Prime Ministers Office Corporate Br. Dhaka (Acc. No. 01707336000107)		30,438,245	641,998
	Head Office, SDF Monga Niroson Prokalpa, Sonali Bank Ltd. Prime Ministers Office Corporate Br. Dhaka (Acc. No. 0107333019653)		61,671	61,671
	Mymensingh Regional Office, SDF Miscellaneous Receipts, Sonali Bank Ltd. Mymensingh Corporate Br. Mymensingh (Acc. No. 3316240012375)		4,562,221	4,202,071
	Barishal Regional Office, SDF Miscellaneous Receipts, Agrani Bank Ltd. Battala Br. Barishal (Acc. No. 0200004039437)		2,797,299	2,633,465
	Jashore Regional Office, SDF Miscellaneous Receipts, City Bank Ltd. Khulna Corporate Br. Khulna (Acc. No. 3103749509001)		2,278,657	2,590,824
	Jashore Regional Office, SDF Miscellaneous Receipts, Sonali Bank Ltd. Khulna Corporate Br. Khulna (Acc. No. 2715134223773)		1,688	1,000
	Head Office, Social Development Foundation SIPP-2 Extension, Janata Bank Ltd., Mohammadpur Corp. Br. (Acc. No. 0100097867709)		2,749,261	2,651,392
	Head Office, Social Development Foundation (SDF), Janata Bank Ltd., Mohammadpur Corp. Br. (Acc. No. 0100019425805)		2,345,866	2,262,390
	Head Office, Nuton Jibon Livelihood Improvement Project, Sonali Bank Ltd., Lalmatia Br. (Acc. No. 4416403000119)		-	391
	Rangpur Regional Office, SDF Miscellaneous Receipts, Janata Bank Ltd. Rangpur Corporate Br., Rangpur (Acc. No. 0100237386340)		236,396	-
	Cumilla Regional Office, SDF Miscellaneous Receipts, Janata Bank Ltd. Cumilla E.P.Z. Br., (Acc. No. 01009233771931)		307,531	-
	Total Taka		45,778,836	15,045,202
7.06	SDF-CPSP			
	Cash in Hand			
	SDF Stimulus Package Fund	7.06.01	2,757,369	1,381,393
	Sub-Total		2,757,369	1,381,393
	Cash at Bank			
	SDF Stimulus Package Fund	7.06.02	185,517,597	309,824,862
	SDF - Credit Program Under Stimulus Package	7.06.03	2,143,137	8,440,595
	Sub-Total		187,660,734	318,265,457
	Total Taka		190,418,103	319,646,850



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
7.06.01	Cash in Hand SDF - Stimulus Package Fund			
	Mymensingh District Office		551,830	659,000
	Sherpur District Office		53,350	82,120
	Jamalpur District Office		-	18,000
	Melandha Upazilla Office		46,675	-
	Rigonj Upazilla Office		43,500	-
	Sirajgong District Office		-	11,250
	Chandpur Sadar Upazilla Office		107,000	100,000
	Hazigonj Upazilla Office		22,500	-
	Sharhasti Upazilla Office		41,100	-
	Monohorgonj Upazilla Office		58,500	-
	Nangulcut Upazilla Office		24,250	-
	Sylhet Sadar Upazilla Office		58,200	-
	Osmari Nagar Upazilla Office		30,070	46,050
	Babugonj Upazilla Office		84,531	8,000
	Barishal Sadar Upazilla Office		43,400	-
	Banaripara Upazilla Office		3,500	-
	Uzirpur Upazilla Office		79,220	40,500
	Patuakhali Sadar Upazilla Office		38,200	-
	Chitalmari Upazilla Office		6,600	37,600
	Mollarhat Upazilla Office		25,000	46,200
	Patharghata Upazilla Office		108,700	59,750
	Taragonj Upazilla Office		429,054	76,581
	Kawmia Upazilla Office		209,675	74,605
	Mithapukur Upazilla Office		188,450	-
	Khansama Upazilla Office		12,085	11,270
	Pirgonj Upazilla Office		39,603	-
	Kishore Upazilla Office		76,650	-
	Birgonj Upazilla Office		28,580	-
	Birol Upazilla Office		14,315	10,000
	Rajarhat Upazilla Office		14,500	-
	Kurigram Sadar Upazilla Office		161,911	4,507
	Patnitola Upazilla Office		97,380	4,510
	Badalgachi Upazilla Office		30,500	-
	Mohadevpur Upazilla Office		28,540	91,450
	Total Taka		2,757,369	1,381,393



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
7.06.02	Cash at Bank - SDF Stimulus Package Fund			
	Head Office, SDF Stimulus Package Fund Agrani Bank Ltd. Mohammadpur Br. SND-0200016768519		34,426,501	151,356,920
	Mymensing District, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br. Mymensing SND-0200016946720		215,233	678,864
	Muktagacha Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Mymensing SND-020001720894		8,609	-
	Madhupur Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Modhupur Br. SND-0200017291172		31,676	2,530,950
	Fulbariya Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing SND-3306803000149		3,692,612	702,005
	Trishal Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing SND-020001729953		2,851,222	3,289,782
	Gauripur Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing SND-3306803000066		314,173	3,354,437
	Tarakanda Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing SND-0100223985909		151,079	96,958
	Sherpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Sherpur Br., Sherpur SND-0200016946784		384,595	123,228
	Nalitabari Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nalitabari Br. Sherpur SND-0200017033537		2,634,198	2,619,476
	Shreebordi Upazilla, SDF Stimulus Package Fund, Agrani Bank, Shreebordi Br. Sherpur SND-0200017041106		3,098,233	3,163,126
	Nakla Upazilla, SDF Stimulus Package Fund, Janata Bank, Nakla Br., Sherpur SND-0100224057436		2,393,555	2,229,610
	Sherpur Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nandir Bazar Br., Sherpur SND-0200017044165		3,648,484	3,404,576
	Jamalpur District Office, SDF Stimulus Package Fund, Agrani Bank, Station Road Br., Jamalpur SND-0200017889839		56,823	49,987
	Jamalpur Sadar Upazilla, SDF Stimulus Package Fund, Station Road Br., Agrani Bank, Jamalpur SND-0200017889876		2,967,567	2,588,753
	Melandaha Upazilla, SDF Stimulus Package Fund, Janata Bank, Melandaha Br., Jamalpur SND-01000228783638		3,591,927	2,927,603
	Sirajgonj District Office, SDF Stimulus Package Fund, Agrani Bank, New Market Br., Sirajgonj SND-0200017885904		976,619	3,956,974
	Sirajgonj Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, New Market Br., Sirajgonj SND-0200017886214		3,470,561	2,673,608
	Raygonj Upazilla, SDF Stimulus Package Fund, Agrani Bank, Pangashi Hat Br., Raygonj SND-0200017893241		2,592,472	2,417,182
	Cumilla District, SDF Stimulus Package Fund Agrani Bank Ltd., Medical Collage Br., Cumilla SND-0200016944803		135,600	102,056
	Nangoleot Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nangoleot Br. Cumilla SND-0200017018598		4,828,073	3,772,538
	Monohorgonj Upazilla, SDF Stimulus Package Fund, Agrani Bank, Natherpatua Br., Monohorgonj SND-0200017037134		6,227,148	4,285,651
	Lalmai Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nasratpur Br., Lalmai SND-02000174411785		5,220,331	2,041,384
	Chandpur District, SDF Stimulus Package Fund Agrani Bank Ltd. Baburhat Br., Chandpur SND-0200016946405		167,730	139,655
	Chandpur Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Baburhat Br. Chandpur SND-0200017049998		2,639,882	2,859,624
	Hazigonj Upazilla, SDF Stimulus Package Fund, Agrani Bank., Hazigonj Br. Chandpur SND-0200017045146		3,713,390	3,220,135
	Shahrasti Upazilla, SDF Stimulus Package Fund Agrani Bank, Shahrasti Br., Chandpur SND-0200017048808		4,094,977	3,811,495
	Sylhet District Office, SDF Stimulus Package Fund, Agrani Bank, Laldighirpar Corporate Br., Sylhet SND-0200017896972		1,129,078	375,363
	Sylhet Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Shibgonj Br., Sylhet SND-0200017929668		3,573,054	1,876,509



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
	Osmani Nagar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Shibgonj Br., Osmani Nagar SND-0200017928646		3,540,641	2,393,917
	Barishal District, SDF Stimulus Package Fund Agrani Bank Ltd., Sader Road Br., Barishal SND-0200016965087		16,744	26,533,354
	Barishal Sader Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Sader Road Br., Barishal SND-0200017052128		3,427,966	2,921,685
	Babugonj Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Babugonj Br., Barishal SND-0200017048119		3,529,040	3,177,579
	Banaripara Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Banaripara Br., Banaripara SND-0200017061180		2,235,129	1,718,882
	Ujirpur Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Dhamura Bander Br., Ujirpur SND-0200017070360		2,913,903	2,754,243
	Muladi Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Muladi Br., Muladi SND-0200017236903		2,211,715	1,949,335
	Patuakhali District, SDF Stimulus Package Fund Agrani Bank Ltd., Nuton Bazar Br., Patuakhali SND-0200016975240		10,463	23,523
	Patuakhali Sader Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Nuton Bazar Br., Patuakhali SND-0200017045160		3,793,056	2,786,126
	Golachipa Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Golachipa Br., Patuakhali SND-0200017051068		2,217,528	2,029,432
	Pirojpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Main Road Br., Pirojpur SND-0200016970393		9,524	26,134
	Bhandariya Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Bhandariya Br., Pirojpur SND-0200016999378		3,475,080	3,059,152
	Bagerhat District Office, SDF Stimulus Package Fund, Agrani Bank Ltd. Bagerhat Br., Bagerhat SND-0200017908516		722,268	338,878
	Chetalmari Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd. Chetalmari Br., Bagerhat. SND-0200017912721		3,075,364	2,871,323
	Mollarhat Upazilla, SDF Stimulus Package Fund, Rupali Bank Ltd. Mollarhat Br., Bagerhat SND-2915024000023		3,081,327	2,698,262
	Shariatpur District Officer, SDF Stimulus Package Fund, Agrani Bank Ltd. Shariatpur SND-0200021303657		112,103	-
	Sadar Shariatpur Upazilla Office, SDF Stimulus Package Fund, Agrani Bank Ltd. Shariatpur SND-0200021303572		5,173	-
	Barguna District Office, SDF Stimulus Package Fund, Agrani Bank Ltd. Barguna Br. Barguna SND-0200017905772		470,289	561,214
	Barguna Sader Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd. Barguna Br., Barguna SND-0200017905906		1,511,672	1,647,567
	Pathorghata Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd. Pathorghata Br. Barguna SND-0200017915970		1,235,897	1,847,091
	Rangpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Rangpur Br., Rangpur SND-0200016991765		647,729	417,108
	Rangpur Sader Upazilla, SDF Stimulus Package Fund, Sonali Bank, Mirbug Br., Rangpur SND-5015303000026		2,938,246	2,732,487
	Taragonj Upazilla, SDF Stimulus Package Fund, Agrani Bank., Taragonj Br., Rangpur SND-0200017087252		4,118,436	3,886,231
	Mithapukur Upazilla, SDF Stimulus Package Fund, Sonali Bank, Mithapukur Br., Rangpur SND-5016103000120		3,205,800	2,335,050
	Pirgonj Upazilla, SDF Stimulus Package Fund, Sonali Bank, Pirgonj Br., Rangpur SND-5018703000088		3,526,199	48,251
	Dinajpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Maldahpatty, Dinajpur SND-0200016989145		519,257	36,965
	Khansama Upazilla, SDF Stimulus Package Fund, Sonali Bank, Khanshama Br., Dinajpur SND-1816802000707		3,227,433	3,815,365
	Birol Upazilla, SDF Stimulus Package Fund, Rupali Bank, Birol Br., Dinajpur SND-4549024000060		46,095	14,945
	Kurigram District, SDF Stimulus Package Fund Agrani Bank Ltd., Kurigram Br., Kurigram SND-0200016991174		307,002	14,475
	Kurigram Sader Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd., Kurigram Br., Kurigram SND-0200017084721		3,010,218	2,799,875



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
	Rajarhat Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Rajarhat Br., Kurigram SND-0200017022653		3,095,706	3,192,342
	Nilphamari District, SDF Stimulus Package Fund Agrani Bank Ltd., Nilphamari Br., Nilphamari SND-0200016992184		111,331	94,946
	Kishoregonj Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Kishoregonj Br., Nilphamari SND-5307403000087		79,056	2,340,206
	Domar Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Domar Br., Nilphamari SND-5305803000106		3,621,579	2,118,683
	Gaibandha District Office, SDF Stimulus Package Fund, Agrani Bank Ltd., Gaibandha Br., Gaibandha SND-0200017902603		13,532	7,567,218
	Gaibandha Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Gaibandha Br., Gaibandha SND-0200017580238		3,809,081	2,918,899
	Sadullapur Upazilla, SDF Stimulus Package Fund, Agrani Bank, Sadullapur Br., Gaibandha, SND-0200017582278		3,546,601	2,793,405
	Satkhira District, SDF Stimulus Package Fund, Agrani Bank Ltd., Satkhira Br., Satkhira SND-0200021263855		164	-
	Tala Upazilla, SDF Stimulus Package Fund, Pubali Bank Ltd., Satkhira Br., Satkhira SND-4431901017371		3,333	-
	Naogaon District, SDF Stimulus Package Fund Agrani Bank Ltd., Naogaon Br., Naogaon SND-0200017005537		456,541	24,016
	Mohadevpur Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Mohadevpur Br., Naogaon SND-4811602001252		407,432	22,696
	Badalgachi Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Badalgachi Br., Naogaon SND-4804102000646		2,616,516	31,848
	Potnitola Upazilla, SDF Stimulus Package Fund, Agrani Bank, Potnitola Br., Naogaon SND-0200017099448		2,571,798	2,833
	Khulna District, SDF Stimulus Package Fund Agrani Bank Ltd., KDA New Market Br. Khulna SND-0200016989258		991,479	85,653
	Dacope Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Dacope Br., Khulna SND-0200017072031		2,588,912	2,517,637
	Terokhada Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Terokhada Br., Khulna SND-0200017064419		3,227,835	27,582
	Total Taka		185,517,597	309,824,862

7.06.03 SDF - Credit Program Under Stimulus Package

Head Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd. Mohammadpur Br. SND-0200016927792	500,199	6,500,925
Mymensingh District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd. Choto Bazar Br., Mymensingh SND-0200016946734	63,866	370,553
Sherpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Sherpur Br., Sherpur SND-0200016946762	17,653	22,037
Jamalpur District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd. Station Road Br., Jamalpur SND-0200017889859	44,417	115,281
Sirajgonj District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd. New Market Br., Sirajgonj SND-0200017886052	57,864	153,666
Chandpur District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Baburhat Br., Chandpur SND-0200016946485	48,619	109,204
Cumilla District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Medical Collage Br., Cumilla SND-0200016944571	135,051	32,852
Sylhet District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Laldighirpar Corporate Br., Sylhet SND-0200017897364	23,322	95,015
Barishal District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Sader Road Br., Barishal SND-02000164701	377	227,387
Patuakhali District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Nuton Bazar Br., Patuakhali SND-0200016975172	187,931	282,974
Pirojpur District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Main Road Br., Pirojpur SND-020001670114	21,535	28,504
Bagerhat District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Bagerhat Br., Bagerhat SND-0200017908760	8,836	103,926



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
	Shariatpur District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., SND-0200021303640		6,436	-
	Barguna District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Barguna Br., Barguna SND-0200017905988		12,532	16,043
	Rangpur District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Rangpur Br., Rangpur SND-0200016992484		1,208	3,080
	Dinajpur District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Maldahpaty, Dinajpur SND-0200016989348		78,120	87,511
	Kurigram District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Kurigram Br., Kurigram SND-0200016991408		110,181	64,530
	Nilphamary District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Nilphamari Br., Nilphamari SND-0200016992914		224,028	49,262
	Gaibandha District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Gaibandha Br., Gaibandha SND-0200017901774		66,161	59,253
	Satkhira District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Satkhira SND-0200021263543		15,098	-
	Naogaon District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., Naogaon Br., Naogaon SND-0200017005579		450,781	67,320
	Khulna District Office, SDF-Credit Program Under Stimulus Package Agrani Bank Ltd., KDA New Market Br., Khulna SND-0200016988660		68,921	51,272
	Total Taka		2,143,137	8,440,595
8.00	Grants			
	RELIP-GoB		570,000,000	523,500,000
	RELIP-IDA		6,771,167,189	5,952,692,872
	SCMFP, Component-3		981,576,853	746,551,938
	SDF-CPSP		-	-
	Total Taka		8,322,744,042	7,222,744,810
9.00	Non operating income			
	SDF Endowment Fund	9.01	165,983,523	127,466,414
	Own Fund	9.02	23,058,922	14,275,568
	SDF-CPSP	9.03	14,345,330	25,620,248
	Total Taka		203,587,775	167,362,230
9.01	SDF Endowment Fund			
	Interest on Bank Account		392,694	210,454
	Balance as per Receipts & Payments Accounts		392,694	210,454
	Interest on FDR ((Annexure "B"))		165,590,829	127,255,960
	Balance as per Comprehensive Income		165,983,523	127,466,414
9.02	SDF Own Fund			
	Interest on Bank Account		903,904	528,945
	Received against One Day Salary		685,021	907,610
	Other Receipts		1,969,046	65,531
	Balance as per Receipts & Payments Accounts		3,557,971	1,502,086
	Interest on FDR (Annexure "C")		19,500,951	12,773,482
	Balance as per Comprehensive Income		23,058,922	14,275,568
9.03	SDF-CPSP			
	Interest on Bank Account		5,309,430	16,883,838
	Loan Processing Fees		9,235,900	8,573,000
	Sale of Loan Application Form		-	63,050
	Sale of Pass Book		-	100,360
	Balance as per Receipts & Payments Accounts		14,545,330	25,620,248
	Loan Security Fund		-	-
	Balance as per Comprehensive Income		14,545,330	25,620,248



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
10.00	Community Institutions and Livelihood Development			
	Development and Strengthening Community Institutions	10.01	820,468,287	804,630,173
	Financing of Community Plans	10.02	2,905,123,152	4,910,627,328
	Health and Nutrition Support	10.03	74,779,922	3,423,093
	Total Taka		3,800,371,361	5,718,680,594
10.01	Development and Strengthening Community Institutions			
	RELIP-IDA	10.01.01	820,468,287	804,630,173
	Sub-Total		820,468,287	804,630,173
10.01.01	RELIP-IDA			
	National Level		37,591,423	33,013,353
	Barisal Region		134,743,741	144,607,789
	Mymensingh Region		182,819,493	171,513,278
	Jashore Region		194,030,859	199,039,728
	Cumilla Region		119,349,006	136,157,079
	Rangpur Region		152,013,635	139,260,158
	Balance as per Receipts & Payments Accounts		820,548,157	823,591,385
	Add: Depreciation		5,605,346	4,884,747
	Less: Non Current Assets purchase		(5,685,216)	(23,845,959)
	Balance as per Comprehensive Income		820,468,287	804,630,173
10.02	Financing of Community Plans			
	RELIP-IDA	10.02.01	2,905,123,152	4,910,627,328
	Sub-Total		2,905,123,152	4,910,627,328
10.02.01	RELIP-IDA			
	National Level		-	-
	Barisal Region		735,985,368	713,448,549
	Mymensingh Region		992,117,149	980,714,033
	Jashore Region		1,123,764,640	1,402,257,636
	Cumilla Region		558,497,677	775,082,498
	Rangpur Region		897,083,596	1,039,124,612
	Sub-Total		4,307,448,430	4,910,627,328
	Less: Prior year Adjustment		1,402,325,278	-
	Sub-Total		2,905,123,152	4,910,627,328
10.03	Health and Nutrition Support			
	RELIP-IDA	10.03.01	74,779,922	3,423,093
	Sub-Total		74,779,922	3,423,093
10.03.01	RELIP-IDA			
	National Level		1,019,581	695,780
	Barisal Region		12,903,460	654,790
	Mymensingh Region		11,091,185	448,603
	Jashore Region		25,322,770	799,696
	Cumilla Region		8,792,640	554,923
	Rangpur Region		15,650,286	269,301
	Sub-Total		74,779,922	3,423,093
11.00	Business Development and Institutional Strengthening			
	Business Partnerships Development and Market Linkages	11.01	32,074,851	466,265
	Commercial Agriculture and Rural Entrepreneurship	11.02	35,124,860	493,987
	Employment Generation Support	11.03	242,036,028	169,578,197
	Total Taka		309,235,739	170,538,449



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
11.01	Business Partnerships Development and Market Linkages			
	National Level		-	-
	Barisal Region		30,955,791	466,265
	Mymensingh Region		199,061	-
	Jashore Region		-	-
	Cumilla Region		302,346	-
	Rangpur Region		617,653	-
	Sub-Total		32,074,851	466,265
11.02	Commercial Agriculture and Rural Entrepreneurship			
	National Level		3,797,834	-
	Barisal Region		3,411,978	-
	Mymensingh Region		9,972,499	199,823
	Jashore Region		9,002,231	233,635
	Cumilla Region		5,179,969	-
	Rangpur Region		3,760,349	60,529
	Sub-Total		35,124,860	493,987
11.03	Employment Generation Support			
	National Level		102,828,544	575,321
	Barisal Region		11,614,592	31,449,897
	Mymensingh Region		36,457,241	39,071,227
	Jashore Region		49,591,886	40,690,006
	Cumilla Region		20,859,518	17,261,028
	Rangpur Region		20,684,247	40,530,718
	Sub-Total		242,036,028	169,578,197
12.00	Project Management, Monitoring and Learning			
	Project Management	12.01	647,831,664	507,804,096
	Monitoring and Learning	12.02	54,486,389	32,892,451
	Total Taka		702,318,053	540,696,547
12.01	Project Management			
	RELIP-GOB	12.01.01	510,796,985	424,483,856
	RELIP-IDA	12.01.02	11,042,853	6,816,099
	SDF- CPSP	12.01.03	125,386,649	75,281,890
	SDF Own Fund	12.01.04	605,177	1,222,251
	Sub-Total		647,831,664	507,804,096
12.01.01	RELIP-GOB			
	National Level		196,100,968	129,420,590
	Barisal Region		50,811,149	45,236,733
	Mymensingh Region		63,880,312	61,541,162
	Jashore Region		76,339,496	72,119,142
	Cumilla Region		50,027,049	45,590,117
	Rangpur Region		73,638,011	70,576,112
	Balance as per Receipts & Payments Accounts		510,796,985	424,483,856
	Add: Depreciation		-	-
	Balance as per Comprehensive Income		510,796,985	424,483,856



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
12.01.02	RELIP-IDA			
	National Level		4,362,208	1,607,319
	Barisal Region		2,250,268	1,038,418
	Mymensingh Region		-	-
	Jashore Region		3,428,849	1,509,582
	Cumilla Region		1,001,528	2,660,780
	Rangpur Region		-	-
	Balance as per Receipts & Payments Accounts		11,042,853	6,816,099
	Add: Depreciation		-	-
	Balance as per Comprehensive Income		11,042,853	6,816,099
12.01.03	SDF-CPSP			
	Salary and Allowances		117,456,359	69,801,375
	Printing & Stationary		727,537	971,829
	Vehicle Renewal Fees		-	20,563
	Telephone & Mobile Exp.		831,553	357,919
	Office Rent		370,823	166,730
	TA/DA		1,932,077	942,889
	Repair & Maintenance-Office		224,892	106,304
	Repair & Maintenance-Equipment		25,764	17,260
	Repair & Maintenance-Vehicle		227,437	140,106
	Fuel, Oil & Lubricant		1,133,213	823,428
	Local Conveyance		1,786,295	1,236,980
	Electricity, Gas & Water		195,035	92,107
	Books, Newspaper & Periodicals		32,921	15,727
	Postage, Stamps & Courier		52,698	64,320
	Internet Expenses		150,628	97,195
	Meeting Expenses		188,227	1,284
	Legal Expenses		2,760	-
	Recruitment Expenses		48,430	425,874
	Balance as per Receipts & Payments Accounts		125,386,649	75,281,890
	Add: Depreciation		-	-
	Balance as per Comprehensive Income		125,386,649	75,281,890
12.01.04	SDF Own Fund			
	Honorarium-SCMFP		320,644	1,222,251
	Staff Training-SCMFP		188,370	-
	Staff Training-CPSP		96,163	-
	Balance as per Receipts & Payments Accounts		605,177	1,222,251
	Add: Depreciation		-	-
	Balance as per Comprehensive Income		605,177	1,222,251
12.02	Monitoring and Learning			
	RELIP-IDA	12.02.01	54,486,389	32,892,451
	Sub-Total		54,486,389	32,892,451
12.02.01	RELIP-IDA			
	National Level		40,958,868	12,557,507
	Barisal Region		1,043,757	3,541,942
	Mymensingh Region		4,168,906	5,682,239
	Jashore Region		3,428,155	3,806,337
	Cumilla Region		1,674,448	3,254,173
	Rangpur Region		3,212,255	4,050,253
	Total		54,486,389	32,892,451



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-24	Amount in Taka 30-Jun-23
13.00	Community Employment and Livelihoods Transformation			
	Fishing Community Institutions and Alternative Livelihoods Development	13.01	808,486,436	1,040,080,757
	Total Taka		808,486,436	1,040,080,757
13.01	Fishing Community Institutions and Alternative Livelihoods Development			
	National Level		45,630,106	35,834,943
	Barisal Region		150,638,366	615,557,257
	Chattogram Region		157,938,314	193,273,464
	Khulna Region		452,916,410	194,213,496
	Balance as per Receipts & Payments Accounts		807,123,196	1,038,879,160
	Add: Depreciation		1,960,140	2,300,950
	Less: Non Current Assets purchase		(596,900)	(1,099,353)
	Balance as per Comprehensive Income		808,486,436	1,040,080,757
14.00	Bank Charges			
	SDF Endowment Fund	14.01	1,600,633	1,003,970
	Own Fund	14.02	2,349,175	1,214,148
	SDF-CPSP	14.03	1,420,925	3,164,017
	Total Taka		5,370,733	5,382,135
14.01	SDF Endowment Fund			
	Charges on Bank Account		1,175	1,150
	Balance as per Receipts & Payments Accounts		1,175	1,150
	Charges on FDR (Annexure "B")		1,599,458	1,002,820
	Balance as per Comprehensive Income		1,600,633	1,003,970
14.02	Own Fund			
	Charges on Bank Account		215,503	116,518
	Balance as per Receipts & Payments Accounts		215,503	116,518
	Charges on FDR (Annexure "C")		2,133,672	1,097,630
	Balance as per Comprehensive Income		2,349,175	1,214,148
14.03	SDF-CPSP			
	Charges on Bank Account		1,420,925	3,164,017
	Balance as per Receipts & Payments Accounts		1,420,925	3,164,017
	Charges on FDR		-	-
	Balance as per Comprehensive Income		1,420,925	3,164,017



SDF's Coverage

RELIP

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

NJLIP

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

SIPP-II

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

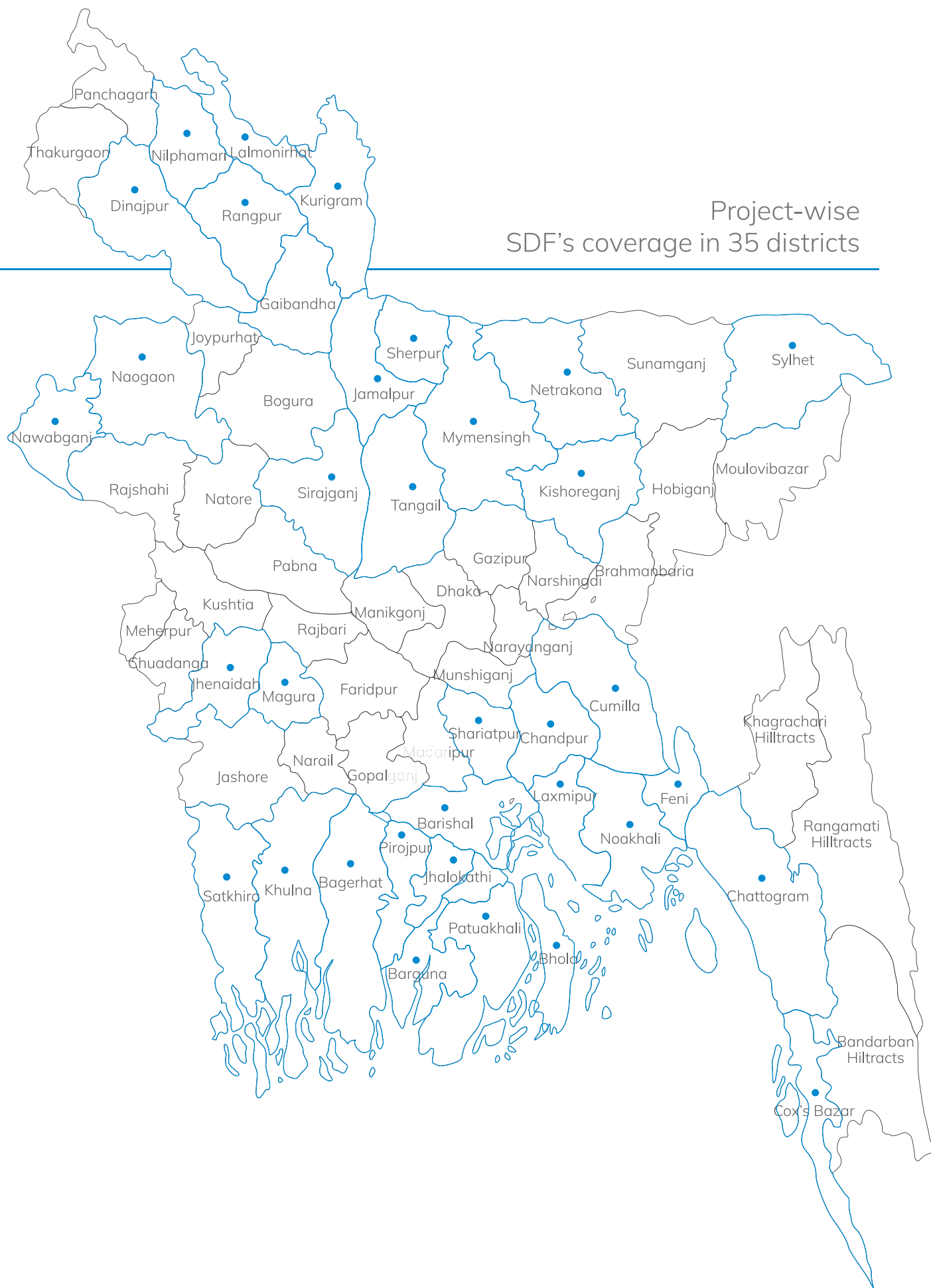
SCMFP

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

CPSP

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

Project-wise SDF's coverage in 35 districts



Board of Directors



Dr. Muhammad Abdul Mazid

Retired Secretary to the
Government of Bangladesh
and former Chairman of the
National Board of Revenue (NBR)
Chairman
Board of Directors, SDF



Mr. Md. Fazlul Kader

Managing Director
Palli Karma Sahayak
Foundation (PKSF)
Member (Ex Officio)
Board of Directors, SDF



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জুলাই-আগস্ট ২০২৪ সালের বৈষম্য-বিরোধী ছাত্র-জনতার আন্দোলনে শহীদ ও আহত ব্যক্তিদের জন্য এসডিএফ-এর আর্থিক সহায়তা



জুলাই-আগস্ট ২০২৪ সালের বৈষম্য-বিরোধী ছাত্র-জনতার আন্দোলনে সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ)-এর প্রকল্প এলাকাগুলোর উপকারভোগী পরিবারের শহীদ ও আহতদেরকে এসডিএফ-এর পক্ষ থেকে আর্থিক অনুদান এবং মানবিক সহায়তা প্রদানের একটি অনুষ্ঠান গত ১২ নভেম্বর ২০২৪ তারিখে আয়োজিত হয়। উক্ত আন্দোলনে এসডিএফ-এর উপকারভোগী পরিবারের শহীদ সাতজনের মধ্যে প্রথমজন ছিলেন রংপুর এর বেগম রোকেয়া বিশ্ববিদ্যালয়ের ছাত্র, শহীদ আবু সাঈদ। তার মাতা মনোয়ারা বেগম বাবনপুর মধ্যপাড়া গ্রাম সমিতির সদস্য, পিআইপি নম্বর-৯২। সাঈদের প্রতিবাদী অবস্থান তৎকালীন পুলিশি দমন-পীড়নের বিরুদ্ধে প্রতিরোধের প্রতীক হয়ে ওঠে।

বৈষম্য-বিরোধী ছাত্র-জনতার আন্দোলনে এসডিএফ-এর উপকারভোগী পরিবারের শহীদ অন্যান্যরা হলেন: ২. মো: সাগর (বয়স: ১৯ বছর, পটুয়াখালী), ৩. মো: রাজু আহমেদ (বয়স: ২৪ বছর, মাগুরা), ৪. মো: সুমন (বয়স: ২০ বছর, মাগুরা), ৫. মো: নাজমুল হাসান (বয়স: ১৭ বছর, চাঁদপুর), ৬. মো রিয়াজ (বয়স: ২৩ বছর, বরিশাল) এবং ৭. মো. সাইফুল ইসলাম (বয়স: ৩০ বছর, নেত্রকোণা)।

বৈষম্য-বিরোধী ছাত্র-জনতার আন্দোলনে এসডিএফ-এর উপকারভোগী পরিবারের শহীদ সাত (৭) জনের প্রত্যেকের পরিবারকে ২০০,০০০ টাকা (দুই লাখ টাকা), গুরুতর আহত ষোল (১৬) জনের চিকিৎসা সহায়তা বাবদ প্রত্যেককে ১০০,০০০ টাকা (এক লাখ টাকা) এবং শুধুমাত্র আহত তেত্রিশ (৩৩) জনকে

মাথাপিছু ৫০,০০০ টাকা (পঞ্চাশ হাজার টাকা) করে মোট ৪,৬৫০,০০০ টাকা (ছেচল্লিশ লাখ পঞ্চাশ হাজার টাকা) আর্থিক অনুদান প্রদান করা হয়। উক্ত আর্থিক অনুদান প্রদান অনুষ্ঠানের প্রধান অতিথি, অন্তর্বর্তীকালীন সরকারের অর্থ এবং বিজ্ঞান ও প্রযুক্তি মন্ত্রণালয়ের মাননীয় উপদেষ্টা ড. সালেহউদ্দিন আহমেদ আন্দোলনে শহীদদের পরিবারকে নগদ আর্থিক অনুদানের চেক প্রদান করেন। তিনি সোশ্যাল ডেভেলপমেন্ট ফাউন্ডেশন (এসডিএফ) এর শহীদ উপকারভোগীদের পরিবার এবং সেইসাথে বৈষম্য-বিরোধী ছাত্র-জনতার আন্দোলনে অংশগ্রহণকারী আহতদের সাহায্যের জন্য মানবিক সহায়তা দেওয়ারও প্রতিশ্রুতি দেন। উক্ত অনুষ্ঠানে সভাপতিত্ব করেন এসডিএফ পরিচালনা পর্ষদ এবং জেনারেল বডির চেয়ারম্যান, ড. মোহাম্মদ আবদুল মজিদ। তিনি বলেন, ‘আমরা আহত হাজারও মানুষকে সালাম জানাতে চাই। এই বিপ্লবে যারা শহীদ হয়েছেন এসডিএফ-এর পক্ষ থেকে তাদের সবাইকে জানাই গভীর শ্রদ্ধা। আমাদের তরুণ বিপ্লবীরা দেশের মানুষের হৃদয়কে উদ্দীপ্ত করেছেন।’

অনুষ্ঠানের বিশেষ অতিথি ছিলেন আর্থিক প্রতিষ্ঠান বিভাগের (এফআইডি) সচিব, মিজ নাজমা মোবারেক। তিনি বলেন, ‘এই শুভ অনুষ্ঠানে উপস্থিত থাকতে পেয়ে এবং অর্থ মন্ত্রণালয়ের অধীন একটি ‘অলাভজনক’ ও স্বায়ত্তশাসিত সংস্থা, এসডিএফ-এর পক্ষ থেকে ধন্যবাদ জ্ঞাপন করতে পেয়ে আমি অত্যন্ত সৌভাগ্য বোধ করছি। শহীদ ও আহতদের পরিবারের সদস্যদের উপস্থিতি এ অনুষ্ঠানকে সাফল্যমন্ডিত করেছে।’

ABBREVIATIONS AND ACRONYMS

AMT	:	Appraisal & Monitoring Team
BCC	:	Behavioral Change Communication
BNNC	:	Bangladesh National Nutrition Council
CDD	:	Community Driven Development
CF	:	Cluster Facilitator
CO	:	Cluster Officer
CAP	:	Community Assessment Process
CARE	:	Commercial Agriculture and Rural Entrepreneurship
CISF	:	Community Infrastructure Support Fund
CWF	:	Construction Works Fund
COM	:	Community Operations Manual
CP	:	Community Professional
FID	:	Financial Institutions Division
FAO	:	Food and Agriculture Organization
GAAP	:	Governance and Accountability Action Plan
GoB	:	Government of Bangladesh
GP	:	Gram Parishad
GS	:	Gram Samiti
HHs	:	Households
HN-RELI	:	Health and Nutrition- Resilience, Entrepreneurship, and Livelihood Improvement
HNSC	:	Health & Nutrition Support Committee
IEC	:	Information, Education and Communication
IYCF	:	Infant and Young Child Feeding
IDA	:	International Development Association
IDF	:	Institutional Development Fund
IGA	:	Income Generating Activity
MEL	:	Monitoring, Evaluation & Learning
MIS	:	Management Information System
RCS	:	RELI Community Society
NJLIP	:	Nuton Jibon Livelihood Improvement Project

NNS	:	National Nutrition Services
NIPSOM	:	National Institute of Preventive and Social Medicine
NPAN2	:	Second National Plan of Action for Nutrition
OTG	:	One Time Grant
OTR	:	On-time Recovery
PDO	:	Project Development Objective
PAF	:	Poverty Alleviation Fund
PG	:	Producer Group
PMA	:	Process Monitoring Agency
PIP	:	Participatory Identification of Poor
PIF	:	Productive Investment Fund
PSF	:	Performance Support Fund
RF	:	Results Framework
RF	:	Revolving (Shabolombi) Fund
RG	:	RELI Group
RCCS	:	RELI Cluster Community Society
RDCS	:	RELI District Community Society
RD	:	Regional Director
RELIP	:	Resilience, Entrepreneurship, and Livelihood Improvement Project
SAC	:	Social Audit Committee
SC	:	Sanchay Committee
SDF	:	Social Development Foundation
SF	:	Shabolombi Fund
SPC	:	Sub-project Committee
VCO	:	Village Credit Organization
VDF	:	Village Development Fund
VDP	:	Village Development Plan
VM	:	Village Matrix
VO	:	Village Organization

