

Annual Report 2014-15



RDS

www.rds-bd.org



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Executive Director's Statement



Greetings from Rural Development Sangstha (RDS). This annual report for some of the high lights and accomplishments of organization's working area. We are grateful for your keen interest and support.

We are pleased to note that **RDS** has been working successfully for twenty one years in the field of the socio-economic in Bangladesh. But this report is covered for the period of 2014-2015 reflects in the organizational activities. During this period, we have gathered practical experiences on the way of executing our program activities exclusively by the assistance of the local community people, govt. officials. It is significant for us that we have been able to served 62350, out of them 22946 are credit beneficiaries and other are education beneficiaries distressed, disadvantaged & Illiterate peoples under different types of project. **RDS** is trying its utmost capacity to change their socio-economic condition with a noble mission to establish in the society with all round social status and position. I would like to mention that the beneficiaries of this organization has been given thanks for the started initiative for significant changes of their life style.

We would like to continue support and co-operation from our Donor, Partners, Government of Bangladesh and other Organizations, Because of untiring efforts of our colleagues at all level. I would like to say that all the activities of **RDS** have been possible with the cordial participation of our development partners and the community people. In conclusion I express my heart felt thanks to the all honorable Donor & Partners, for their valuable suggestion and guideline, for better implementation of programs. I also offer my special thanks to our honorable general & executive committee members for their valuable effective contribution and playing vital role for policy making decision. I thank and appreciate my colleagues and staffs for their cooperation, commitment and dedication.

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

Md. Nouruddin
Executive Director
Rural Development Sangstha (RDS)
49, Girdanarayanpur, Sherpur Town, Sherpur-2100.
Telephone: 0931-62404, Cell: 01711-186703, E-mail: rdssher@gmail.com.





RDS

At a Glance

Rural development Sangstha, popularly known as RDS, is a non-political, non-profit and non-governmental local voluntary organization was formally established in 1st January'1993 and started its activities with its own resources in the community of a small remote village named PurbaTanggarpara under CharSherpur union of Sherpur District. RDS is currently working in both rural and urban areas of Sherpur, Jamalpur and Mymensingh districts. RDS is established with a purpose to socio-economic development and to make the vulnerable group, specially landless, small farmer, tribal and ethnic family's self-reliance through group formation, training, income generating activities, non-formal education, local resource mobilization, women development and undertaking need and problem solving programs. It has gained a long experience to implement various types of development activities with participation of community people and different local, national and international organizations. In the meantime some of these activities successfully phase out with in schedule time and some are on going.



Vision of RDS

RDS envisage a society free from hunger and illiteracy where every body enjoys dignity and justice.

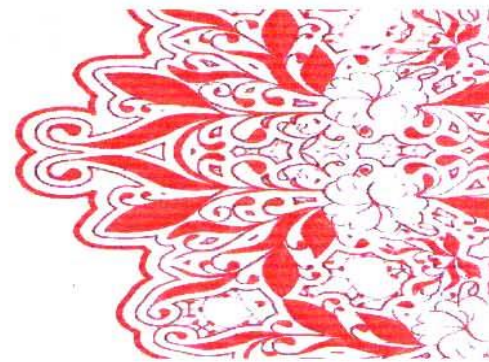
Mission of RDS

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



RDS

At a Glance



Goal of RDS

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

Objectives of RDS

- To enhance the educational support mechanism to increase the education rate in quality & quantity.
- To aware the women especially for adolescent girl for reproductive health.
- To support to the marginal farmers and land less people to strengthen the agricultural, Fisheries, Poultry and Livestock development initiatives.
- 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 provide skill based training for creating self-employment
- To enhance support mechanism of sanitation, hygiene and water supply and food security among the Underprivileged
- To provide support on health, hygiene and nutrition to community people
- To enhance the institutional development support mechanism among the destitute community people
- To aware the community with a view to establishing a sound environment
- To ensure good governance both inside and outside the organization



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Organizational Structure

RDS has three tiers of organizational structure:

- ✚ General Body
- ✚ Executive Committee
- ✚ 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. It also approves the annual budget in the annual general 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.

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.



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Executive Committee



Md. Mohsin Ali
President



Md. Abu Jafar
Member



Jayasri Nag Laksmi
Vice-President



Ad. Prodip Dey Krisna
Member



Md. Nouruddin
General Secretary



Ad. Mosaddek Fardous
Member



Lutfunnar
Member



Md. Shahadat Hossain Bokul
Member



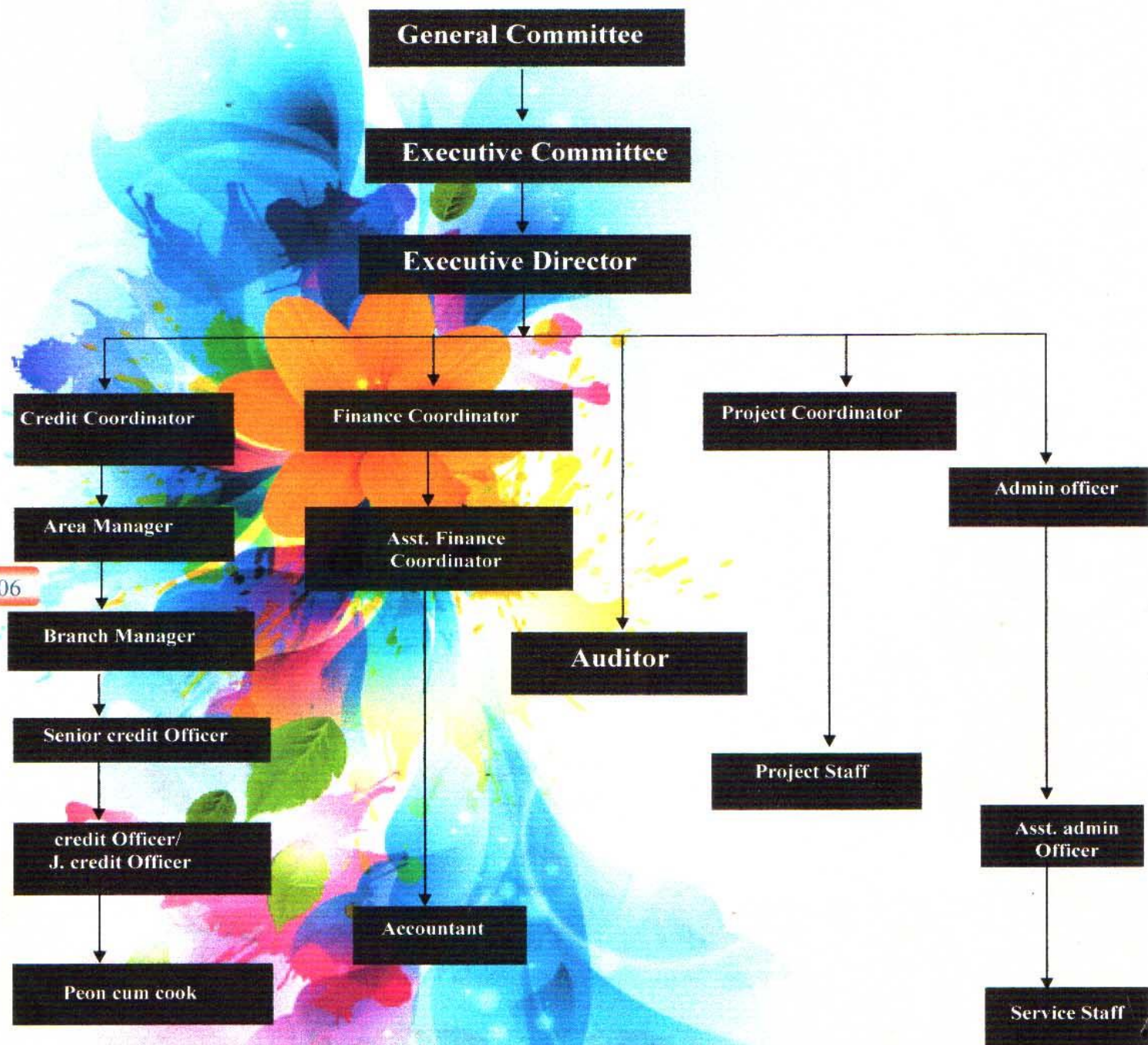
Malay Mohon Ball
Treasurer



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Organogram



Abstract

RDS desires a new World where whole people will be able to lead a poverty free life with dignity and mutual respect. RDS believes that all people have the right to live a standard life where all fundamental needs can be met, where the poor and the underprivileged would not be discriminated and neglected. They will feel secured.

From this vision, RDS are working tremendously for alleviation of poverty and eventually poverty eradication. Since 1995, RDS has been offering various services including Microcredit, Micro-

enterprise, health, education, agriculture, housing, sanitation, good governance etc for increasing the livelihood of the mass people. Beside these, Organization takes different program according to natural calamities and social emergency need.

Now a days, the organization is providing integrated services to more than 310 villages, slums and urban areas under Sherpur, Jamalpur and Mymensingh district. About 49803 people of these districts are now under the shade of RDS. The organization has created income generating opportunity for these people through its versatile program and activities



At the beginning of inception, RDS organized rural poor people and initiated micro credit program in small dimension. Simultaneously agriculture, fisheries were also conducted. RDS conducted the programs in voluntary approach. But microcredit program could not sustain due to lack of enough fund and efficient management.

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Just in that time, ASA extended his hand to RDS with generosity.

In 1997 RDS got partnership of ASA. Since then RDS reforms

and rearranges its activities, manuals, rules and micro credit management. RDS has got sufficient fund, different installment for micro credit program. Beside this ASA provided training on micro credit to RDS staff, simultaneously ASA staff also supervised micro credit program and advised different times for improving this. Through their

collaboration RDS staff achieved skill and confidence for operating micro credit program. In 2001 RDS became partner of Cord-Aid Netherlands for supporting micro credit program in wider area.

In December, 2010 RDS got partnership of PKSf. Now micro credit program is extended micro credit program in three districts and

got stability. In this year the main work of RDS is to rearrange the micro credit program



according to PKSf manuals.

Beside this RDS has a experience to work with a partnership of CARE Bangladesh, BRAC, PROSIKA, European Union, PripTrust, Development wheel, Save the Children- Australia, Bangladesh Bank, Government of Bangladesh in the field of Agriculture, Good

Governance, Education, Health, Housing, Gender Development etc

The total staff strength of RDS is 148 of which 57 are female and 91 are male. The proportion is 61% male and 39% female. 114 persons are engaged as permanent, 27 persons are engaged in project activities and 7 are volunteers. Out of total present manpower of the organization only 21 is engaged in administrative and support services.

The accounting system of RDS is based on accrual basis and on the system of double entry book keeping. It may be mentioned here that the use of journal voucher (J/V) are

introduced to make the accounting system 'accrual'. According to the rules of double entry system, each entry is always entered in two different accounts i.e., every debit must have its corresponding credit.

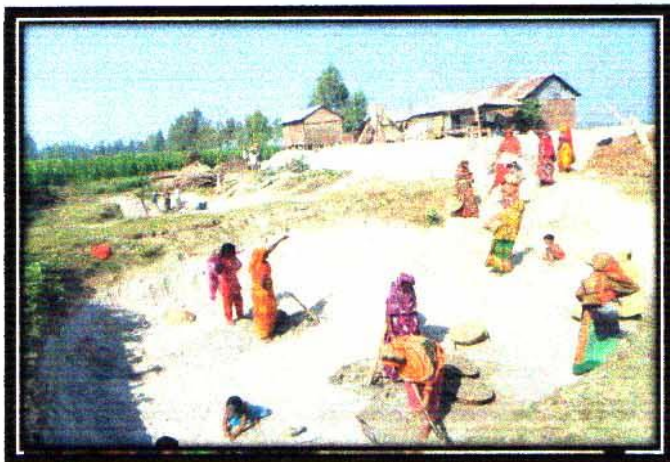


The primary books of account like cash book, general ledger etc. are maintained at all accounting offices following the principles of double entry system

The primary documents are: a) Money Receipts b) Debit Vouchers and c) Journal Vouchers. The information on the above mentioned documents is recorded on to (i) Receipts/Payments

Statements, (ii) Cash/Bank Books by each and every location of RDS where financial activities take place.

As per the provision of RDS's constitution, all fund/ money are deposited in the banks recognized by the Government of the People's Republic of Bangladesh. The Treasurer and the Executive Director jointly operate RDS mother account. If needed, more accounts can be opened and jointly operated by the Executive Director and any other



officer/ worker with the prior approval of the Executive Committee of the Organization. Approval of the Head Office is essential to open the Bank Accounts for the branch office.

The nominated persons of the President and the Executive Director jointly operate Bank Accounts of the branch offices.



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RDS has a transparent management system. To ensure the proper implementation and management of activities, organization observes the quality and accuracy of it through a third eye. Auditing procedure of RDS works as the third eye of the organization. Two types of audits are conducted by the organization. These are as follows: a) Internal Audit b) External Audit. Internal audit is

conducted by the internal audit team which is guided by the Executive Director, it works independently.

External Audit is conducted by the government recognized audit firm.

Generally, the Head Office accounts of the organization are audited by the external audit firm. Development Partners also allowed to conduct audit of their project.

RDS is very much aware to ensure the quality services to its beneficiaries. For ensuring the quality services, RDS has developed strong internal monitoring and evaluation system in order to achieve the following objectives:



To ensure the quality services

To ensure all objective-oriented activities

To ensure the accurate utilization of proposed inputs

To ensure the proper distribution of proposed supports

To identify the problems in implementing the project activities

To solve the identified problems

In every branch office RDS started health center, where free primary treatment provided among the members. Beside this, scholarship program for the poor and meritorious children of the group members is being conducted.



Chapter 2

Partnership of RDS

Previous Partnership

#	Name of the Organization	Duration
01	Association for Social Advancement (ASA)	1996 - 2010
02	CARE-Bangladesh-IFFD Project	1998 - 1999
03	Bangladesh Sisu Adhikar Forum	1997 - 2003
04	CARE-Bangladesh- LIFE NOPEST –II PROJECT	2001 - 2004
05	CARE-Bangladesh- SHAHAR Project	2001 - 2008
06	Department of Agriculture Extension	1998 - 2000
07	Department of Non- formal Education	2003 - 2004
08	PROSHIKA	1998 - 2001
09	National Union Parisad Forum	2004 - 2006
10	NGO Forum	1997 – 2001

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Partnership of RDS

Present Partnership

SL #	Name of the Organization	Program/Project	Nature of affiliation
01	Palli Karma-Sahayak Foundation (PKSF)	Micro Credit Program Samridhi Program	Financial & Technical Assistance
02	BRAC	Education Support Program	Financial Assistance
03	Bangladesh Bank	House loan program	Financial Assistance
04	ALARD	Advocacy	Member Organization
05	Credit And Development Forum (CDF)	Advocacy	Affiliated Member
06	Department of Primary Education	Education	Financial Assistance
07	Big-lottery, Traidcraft Exchange(TX)	Agricultural Project	Financial & Technical Assistance
09	Infrastructure Development Com. Ltd. (IDCOL)	Solar Home System Improve Cook Stove	Financial & Technical

Chapter 3

Major intervention

RDS offers various types of services such as credit, savings, insurance, education, sanitation, housing, agriculture, women empowerment, food security program, good governance etc for vulnerable/ disadvantages people in the rural as well as urban areas.

Micro Finance

Education

Health & Hygiene

Water & Sanitation

Environment Promotion

STD/ HIV/ AIDS Prevention

Agriculture

Good Governance

Women & Child Rights



Chapter 4

Target Group



Landless & Marginal Farmers



Small Entrepreneur



Small Traders



Women



Children



Tribal



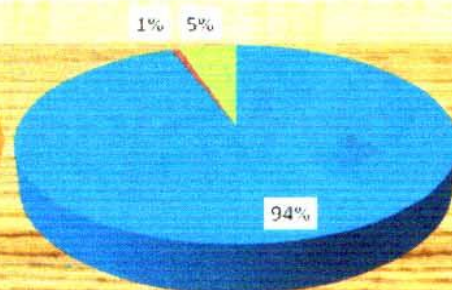
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Income in RDS

Total income of RDS was Tk.70112439 in 2014-15. This income includes Tk. 66105309 from service charge, Tk.476625 from bank interest and Tk.3530505 From other sources.

Income of RDS in 2014-15

Service Charge Bank Interest Other sources



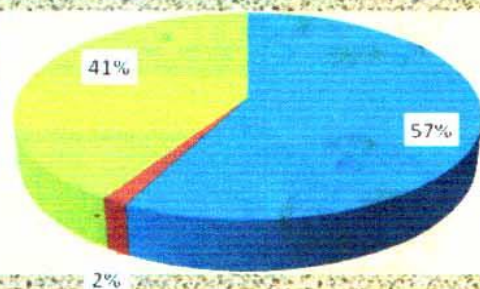
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Expenditure

Total expenditure of RDS in 2014-15 was Tk.58697243 including Tk.29959911 as staff expenses, Tk.19349699 Loan loss provision and Tk.9387633 for other cost.

Expenditure of RDS in 2014-15

Staff expenses Loan loss Provision Other cost



SAVINGS

RDS believes that savings is a vital component for micro credit program. Because loan holder can use savings to overcome the adverse or inconvenient conditions by utilizing the saved money. So RDS has given significance on savings to the group members. Generally all the group members save money regularly on a week basis. This savings is mandatory

for group members. But in most cases they are discouraged to withdraw the deposit savings. So savings become very useful for the borrower in their inconvenient condition. Beside the mandatory savings, organization encourages the group members for voluntary savings according their ability.

Mandatory Savings

There are different amounts of savings for Micro credit and Micro Enterprise Program. Member of credit program have to save Tk. 10 to Tk. 50 each in a week. They can withdraw their savings by keeping Tk.100 per thousand of loan outstanding .

Security Savings :

In this program every member has to save Tk. 10 per week. If any member dies, his/ her nominees are given 6 times money against security savings. If he does not die, he will get deposited money with 6% interest.

Voluntary Savings

In Voluntary savings, members can also save Tk 50-500 Per month according to their respective ability. They can withdraw their savings any time.



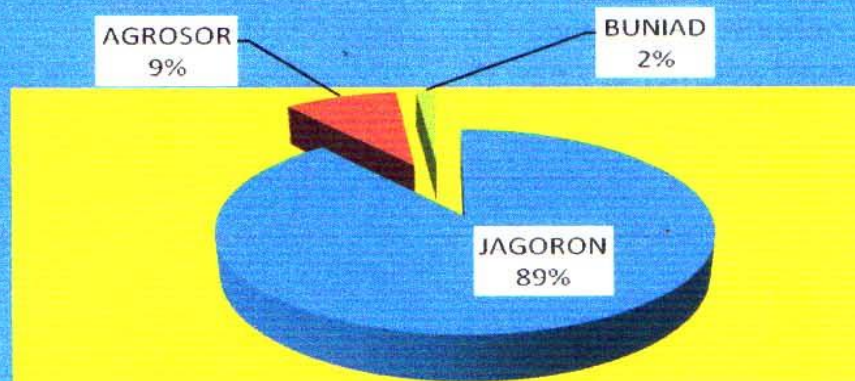
SAVINGS (at a glance)

Sl #	Particulars	JAGORON	AGROSOR
1	Time of mandatory savings deposit	Weekly	Weekly
2	Amount of mandatory savings deposit	Tk. 20	Tk. 50
3	Provision for voluntary savings	Can save Tk. 50-500	Can save Tk. 50-500
4	Deposit starts	After getting Membership	After getting Membership
5	Withdrawal provision	10%	10%
6	Withdrawal place	They can withdraw up to Tk. 300 in their weekly group meeting. In case of withdrawing above of this amount, they have to go to the branch office.	
7	Interest of savings	6% -12%	6% -12%

Last five years progress of groups savings:

Year	Savings		
	JAGORON	AGROSOR	BUNIAD
2010-2011	4,01,81,383	20,90,094	0
2011-2012	5,16,68,263	23,88,491	0
2012-2013	6,58,56,765	22,58,945	0
2013-2014	7,36,29,750	56,75,579	4,15,489
2014-2015	8,35,57,880	85,97,431	15,82,675

RDS Savings in 2014-15



7 JAGORON

(A Micro credit Program)

A group consists of 15-30 members generally, with an average number of 20 in each group. RDS provides loans to its member without any mortgage. Members have to wait for only 7 days after their admission to get the first loan. In generally weekly installment process is following for repayment and the first installment is given in the 2nd week of the loan. The service charge is calculated in declining rate on the principal loan.

Selection Criteria of Group members of Credit Program

- Poor and disadvantage family members.
- Age group of 18 to 45 (elderly aged may be considered according to his/her physical fitness)
- One member from one family.
- Not involve with other organization for the same support.
- Married, widow and divorced women.
- Willing to involve in income earning sector.



At a glance Group wise Jagoron information

Description	Provision
Group Size	15- 30
Meeting	Weekly
Service Charge (Decline rate)	25%
Weekly Realization per Tk. 1000 loan	Tk. 25
Total weekly installment	46
Grace period	2 weeks

Description	Provision
Loan risk Premium	Tk.10 per thousand
Loan increase provision from next cycle	Tk.3000 – Tk. 20000
1st Loan	Tk. 8000- Tk.20000
Provision against risk premium, for death clients or husband guardian	Outstanding loan written off & Tk.3000 provide for funeral
Loan duration	One year
Cost of passbook, loan application form.	Tk. 15

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Present Jagoron Status of RDS:

Particulars	Frequency
District coverage	3
Upazila coverage	6
Union/ Poursava coverage	51
Village coverage	451
No of Branch	11
No of group formed	1050
No of Beneficiaries	21,031
Outstanding loan	16,14,50,212

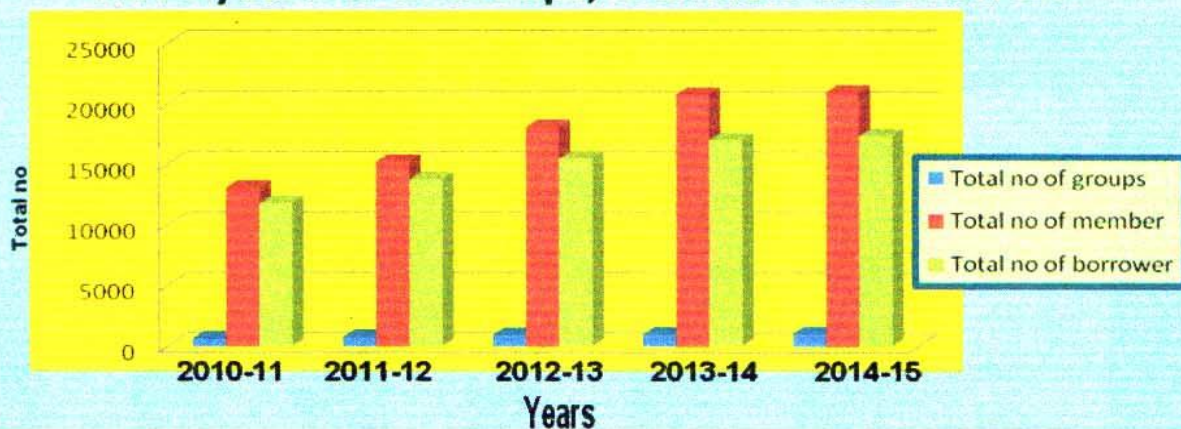


At a glance Last five years progress of Jagoron

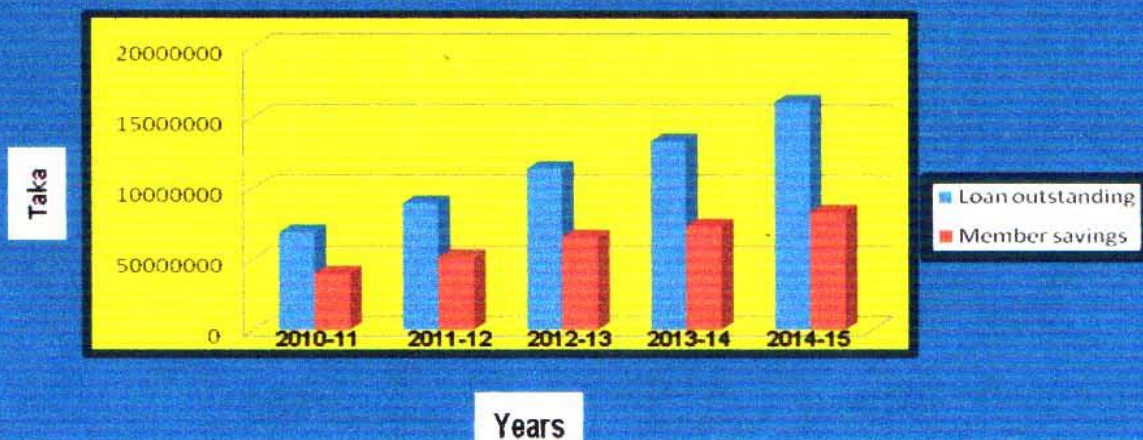
SL No	Particulars of activity	Year wise progress				
		2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
1.	Total no of groups	667	774	940	990	1050
2.	Total no of member	13,116	15,243	18,139	20,843	21,031
3.	Total no of borrower	11,827	13,814	15,495	17,054	17,400
4.	Loan outstanding	69474369	89935224	114198858	133652092	161450211
5.	Member savings	40181383	51668263	65856765	73629750	83557880
6.	% of Savings against Loan	58%	57%	58%	56%	52%

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Last 5 years no of Groups, Members & Borrowers



Last 5 years Loan Outstanding & Member Saving

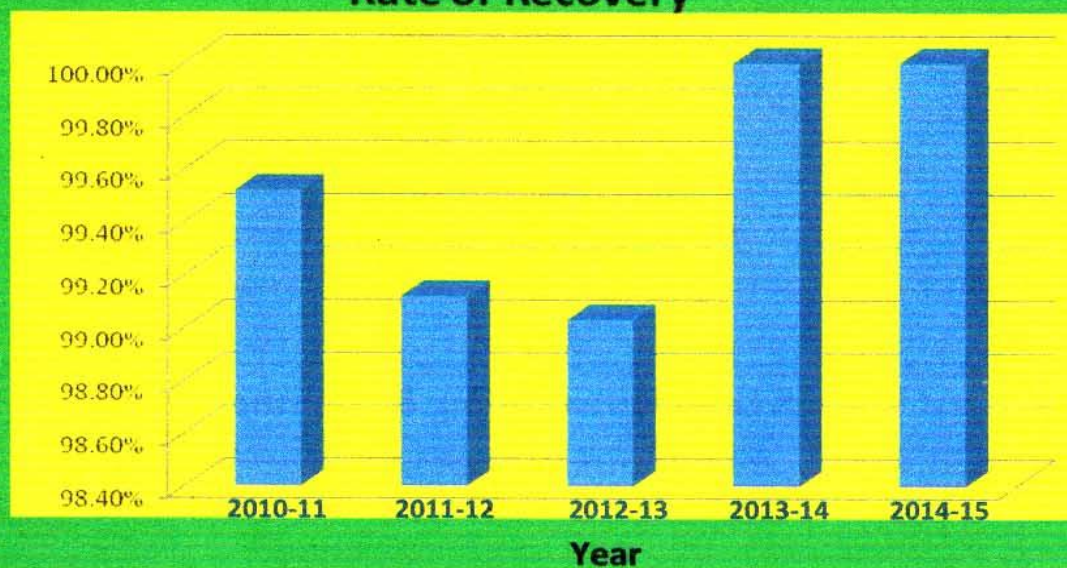


Rate of Recovery

By using innovative approach and a highly effective operational methodology RDS's management has been successful in ensuring proper utilization of credit fund.

	Year				
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Rate of Recovery	99.52%	99.12%	99.03%	99.02%	98.19%

Rate of Recovery



Chapter 8 AGROSOR

(A Small Business Credit Program)

This program offers for the small businessmen or traders who are already operating business but cannot run or extend for lack of fund. Both women and men who

successfully operating business are fit for getting fund. The initial loan ceiling for this program is from Tk. 30,000 to Tk. 1,00,000.

At a glance Agrosor Management information

Description	Provision
Group Size	5 - 15
Meeting	Weekly/ quarterly
Service Charge (Declining rate)	25 %
Realization installment system for Tk. 1000 loan	Tk. 25
Total weekly installment	46
Grace period	2 weeks

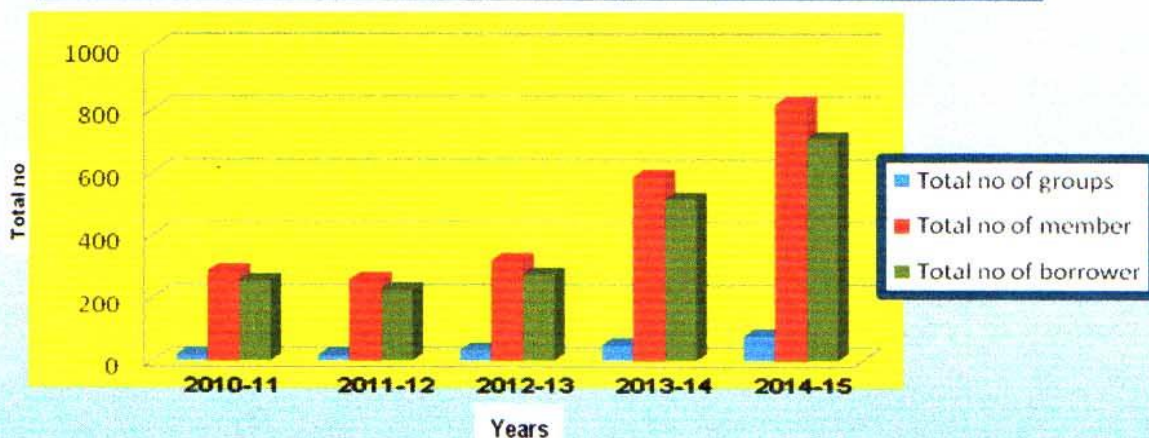
Description	Provision
Loan risk premium	Tk.10 per thousand
Loan increase provision from next cycle	Tk.5000 – Tk 50,000
1st loan	Tk. 30,000- 1,00,000
Provision against risk premium, for death clients or husband guardian	Outstanding loan written off
Loan duration	One year
Cost of passbook, loan application form.	Tk. 15



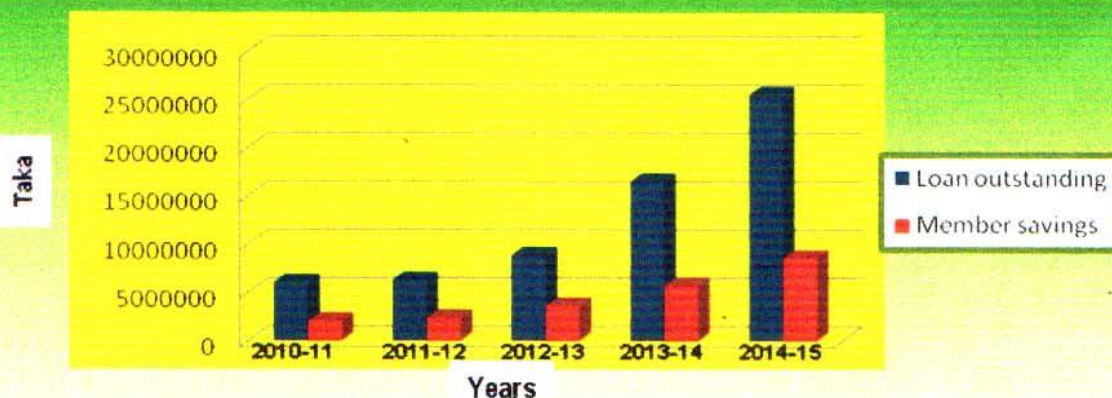
Last five years Agrosor loan progress of groups' activity at a glance:

SL No	Particulars of activity	Year wise progress				
		2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
1	Total no of groups	21	19	35	51	80
2	Total no of member	287	259	321	587	817
3	Total no of borrower	256	227	275	515	707
4	Loan outstanding	60,24,204	62,56,956	88,85,015	1,65,17,004	2,55,10,755
5	Member savings	20,90,094	23,88,491	36,25,055	56,75,789	85,97,431
6	% of savings against loan	35%	38%	41%	34%	34%

Last 5 years no of Groups, Members & Borrowers



Last 5 years Loan Outstanding & Member Saving



BUNIAD

Ultra Poor Program

In this year RDS has started Microcredit program with special facilities for the ultra poor. According to Bangladesh Bureau of Statistics (BBS) those household will be treated as ultra poor, who are not able to earn Tk.1,103 or spend Tk.1,065 per month.

Selection Criteria of Group members of BUNIAD Program

- Have possess maximum 10 decimal land.
- Only dependent on daily labor.
- Permanent homeless, slum dwellers, household affected by river erosion.
- Families, who fall in food crisis at any time of every month.
- Baggers, home servant
- Families, who are dependent on child labor.
- Divorced, widow & helpless women
- Old, disabled, acid affected women who have not any source of income.



Process of Admission:

- Admission fee free
- Free loan processing system
- Pass book can be provided by Tk. 10



At a glance Group wise BUNIAD information

Description	Provision
Group Size	15- 30
Meeting	Weekly
Service Charge (Decline rate)	20%
Weekly Realization per Tk. 1000 loan	Tk. 24
Total weekly installment	46
Grace period	2 weeks

Description	Provision
Loan risk Premium	Tk.05 per thousand
Loan increase provision from next cycle	Tk.3000 – Tk. 10000
1st Loan	Tk. 3000- Tk.10000
Provision against risk premium, for death clients or husband guardian	Outstanding loan written off & Tk.5000 provide for funeral
Loan duration	One year
Cost of passbook, loan application form.	Tk. 15



Present BUNIAD Status of RDS:

Particulars	Frequency
District coverage	3
Upazila coverage	6
Union/ Poursava coverage	6
Village coverage	21
No of Branch	11
No of group formed	86
No of Beneficiaries	641
Outstanding loan	56,87,146



At a glance Last five years progress of BUNIAD

SL No	Particulars of activity	Year wise progress				
		2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
1.	Total no of groups	0	0	0	39	86
2.	Total no of member	0	0	0	463	1098
3.	Total no of borrower	0	0	0	372	981
4.	Loan outstanding	0	0	0	18,34,537	56,87,146
5.	Member savings	0	0	0	4,15,489	15,82,675
6.	% of Savings against Loan	0	0	0	22%	28%





Ultra poor, medium poor, marginal & small farmers are involved with agriculture related different activities in Bangladesh of Agriculture dependent economic. Agricultural development in Bangladesh is being interrupted due to Lack of sufficient fund for investment, lack of land, lack of agricultural technologies & inputs. Among these problems fund crisis of farmers is the main problem in agriculture sector of Bangladesh. Farmers suffer different problems to get loan from commercial banks due to different procedures.

RDS has started seasonal loan distribution among the marginal & small farmers considering above problems by the name of “Sufolon Program”.

Target Group:



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1. Member of Jagoron/ Buniad/ Samridhi.
2. Marginal & Small farmers.

Sector of loan distribution:

- a) Crop Sector (Rice, wheat, Sugarcane, vegetable, flowers, fruits, spice etc)
- b) Non-Crop Sector (Cow fattening, Cattle rearing, poultry rearing, fish culture, food processing etc.)
- c) Purchase of agricultural inputs and machineries (Seed, fertilizer, Rice transplanter, Rice-harvester etc.)
- d) Special Agricultural Program (Apiculture, Sericulture, Salt Culture, Nursery etc.)

Elements of the Program:

- a) Financial Support
- b) Capacity building

Objectives Of This Program :

The main objectives of this program is to effect on extension of agricultural sector, Promotion of agricultural production, assurance of food security, enrichment of economic through financial & technological support. Beside this other objectives are-

1. To provide credit support to Marginal & small farmers, Jagoron/ Buniad, Samridhi participants to conduct agricultural production.
2. To improve the livelihood of farmer's family through improvement of knowledge, skill and capacity of target people.
3. To support in gathering knowledge and application of modern, effective and sustainable agricultural technology.
4. To create a opportunity of new investment by motivating the marginal farmers in participation under Jagoron/ Buniad/ Samridhi program.

In 2014-15 financial year 23016 members has taken loan tk. 1,94,20,000/= for agriculture production. So far 5790 members has taken tk.4,94,20,000/= for agriculture production.



House Loan Program

The Project was started in 2004 with refundable loan provided by Bangladesh Bank. The total loan allotted is Tk. 10,00000 for constructing 50 tin shade house of 240-260 square feet. According to the agreement Bangladesh Bank will pay the total loan by 2 installment basis on proper utilization of loan fund delivered in each installment. The total loan has been distributed among 50 poor household.



Working Area

Name of District	Name of Upzila	No of Union	No of Poursava	No of Village	Beneficiaries
Sherpur	Shrerpur sadar	5	1	12	50

Major Information under the Project

Loan allotted	: Tk. 10,00000
Loan provided by Bangladesh	: Tk. 10,00000
Loan distributed	: Tk. 10,00000
Loan Realization started from	: October/04
Frequency of loan realization	: 1 month
Interest charge by Bangladesh Bank to RDS	: 1% per year (Decline rate)
Organization interest charge to borrowers	: 5% per year (Decline rate)
Loan realization rate	: 91%
Beneficiaries refund the loan	: 60 month installment
RDS refund the loan to Bangladesh Bank	: 10 installment

Chapter 12 Loan Insurance

RDS has been providing loan insurance for its group member in micro credit and micro-enterprise. If a member or her/his husband/guardian dies, her/his outstanding loan is totally closed as their insurance benefit. Her nominees are also given back savings and other demands. The premium of this loan is only Tk. 10 per 1,000 disbursement.

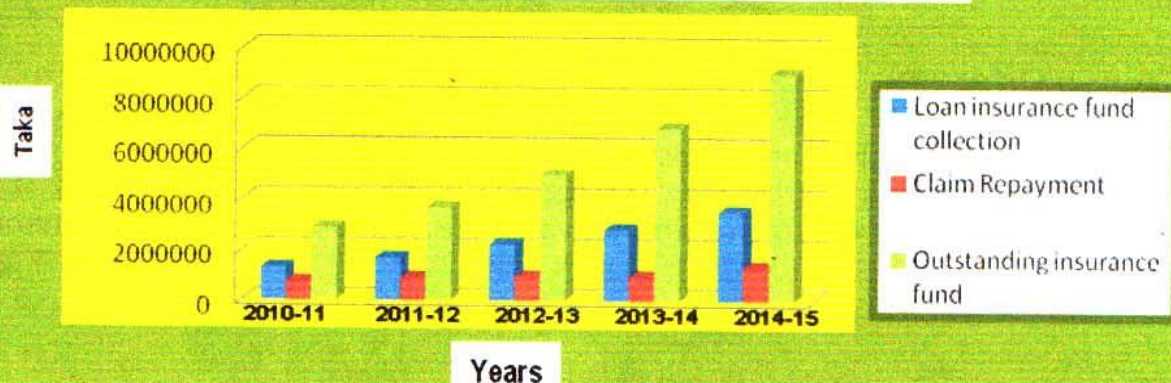
At a glance Loan insurance Information

Year	Loan insurance fund collection	Claim Repayment	Outstanding insurance fund
2010-2011	1296680	742819	2895188
2011-2012	1697595	898525	3694258
2012-2013	2252325	956952	4989631
2013-2014	2838705	959235	6869101
2014-2015	35,48,050	13,45,140	90,72,011



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Last 5 years Loan insurance Information



Education support Program (ESP)

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 over the reporting year. A detail of particulars of ESP is given bellow:

Goal:

The goal of the Project is to provide Primary Education for the school drop out and age over children up to class three levels and then facilitate them to admit in Govt. Primary school for higher education.

Beneficiaries:

8-10 years old dropout and non- school going boys and girls.

Duration of Course:

3 years

Course Offered:

Bangla, English, Mathematics, Social Science.

Beside this different Co-curriculum Activities are conducted for Development awareness.



Course Activities:

6 days per each week classroom teaching, performance evaluated by monthly, quarterly and annual examination.

Working Areas: Jhinaigati, Sherpur.

Achievement of the project:

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.



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Output of Last 5 Years

year	No of center Established			No of learners(80% girl)		Drop out	Successfully course completed	Admitted to govt. primary school	Percent of attendance
	Established	phase out	Running	Enrolled	Course completed				
2010-2011	10	5	10	300	300	0	150	150	99
2011-2012	10	--	10	300	300	0	---	---	99
2012-2013	7	--	17	510	300	0	---	---	99
2013-2014	5	5	17	510	300	0	300	221	99
2014-2015	0	5	12	360	300	0	300	285	99



Strategy of implementation:

- + Establish 288 square feet in shade rented house in remote rural area where the school drop out children are available.
- + Recruit teachers and Supervisor from the locality.
- + Enroll 80% female children.
- + Every center has 30 Children.
- + The supervisor visits minimum 3 centers per day.
- + Organize monthly refresher training for the teachers.
- + Organize monthly guardian meeting on learners guidelines.
- + Course evaluation made daily basis.
- + Ensure close monitoring by the RDS staff and BRAC officials.



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Human Resource:

There are two Supervisors and seventeen teachers (Female) are directly involve in the project. RDS staff and concern BRAC officials made regular field visit to achieve the goal.

Chapter 14

ENRICH (A Livelihood Program)

In this year a new project named Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH) has been started with the financial help PKSF at Marispura unio of Nalitabari upzila under Sherpur district. The main of the project to provide support for health, education to the vulnerable people of the union and also encourage & involve them with different income generating activities by providing micro credit facilities. There are 35 pre-primary and Primary coaching program is running to increase the percolation and prevent drop-out to Primary Schools. Beside this medical service is being ensured among 26700 people of that union through 2 health centers. This program is being implemented through 35 female teachers, 2 supervisors, 11 female health facilitators, 2 health supervisors and 1 union Coordinator.

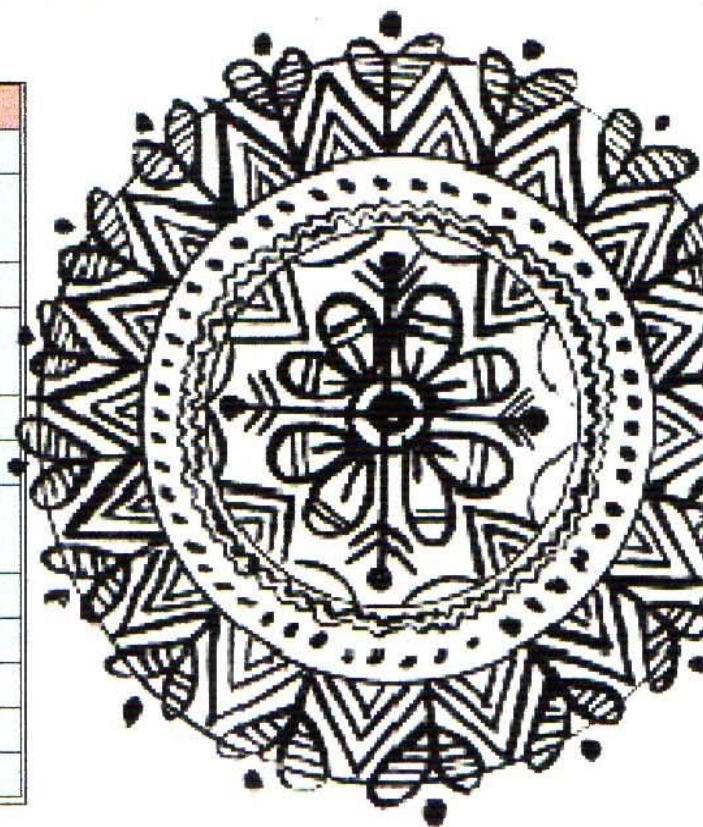
Major Objective Of the project:

- To increase participation of the children in education
- To prevent the drop-out of the children.
- To increase the attentiveness and interest of student.
- To provide educational support among the student.
- To arrange guardian meeting for awareness about their children.
- To aware the people about their health.
- To organize different health Camp for the special community need.
- To provide health support through Static Clinic & Satellite Clinic.
- To organize training on Income Generating activities.
- To provide credit support for conducting IGA.



Different Special activities conducted in last year :

Activities	No
Static Clinic	11
Service taken from Static Clinic	644
Satellite Clinic	27
Service taken from Satellite Clinic	210
Health Awareness meeting	3
Education Center	20
Total student in Education Center	600
Average attendance	90%
Guardian meeting	60
Training for teachers	20
Training for health assistant	2



Bangladesh belongs to one of the most vulnerable countries to climate change impacts. The Bilateral Development Partners agreed to support the plan and Bangladesh Climate Change Resilience Fund (BCCRF) was created as a multi-donor trust fund in 2010 by the Government of Bangladesh (GoB).

The Governing Council of BCCRF entrusted Palli Karma-Sahayak Foundation (PKSF) to implement the community-level climate change adaptation activities through CCCP. On behalf of the contributing Development Partners and in consultation with the Government of Bangladesh (GoB), the World Bank (WB) ensures the fiduciary management of the project.

As a part of CCCP, RDS has been working for the vulnerable people of 4 unions of Dewanganj Upazila under Jamalpur District Through sub project named (CARP).

This area is undertaken for implementing the above project which is justified as the vulnerability of the people of this area is very high and most of the people are affected by the adverse effect of climate change accompanied with flood and other natural calamities like land slide and river erosion. People are suffered immensely with lives & livelihoods.

A large number of people of the project area are in risk of climate change and they are to face many sufferings due to safe water, hygiene, sanitation facilities and minimum health services. The sub project under CCCP is undertaken to serve the poor vulnerable people of the working area for ensuring climate resilient habituate in flood prone areas targeting a number of 600 community vulnerable people.

Major activities of the project

Sl#	Activity of the project	Target this year	Achievement this year
1	Staff Training	01	01
2	Project Inception Meeting	01	01
3	Vulnerability Risk Assessment at Group Level	24	24
4	Meeting with community for beneficiary selection	24	24
5	Group formation	24	24
6	HH profiling	600	600
7	Investment Plan at Group Level	24	24
8	Training/Capacity Building of Selected Beneficiaries	125	50
9	Goat/Sheep/Duck/Poultry Rearing (Technical Support, Training, etc.)	125	50
10	House hold plinth raised at HH Level	350	340
11	Tube-well Installation with Platform	0	0

Vulnerable Group development Program (VGD) Program

Long –term Objective of the VGD Program

To Make positive Change in livelihood of ultra poor women with attention to project future deterioration of living condition.

Specific objectives:

1. Increased food consumption and income generation activities.
2. Promote healthy behavior and women empowerment.

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 (2014-15) :

Component	Target	Achievement
Savings Collection	TK. 9,62,160	TK. 8,27,439
Personal hygiene and clean lines	3561 nos.	3041 nos.
Mother and child health, food Nutrition.	3561 nos.	3032 nos.



Alliviating Poverty in North East Bangladesh

An Agricultural Program

RDS has started a new project named Alleviating poverty in North East Bangladesh (APONE) from June, 2012. It is a agricultural project. Under this

project large number of poor and marginal farmers are being involved with sustainable agriculture so that their income can be increased and they lead a secured life.

Goal:

To reduce the poverty of poor and marginal farmers and increase their sustainable livelihood in Bangladesh.

Objective:

To reduce the poverty of poor and marginal farmers and increase their sustainable livelihood. in Sherpur district.

Output and Activities:

Output-1: Targeted farmers are working together.

Activities-1: Group formation increase skill of the local farmers.

Activities-2: District base and Regional base Organization formation & Increase skill of the farmers.

Activities-3: A continuous Monitoring assistance for Group & Organization.



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Output-2: To make recognize by the government and non- Government Organization to the needs of the targeted farmers and on this regard different principles development & utilization.

Activities- 1: To organize training for farmers groups/ organizations for conversation and affectation.

Activities- 2: To organize meeting/ workshop with government and non- Government Organization.

Activities- 3: To facilitate monitoring for farmers groups/ organizations.

Output- 3: Target farmers are developing their production activities

(Improving quality and production, reducing production cost etc.) And increasing assess in to the market.



Activities-1: To organize training for service provider

Activities-2: To help farmers through group.

Activities-3: To facilitate farmers for more access in to alternative market.

Activities-4: To organize workshop/ study tour for farmers to share learning.

Output-4: Targeted farmers will be less vulnerable in natural calamities and Climate change.



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Activities-1: To demonstrate crops for motivation farmers to crop diversification and environmental sound cultivation.

Activities-2: To organize training for the farmers to integrated activities (Example: Savings, Group resource, Insurance etc)

Targeted People

Direct Targeted People: 6,000 household and their families. Among them 40% are women headed families and 30% are Tribal.

Indirect Targeted People: Every direct beneficiary will help 50 farmers.





Alternative Livelihood Options(ALO)

Alternate Livelihood Options(ALO) is a project funded by Big Lottery Fund and implemented by the partnership with Traidcraft 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.



Solar Home System

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 the grid system to connect to all the homes, business centers and other institutions situated in isolated areas. The Bangladesh depends fossil fuel, which is affecting the recent RDS has system Program with Infrastructure Ltd. (IDCOL). The



remote villages and power system in almost entirely upon depleting fast and environment. In started Solar Home the assistance of Development Com. 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 installment facility. So far 4285 SHS have been installed and loan recovery rate 100%.

Client Selection Criteria:

- Client should be permanent inhabitant in the area where necessary grid electricity is absent.
- Client should have ability to earn.
- Client should have own tin shed house.
- Distance of selected person's residence from branch office should not more than 15 KM.
- Client is not involved with antisocial activities.
- Client have social acceptance.
- Client is not a defaulter.

Use of Solar System

- Lighting homes, homes, offices, schools/colleges, mosques, fishing boats etc.
- Operating TV, CD players & DVD etc.
- Operating small fans and amplifiers.
- Running computers and cellular phone chargers.
- Running DC motor driven equipments.

Advantages of solar Systems

- User becomes the owner of an electric power generating and supply system.
- Easy and safe to operate and use.
- No monthly bill is applicable.
- Useful life span is more than 20 years.
- There is no extra fuel cost.
- There is load shedding.
- Can be installed in any part of the country.
- No noise during system operation.

Solar Home Program Approach

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.

RDS has offers three soft financing options:

Option	Down payment	Installment	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

Chapter 19

Improved Cook Stove Program (ICS Program)

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 & air pollution.

According to Organization

more than thirty children and female die due smoke in

Deforestation

increasing due to

On the other



World Health (WHO), every year two thousand fourteen thousand to the diseases of kitchen.

process rapidly miss use of fuel.

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 13.12.13 with the help of IDCOL.

Objectives for participating in the project

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.

1. Reduce cook stove users' health hazards.
2. Protect the climate by reducing CO2 emissions
3. Reduce families' fuel expenses
4. Mobilize the community



5. Protect national forests
6. Develop and apply behavioral change communication to ensure adaption of improved behavior.

Clint Selection Criteria :

- Clint should be permanent inhabitant in the area.
- They use traditional cook stove.
- They are not conscious on environment friendly cook stove.
- Their income generating capacity comparatively low.
- Clint should have own kitchen.
- Distance of selected person's residence from branch office should not more than 15 KM.
- Clint is not involved with antisocial activities.
- Client have social acceptance.

Target and achievement: 323 ICS



Special Events

RDS Micro enterprise lone Md.Vuttu Mian has been working on hair processing since 2013. No of 35 poor women get Employment opportunity in his hair processing factory. In 2014-15 financial year the nominee of RDS Mr. Vuttu Mian achieved the best Micro entrepreneurship award of PKSF.



RURAL DEVELOPMENT SANGSTHA (RDS).

Consolidated Statement of Financial Position
As at June 30, 2015

Properties & Assets	Notes	Amounts (Tk.) 2014-2015	Amounts (Tk.) 2013-2014
Non-Current Assets			
Property, Plant & Equipment (At Cost)	6.00	8,386,931.00	7,753,351.00
Less: Accumulated Depreciation		1,013,731.00	712,403.00
Property, Plant & Equipment (W.D.V.)		7,373,200.00	7,040,948.00
Long term Investments		-	-
Loan to other microcredit Organization-long term		-	-
Other loan-long term		-	-
Total Non-Current Assets:		7,373,200.00	7,040,948.00
Current Assets			
Loan to Members/Beneficiaries	7.00	202,561,663.00	162,011,033.00
Short term Investments (FDR)	8.00	15,250,000.00	7,950,000.00
Interest Receivables on FDR		642,132.00	-
Loan to other microcredit Organization-short term		-	-
Other loan-Short term (Employee Loan)	9.00	1,001,473.00	799,980.00
Accounts Receivables		-	-
Advance, Deposit and Prepayment	10.00	225,616.00	114,840.00
Stock & Stores		-	-
Loan To General Fund (Short Term)	11.00	-	-
Cash in Hand	12.00	151,057.00	12,628.00
Cash at Bank	13.00	11,410,217.00	16,497,780.00
Total Current Assets:		231,242,158.00	187,386,261.00
TOTAL PROPERTIES & ASSETS		238,615,358.00	194,427,209.00



(Signature)
(M. R. Khan & Co.)
Chartered Accountants

Capital Fund and Liabilities	Notes	Amounts (Tk.) 2014-2015	Amounts (Tk.) 2013-2014
Capital Fund			
Donor fund		-	-
Cumulative Surplus	14.00	46,206,385.00	40,761,462.00
Statutory Reserve Fund	15.00	5,134,042.00	3,221,817.00
Total Capital Fund		51,340,427.00	43,983,279.00
Non Current Liabilities			
Loans from PKSF	16.00	39,333,328.00	25,416,667.00
Loan from housing fund-long term		-	-
Loan from other-long term		-	-
Loan from other government sources		-	-
Loan from other microcredit Organization-long term		-	-
Loans from Commercial banks-long term		-	-
Other loans-long term		-	-
Total Non Current Liabilities		39,333,328.00	25,416,667.00
Current Liabilities			
Loans from PKSF	16.00	36,483,336.00	29,783,333.00
Loan from housing fund		-	-
Loan from other government sources-short Term		-	-
Loan from other microcredit Organization-short term		-	-
Loans from Commercial banks-short term		-	-
Other Loans- Short Term		-	-
Members Savings Deposits	17.00	93,737,986.00	79,720,818.00
Accounts Payable	18.00	127,547.00	40,000.00
Loan Loss Provision	19.00	6,178,130.00	6,975,962.00
Provision for Gratuity Fund	20.00	301,579.00	-
Insurance Premium	21.00	9,072,011.00	6,869,101.00
Employee Provident Fund	22.00	-	18,296.00
Disaster Management Fund	23.00	2,041,014.00	1,619,753.00
Total Current Liabilities		147,941,603.00	125,027,263.00
TOTAL FUND & LIABILITIES		238,615,358.00	194,427,209.00

The Annexure Note 1 to 25 from an integral part of those financial Statements.
Signed in terms of our separate report of even date annexed

Director Finance

Pallab Karmakar
16.9.2015
Pallab Karmakar
Finance Manager
Rural Development Sangstha (RDS)
Kharpur-2100

Executive director



M. R. Khan & Co.
(M. R. Khan & Co.)
Chartered Accountants



RDS Solar Home System Project
Funded by: Infrastructure Development Company Limited (IDCOL)
Implemented by: Rural Development Sangstha (RDS)

Statement of Financial Position
As at 30th June 2015

PARTICULARS	NOTES	AMOUNT (IN TAKA)	
		30.06.2015	30.06.2014
Assets			
Non-Current Assets:		48,297,965	32,690,373
Fixed Assets(Cost Less Acc. Depreciation)	3	445,940	452,099
Loan to Beneficiaries	4	47,852,025	32,238,274
Current Assets:		15,962,601	12,160,772
Inventories	5	4,036,118	8,451,514
Advance, Deposits & Prepayments	6	806,579	-
Debt Service Reserve Account	7	6,631,057	1,679,620
Short Term Loan	8	312,830	528,453
Cash & Cash Equivalent	9	4,176,017	1,501,185
Total Assets		64,260,566	44,851,145
Fund & Liabilities:			
Fund:		8,418,680	4,360,632
Capital Fund	10	8,418,680	4,360,632
Retained earning		-	-
Non-Current Liabilities:			
Loan from IDCOL	11	46,632,418	24,621,956
Current Liabilities:		9,209,468	15,868,557
Accounts Payable	12	2,775,142	15,073,532
Other Liabilities	13	1,965,764	763,525
Provision and Accruals	14	4,468,562	31,500
Total Fund and Liabilities		64,260,566	44,851,145

The accompanying notes form an integral part of these financial statement.


EXECUTIVE DIRECTOR
 (MD. NOURUL HUDA)
 Executive Director
 RDS-Sonarpur-2160


Pallab Karmakar
 Finance Director

Subject to our separate report of even date


Khan Wahab Shafique Rahman & Co.
 Chartered Accountants

Dhaka, September 12, 2015



Rural Development Sangstha (RDS)
49, Girda Narayanpur, Sherpur Town, Sherpur.
General Fund & Projects
Statement of Financial Position
As at June 30, 2015

Particulars	Notes	Amount in Taka	
		FY 2014-2015	FY 2013-2014
Property & Assets:			
Fixed Assets	5.00	253,456.80	253,675.00
Current Assets:		840,342.00	589,512.00
Loan to EMCUP From GF	6.05	-	15,534.00
Loan To Clinets of Housing Programme	6.06	272,703.00	272,703.00
Loan To VGD From GF	6.08	-	-
Loan To Grehayan Tahabil	6.07	149,603.00	28,953.00
Cash in Hand	7.01	21,023.00	-
Cash at Bank	7.03	397,013.00	272,322.00
Total Property & Assets		1,093,798.80	843,187.00
Fund & Liabilities:			
Fund		870,043.80	615,412.00
Capital Fund	8.00	870,043.80	615,412.00
Long Term Liabilities		-	111,946.00
Loan Term Loans Bangladesh Bank	9.00	-	111,946.00
Current Liabilities		223,755.00	115,829.00
Loan from General Fund to Grehayan Tahabil	6.07	149,603.00	28,953.00
Loan from Raton Grehayan Tahabil	10.00	14,000.00	14,000.00
Group Member saving Grihayan	11.00	50,915.00	50,915.00
Loan From General Fund to EMCUP	6.09	-	15,534.00
Loan From ED	12.00	9,237.00	6,427.00
Total Fund & Liabilities:	Tk.	1,093,798.80	843,187.00

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

Signed in terms of our report of even date annexed.

Executive Director
RDS

Dated: Dhaka



(M. R. Khan & Co.)
Chartered Accountants





Written & designed by : Partha Sharthi Kar
Advisor : Md. Nouruddin
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