

RURAL DEVELOPMENT SANGSTHA (RDS)



# ANNUAL REPORT

2015-2016



# Annual Report 2015-2016

Rural Development Sangstha (RDS)

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### **Message from the Chairperson**

RDS has passed one more year. The Annual Report 2015-2016 describing the whole-year activities of RDS is finally being published. I am very glad at the timely publication of the Annual Report.

RDS has been spontaneously implementing its diversified development activities with marginal people of the society for more than three decades. New initiatives and innovations have been continuously added to its activities. RDS is thus moving upwards along with the combination of these activity-addition and initiative-innovation. The organization really demands admiration for developing the livelihood of the marginal and destitute people with the heartiest efforts of a number of skilled manpower.



I recall the beneficiary families at the grassroots and staffs of the organization from every level. They are the only reason that has created the integrated wave of development being gathered under the same umbrella. I hope that the stream of development always continues.

I would like to thank and felicitate the members of general body and executive committee of RDS and the delegates of donor organizations for their continuous support.

In fine, I hope that the reputation and progress of RDS may widen as desired. I would like to conclude wishing RDS to extend its services among a large number of people and contribute to their improved lifestyle.

Joysree Nag Laxmi  
Chairperson, RDS

## Speech of the Executive Director

It is great pleasure that we are glad to share with you in this Annual report some of high lights and accomplishment of our working area. We are pleased that RDS has completed its last fiscal year successfully. This report covers the period from July/15 to June/16. This report also reflects the RDS activities. During this period we have gathered practical experiences on the way of executing our program activities exclusively and assistance of local community people. It is significant for us that we have been able to serve distressed, disadvantage, illiterate peoples under different program. They always inspired to let us think that " Man is always for man and specially for humanity". RDS is trying utmost capacity to change their socio-economic condition with noble mission to establish in the society with all round social status and position.



We would like to put on this record that during this operational year's. We received continued support and cooperation from our honorable donor, partners and other organizations, because of untiring efforts of our colleagues at all level. I would like to say that all activities have been possible with the cordial participation of our all level workers, development partners and the community people. To conclude I express my heartfelt thanks to our honorable board committee members for their valuable suggestion and guideline, for better implementation of the activities and playing vital role for policy making decision. I thank and appreciate my colleagues and staff for their cooperation, commitment and dedication.

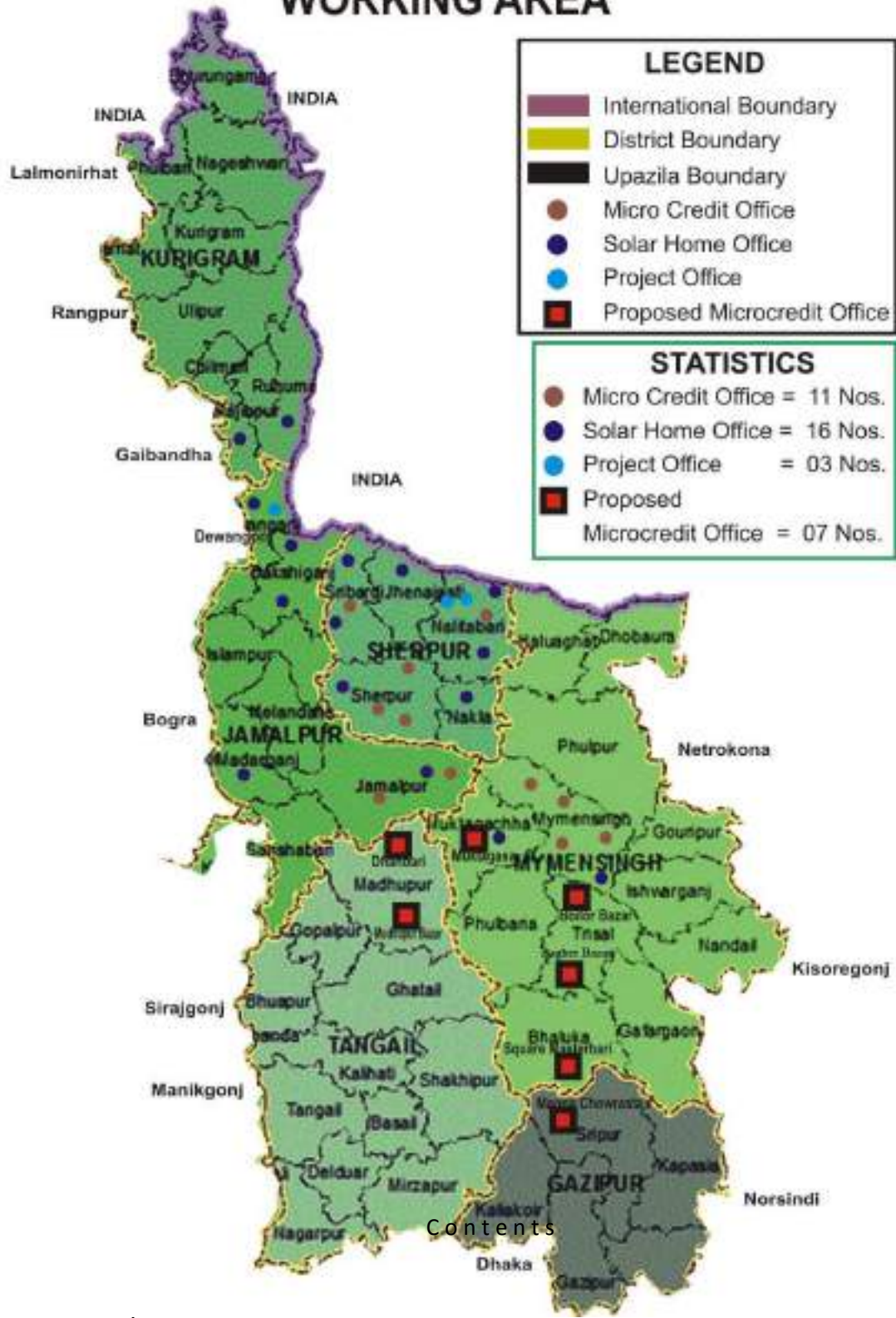
I am very happy to foreword this Annual report with my best complements to our all friends and well wishers.

Furthermore I would like to thank and congratulate our soul beneficiaries and our committed workforce. I hope that RDS will move forward in an irresistible motion with heartiest determination and genuine endearment of all.

May the Almighty bless us all.

Md. Nour Uddin  
Executive Director, RDS

# RURAL DEVELOPMENT SANGSTHA (RDS) WORKING AREA



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# 1<sup>st</sup> Chapter

## Introduction to RDS

**1.1 Rural Development Sangstha** - RDS, a non-government development organization was established in 1993 with the goal of improving the socio-economic condition of the people and setting up justice and peace in the society.

In light of integrated development from the beginning, RDS has been implementing diversified innovative and development-friendly programs in the working area to alleviate poverty and ensure sustainable development.

### 1.2 Registration:

Registration Authority	Registration Number	Date of Registration	Renewal Date
NGO Affairs Bureau	2789	30th May 2013	30th May 2018
Department of Social Welfare	Ja/00193	10th October 1993	N/A
Micro Credit Regulatory Authority	000374	23rd February 2009	N/A

### 1.3 Vision

RDS envisage a society free from poverty, health hazard, illiteracy and pollution where everybody enjoys dignity and justice.

### 1.4 Mission

Launch priority and need basic activities ensuring peoples participation for sustainable development through empowerment and development.

### 1.5 Goal

Institute Social Justice and Livelihood Security of exposed community people through external & local resource mobilization.

### 1.6 Objectives

- To enhance self-help economic initiatives & micro-credit support to increase the household income.



- To increase the use of Renewable energy to reduce carbon emission and environment pollution.
- To support to the marginal farmers and land less people to strengthen the agricultural, Fisheries, Poultry and Livestock development initiatives.
- To provide support on health, hygiene and nutrition to community people
- Providing sanitation services for improving rural health; installing tube-well for safe drinking water.
- Encouraging women to defend polygamy, child marriage and all other unsocial activities.
- To enhance the educational support mechanism to increase the education rate in quality & quantity.
- Making schools child-friendly to bring disinterested children to schools and establishing child rights.
- Arranging rehabilitation for orphan children, old people and persons with disability.
- To provide skill based training for creating self-employment
- To enhance the institutional development support mechanism among the destitute community people
- To ensure good governance both inside and outside the organization
- To aware the community with a view to establishing a sound environment

### **1.7 Working Area**

Till June 2016, RDS has expanded its working area in 857 villages, 105 Unions, 09 Municipalities and 18 Upazillas under 05 Districts of Bangladesh. The activities are being implemented through 7 Area, 34 Branch and 6 other project offices at field level.

### **Activities**

The main activities of the organization are Micro Finance, Non Formal Education, Renewable Energy(Solar Home System, Improve cook stove, Bio-Gas), Housing, Training, Health, Water, Sanitation and Nutrition, Environment Promotion, Good Governance, STD/HIV/AIDS Prevention, Agriculture ( Agriculture, Fishery, Poultry, Livestock etc), Child Rights, Women Right and so on.

### **1.8 Target People**

Landless, Marginal and small farmer family, deprived and excluded men and women, adolescents and children Disabled, Tribal, Char Dwellers, Slum Dwellers, Homeless are the target people of the organization.

During the above-mentioned period, number of direct beneficiaries of RDS stood at 66,356. Of them 1,860 are children, 14,735 male and 49,761 female.

About 3 lac people are financially benefited by RDS in direct and indirect way.

### 1.9 Organisational Structure & Governance:

RDS has three tiers of organizational structure:

1. General Body
2. Executive Committee
3. General Administration

#### a) General Body:

The general body of RDS is comprised with 27 members (11 Female and 16 male) who are highly qualified and experienced. At least one General Meeting of general body is held annually. General Body approves the activities of the Executive Committee.



RDS General Committee Meeting

#### b) Executive Committee:

The Executive Committee is elected by the members of General Body. It is comprised of 9 members. It is the supreme authority to formulate and frame policies and guidelines for well run the organization. List of executive committee members are given below:

List of executive body

Sl.	Name	Sex	Designation
1	Joysree Nag Laxmi	Female	Chairman
2	Ad. AKM Mosaddeq Ferdousi	Male	Vice-Chairman
3	Md. Nour uddin	Male	General Secretary
4	Mr. Malay Mahon Ball	Male	Treasurer
5	Alhazz Md. Abu Zafar	Male	Member
6	Prodip Dey Krisna	Male	Member
7	Lutfunnahar	Female	Member
8	Sahadat Hossain Bokul	Male	Member
9	Ad. Rawsonara Begum	Female	Member

#### c) General Administration:

The Executive Director is the administrative head of the organization and responsible for overall management, administration and finance of RDS as well as implementation of its different development program/projects and related activities with the help of professional staffs. Executive Director is accountable to the Executive Committee of the organization.

#### Staffing Strength

The total staff strength of RDS is 288 of which 118 are female and 170 are male. The proportion is 59 % male and 41% female. 65% are engaged as permanent, 32% engaged in project activities and

3% are volunteers. Out of total present manpower of the organization only 19% is engaged in administrative and support services.

### **1.10 Sources of Fund and Donor Organizations**

- Internal sources of the organization
- Different government and non-government organizations of the country.
- International donor and supporting organizations

### **1.11 Membership with Networking Agencies**

- ❖ Federation of NGOs in Bangladesh (FNB).
- ❖ Shishu Adhikar Forum.
- ❖ Association of Development Agency in Bangladesh (ADAB).
- ❖ Credit and Development Forum (CDF).
- ❖ Network for Alternative Development of Extreme Poor.

## **2<sup>nd</sup> Chapter Micro Credit Program**

The success of microfinance in Bangladesh is now well-appreciated in home and abroad. Bangladesh is considered to be an "Ideal Model" of microfinance. Microcredit has changed the lives of target people.

Now poor people have no complication in receiving credits. An active participation of women in credit activities has increased their economic solvency. Financial self-reliance of women has largely contributed to man-woman equality and woman-empowerment.

RDS started to implement microcredit and savings activities since 1997. RDS implemented jagoron, Agrosor, Buniad, Sufolon, Enrich IGA, Enrich AC, Enrich LI with the financial and technical support of PKSF and RDS own Fund. On the other hand Housing Program is implemented by Bangladesh Bank Grehayan Tahabil. In course of time, it has brought variety to the program according to the demand of clients and reality.



### **2.1 Credit Activities**

The first step of credit program is group formation. Generally a group is formed

with 10 to 30 members. Every client needs to be a member of any group within the working area according to organization rule. Within two weeks of membership, the client can get credit under a definite activity of the credit program depending on his/her desire and capability. Clients need to pay instalments after 14 days from the day of receiving credits. They have to repay loans on weekly/monthly basis at a yearly interest rate of zero to 25 % (declining method) maximum.

Group members have to attend the weekly meetings on a fixed date. In the meetings, various ways to improve financial condition, woman rights and empowerment, food and nutrition, health consciousness, education and culture etc. are discussed. At the same time, member enlistment, savings and instalment recovery, loan proposal, proposal for meeting security fund claim, policies of microfinance of the organization, modified or new policies and so on are also discussed in these meetings.

As on 30 June 2016, the cumulated loan disbursement is 22286 core, number of members is 25,063 and groups 1,652. In 2015-2016, RDS disbursed Tk. 49.17 core among 20,398 borrowers. Cumulative rate of recovery is 99.58 per cent. Among the clients, 97.77 per cent is woman and 2.23 per cent man.

**Table – 01 : Year wise Rate of recovery of loan:**

Cumulative Rate of Recovery	Year				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
	99.12%	99.03%	100%	100%	99.58%

Clients of RDS, being included in microfinance program, get the opportunity of receiving different collateral free financial services along with health, training, technological knowledge, technology transfer and other desired services in the applied sectors. They are upgrading their income and savings by investing the credit in different income generating sectors. These people are now included within the range of health, nutrition and education services. They have defeated poverty and are heading towards development.

## **2.2 Divisions of credit program are presented below :**

### **2.2.1 Jagoron (Rural and Urban) Microcredit Program:**

Jagoron credit program is one of the main credit activities of RDS. RDS has been implementing the activity with a view to bringing about a change in the socio-economic condition of the poor and working class people in rural and urban economy. As on 30 June 2016, RDS has expanded Jagoron activities in 476 villages of 59 unions and pourasova of 11 Upazilas under 04 Districts. There are 22,862 group members under the activity at present and 100 per cent are women among them.

The loan size fixes at Tk 10,000 to Tk 40,000 maximum. The duration is 1 year with 46 weekly repayment system. The service charge is 24.5 per cent (on declining method).

Borrowers of Jagoron credit activity develop their financial condition by investing their credits in different income generating activities. Involvement of women in financial activities has made their rural socio-cultural background strong. This program has played a significant role in establishing the rights of women and their empowerment. Presence of women in different socio-cultural activities can highly be noticed after their success in financial activities.

**Table – 02 : At a glance Last five years progress of Jagoron**

SL No	Particulars of activity	Year wise progress				
		2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
1.	Total no of groups	774	940	990	1,050	1,257
2.	Total no of member	15,243	18,139	20,843	21,031	22,862
3.	Total no of borrower	13,814	15,495	17,054	17,400	18,554
4.	Loan outstanding (in Crore)	8.99	11.42	13.37	16.15	21.86
5.	Member savings(in Crore)	5.17	6.59	7.36.	8.36	10.25
6.	% of Savings against Loan	57%	58%	56%	52%	47%

### 2.2.2 Agrosor (Micro Entrepreneur) Credit Program

To alleviate poverty permanently, employment creation has no alternative. Beneficiaries of the organization possess adequate merit and innovation; they also have spirits to do something new. Many of them have enough skill and experience in income



generating activities that they inherited over times and also traditionally. With a view to providing financial and technical support to beneficiaries of this class, RDS has been implementing Agrosor credit program since 2010.

The organization has been implementing the activities with financial support from PKSF along with its own fund. Presently, the credit activities are expanded over the entire working area. It is the second largest sector of loan disbursement. There are 969 group members in which 561 male and 408 are female members under the activity. In exchange for service charge of 24.5 per cent annually, loan amount of Tk 50,000 minimum to Tk 10,00,000 maximum is provided under the program.

In the working area, the number of beneficiaries and loan disbursement are always ascending. The program has put the sign of widely success and advancement in every sector.

**Table – 03 : At a glance Last five years progress of Agrosor**

SL No	Particulars of activity	Year wise progress				
		2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
1	Total no of groups	19	35	51	80	255
2	Total no of member	259	321	587	817	969
3	Total no of borrower	227	275	515	707	790
4	Loan outstanding(in Crore)	0.62	0.88	1.65	2.55	3.30
5	Member savings(in Crore)	0.23	0.36	0.56	0.85	1.21
6	% of savings against loan	38%	41%	34%	34%	37%

### 2.2.3 Sufolon (Seasonal and Agricultural) Microcredit Program

Lack of capital and technology transfer is main obstruction on the way of our agriculture based economy. Marginal and poor farmers of rural and sub-town regions cannot run their production activity owing to capital deficiency. With a view to providing financial and technical support to this kind of members, RDS started implementing Sufolon microcredit program towards the end of 2011. PKSF is financially supporting the activities. Presently the project has been



expanded over entire working area of the organization.

Two types of credits are being provided under Sufalan microcredit: Beef Fattening Credit and Agricultural Sector Credit. The loan amount can be repaid at a time after selling the cow at a service charge of 24 percent. On the other hand, seasonal agriculture credit is being provided on various seasonal crops. The borrowers can repay the loan at a time after selling the crops at a service charge of 24 per cent.

Although risk in agriculture owing to natural disaster is very high, Sufolon microcredit activities have been expanded as expected in the working area. The demand of Sufolon credit to beneficiaries is always ascending owing to technical and educational support along with the one-time repayment facility. At present, it has become one of the most promising credit sectors. In 2015-16 financial year 856 members has taken loan tk. 1,00,00,000/= under this program.

#### **2.2.4 Buniad (Ultra Poor) Credit Activities**

The destitute and vulnerable families of the society cannot participate in credit activities owing to financial insufficiency. These families have no land or fixed assets. In order to develop this class of people, RDS has been implementing Buniad activity since 2013.

PKSF is funding both the projects. RDS involves the ultra poor and Monga affected people in the activities by giving training on changing their outlook and increasing the skill of income earning.

All of the target beneficiaries are women. Beneficiary number and loan disbursement in this sector have gradually decreased.

**Table -04 : At a glance last five years progress of BUNIAD**

SL No	Particulars of activity	Year wise progress				
		2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
1.	Total no of groups	0	0	39	86	127
2.	Total no of member	0	0	463	1098	1054
3.	Total no of borrower	0	0	372	981	882
4.	Loan outstanding	0	0	18,34,537	56,87,146	72,02,376
5.	Member savings	0	0	4,15,489	15,82,675	27,22,888
6.	% of Savings against Loan	0	0	22%	28%	38%

#### **2.2.5 Loan Risk Fund Activities**

Loan risk Fund Activities ensure protection from uncertain risks. It also encourages people to remain active in financial activities. The poor and destitute people are deprived of insurance services although a number of government and private insurance companies have been providing their services. In order to reduce death related credit risk for the debtors, RDS has included security fund activities to the credit program for group members since 2006. All the lonee members organized under this program of RDS, except those of Housing Scheme.

For an individual borrower there is a provision of two nominees under security fund activities, the debtor her or himself and the spouse or a selected person of his or her choice. If any one of these two dies, the outstanding amount of the current loan is exempted. If the lonee dies, her family can receive TK 3000 for the lonees burial/funeral cost.

Simultaneously the borrower also gets healthcare support of Tk. 3000 for different types of diseases like caesarean delivery, operation on gallbladder stone, hysterectomy and appendicitis.

**Table – 05. Five Years record f loan risk fund**

Year	Loan Risk Fund Collection	Claim Repayment	Outstanding of Risk fund
2011-2012	16,97,595	8,98,525	36,94,258
2012-2013	22,52,325	9,56,952	49,89,631
2013-2014	28,38,705	9,59,235	68,69,101
2014-2015	35,48,050	13,45,140	90,72,011
2015-2016	47,50,000	18,19,231	1,20,02,780

### 3rd Chapter ENRICH Program

ENRICH is an innovative program. The program is an integrated device of lives, livelihood and other matters related to the poor people along with nutrition and education in eliminating their poverty. RDS has been implementing the program putting importance on making optimum use assets and skills of poor families, increasing their assets and capacities in future as well, and



of



taking necessary strategies.

With planning of PKSF and funding of RDS, RDS started “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty--ENRICH program in the beginning of 2013 in Morichpuran Union of Nalitabari Upazilla in Sherpurl District. At present, 5,407 families in 13 villages getting the benefits of ENRICH program. The number of beneficiaries is 22,350.

45 education centres have been established according to the reality and demand at the field level, apart from the activities going on in five education centres along with students willing to go to primary school and the dropped-outs in the unions under ENRICH. A total of 1,350 students of pre-primary level, class one and two are taught in these education centres.

In order to increase access into health services, primary healthcare activities have been applied among target families in the working area. No of 13 health Volunteer of ENRICH program feed the children with deworming syrup moving from house to house, check blood pressure of pregnant mothers and general people, and measure weight of pregnant mothers and their children. They also examine blood sugar of the diabetic patients, their blood pressure blood haemoglobin and do pregnancy identification tests. They provide contraceptive injection to the potent couples. Two Paramedic officers provide treatment daily in the unit office, an MBBS doctor provides treatment to the patients four times a month in the satellite clinics under every unite offices.



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Supports are being provided to cultivate vegetables and different crops in homestead compound.

In order to improve the standard of living of the community, Solar Home Systems and ICS have been provided till June 2016. Public & Community toilet, Community based tube wells have also been set up in the working area with financial support from PKSF. Financial support has been provided to build permanent structures of ring & Box culvert.

Income raising(IGA) at the rate of interest 24.5%, Asset Creation(AC) and life style Improvement(LI) at the rate of interest 8% credits are being disbursed from Feb 2016. In this matter, there is opportunity to take maximum amount of 10 lac taka as credit per family. Income

raising borrower will be considered for credit facilities only to develop his/her living standard and create assets.

**Table - 06 : At a glance of progress of ENRICH programme in 2015-2016**

Sl No	Particulars of Activity	Target	Achievement	% of Achievement
01	Sale of Health Card	3650	1014	28%
02	Arrange Static Clinic	384	308	79%
03	Service provide by Static Clinic	3840	1973	51%
04	Arrange Satellite Clinic	96	96	100%
05	Service provide by Satellite Clinic	4000	4153	100%
06	Arrange health Camp	04	04	100%
07	Service provide by Health Camp	600	1036	100%
08	Arrange eye Camp	01	01	100%
09	Service provide by eye Camp	100	177	100%
10	Health awareness meeting	528	387	73%
11	Diabetic test	1000	620	62%
12	Solar System	500	633	100%
13	Improve cook stove	500	629	100%
14	Guardians meeting	530	745	100%
15	Loan disbursement	35 lac	39.20 lac	100%
16	Total lonee	---	475	100%
17	Total Loan Outstanding	35 lac	52.61 lac	100%
18	Rate of recovery	100	100	100%
19	Total Savings Balance	---	11.90 lac	100%
20	Beggar rehabilitation	02	02	100%
21	Sanitary Latrine Family Based	100	100	100%
22	Sanitary Latrine Community based	25	25	100%
23	Tube well Community based	10	10	100%
24	Culvert	05	05	100%

## 4th Chapter

### RDS Savings Program

Savings has wide importance in members' income raising. Savings specially works to protect moveable-immovable assets from destruction during emergency and bad times; at the same time it helps in asset creation during good ones. On the other hand, savings of members is being used as direct fund in socio-economic development of the country. At the same time, savings of

members is assisting directly to increase capital, skill, sustainability and self-dependence of the organization. RDS has been implementing three types of savings scheme based on the demand and capabilities of members. They are: 01. Mandatory Savings (MS), 02. Optional Savings (OS), 03. Contractual Savings (CS).

**1. Mandatory Savings (MS):** General Savings is compulsory for every member in the organization. Presently a group member saves a minimum of Taka 10 -20 per week according to the type of credit program. The members get interest on their savings balance at the rate of 6 per cent annually. If necessary, members can withdraw their savings with interest following the organization policy.

**2. Optional Savings (OS):** With the intention of making group members capable of meeting the future uncertainties or risks, building fund for investment and making them financially self-reliant, RDS has been implementing optional Savings(OS). On weekly basis, a member would deposit a minimum of Tk. 30 respectively considering the financial ability and nature of the members. The objectives of the activity are to make the members savings-intended, provide them with the opportunity to withdraw the saved money at the period of crises, increase the internal working capital of the organization and reduce risk. The annual profit rate on the deposited money is 6 per cent.

**3.Contractual Savings (CS):** CS Program was adopted with the objective of increasing wider savings intention and creating future capital for the organizational members; and also achieving financial self-reliance and expanding internal sources of capital. A group member deposit a minimum of Taka 100-500 per month for a period of 5 years or 10 years. The members get interest on their savings balance at the rate of 6-13 per cent annually. If necessary, members can withdraw their savings with interest following the organization policy.

**Table – 07 : Last five years progress of member savings balance :**

Year	Savings			
	JAGORON	AGROSOR	BUNIAD	Enrich
2011-2012	5,16,68,263	23,88,491	0	0
2012-2013	6,58,56,765	22,58,945	0	0
2013-2014	7,36,29,750	56,75,579	4,15,489	0
2014-2015	8,35,57,880	85,97,431	15,82,675	0
2015-2016	10,25,46,410	54,98,331	27,22,888	4,11,529

## 5th Chapter

### Renewable Energy Program

## 5.1 Solar Home System(SHS)

It is fact that only 40% of the population has access to national grid electricity in Bangladesh. Children’s education, business and agricultural production are interrupted due shortage of power. It will not be possible in the near future to extend grid system to connect to all the homes, business centres and other institutions situated in remote villages isolated areas. The power system in Bangladesh depends almost entirely upon fossil fuel, which is depleting fast affecting the environment. RDS has



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started Solar Home system Program with the assistance of Infrastructure Development Com. Ltd. (IDCOL). The overall objective of the project is to provide solar home system (SHS) in the area where grid electricity is absent. The project has been implemented in 8 Upazillas of Jamalpur, Sherpur , Mymensingh and Kurigram District since 2013 with instalment facility. So far 233 SHS have been installed and loan recovery rate 80%. RDS’s Solar home program targets unprivileged people who live in remote rural areas of Bangladesh in order to make it easier for rural people to buy a system.

**Table - 08 : RDS has offers three soft financing options:**

Option	Down payment	Instalment	Service Charge (Flat rate)
Option- 01	15%	36 months	12%
Option- 02	100%	----	4% discount
Option- 03 (For Mosque, Temple etc.)	15%	12 months	No Service Charge

**Table - 09 : At a glance last five years progress of SHS**

SL No	Particulars of activity	Year wise progress				
		2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
1.	Total no of SHS Installed	0	233	2037	2015	1353
2.	Total no of borrower	0	233	2086	3888	4614
3.	Loan Disbursement	0	3798190	36440310	33181552	14115815
4.	Loan Recovery	0	136247	7848771	17583009	19843684
5.	Loan Outstanding	0	3661943	32253482	47852025	42124156

6.	% of Loan recovery	0	100%	100%	88%	78%
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### 5.2 Solar Home System (SHS) in TR & KABIKHA

Govt. of people’s republic of Bangladesh takes steps to extend electricity facility in Bangladesh In order to access to Children’s education, religious activity and agricultural production. So the Govt. gives Solar home system in free of cost to the educational institute and religious centre, Community based solar irrigation system, Solar street lamp in area, Solar lamp for the students education incorporate with RDS with technical assistance of Infrastructure



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Development Com. Ltd. (IDCOL). The overall objective of the project is to provide solar home system (SHS) in the area where grid electricity is absent. The project has been implemented in 4 Upazillas of Sherpur and Kurigram District in 2015-2016.

RDS has installed no of 108 SHS in household level, no of 30 SHS in Mosque, no of 43 SHS in school and college and distribute no of 135 solar lamp during the fiscal year.

### 5.3 Improve Cook Stove (ICS)

People generally use traditional cook stove. This stove is not heat efficient, it miss uses fuel and also create smoke & floating particle which is cause for health hazards & pollution. According to World Health Organization (WHO), every year more than thirty two thousand children and fourteen thousand female die due to the diseases of smoke in kitchen. Deforestation process rapidly increasing due to miss use of fuel.



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On the other hand, there is lacking of fuel supply severely according to their needs. So people are obliged to use cow dung as fuel. As a result, cow dung is not used here as manure in the cultivable land. So soil fertility is gradually decreasing here day by day. For that RDS received this project on 2014 with the help of IDCOL. The main objective of the project is to provide improved cook stove (ICS) in the area where natural gas supply is absent and people use traditional cook stove which is health hazard and not efficient in fuel consuming.

**Table - 10 : At a glance last three years progress of ICS**

Working Area	2013-2014		2014-2015		2015-2016	
	Target	Achievement	Target	Achievement	Target	Achievement
Jhenaigaty	0	0	600	316	2000	1059
Nalitabari	0	0	400	83	1000	772

## 6th Chapter



## HOUSING Program

Habitable and safe accommodations are the prerequisite of building a healthy and ideal nation. RDS has been implementing the

housing loan program since 2003 with a view to solving housing problem for the people of low income. Bangladesh Bank Grehayan Tahabil is providing financial support in this project. Homeless members are beneficiaries of the project. The credit TK 70,000/- is provided on a service charge of 6 per cent only. The amount can be repaid within 4.5 year with weekly instalment system. RDS has disburse 85 house lone till June/2016. The activity is confined within Sherpur district only.

### Major Information under the Project

Loan allotted	Tk. 1,50,00,000
Loan provided by Bangladesh Bank	Tk. 45,00,000
Cumulative Loan distributed(House)	85
Cumulative Loan distributed	3450000

Cumulative Loan Realization	1055952
Frequency of loan realization	2294308
No of Instalment	138
interest charge to borrowers	6% Decline
Realisation Rate	100%

## 7th Chapter Education Program

RDS has been implementing ESP since 2000 with the financial assistance of BRAC. Under this program a large number of dropout and non-school going children by gender get opportunity to receive education in Jhenaigaty upazilla under sherpur District over the reporting year. So far a total 1199 learners



completed three years course up to class three. Among them 1066 admitted in Govt. Primary school and rest of them failed to admit them due to early marriage and extreme poverty. Performance of those learners in govt. Primary school is not less than other primary school students. There are two Supervisors and seventeen teachers (Female) are directly involved in the project. RDS staff and concern BRAC officials made regular field visit to achieve the goal.

**Table-11 : Output of Last 5 Years**

year	No of center Established			No of learners(80% girl)		Drop out	Successful course completed	Admitted to govt. primary school	Percent of attendance
	Established	phased out	Running	Enrolled	Course completed				

2010-2011	10	5	10	300	300	0	150	150	99
2011-2012	10	--	10	300	--	0	---	---	99
2012-2013	7	--	17	510	--	0	---	---	99
2014-2015	---	05	12	--	150	0	---	120	99
2015-2016	06	08	10	180	240	0	--	200	99

## 8th Chapter

### Agriculture Program

Agriculture is the basis of our economy. Different GO-NGOs have been taking initiatives to expand and modernize this largely important sector. The fundamental step in development is to bring about agricultural and family-based improvement in each family through making the best



an

alternative use of both natural and family assets. Since its inception, RDS has been working to drive poor and marginal families towards sustainable development.

Agriculture based beneficiary families of RDS get services related to agriculture technology, training and practical education, environment friendly organic technology, integrated cultivation technology and other diversified financial services from RDS on a regular basis. Appropriate modern technology and practical education has been playing a significant role in increasing agricultural production in the working area. Farmers are now able to take financial facilities and improve their livelihood quality investing them in agricultural sector. At the same time, it results in the creation of new innovative opportunities and employment.

Alternate Livelihood Options (ALO) is a project funded by Big Lottery Fund and implemented by the partnership with Tradecraft Exchange (TX) and Development Wheel (DEW) with an overall



objective to reduce poverty among poor and marginalized communities in Sherpur District by decreasing production cost, increasing income and employment opportunities and access to market.

**Four outputs strands of activities would be undertaken:**

- Farmer groups/ associations formed and strengthened leading to increased capacity and collective actions which improves access to resources, reduces cost of production, enhances business performance and achieves, improved terms of trade & income.
- Increased provision of affordable and appropriate public and private business services for farmers leading to improved production practices, increased productivity and increased for farmers.
- Increased access to and use of climate adaptation practices leading to better crop yield/production, improved environmental sustainability and reduced vulnerability to natural disasters benefiting small and marginal farmers in the target districts.
- Marginalized and disadvantaged farmers have their rights promoted leading to effective participation in representative bodies, attainment of business services and improved systems of agricultural governance.

**Objectives:**

- Improve knowledge about BDS market development approach and crop/vegetable/Livestock/Fish sub-sector
- Enhance the capacity of the organization
- Strengthening relationship with beneficiaries (especially poor producers) through increasing income
- Contribute to poverty reduction
- Strengthening supply chain locally especially for the poor producers.

**Project Area**

Sreebordi upzila under Sherpur district.



## 9th Chapter

### Climate Change Program

#### **Climate Change Adaptation & Risk Reduction Project (CARP)**

It is called that global disasters and other catastrophes are results of reckless activities of modern civilization. Climate change brings worldwide diversified natural disasters with it. Developing and under-developing countries are the worst sufferers of the catastrophe. Bangladesh government has established Bangladesh Climate Change Resilience Fund. The responsibility to manage 10 percent of the fund is maintained by Community Climate Change Project (CCCP) of Palli Karma Sahayak Foundation (PKSF).

RDS has been implementing a project called '**Climate Change Adaptation & Risk Reduction project (CARP)**' under CCCP. The project started from October 2014. RDS has been implementing the project in Chukaibari, Chikajani, Bahadurabad & Hatibhanga union of Dewangonj Upazilla of Jamalpur.

The goal of Integrated Flood and Climate Change Management is to increase the capabilities of the people to reduce the damages from climate change and thus reduce their misery.



and

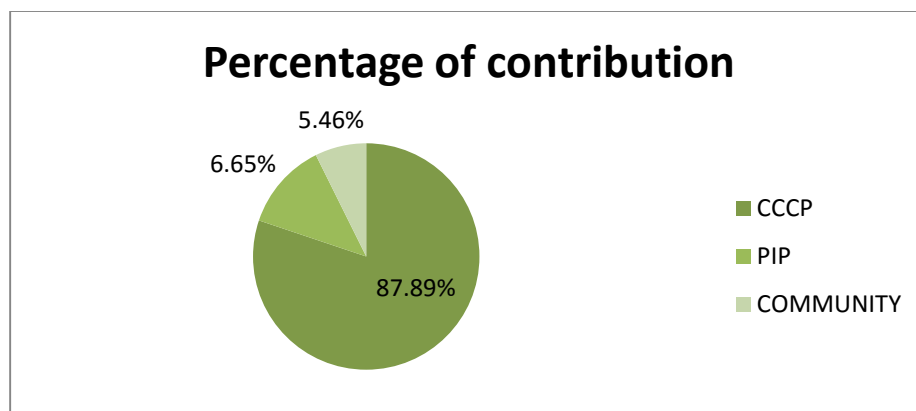
The objectives of the project include: To reduce the vulnerability Water born diseases of Flood affected people and increasing capabilities of the local people through enhancing their consciousness for climate change.

**Beneficiaries Coverage:**

- Number of beneficiaries' coverage: a) Individual: 600 HH
- b) Community: 3000 HH

**Project Budget:**

- a) Total : BDT-1, 28, 57,086/-
- b) CCCP Contribution : BDT- 1, 13, 00,000/-
- c) PIP Contribution : BDT-8, 54,926/-
- d) Community Contribution : BDT-7,02,160/-



**Project Period:**

September'2014 to December'2016, Total-28 Month

**Table – 12: Activity wise plan and achievement:**

Sl #	Activity	Unit Basis	Plan	Achievement	Remarks
1	Staff Training	No	01	01	100%
2	Project Inception Meeting	No	01	01	100%
3	Vulnerability Risk Assessment at Group Level	No	24	24	100%
4	Meeting with community for beneficiary selection	No	24	24	100%
5	Group formation	No	24	24	100%
6	Baseline Survey	No	-	1200	100%
7	HH profiling	No	600	600	100%
8	Investment Plan at Group Level	No	24	600	100%
9	Training/Capacity Building of Selected Beneficiaries	No	250	250	100%
10	Goat/Sheep/Duck/Poultry Rearing (Technical Support, Training, etc.)	No	367	367	100%
11	House hold plinth raised at HH Level	No	350	350	100%
12	Tube-well Installation with Platform	No	80	80	100%
13	Project Exit Meeting	No	01	01	100%

## 10th Chapter

### Vulnerable Group Development (VGD)

Vulnerable Group Development (VGD) is one of the largest safety net programmes assisted by the World Food Programme (WFP). It is targeted at poor and vulnerable women in Bangladesh. The ultimate goal of the programme is to bring sustainable improvement to the lives of ultra-poor households. RDS Implemented Vulnerable Group Development (VGD) with a view to improve the quality of life and enhance the productive income generating opportunities of Vulnerable Group



development (VGD card holder) women and strengthening the Department of Women Affairs. To provide life skill training on Income Generating Activities as well as on Nutrition, Primary Health, Human Rights, AIDs, Reproductive Health, Gender, Environment issues etc. with the help of Ministry of Women's and Children Affairs/ Department of Women Affairs of Bangladesh.

#### Activities

1. Group formation
2. Savings Collection
3. Life skill Awareness training –
  - a. Personal hygiene and clean lines
  - b. Mother and child health, food Nutrition.
  - c. Risk Management of natural disaster.
  - d. Gender equity and women empowerment.
4. IGA Training as per Module
  - a. Cow and goat rearing
  - b. Poultry rearing
  - c. Homestead gardening
  - d. Need base trade
  - e. Basic business management.

**Project Duration :** 01.03.2015 - 31.12.2016

**location:** Sherpur and Nakla of Sherpur district.

**Beneficiaries:** 3561

**Target and Achievement (2015-16) :**

Component	Target	Achievement
Savings Collection	TK. 15,62,160	TK. 16,27,439
Personal hygiene and clean lines	3561 nos.	3404 nos.
Mother and child health, food Nutrition.	3561 nos.	3142 nos.

## 11th Chapter

### Skill for Employment Investment Program (SEIP)

RDS adopted Skill for Employment Investment Program (SEIP) with a view to turning target people into skilled manpower through capacity building training and engaging them in self-employment and wage based employment for the development of sustainable livelihood. Asia Development Bank, Bangladesh Government and Swiss Agency for Development and Cooperation (SDC) are jointly funding the project. Finance Ministry of Bangladesh Government has formed Skill Development Coordination and Monitoring Unit (SDCMU) in order to implement the project. PKSf is one of the partner organizations of SDCMU in the project implementation.

RDS started SEIP from January 2016 with support from PKSf. The project is being implemented through Technical and Vocational Education and Training Institute of RDS.

Main objectives of the project include:

- Providing capacity building training to target people on self-employment and wage based employment
- Ensuring entry in job market through capacity building training
- Ensuring appointment in appropriate job after training; and
- Increasing income of the trained beneficiaries.

Members and relatives of poor and marginal beneficiary families are target people of the project. Members of the families who are not direct beneficiaries of the organization but bear characteristics of the same can also get the facilities of the project. The capacity building is provided on 15 trades. Among them, some of the trades require minimum educational qualification of class five for training. Some of them require SSC. But in all cases, the age of the beneficiary must not exceed 15 years.

Under the project, the trainees do not need to pay any fee for training. They only pay 10 per cent of the total cost for food and accommodation on one time basis. Duration of training is 3 to 6 months.

Till June 2016, a total of eight students from beneficiary families have been sent to PKSf for receiving training. Among them two students are taking training on six-month duration Graphic Design, two on three-month duration Plumbing and Pipe Fitting, two on six-month duration Electronics and two on six-month duration electrical Work.

## 12th Chapter

### Primary Health care Program

RDS started primary healthcare activities from 20 April 2014 with a view to providing beneficiaries with health education, ensuring medical services at a low cost and protecting themselves from financial losses caused by treatment and maltreatment. The program is running on the own fund of the organization. Primarily, the activities are being implemented in 05 branches of Sherpur district.



Objectives of primary healthcare program include:

- Medical treatment to pregnant and parturient mothers;
- Reproductive healthcare to the children and adolescents;
- Nutrition, cleanliness, using safe water and sanitation;
- Immunization program and behavioral change;
- Birth registration of children and increasing consciousness to prevent child marriage
- Providing preventive and curative services through arranging static and satellite clinics; and
- Referring patients to appropriate health centers in case of chronic diseases.

In order to get the services of the program, a beneficiary have to pay 20 taka as service charge compulsorily once a year to buy a health card. RDS beneficiaries and their family member have to pay Tk. 10 as fee for the identification of a specific disease. They can also get other service like pregnancy test, Diabetic test, blood pressure, Weight measurement, Blood grouping, low/free of cost.

There are three medical assistant and a health worker engaged in this program. The health worker provide primary healthcare to the members and borrowers at group level in the morning and in the office from 2 pm to 5 pm every day. Every branch arranges satellite or static clinic at least once a week in order to provide healthcare services. RDS medical assistant provide overall assistance in proper implementation of the activity. No of 18,236 beneficiaries have taken medical assistance in 2015-16.

## 13th Chapter

### Training Program

Everything changes with the passage of time. Everyone must cope with these changes. A person has to be tactful in order to cope with everything. Training is essential to make a group of organizational staffs tactful and skillful. So training is necessary for every staff irrespective of his/her class. Effective training plays an important role in creating skilled human resources. RDS has been facilitating training activities for human resource development since its inception.

#### RDS Training Activities

RDS training courses include three major dimensions—

Human Resource Development and Management;

Professional Skill Development, and  
Income Generating Activities (IGA)

The main objectives of human resource development and management course are mainly to develop trainees about conceptual, practical knowledge and skill of development management and make them use the acquired knowledge practically.



Professional skill development course is arranged for enhancing technical skill of the staffs, especially field workers in implementing development programs. The training mainly aims at developing professional skill of the staffs. It makes them execute the imposed responsibilities and duties properly.

RDS has been implementing income generation related training with a view to developing the beneficiaries both financially and professionally. The course mainly includes microcredit program, micro-enterprise development project, education and child development, poultry and livestock development, agriculture extension, fisheries, disaster management, relief and rehabilitation etc.

**Table –13: Information of training held at RDS Training Centre in 2015-2016**

Name of training	Nature of Trainees	Batch No.	Trainees		
			Women	Men	Total
Pre-service Orientation	Credit officer	03	25	35	60
Group dynamism and Micro-credit management	Credit officer	02	18	24	42
Basic Accounting	Branch Accountant	01	03	13	16
Software Implementation	Branch Accountant, Manager	02	04	32	36
<b>Total</b>		<b>8</b>	<b>50</b>	<b>104</b>	<b>154</b>



## 14<sup>th</sup> Chapter

### Observance of Special Events and Day by RDS

The short description of the observance of important reformation and cultural activities, events and days by RDS during 2015- 2016 is presented below:



#### Victory Day Celebration

RDS celebrated Victory Day with dignity and enthusiasm. A rally was brought out under RDS banner at 7.30 am on 16 December 2015. The rally paraded through new market Mor and ended up at the Martyrs' Monument of Pouro park.

Officers and staffs of RDS paid homage to the martyrs and placed wreath at the altar of the martyrs' monument of Pouro Park at 7.00 am.



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## Language Day

From the first light of Sunday (21 February, 2016), people began to pay homage and intense love to the Martyrs of the Language Movement in 1952. The flowery respect of thousands of people muffled the altar of sherpur central Shahid Minar. The officers and staffs of RDS offered wreaths in memory of beloved Martyrs, at 7.00 am on 21 February.

Different projects and wings of RDS also arranged daylong programs to observe the day.

## Independence Day Observance

With a view to observing Independence Day, officers and staffs of RDS placed wreaths at the monument of Sahid Minar at 7.30 am on March 26, 2016.

Before that, the national flag was hoisted in the Head Office. A rally led by Executive Director (Credit) at 7.30 am under RDS Banner reached Poura Park.



## Pahela Baishakh Observance in Sherpur

A Mangal Shobhajatra (a procession of wellbeing with colorful feature) was brought out to welcome Bangali New Year (Pahela Baishakh) under the Enrich Program on 14 April 2016. Pahela Boishakh is the heartiest loving culture and tradition of the Bangali.

RDS officials, workers and Schools students gathered at Morichpuran Union parishad at nalitabari at 8am on 14 April 2016 to celebrate the Bengali New Year. A rally was led from RDS Enrich Unit office under the leadership of Union Coordinator of ENRICH programe.

# 15th Chapter Audit Report 2015-2016

RURAL DEVELOPMENT SANGSTHA (RDS), Consolidated Statement of Financial Position As at June 30, 2016							M. R. Khan & Co. Chartered Accountants
Properties & Assets	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	COCP-CARP	Grands Total
<b>Non-Current Assets:</b>							
Property, Plant & Equipment (At Cost)	6.00	11,183,020.00	521,138.00	1,958,120.00	56,742.00	217,465.00	13,956,964.00
Less: Accumulated Depreciation	6.00	1,711,362.00	304,290.00	383,507.00	-	-	2,399,159.00
Property, Plant & Equipment (N.D.V)		9,471,658.00	216,848.00	1,574,613.00	56,742.00	217,465.00	11,557,835.00
Long Term Investments		-	-	-	-	-	-
Loan to Other Microcredit Org- long term		-	-	-	-	-	-
Other Long term		-	-	-	-	-	-
<b>Total Non-Current Assets:</b>		<b>9,471,658.00</b>	<b>216,848.00</b>	<b>1,574,613.00</b>	<b>56,742.00</b>	<b>217,465.00</b>	<b>11,557,835.00</b>
<b>Current Assets:</b>							
Loan to Members/Beneficiaries	7.00	298,408,016.00	-	43,124,195.00	-	-	310,552,772.00
Short Term Investments (FDR)	8.00	14,200,000.00	-	-	-	-	14,200,000.00
Interest Receivables on FDR		839,590.00	-	-	-	-	839,590.00
Loan to Other Microcredit Org- short term		-	-	-	-	-	-
Other Loan-Short term	9.00	1,965,404.00	-	2,999,002.00	-	-	4,234,097.00
Advance, Deposit and Prepayment	10.00	661,290.00	-	897,259.00	-	-	1,548,549.00
Receivable From Enrich Prog	11.00	4,021,493.00	-	-	-	-	4,021,493.00
Loan To Clients of Housing Programme	12.00	-	272,703.00	-	-	-	272,703.00
Loan To Ghoshayan Tahsil	13.00	-	149,603.00	-	-	-	149,603.00
Inventories	14.00	-	-	4,169,743.00	59,484.00	-	4,239,227.00
Debt Service Reserve Account	15.00	-	-	9,477,259.00	-	966,362.00	9,477,259.00
Bills Receivable after posting furniture		196,528.00	3,773.00	571,533.00	6,743.00	-	566,362.00
Cash in Hand		3,661,008.00	868,652.00	2,331,959.00	1,209.00	-	777,879.00
Cash at Bank		-	-	-	-	46,295.00	46,295.00
<b>Total Current Assets:</b>		<b>294,065,159.00</b>	<b>1,154,771.00</b>	<b>62,289,314.00</b>	<b>66,786.00</b>	<b>612,618.00</b>	<b>356,135,648.00</b>
<b>TOTAL PROPERTIES &amp; ASSETS</b>		<b>303,537,326.00</b>	<b>1,351,619.00</b>	<b>63,834,927.00</b>	<b>123,528.00</b>	<b>880,083.00</b>	<b>365,697,483.00</b>



Dated: Dhaka

Capital Fund and Liabilities	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Grands Total
<b>Capital Fund:</b>							
Deer Fund	18.00	-	4,420.00	-	-	-	4,420.00
Cumulative Surplus	19.00	53,988,110.80	749,398.00	2,838,517.00	(623,473.00)	-	56,952,542.80
Statutory Reserve Fund	20.00	5,998,678.20	-	-	-	-	5,998,678.20
Disaster Management Fund (DMF)		2,041,014.00	-	-	-	-	2,041,014.00
<b>Total Capital Fund:</b>		<b>62,027,803.00</b>	<b>753,808.00</b>	<b>2,838,517.00</b>	<b>(623,473.00)</b>	<b>-</b>	<b>65,626,128.00</b>
<b>Non Current Liabilities:</b>							
Loans from PKSF	21.00	48,383,325.00	-	-	-	-	48,383,325.00
Loan From IDCOL	22.00	-	-	52,975,272.00	508,271.00	-	53,481,543.00
<b>Total Non Current Liabilities</b>		<b>48,383,325.00</b>	<b>-</b>	<b>52,975,272.00</b>	<b>508,271.00</b>	<b>-</b>	<b>101,864,868.00</b>
<b>Current Liabilities:</b>							
Loans from PKSF	21.00	40,833,337.00	-	-	-	-	40,833,337.00
Advance from PKSF (Erich prog.)	23.00	2,704,242.00	-	-	-	-	2,704,242.00
Loan from Housing Fund	24.00	2,450,000.00	-	-	-	-	2,450,000.00
Advance AIT		75,935.00	-	-	-	-	75,935.00
Other Loans- Short Term	25.00	7,300,000.00	-	-	-	-	7,300,000.00
Members Savings Deposits	16.00	117,741,981.00	-	-	-	-	117,741,981.00
Provision for Expenses	27.00	72,900.00	-	3,385,667.00	-	-	3,458,567.00
Loan Loss Provision	28.00	9,107,273.00	-	-	-	-	9,107,273.00
Provision for Gratuity Fund	28.00	857,750.00	-	-	-	-	857,750.00
Insurance Premium	30.00	12,002,780.00	-	-	-	-	12,002,780.00
Loan from General Fund to Greheyen Tahsil	31.00	-	149,603.00	-	-	-	149,603.00
Loan from Raon to Greheyen Tahsil	32.00	-	14,000.00	-	-	-	14,000.00
Group Member saving Gohayan	33.00	-	50,915.00	-	-	-	50,915.00
Loan From ED	34.00	-	4,817.00	-	-	-	4,817.00
Loan From Guaranty Fund to VGO Project	35.00	-	321,000.00	-	-	-	321,000.00
Loan From PC To VGO Project	36.00	-	37,475.00	-	-	-	37,475.00
Accounts Payable	37.00	-	-	1,827,201.00	-	-	1,827,201.00
Others Liabilities	38.00	-	-	2,808,270.00	-	-	2,808,270.00
CCCP Contribution in Advance	39.00	-	-	-	240,730.00	-	240,730.00
Bank Interest	40.00	-	-	-	-	800,000.00	800,000.00
<b>Total Current Liabilities:</b>		<b>183,146,188.00</b>	<b>577,811.00</b>	<b>6,021,136.00</b>	<b>240,730.00</b>	<b>800,000.00</b>	<b>202,835,568.00</b>
<b>TOTAL FUND &amp; LIABILITIES</b>		<b>303,557,326.00</b>	<b>1,331,619.00</b>	<b>63,854,927.00</b>	<b>123,578.00</b>	<b>850,683.00</b>	<b>369,697,483.00</b>

The Annexure Note 1 to 40 from an integral part of those financial Statements.

*[Signature]*  
Director Finance

Executive director

Dated: Dhaka



**RURAL DEVELOPMENT SANGSTHA (RDS)**  
Consolidated Statement of Comprehensive Income  
For the year ended June 30, 2016.

Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Annexure-A1/3 Total Amount 2015-2016
<b>Income</b>							
Service Charge on Loan		54,948,168.00	-	-	-	-	54,948,168.00
Bank Interest		242,096.00	1,251.00	44,515.00	3,468.00	-	247,062.00
Sale of Loan Form		169,040.00	-	-	-	-	169,040.00
Sale of Pass Book		132,870.00	-	-	-	-	132,870.00
Admission Fee		99,750.00	-	-	-	-	99,750.00
Bad Debt Recovered		22,104.00	-	-	-	-	22,104.00
Dormitory Rent		334,796.00	-	292,147.00	890.00	-	636,937.00
Miscellaneous Income		4,595,122.00	128,439.00	673,340.00	-	-	5,396,901.00
Employee Loan Service Charge		2,490.00	-	-	-	-	2,490.00
Income from Health Service		54,810.00	-	-	-	-	54,810.00
FDR Interest Received		1,039,230.00	-	409,737.00	-	-	1,448,967.00
Loan Loss Provision Adjustment		301,853.00	-	-	-	-	301,853.00
DMF Provision Adjustment		112,143.00	-	-	-	-	112,143.00
Reimbursement Enrich program		41,283.00	-	-	-	-	41,283.00
Employee Penalty		8,786.00	-	7,011.00	25,500.00	-	15,777.00
Enrich prog. Income		114,650.00	-	-	-	-	114,650.00
Excess of Saving Interest Provision		106,405.00	-	-	-	-	106,405.00
Fund Received From Brac ESP		-	637,362.00	-	-	-	637,362.00
Fund Received From ALO		-	396,712.00	-	-	-	396,712.00
Fund Received From VGD		-	794,566.00	-	-	-	794,566.00
Donation- From President		-	81,000.00	-	-	-	81,000.00
Donation from Vice Ch		-	457,461.00	-	-	-	457,461.00
Donation from Vice TR		-	149,352.00	-	-	-	149,352.00
Tuition fee		-	85,000.00	-	-	-	85,000.00
SHS sales/CS Sales		-	-	19,770,786.00	200,240.00	-	19,770,786.00
Service Charge Income		-	-	4,210,496.00	-	-	4,210,496.00
Grant from IDCOL		-	-	1,997,031.00	339,033.00	-	1,997,031.00
Other Income		-	-	26,530.00	-	-	26,530.00
Income from TR/KABIKHA		-	-	4,013,061.00	-	-	4,013,061.00
CCCP Contribution in Reimbursement		-	-	-	-	8,112,527.00	8,112,527.00
PIP Contribution		-	-	-	-	397,128.00	397,128.00
Community Contribution		-	-	-	-	582,000.00	582,000.00
Bills Receivable		-	-	-	-	803,827.00	803,827.00
<b>Total Income</b>		<b>62,325,566.00</b>	<b>2,725,813.00</b>	<b>31,414,738.00</b>	<b>575,129.00</b>	<b>7,895,482.00</b>	<b>104,361,599.00</b>



M. R. Khan & Co.  
Chartered Accountants.

Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount 2015-2016
<b>Expenditure</b>							
Service Charge to P.K.S.F		4,262,371.00	-	100,893.00	-	-	4,262,371.00
Bank Charge & Commission		116,397.00	1,401.00	12,097,094.00	2,315.00	-	220,691.00
Salary & Bonus		24,714,678.00	421,300.00	488,570.00	632,868.00	1,563,385.00	30,797,357.00
Travelling & Conveyance		744,019.00	-	233,866.00	18,550.00	29,255.00	1,261,944.00
Printing & Stationery		1,254,289.00	-	194,655.00	8,959.00	21,785.00	1,509,940.00
Entertainment		403,756.00	-	22,250.00	2,460.00	-	598,411.00
Donation		-	206,911.00	8,350.00	-	-	319,161.00
Postage & Telephone		717,061.00	-	105,846.00	-	24,000.00	749,411.00
Office Maintenance		32,229.00	-	148,118.00	130.00	-	138,074.00
Electric Bill & Gas		244,004.00	-	935,800.00	-	-	362,120.00
Office Rent		1,132,660.00	36,000.00	25,900.00	-	54,720.00	2,168,180.00
Advertisement		31,200.00	-	-	-	-	57,100.00
Newspaper & Magazine		48,067.00	-	-	-	-	48,067.00
Registration Fee		8,000.00	-	121,298.00	-	-	8,000.00
Repairs & Maintenance		750,103.00	-	2,620,277.00	2,815.00	-	871,431.00
Rebates		2,192,525.00	-	-	-	-	4,812,802.00
Rebates on Motorcycle loan		40,000.00	-	-	-	-	40,000.00
Miscellaneous Expenses		221,737.00	-	99,822.00	35,000.00	-	321,659.00
Training		517,468.00	-	319,525.00	2,200.00	-	838,993.00
Meeting & Seminar		78,800.00	-	51,700.00	-	-	130,500.00
VAT & Tax		134,677.00	-	11,010.00	-	-	145,687.00
Project Exp. Disable		-	46,000.00	-	-	-	46,000.00
Fuel Cost		434,242.00	-	80,216.00	400.00	26,500.00	540,968.00
Incentive		-	-	3,500.00	-	-	3,500.00
TRUKABIK/IA		-	-	2,846,632.00	-	-	2,846,632.00
Day Celebration		38,240.00	-	-	-	-	38,240.00
Advocacy Fee		44,880.00	-	-	-	-	44,880.00
Automation Charge		179,800.00	-	-	-	-	179,800.00
Expenses on Health Service		152,319.00	-	-	-	-	152,319.00
Employee Recruitment		37,473.00	-	-	-	-	37,473.00
Contribution to ENRICH Prog.		67,811.00	-	-	-	-	67,811.00
Scholarship		2,000.00	-	-	-	-	2,000.00
Expenditure to Enrich Programme		4,072,636	-	-	-	-	4,072,636.00
Expenditure of VGD Project		-	603,642.00	-	-	-	603,642.00
Expenditure of Bsc ESP		-	738,470.00	-	-	-	738,470.00
Saving Interest Jaganan		4,450,541.00	-	-	-	-	4,450,541.00
Saving Interest Agrasee		547,565.00	-	-	-	-	547,565.00
Saving Interest Bunkad		117,709.00	-	-	-	-	117,709.00
Gratuity		919,500.00	-	-	-	-	919,500.00
PF Contribution Organization		822,282.00	-	314,271.00	-	-	1,136,553.00
Expenditure of ALO Project		-	360,013.00	-	-	-	360,013.00



Particulars	Notes	Micro Credit	General Fund & Project	Solar Home Systems	Improve Cook Stove	CCCP-CARP	Total Amount 2015-2016
Loan Loss Provision		3,230,996.00	-	-	-	-	3,230,996.00
DAMFE		112,143.00	-	-	-	-	112,143.00
Cost of goods Sold		-	-	12,203,567.00	276,173.00	-	12,203,567.00
Service Charge to IDCOL		-	-	3,217,113.00	-	-	3,217,113.00
Other Accessories purchase		-	-	182,366.00	1,660.00	-	182,366.00
Wages		-	-	43,810.00	1,120.00	-	43,810.00
Carriage Cost		-	-	229,125.00	50,905.00	-	229,125.00
Utility Cost		-	-	-	-	10,424.00	10,424.00
Internet Modem bill		-	-	-	-	6,600.00	6,600.00
Mentoring & Supervision Cost		-	-	-	-	14,742.00	14,742.00
Motor cycle (Rental)		-	-	-	-	55,200.00	55,200.00
Courier & Postage		-	-	-	-	235.00	235.00
Procurement Cost		-	-	-	-	2,000.00	2,000.00
Bi-cycle Maintenance		-	-	-	-	2,441.00	2,441.00
Exturnal Audit ( year-1)		-	-	-	-	18,000.00	18,000.00
Monthly Meeting		-	-	-	-	10,743.00	10,743.00
Floath Raised at Household Level		-	-	-	-	120,000.00	120,000.00
Goat/sheep/Duck/Poultry rearing(Tech support)		-	-	-	-	2,579,760.00	2,579,760.00
Goat/sheep/Duck/Poultry rearing( Training )		-	-	-	-	116,733.00	116,733.00
Tubewell with platform		-	-	-	-	1,361,543.00	1,361,543.00
Contingency		-	-	-	-	73,567.00	73,567.00
Bills receivable		-	-	-	-	1,773,697.00	1,773,697.00
Bank Charge		-	-	-	-	10,132.00	10,132.00
Depreciation		697,631.00	36,606.00	208,361.00	-	-	1,022,601.00
Provision for Expenses		148,835.00	-	-	-	-	148,835.00
Provision for AIT		75,935.00	-	-	-	-	75,935.00
Professional Audit Fee		45,000.00	-	-	-	-	45,000.00
Electric Bill & Gas		9,900.00	-	-	-	-	9,900.00
Office Rent		18,000.00	-	-	-	-	18,000.00
<b>Total Expenditure</b>		<b>63,721,104.00</b>	<b>2,832,646.00</b>	<b>36,994,901.00</b>	<b>933,463.00</b>	<b>7,895,482.00</b>	<b>101,444,133.00</b>
<b>Excess of Income Over Expenditure</b>		<b>8,604,462.00</b>	<b>(106,833.00)</b>	<b>(5,960,163.00)</b>	<b>(358,334.00)</b>	<b>-</b>	<b>2,817,466.00</b>
<b>TOTAL:</b>		<b>62,325,566.00</b>	<b>2,725,813.00</b>	<b>31,414,738.00</b>	<b>575,129.00</b>	<b>7,895,482.00</b>	<b>104,361,599.00</b>

Dated : Dhaka



## Conclusion

RDS continues its efforts for the socio-economic development of target people and building a hunger and poverty free self-dependent nation. It has been relentlessly working for creating employment for poor and destitute people by ensuring maximum alternative usage of natural and human resources, establishing basic rights and accelerating development at every sector.

For about three decades, benefits of RDS development and welfare activities are clearly visible in every sector. RDS has been implementing a wide range of activities such as healthcares, educational activities, providing scholarship, responding to the services of helpless humanity, begging eradication, nutrition for everyone for nation-building along with providing financial services to beneficiary families. For all of these, target people are being largely benefitted.

Different tasks of RDS engaged in the development and welfare of society are adversely obstructed by different unexpected misfortunes. They put negative impact on the running process of overall activities of the organization and beneficiaries. Especially, natural disasters and political unrest are considered to be large obstacles on the way of national development. Eventually RDS keeps going on with its stream of development overcoming all barriers.

We expect, RDS continues its advancement to the infinity through the development of society and culture, establishment of a sense of values and working for the welfare of the country, the nation and the people as a whole.

Best of luck.





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