

Annual Report 2013-2014

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RDS

Contents

Particulars		Page No
Statement of Executive Director	➡	01
Orientation of RDS	➡	02-03
Organization Structure	➡	04
Executive Committee	➡	05
Organogram	➡	06
Abstract	➡	07-11
Partnership of RDS	➡	12-13
Major Intervention	➡	14-15
Financial Analysis of RDS	➡	16
Savings	➡	17-18
Rural Microcredit	➡	19-23
Ultra poor Program	➡	24-26
Micro Enterprise	➡	27-28
Housing Program	➡	29
Loan Insurance	➡	30
Education Program	➡	31-34
Agricultural Program	➡	35-39
Solar Home System Program	➡	40-41
Special Events	➡	42-43
Audit Report	➡	44 - 50

Executive Director's Statement



Rural Development Sangstha (RDS) is working for reducing poverty by implementing multidimensional development program activities since 1993 as voluntary organization. Based on the accomplished activities we are presenting this report containing our efforts of 2013-14. Our aim is to empower the poor and helpless first and promote the activities of the organization next.

As usual, we tried our best to implement our regular program and project activities including micro finance and savings for poverty alleviation, Education Program, House loan Program, advocacy to reduce vulnerability, empowerment through resource mobilization, emergency relief and rehabilitation and so on putting our utmost efforts and employing our sincerity, experience and talents.

We are fully aware that RDS staff members at all levels through their untiring efforts have made it possible to attain an appreciable level of success in implementing the targeted activities towards serving humanity. I must express our deep gratitude to the members of our advisory committee who advised as well as encouraged us and spread their soothing shadow over us all the time.

01

We are profoundly grateful to the benevolent and philanthropic GOB partner's like **Bangladesh Bank, Ministry of Primary and Mass Education**, and some **national partner's like PKSF, Big-lottery, Traidcraft Exchange(TX), BRAC** for their sincere cooperation and help.

Continuous advice and assistance from other friends and colleagues encouraged and inspired us profoundly. We have been receiving generous financial and technical assistance from them and the other vital roles played by them have been extremely helpful in achieving our success. We are sincerely grateful and indebted to all of them.

Finally, we hope and believe that, we will be able to play a greater role in poverty reduction of distressed peoples, if the necessary support, cooperation and advice will continue to be received from the supporting agencies and organizations.

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

Md. Nouruddin

Executive Director

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Annual Report 2013-2014

RDS

At a Glance

2

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

3

- 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



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:

04

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.



Executive Committee

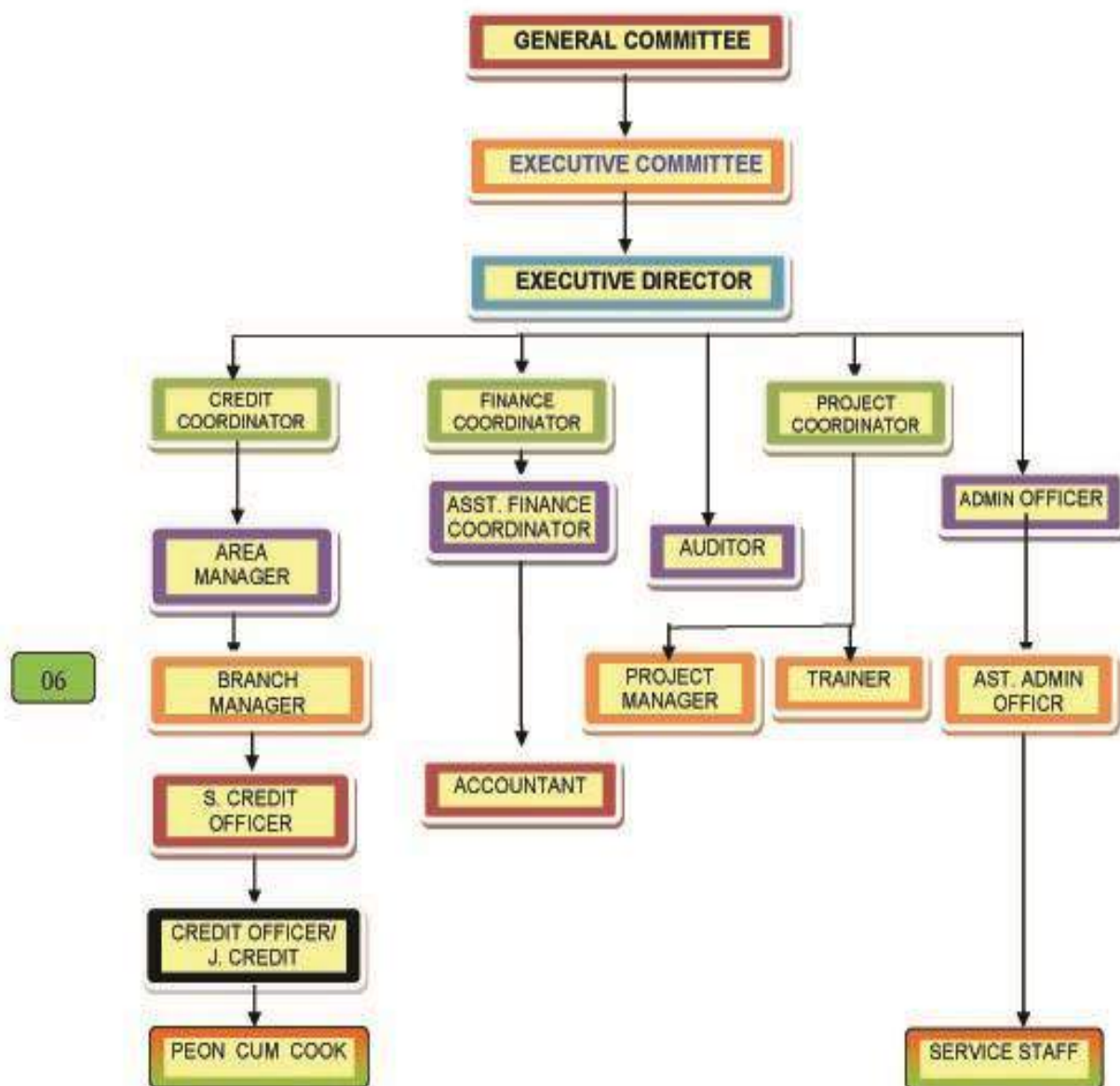


05



Annual Report 2013-2014

Organogram



Chapter 1

Abstract

Rural development Sangstha (RDS) is a non-political, non-profitable, service oriented organization. The key objectives of RDS are to strengthen the capacity of the target beneficiaries and to create scope for bringing them in the main stream of development. RDS has been organizing the rural poor people in groups within its operational areas to bring them in the development mainstream and its achieve their self-reliance through designing and implementation of rural safety. Through its directed efforts for more than a decade, now RDS has become the symbol of hope for the poor people of the locality.

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 sustainable socio-economic development . Since 1993, RDS has been offering various services including Microcredit, 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.

07



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.

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 in 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 183 of which 59 are female and 124 are male. The proportion is 67.75% male and 32.24% female. 179 persons are engaged as permanent, 4 persons



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 maintain at all accounting affairs 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 are 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 bank accounts of 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.

10

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

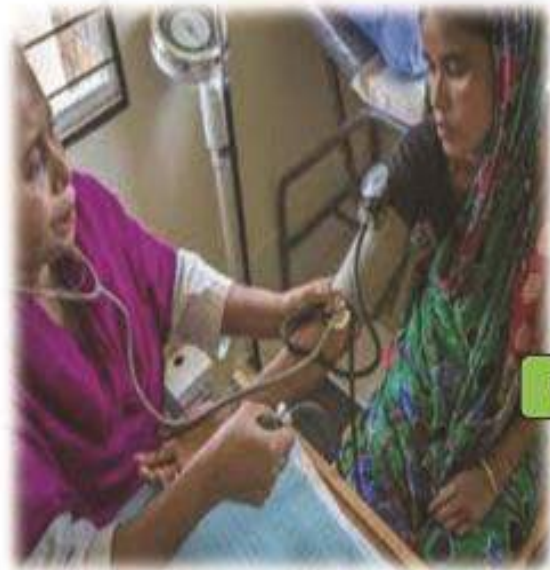
To ensure the accurate utilization of proposed inputs

To ensure the proper distribution of proposed supports

To identify the problems in implementing the project activities

To solve the identified problems

In this year RDS has started health center at head office, where free primary treatment provided among the members. RDS has a plan to set-up a free health center in every branch step by step for providing health service for all group members. Beside this, In this year RDS has also started scholarship program for the poor and meritorious children of the group members.



11



Chapter 2 Partnership of RDS

Previous Partnership

SL #	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
11	Save The Children Australia	2008 – 2012
13	European union	2010-2013

12



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

13



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.

14



Chapter 4 Target Group



Landless & Marginal Farmers



Small Entrepreneur



Small Traders



Women



Children



Tribal

15



Chapter

5

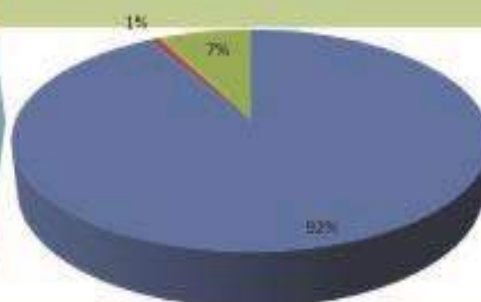
Financial Analysis

Income in RDS

Total income of RDS was Tk.50650089 in 2013-14. This income includes Tk.46450599 from service charge, Tk.369544 from bank interest and Tk.3829946 From other sources.

Income of RDS in 2013-14

■ Service Charge ■ Bank interest ■ Other sources



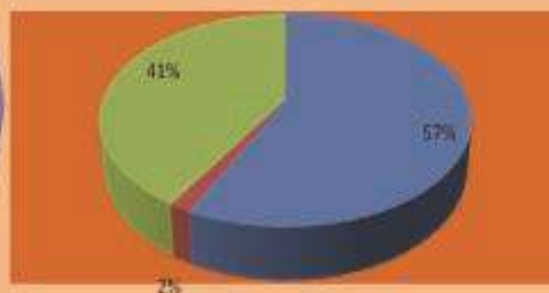
16

Expenditure

Total expenditure of RDS in 2013-14 was Tk.35002096 including Tk.20050014 as staff expenses, Tk.531415 Loan loss provision and Tk.14420667 for other cost.

Expenditure of RDS in 2013-14

■ Staff expenses ■ Loan loss Provision ■ Other cost



Chapter 6

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 credit Program. Member of this 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 .

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.

17

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.



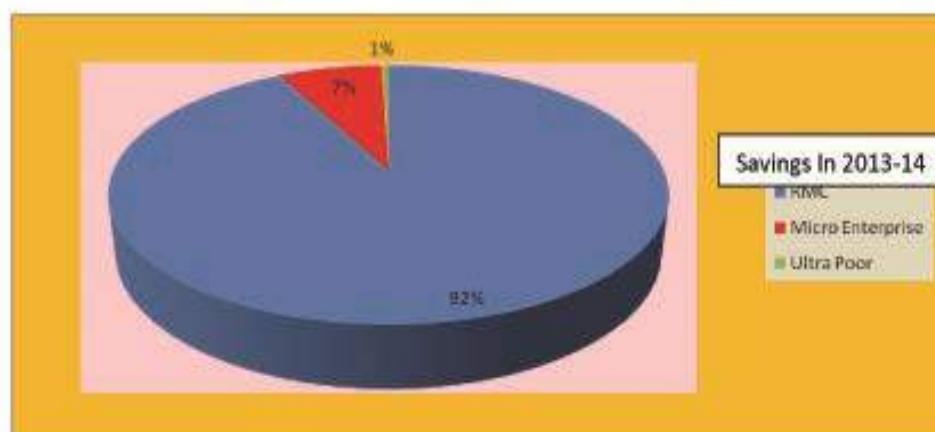
SAVINGS (at a glance)

Sl #	Particulars	RMC	Micro Enterprise	Ultra Poor Program
1	Time of mandatory savings deposit	Weekly	Weekly	Weekly
2	Amount of mandatory savings deposit	Tk. 20	Tk. 50	Tk. 10
3	Provision for voluntary savings	Can save Tk. 50-500	Can save Tk. 50-500	Can save Tk. 50-500
4	Deposit starts	After getting Membership		
5	Withdrawal provision	10% against loan balance		
6	Withdrawal place	They can withdraw up to Tk. 500 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% -13%		

Last five years progress of groups savings:

18

Year	Savings		
	RMC	Micro Enterprise	Ultra Poor
2009-2010	3,11,75,468	13,84,166	0
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



Rural Micro Credit Program (RMC)

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.

19



At a glance Group wise RMC 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. 8000
1st Loan	Tk. 8000- Tk.10000
Provision against risk premium, for of 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

Present RMC Status of RDS:

20

Particulars	Frequency
District coverage	3
Upazila coverage	6
Union/ Poursava coverage	49
Village coverage	427
No of Branch	11
No of group formed	990
No of Beneficiaries	20,843
Outstanding loan	13,36,52,092

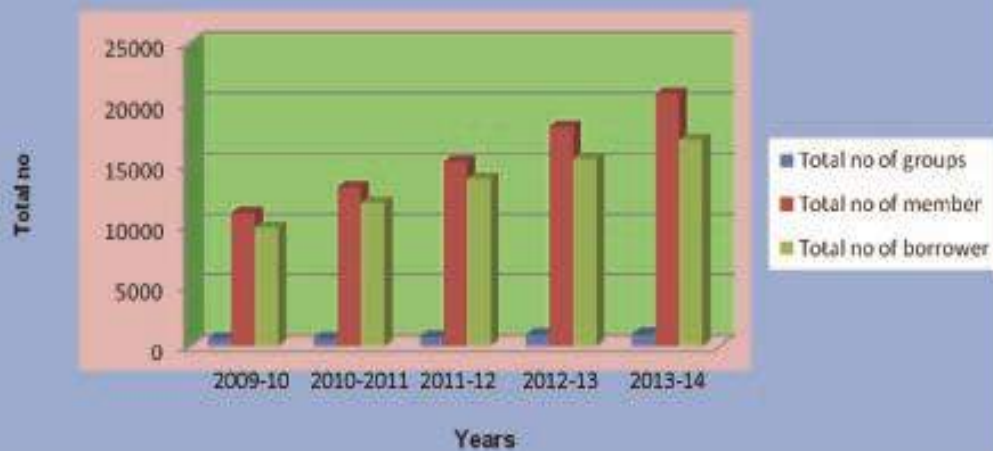


At a glance Last five years progress of RMC

SL No	Particulars of activity	Year wise progress				
		2009-2010	2010-2011	2011-2012	2012-2013	2013-14
1.	Total no of groups	599	667	774	940	990
2.	Total no of member	11005	13116	15243	18139	20,843
3.	Total no of borrower	9771	11827	13814	15495	17,054
4.	Loan outstanding	53026646	69474369	89935224	114198858	133652092
5.	Member savings	31175468	40181383	51668263	65856765	73629750
6.	% of Savings against Loan	59%	58%	57%	58%	56%

21

Last 5 years no of groups, members and borrowers



Last 5 years Member savings and outstanding loan in Taka



Subsidiary Loan Program

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 Agriculture & seasonal loan distribution among the marginal & small farmers considering above problems.

Target Group:

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

22

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.)

Sl #	Categories	Lonee number	Distributed taka
01	Agriculture	673	50,00000/=
02	Seasonal	809	60,00000/=

So far 1917 has taken total Tk.1,10,00000/= as Agriculture loan and 809 has taken total Tk.1,90,00000/= as seasonal loan.



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				
	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Rate of Recovery	98.79%	99.52%	99.12%	99.03%	99.02%

Rate of Recovery



Ultra Poor Program (UP)

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 Ultra Poor 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 UP 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 of clients or husband/ guardian	Outstanding loan written off and Tk.5000 provide for funeral
Loan duration	One year
Cost of passbook, loan application form.	Tk. 15

25



Annual Report 2013-2014

Present Status of UP Program:

Particulars	Frequency
District coverage	3
Upazila coverage	6
Union/ Poursava coverage	6
Village coverage	21
No of Branch	11
No of group formed	39
No of Beneficiaries	463
Outstanding loan	18,34,537

26

At a glance Last five years progress of UP

Sl No	Particulars of activity	Year wise progress				
		2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
1.	Total no of groups	0	0	0	0	39
2.	Total no of member	0	0	0	0	463
3.	Total no of borrower	0	0	0	0	372
4.	Loan outstanding	0	0	0	0	18,34,537
5.	Member savings	0	0	0	0	4,15,489
6.	% of Savings against Loan	0	0	0	0	22%



Chapter 09

MICRO-ENTERPRISE

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. 50,000.

At a glance Micro-Enterprise 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 20,000
1st loan	Tk. 30,000- 50,000
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

27

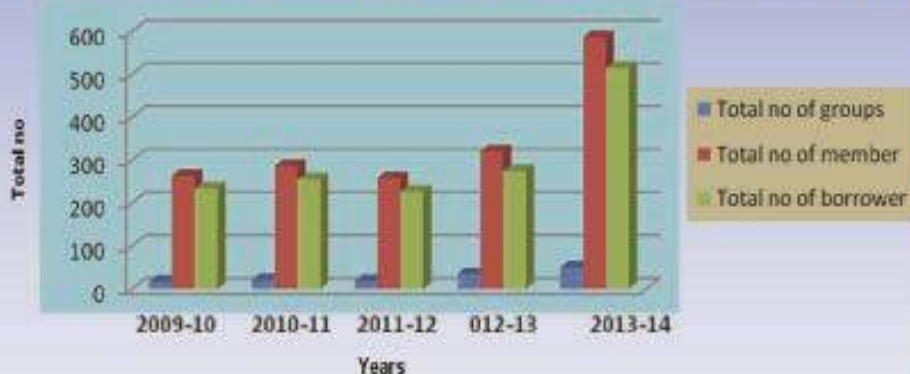


Last five years Micro-Enterprise progress of groups' activity at a glance:

SL No	Particulars of activity	Year wise progress				
		2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
1	Total no of groups	18	21	19	35	51
2	Total no of member	264	287	259	321	587
3	Total no of borrower	234	256	227	275	515
4	Loan outstanding	4655189	6024204	62,56,956	8885015	1,65,17,004
5	Member savings	1384166	2090094	2388491	3625055	56,75,789
6	% of savings against loan	30%	35%	38%	41%	34%

28

Last 5 years no of groups, members & borrowers



Last 5 years Member savings and outstanding loan in Taka



Chapter

10 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 Pourasava	No of Village	Beneficiaries
Sherpur	Shrerpur sadar	5	1	12	50

29

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
Organization interest charge to borrowers	: 5% per year (Decline rate)
Loan realization rate	: 91%
Beneficiaries refund the loan	: 60 month installment



Chapter

11 Loan Insurance

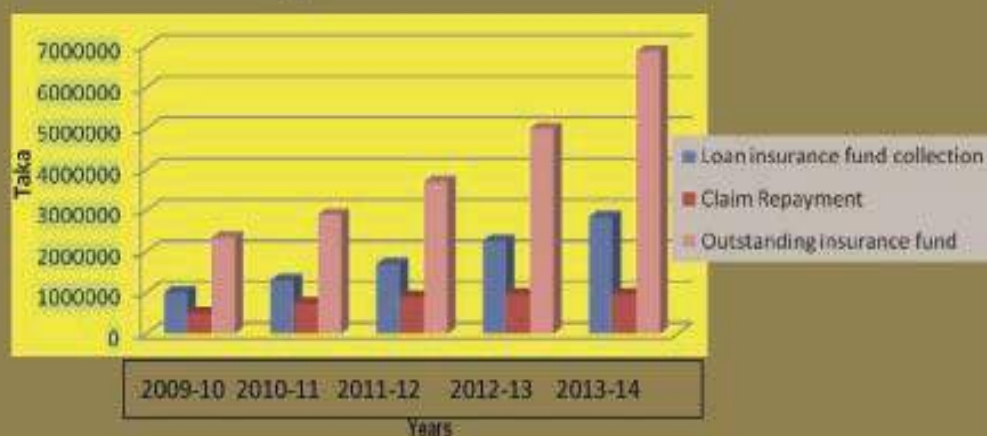
RDS has been providing loan insurance for its group member in micro credit and micro-enterprise. If a member or her/his husband/guardian dies, her/his outstanding loan is totally closed as their insurance benefit. Her nominees are also given back savings and other demands. The premium of this loan is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

At a glance Loan insurance Information

Year	Loan insurance fund collection	Claim Repayment	Outstanding insurance fund
2009-2010	1004450	498818	2341327
2010-2011	1296680	742819	2895188
2011-2012	1697595	898525	3694258
2012-2013	2252325	956952	4989631
2013-2014	2838705	959235	6869101

30

Last 5 years loan insurance information



Chapter

12

Child Education

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.

31

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.



32

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	Running				
2009-2010	5	5	5	150	150		0	150	150	99
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



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.

33



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.



Reaching out of school going children

(ROSC)

RDS has been implementing **ANANDA** school to match the Bangladesh government's objectives to cover all children under compulsory primary education. With the help of the **primary & mass education department of Bangladesh** a large number of dropout children have come back to their education.

Beneficiaries: 8-14 years old dropout and non-going boys and girls.

Course Offered: Bangla, English, Mathematics, Social Science, Religious studies, Co-curriculum

34

Course duration: 60 month

Course Activities: 6 days a week classroom teaching, performance evaluation through monthly, quarterly annual examination.

Working Areas: Nakla Upazila under Sherpur District.

At a glance Project Information

Program	No.of Center	No. of Students	No. of class held/ Day	No. of test held/ Year
ROSC	22	770	4	3

By this program all the students will return back their normal educational life and will be admitted in the high school after finishing their primary education.



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.

35

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.





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.

36

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.

37

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 & Jhinaigati upzila under Sherpur district.

39

Sl No	Name of Activities	Achievement
01	Focus Group Discussion (FGD)	88
02	Training on need assessment of Farmers	42
03	Lobbing, Advocacy, Negotiation	42
04	Training on Crop Production	42
05	Training on Cattle rearing	42
06	Training on health awareness	42
07	Training on Modern Technology of Fish Culture	42



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 all the homes, other institutions villages and isolated system in Bangladesh entirely upon fossil depleting fast and environment. In started Solar Home system to connect to business centers and situated in remote areas. The power depends almost fuel, which is affecting the recent RDS has 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 13 Upazillas of Jamalpur, Sherpur, Mymensingh and Kurigram District since 2013 with installment facility. So far 2270 SHS have been installed and loan recovery rate 100%.



40

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.



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

15

Special Events

RDS organized different programs for celebration of 20 years anniversary on 19 march, 2014. Among these programs, inauguration of health program & scholarship program, Felicitation and cultural function are remarkable. In those programs, Managing Director of PKSF was presented as chief guest. Beside this ADC general, ASP of Sherpur district, Mayor of Sherpur and Mymensingh, Deputy General Manager of PKSF were presented as special guest. Health program will be continued among the beneficiaries of RDS with free cost and it will be extend in the whole branches of the organization. and scholarship program will be continued every year.

42



Special Events

RDS celebrated International Mother Language Day and National Mourn day by organizing rally, discussion meeting. RDS family participated that program and placed the wreath on the altar of Shahid Minar.



43



Audit Report (2013-14)

Rafique Anis & Co.
Chartered Accountants

Rural Development Sangstha (RDS)
49, Grinda Narayangpur, Sherpur Town, Sherpur.
Consolidated Statement of Financial Position
As at June 30, 2014

Sl. No.	Particulars	Notes	FY 2013-2014		
			Micro Credit	General Fund & Project	Total Amount
A. Properties & Assets:					
1. Non Current Assets			7,753,351	480,536	8,233,887
Property, Plant and Equipment			7,753,351	480,536	8,233,887
2. Current Asset			187,386,261	589,512	187,975,773
Loan To Members	7.00		162,011,033	-	162,011,033
Short Term Investment (FDR)	8.00		7,950,000	-	7,950,000
Loan to EMCUP From Gf	27.00		-	15,534	15,534
Other loan- short term (Employee Loan)	9.00		799,980	-	799,980
Loan To Clinics of Housing Programme	28.00		-	272,703	272,703
Advance, Deposit & Prepayments	10.00		114,840	-	114,840
Loan To Gchayan Tahabil	29.00		-	28,953	28,953
Cash in Hand	12.01		12,628	-	12,628
Cash at Bank	12.01		16,497,780	272,322	16,770,102
Total Properties & Asset (1+2)			195,139,612	1,070,050	196,209,662
B. Capital Fund & Liabilities:					
3. Capital Fund			43,983,279	615,412	44,598,691
4. Loan Term Loans Bangladesh Bank	30.00		-	111,946	111,946
5. Non Current Liabilities			29,783,333	-	29,783,333
Loans from PKSF	14.01		29,783,333	-	29,783,333
6. Current Liabilities			121,373,000	342,692	121,715,692
Loans from PKSF	14.02		25,416,667	-	25,416,667
Loan from General Fund to Gchayan Tahabil	31.00		-	28,953	28,953
Loan from Ratan Gchayan Tahabil	32.00		-	14,000	14,000
Group Member saving Gchayan	33.00		-	30,915	30,915
Loan From ED	35.00		-	6,427	6,427
Members savings Deposits	15.00		79,720,818	-	79,720,818
Account Payable	16.00		40,000	-	40,000
Loan Loss Provision	17.00		6,975,962	-	6,975,962
Loan From General Fund to EMCUP	27.00		-	15,534	15,534
Insurance premiums	19.00		6,869,101	-	6,869,101
Employee provident fund	20.00		18,296	-	18,296
Depreciation Reserve	21.00		712,403	226,863	939,266
Disaster Management Fund	22.00		1,619,753	-	1,619,753
Total Capital Fund & Liabilities (3+4+5+6)			195,139,612	1,070,050	196,209,662

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

Signed as per our separate report of even date annexed.


Executive Director
RDS
(MD. NOUR UDDIN)
Executive Director
RDS-Sherpur-2100

Dated: Dhaka
September 13, 2014


Rafique Anis & Co.
Chartered Accountants



Private & Confidential

2

Rural Development Sangstha (RDS)
49, Grinda Narayanpur, Sherpur Town, Sherpur.
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2014

Particulars	Notes	FY 2013-2014		
		MicroCredit	General Fund & Projects	Total Amount
Income:				
Service Charge:		33,821,904	-	33,821,904
Service Charge on RMC		30,041,006	-	30,041,006
Service Charge on ME		2,764,124	-	2,764,124
Service Charge on UP		91,366	-	91,366
Service Charge on Seasonal		924,780	-	924,780
Service Charge on Agriculture		628	-	628
				-
Bank Interest		362,191	-	362,191
Form Sale		311,440	-	311,440
Sale of Pass Book		75,680	-	75,680
Admission fee		5,430	-	5,430
Miscellaneous Income		267,095	-	267,095
Employee Loan Service Charge		42,207	-	42,207
Office Rent to Employee		209,261	-	209,261
Bad Debt Recovered		10,700	-	10,700
Income from Health Service		710	-	710
Income from General Fund		-	78,390	78,390
Income from ESP		-	780,748	780,748
Income from APON		-	1,422,000	1,422,000
Income from ALO		-	342,714	342,714
Bank Interest		-	4,498	4,498
Sub Total		1,284,714	2,628,350	3,913,064
Total Income		35,106,618	2,628,350	37,734,968



Particulars	Notes	FY 2013-2014		
		MCP	General Fund & Projects	Total Amount
Expenditure:				
Service Charge to PKSF		1,485,813	-	1,485,813
Rebate on service charge		860,439	-	860,439
Bank Charge & Commission		76,860	1,139	77,999
Salary & Bonus		14,134,998	-	14,134,998
Gratuity		655,045	-	655,045
Traveling & Conveyance		376,793	-	376,793
Printing & Stationery		649,881	-	649,881
Entertainment		164,062	-	164,062
Postage & Telephone		16,179	-	16,179
Office Maintenance		70,022	-	70,022
Electric Bill & Gas		151,125	-	151,125
Office Rent		770,000	-	770,000
Advertisement		3,000	-	3,000
Professional Fee		40,000	-	40,000
Registration Fee		5,750	-	5,750
Training		138,766	-	138,766
Meeting and Seminar		40,160	-	40,160
Vat & Tax		20,116	-	20,116
Miscellaneous Expenses		339,985	-	339,985
Repair & Maintenance		167,351	-	167,351
Fuel		193,243	-	193,243
Day celebration		9,478	-	9,478
Advocacy Fee		13,425	-	13,425
Automation Charge		16,800	-	16,800
Expenses on health service		10,885	-	10,885
20 years celebration		272,041	-	272,041
Saving Interest RMC		3,079,665	-	3,079,665
Saving Interest ME		252,673	-	252,673
Saving Interest UP		4,211	-	4,211
Gratuity Interest		139,954	-	139,954
PF contribution Organization		531,415	-	531,415
Loan loss provision		519,389	-	519,389
DMFE		336,002	-	336,002
Depreciation		240,390	43,480	283,870
ESP Fund Expenditure	23.00	-	774,765	774,765
APON Fund Expenditure	24.00	-	1,422,957	1,422,957
ALO Fund Expenditure	25.00	-	343,065	343,065
General Fund Expenditure	26.00	-	64,777	64,777
Total Expense		25,785,916	2,650,183	25,830,535
Excess of Income Over Expenditure (A-B)		9,320,702	(21,833)	11,904,433
Total		35,106,618	2,628,350	37,734,968

Signed as per our separate report of even date annexed.


Executive Director
RDS
(MD. NOUR UDDIN)
Executive Director
RDS-Sherpur-2100

Dated: Dhaka
September 13, 2014


Rahman, Anis & Co.
Chartered Accountants



Rural Development Sangstha (RDS)

49, Grinda Narayanpur, Sherpur Town, Sherpur.
Consolidated Receipts and Payments Statement
For the year ended June 30, 2014

Particulars	FY 2013-2014		
	Micro Credit	General Fund & Projects	Total Amount
A. Receipts:			
Opening Balance	3,261,218	121,425	3,382,643
Cash in Hand	2,945	158	3,103
Cash at Bank	3,258,273	121,267	3,379,540
Loan Received			
PKSF Loan	48,000,000	-	48,000,000
Rural Micro Credit	22,000,000	-	22,000,000
Micro Enterprise	6,000,000	-	6,000,000
Ultra Poor	5,000,000	-	5,000,000
Seasonal Loan	10,000,000	-	10,000,000
Agreeculture Loan	5,000,000	-	5,000,000
	152,164	-	152,164
Loan From General Fund	152,164	-	152,164
Loan Realized	262,310,040	281,414	262,591,454
RMC Loan	229,320,766	-	229,320,766
ME Loan	21,099,011	-	21,099,011
UP Loan	876,463	-	876,463
Seasonal Loan	11,003,800	-	11,003,800
Agriculture Loan	10,000	-	10,000
Loan Refund From MC To General fund	-	52,164	52,164
Loan Refund From SHS To General fund	-	229,250	229,250
Total Service Charge	33,821,904	-	33,821,904
Service Charge RMC	30,041,006	-	30,041,006
Service Charge ME	2,764,124	-	2,764,124
Service Charge UP	91,366	-	91,366
Service Charge Seasonal	924,780	-	924,780
Service Charge Agriculture	628	-	628



Particulars	FY 2013-2014		
	MicroCredit	General Fund & Projects	Total Amount
Total Employee Loan Realized	700,497	-	700,497
Bicycle Loan	418,194	-	418,194
	66,998	-	66,998
Motor Cycle Loan	194,444	-	194,444
Mobile Loan	20,861	-	20,861
		-	-
Members Savings	53,098,551	-	53,098,551
Members Savings RMC	48,458,247	-	48,458,247
Members Savings ME	4,216,594	-	4,216,594
Members Savings UP	423,710	-	423,710
		-	-
Fund Received	-	2,545,462	2,545,462
Fund Received From Brac ESP	-	780,748	780,748
Fund Received From APONE Project	-	1,422,000	1,422,000
Fund Received From ALO	-	342,714	342,714
		-	-
Others Income & Diposit	6,462,191	82,888	6,545,079
Bank Interest	362,191	4,498	366,689
Sale of Form	311,440	-	311,440
Sale of Pass Book	75,680	-	75,680
Admission Fee	5,430	-	5,430
Employee Security Deposit	5,000	-	5,000
Employee Welfare Deposit	58,441	-	58,441
Insurance Premium RMC	2,537,840	-	2,537,840
Insurance Premium ME	287,310	-	287,310
Insurance Premium UP	13,555	-	13,555
Employee Provident Fund Deposit	531,415	-	531,415
Bad Debt Recovered	10,700	-	10,700
Office rent of employee	209,261	-	209,261
Advance	1,743,916	-	1,743,916
Miscellaneous Income	267,095	78,390	345,485
Employee Loan Service Charge	42,207	-	42,207
Income from belth Service	710	-	710
Total Tk.	407,806,565	3,031,189	410,837,754

Particulars	FY 2013-2014		
	MicroCredit	General Fund & Projects	Total Amount
B. Payments			
Loan Disbursement to Beneficiaries	295,216,000	-	295,216,000
RMC Loan	248,774,000	-	248,774,000
ME Loan	28,731,000	-	28,731,000
UP Loan	2,711,000	-	2,711,000
Seasonal Loan	10,000,000	-	10,000,000
Agriculture Loan	5,000,000	-	5,000,000
Refund	26,669,030		26,669,030
PKSF RMC Loan	9,500,000	-	9,500,000
PKSF Seasonal Loan	11,000,000	-	11,000,000
Employee Security Refund	5,000	-	5,000
Refund Welfare fund	58,441	-	58,441
Investment on FDR	4,600,000	-	4,600,000
Provident Fund Refund to Employee	1,505,589	-	1,505,589
Members Savings Refund	42,571,547		42,571,547
Members Savings RMC	40,170,438	-	40,170,438
Members Savings ME	2,388,677	-	2,388,677
Members Savings UP	12,432	-	12,432
Employee Loan	564,500		564,500
Mobile Loan	21,000	-	21,000
Bicycle Loan	63,500	-	63,500
Motor Cycle Loan	480,000	-	480,000
Loan To General Fund	52,164	-	52,164
Capital Expenses	944,877	-	944,877
Computer Purchase	141,600	-	141,600
Building	137,805	-	137,805
Electric Equipment	456,618	-	456,618
Software	67,500	-	67,500
Furniture & Fixture	141,354	-	141,354
Revenue Expenses	20,030,536	2,758,867	22,789,403
Bank Charge & Commission	76,860	1,139	77,999
Salary & Bonus	14,134,998	-	14,134,998
Gratuity	3,364	-	3,364
Traveling & Conveyance	376,793	-	376,793
Printing & Stationery	649,881	-	649,881
Entertainment	164,062	-	164,062
Postage & Telephone	16,179	-	16,179
Office Maintenance	70,022	-	70,022
Electric Bill & Gas	151,125	-	151,125
Office Rent	770,000	-	770,000
Advertisement	3,000	-	3,000



Particulars	FY 2013-2014		
	MicroCredit	General Fund & Projects	Total Amount
Professional Fee	40,000	-	40,000
Registration Fee	5,750	-	5,750
Service Charge on PKSF Loan RMC	1183313	-	1,183,313
Service Charge on PKSF Loan Seasonal	302500	-	302,500
Repairs & Maintenance	167,351	-	167,351
Rebate on service Charge	860,439	-	860,439
Miscellaneous Expenses	339,985	-	339,985
Training	138,766	-	138,766
Meeting and Seminar	40,160	-	40,160
Var & Tax	20,116	-	20,116
Fuel	193,243	-	193,243
Day celebration	9,478	-	9,478
Advocacy fee	13,425	-	13,425
Automation Charge	16,800	-	16,800
Expenses on Health service	10,885	-	10,885
20 years celebration	272,041	-	272,041
Expenditure of Brac ESP	-	774,765	774,765
Expenditure of APONE Project	-	1,422,957	1,422,957
Expenditure of ALO Project	-	343,063	343,063
Expenditure of General Fund	-	216,941	216,941
Insurance Premium Refund	959,235	-	959,235
RMC	952,347	-	952,347
ME	-	-	-
UP	6,888	-	6,888
Other Expenses	4,288,268	-	4,288,268
Provision on Gratuity	2,203,812	-	2,203,812
Advance	1,812,856	-	1,812,856
Scholarship	271,600	-	271,600
Closing Balance	16,510,408	272,322	16,782,730
Cash in Hand	12,628	-	12,628
Cash at Bank	16,497,780	272,322	16,770,102
Total Tk.	407,806,565	3,031,189	410,837,754

This is the Receipts and Payments Statement referred to in our separate report of even date.


Executive Director
RDS
(MR. NOUR UDDIN)
Executive Director
RDS-Sherpur-2100

Dated: Dhaka
September 13, 2014


Rahman Anis & Co.
Chartered Accountants



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