



Annual Report

2017-2018

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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 working area. We are grateful for your keen interest and support.

We are pleased to note that **RDS** has been working successfully completed for seventeen year's in the field of the socio-economic in Bangladesh. But this report is covered for the period of 2017-2018 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 76,065, out of them 26,905 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
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RDS

At a Glance

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Rural development Sangstha popularly known as RDS, is a non-political, non-profit and non-governmental local voluntary organization was formally establish 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 Tangail, Mymensingh, Gazipur, Dinajpur, Pabna, Khulna, Satkhira, Joipurhat and Kurigram districts. RDS is established with a purpose to alleviate poverty and to make the vulnerable group, specially landless and small farmer 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 over with in schedule time and some are remaining.

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 enhance support mechanism especially for adolescent girl & women 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 enhance support mechanism for 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.

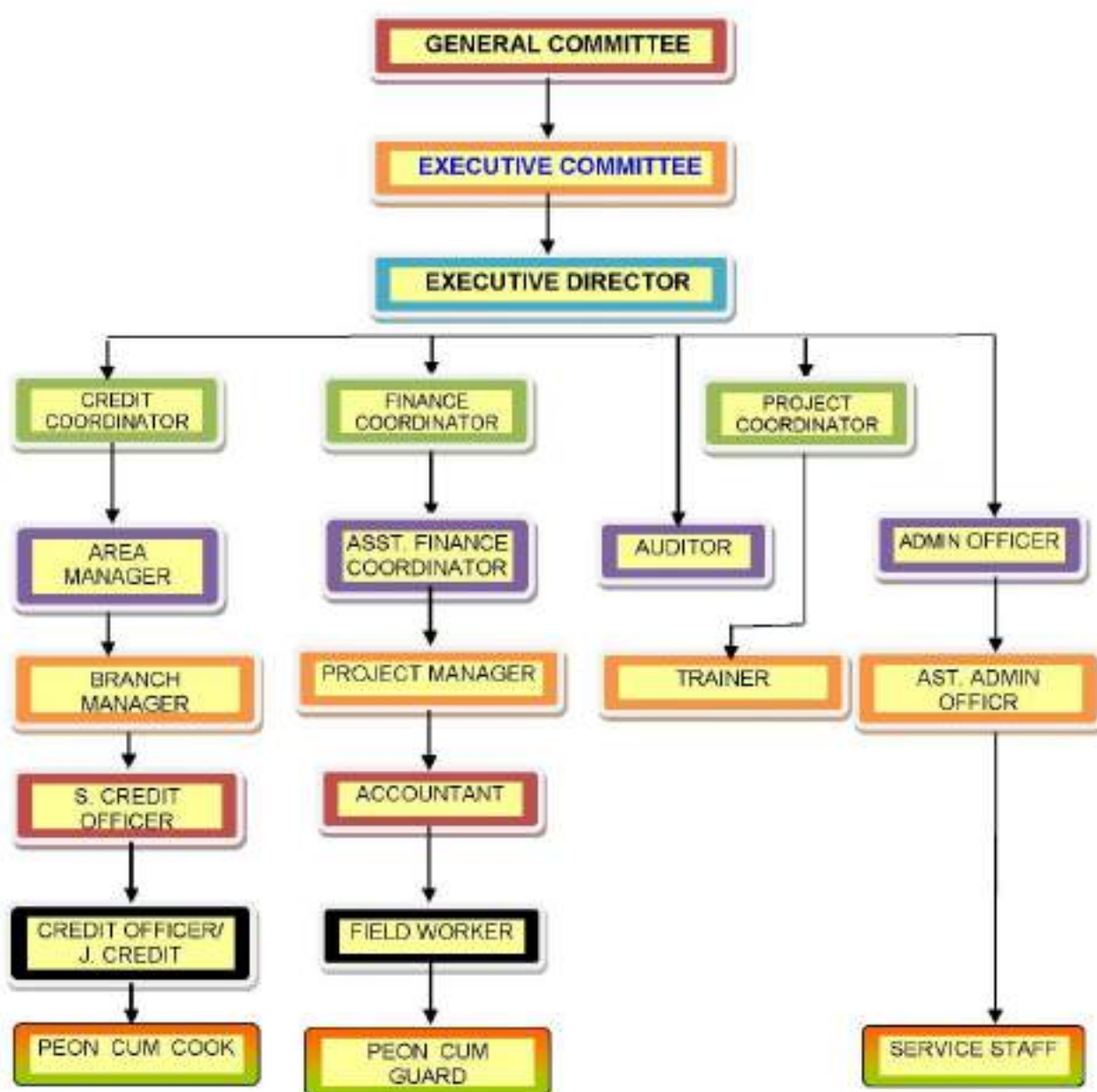
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Executive Committee



Organogram



Chapter 1

Abstract



RDS desires a new globe 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, Health, Education, Agriculture, Housing, Sanitation, Renewable Energy, Energy saving programme, Climate change, Good governance etc for increasing the livelihood of the mass people. Beside these, Organization

different program according to natural calamities and social emergency need.

providing integrated services to more than 1618 villages, slums and urban areas under 26 Upazilla in 11 Districts. 76,065 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.

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At the beginning of inception, RDS organized rural poor people and initiated microcredit program in small dimension from 1993. Simultaneously agriculture, fisheries were also conducted. RDS conducted the programs in voluntary approach. In 1997 RDS got partnership of ASA. Since then RDS reforms and rearranges it's activities, manuals, rules and microcredit management.



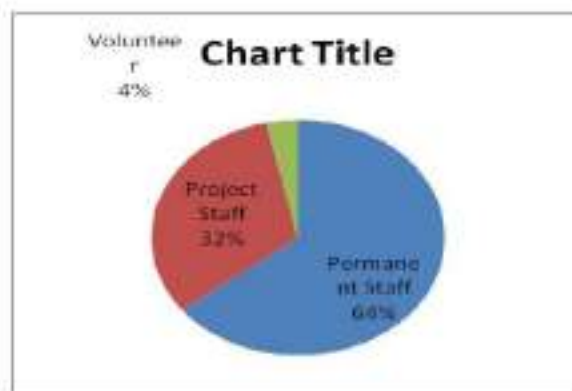
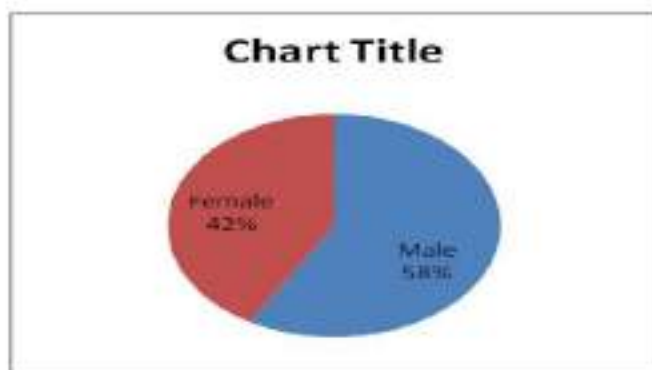
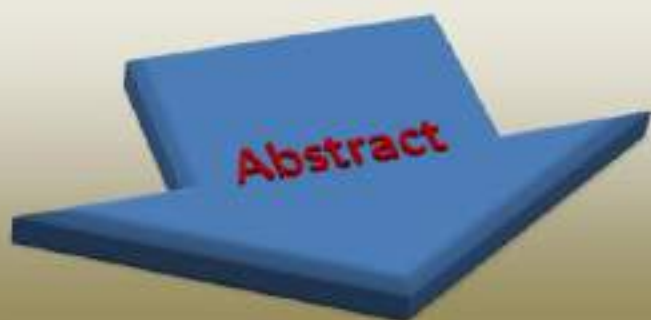
RDS has got sufficient fund in different installment for microcredit program. Beside this ASA provided training on microcredit to RDS staff, simultaneously ASA staff also supervised microcredit program and advised different times for improving this. Through their collaboration RDS staff achieved skill and confidence for operating microcredit program and extended microcredit program. In 2001 RDS became partner of Cord-Aid Netherlands for supporting microcredit program in wider area.

In December, 2010 RDS got partnership of PKSF. Now microcredit program is being operated in five districts. In this year the main work of RDS is to rearrange the rearrange the microcredit program according to PKSF manuals.

Beside this RDS has a experience to work with a partnership of Practical Action Bangladesh, CARE Bangladesh, Trade Craft Exchange-UK BRAC, PROSIKA, European Union, Priptrust, Big Lottery, 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 284 of which 118 are female and 166 are male. The proportion is 58% male and 42% female. 193 persons are engaged as permanent, 91 persons engaged in project activities and 10 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. 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.

Abstract

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

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RDS has provide a health service for the group members, where they will get free doctor's consultation. Beside this RDS also start scholarship for the poor and meritorious children of the group members.

Chapter 2 Partnership of RDS

Previous Partnership

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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	Development Wheel	2012 - 2017
12	Save the Children Australia	2013-2017





Partnership of RDS

Present Partners

SL #	Name of the Organization	Nature of affiliation
01	Palli Karma-Sahayak Foundation (PKSF)	Financial & Technical Assistance
02	BRAC	Financial Assistance
03	Bangladesh Bank Grehayan Tahabil	Financial Assistance
04	Practical Action Bangladesh	Financial & Technical Assistance
05	Trade craft Exchange UK	Financial & Technical Assistance
06	Department of Women Affairs	Financial & Technical Assistance
07	Infrastructure Development Company Ltd	Financial & Technical Assistance

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Chapter 3 Major intervention

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

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Micro Finance

Education

Health & Hygiene

Water & Sanitation

Environment Promotion

STD/ HIV/ AIDS Prevention

Agriculture

Good Governance

Women & Child Rights



Target Group



Landless Farmers



Marginal Farmers



Small Farmers



Women



Children



Tribal

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Chapter

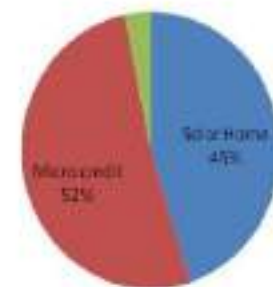
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Financial Analysis

Income in RDS

The earning of RDS was TK. 2001 Lac in 2017-2018. This Income Includes Tk. 901 Lac from Solar Home, Tk 1035 lac from Microcredit interest and Tk 65 Lac from other Project.

Other Source 3%
Income of RDS

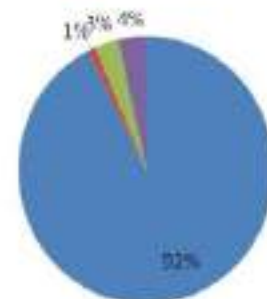


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This Income Includes Tk. 1849 Lac Operating income, Tk 21 Lac Financial Income, Tk. 60 Lac Grant income and Tk 71 lac from other income.

Income

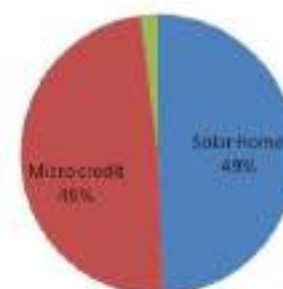
■ Operating ■ Financial ■ Grant ■ Other



Expenditure

The total expenditure of RDS in 2017-2018 was 1721 lac. This expenditure includes Tk. 851 Lac from Solar Home, Tk 835 lac from Microcredit interest and Tk 36 Lac from other Project.

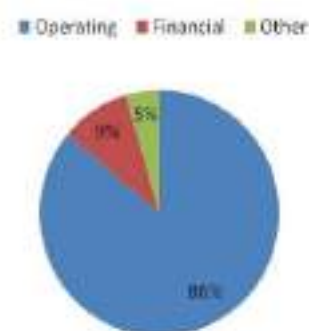
Exp. of RDS



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This Expenses Includes Tk. 1482 Lac Operating Expenses , Tk 160 Lac Financial Expences and Tk 79 lac other Expences.

Expences



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 registration 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 flat 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.10000 – Tk 20000
1st Loan	Tk. 10000- Tk.30000
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. 10+5 =15

Present JAGORON Status of RDS :

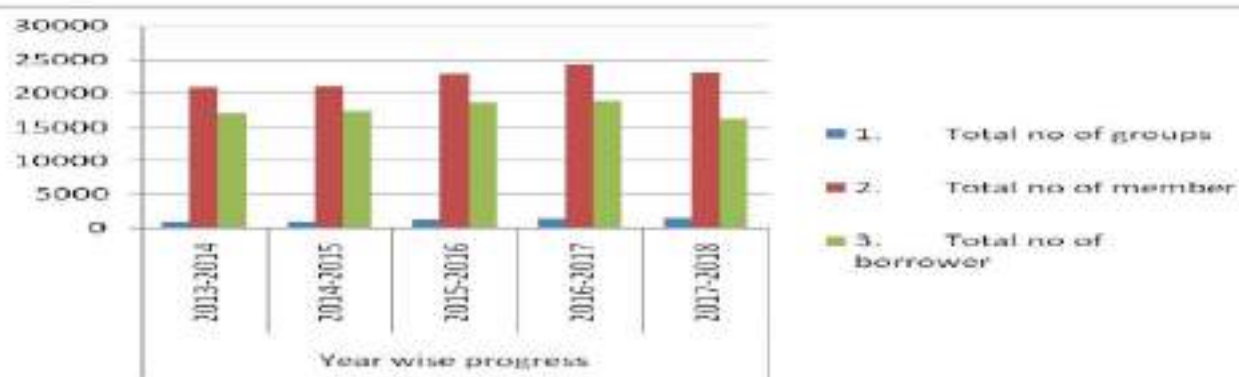
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Particulars	Frequency
District coverage	5
Upazila coverage	13
Union/ Poursava coverage	84
Village coverage	573
No of Branch	20
No of group formed	1510
No of Beneficiaries	23073
Savings Balance	157866752
Outstanding loan	398152980



At a glance Last five years progress of JAGORON

SL No	Particulars of activity	Year wise progress				
		2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
1.	Total no of groups	990	1050	1257	1406	1510
2.	Total no of member	20843	21031	22862	24340	23073
3.	Total no of borrower	17054	17400	18574	18814	16298
4.	Loan outstanding (lac)	1336.52	1614.50	2186.41	2711.64	2559.08
5.	Member savings (lac)	79.72	83.55	102.55	122.15	117.63



Savings & Loan Ratio





RDS believes that saving 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 to their ability.

Mandatory Savings

There are different amounts of savings for Micro credit Program. Member of micro credit program have to save Tk. 20 and Tk. 50 respectively each in a week. They can withdraw their savings by keeping Tk.100 per thousand of loan outstanding .

Contractual Savings :

In this program every member can deposit monthly TK 100-1000 monthly for 5 or 10 years. 6-12% interest will get after the period. If a member cannot fulfill their contract period he/she will get 6% interest on their deposited savings.

Voluntary Savings

In Voluntary savings, members can also save small amount according to their respective ability. They can withdraw up to Tk. 1000 in their weekly group meeting. In case of withdrawing above of this amount, they have to go to the branch office. They can withdraw all of this savings in any time.

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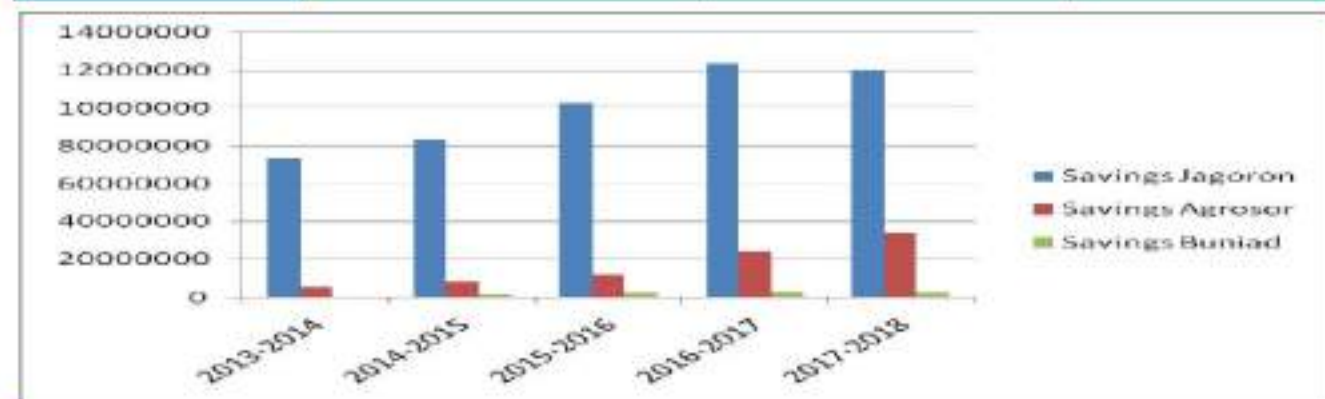
SAVING (at a glance)

Sl #	Particulars	Jagoron	Agrosor	Buniad
1	Time of mandatory savings deposit	Weekly	Weekly/Monthly	Weekly
2	Amount of mandatory savings deposit	Tk.20	Tk.50	Tk.10
3	Provision for voluntary savings	Can save above Tk.10	Can save above Tk.10	Can save above Tk.10
4	Deposit starts	After getting Membership	After getting Membership	After getting Membership
5	Withdrawal provision	10%	15%	10%
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% -12%	6% -12%	6% -12%

Last five years progress of groups savings :

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Year	Savings		
	Jagoron	Agrosor	Buniad
2013-2014	73629750	5675579	415489
2014-2015	83557880	8597431	1582675
2015-2016	102546410	12061154	2722888
2016-2017	123936747	24528278	3095253
2017-2018	120170488	34820198	2873066



Chapter 7

MICRO-ENTERPRISE(AGROSOR)

This program offers for the small businessmen or traders who are interested to start business or already have the same 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. 50,000 to Tk. 5,00,000.

At a glance Micro-Enterprise Management information

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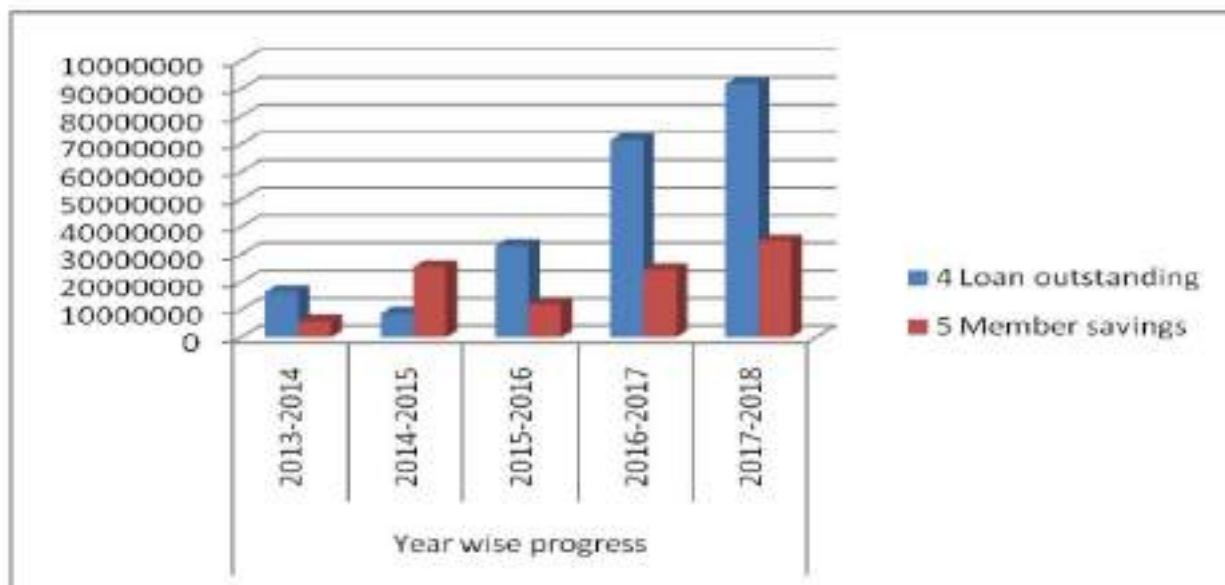
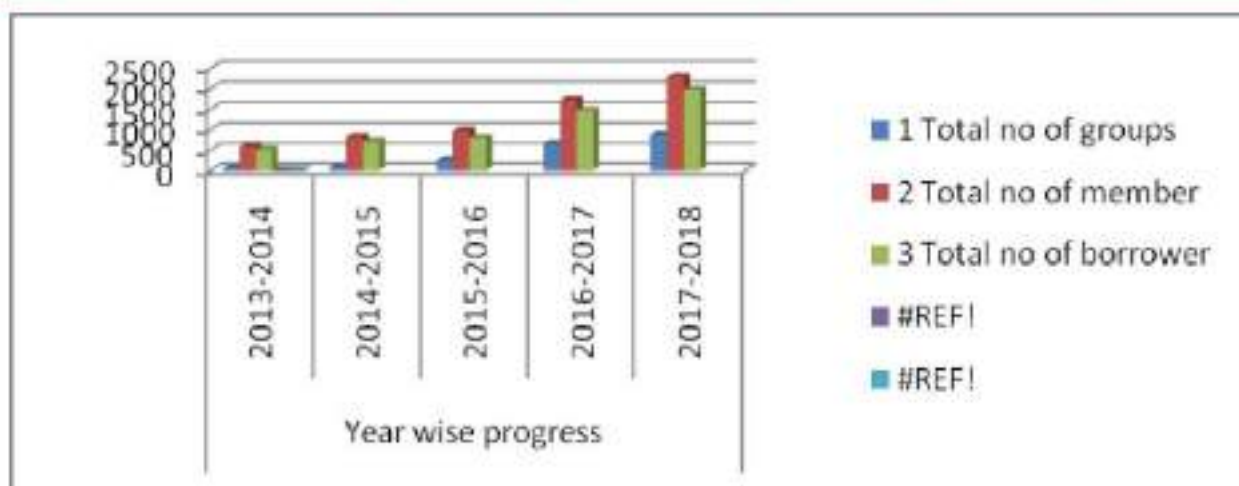
Description	Provision
Group Size	20-30
Meeting	Weekly/ quarterly /monthly
Service Charge (Decline)	25 %
Realization installment system for Tk. 1000 loan	Tk. 25
Total weekly installment	46
Grace period	2 weeks

Description	Provision
Loan risk premium	Tk.10 per thousand
Loan increase provision from nest cycle	Tk.5,0000 – Tk 5,00,000
1st loan	Tk. 50,000 – 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 progress of groups' activity at a glance:

SL No	Particulars of activity	Year wise progress				
		2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
1	Total no of groups	51	80	255	652	873
2	Total no of member	587	817	969	1735	2287
3	Total no of borrower	515	707	790	1472	1964
4	Loan outstanding	16517004	8597431	33035382	71493704	91842499
5	Member savings	5675579	25510755	12061154	24528278	34820198



Chapter 8

ULTRA POOR(BUNIAD)

This program offers for the poor people who lead their life by laboring of small trade or cultivate other land. 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. The initial loan ceiling for this program is from Tk. 10,000 .

At a glance Buniad information

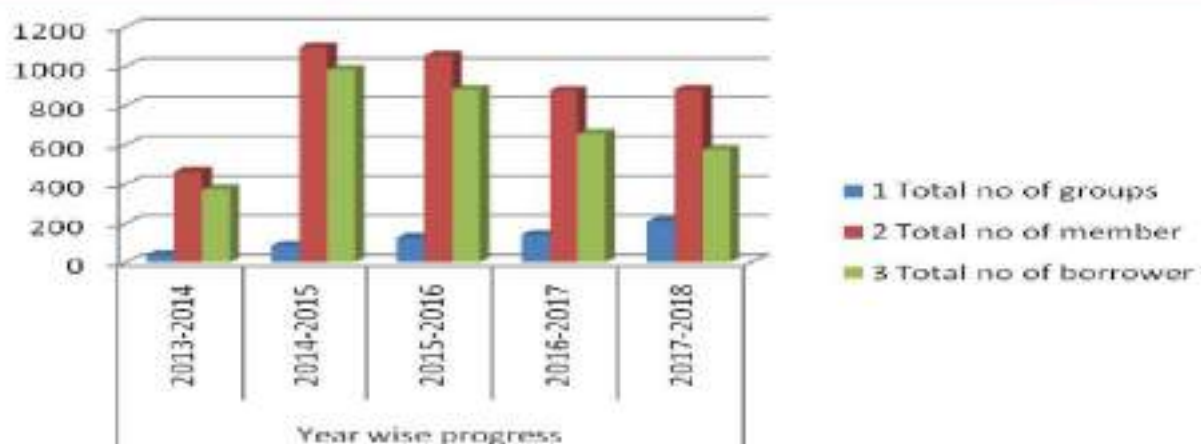
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Description	Provision	Description	Provision
Group Size	20-30	Loan risk premium	Tk. 5 per thousand
Meeting	Weekly	Loan increase provision from next cycle	Tk.5,000 – Tk 10,000
Service Charge (Decline)	20 %	1st loan	Tk.10000
Realization installment system for Tk. 1000 loan	Tk. 24	Provision against risk premium, for death clients or husband guardian	Outstanding loan written off
Total weekly installment	46	Loan duration	One year
Grace period	2 weeks	Cost of passbook, loan application form.	Tk. 10+5=15

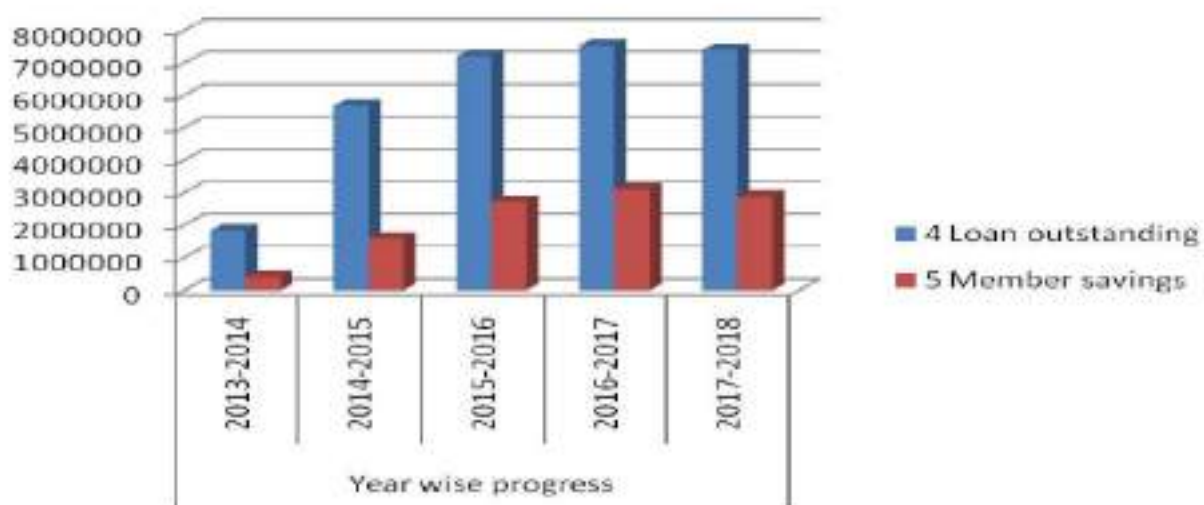


Last five years Buniad progress of groups' activity at a glance:

SL No	Particulars of activity	Year wise progress				
		2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
1	Total no of groups	39	86	127	142	211
2	Total no of member	463	1098	1054	875	882
3	Total no of borrower	372	981	882	656	575
4	Loan outstanding	1834537	5687146	7202376	7540311	7400174
5	Member savings	415489	1582675	2722888	3095253	2873066



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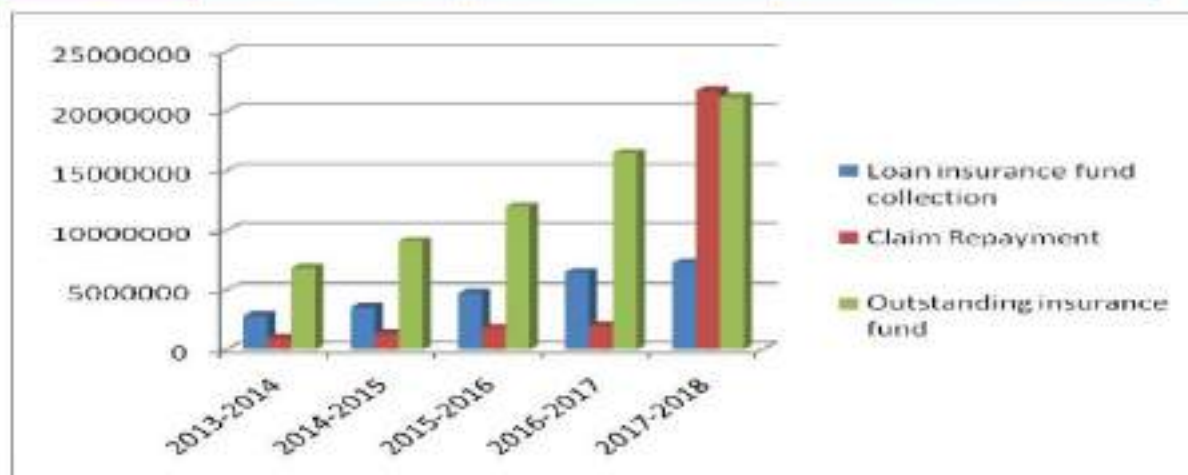
Loan Insurance

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 or fall into irrecoverable disease and lose the physical capacity of earnings her/his outstanding loan are 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 disbursements.

At a glance Loan insurance Information

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Year	Loan Insurance fund collection	Claim Repayment	Outstanding insurance fund
2013-2014	2838705	952347	6862439
2014-2015	3548050	1338478	9072011
2015-2016	4750000	1819231	12002780
2016-2017	6492035	2029576	16465239
2017-2018	7280240	21715903	21181692



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 almost entirely upon depleting fast and environment. In Solar Home system



system to connect to business centers and situated in remote areas. The power Bangladesh depends fossil fuel, which is affecting the recent RDS has started Program with the

assistance of Infrastructure (IDCOL). The overall objective of the project is to provide solar home system (SHS) in the area where grid electricity is absent. The project is being implemented in 18 Upazillas of Jamalpur, Sherpur, Khulna, Satkhira, Dinajpur, Kurigram, Pabna and Mymensingh District with installment facility and under TR KABITA Project of GOV(Which is selected by Local Gov and National Level Elected representative).

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.
- Client is not involved with antisocial activities.
- Client have social acceptance.
- Client should be selected by elected representative for TR/KABITA project.

Use of Solar System

- Lighting homes, homes, offices, schools/colleges, mosques, fishing boats etc.
- Operating Tvs, cassette players, VCps 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 costs.
- There is load shedding.
- Can be installed in any part of the country.
- No noise during system operation.

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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 five 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
Option-04 (under TR KABITA Project)	Nil	Nil	Nil



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 3 installment basis on proper utilization of loan fund delivered in each installment. The total loan has been distributed among 50 poor household.



Working Area

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Name of District	Name of Upzila	No of Union	No of Poursava	No of Village	Beneficiaries
Sherpur	Shrerpur sadar	5	1	12	120

Major Information under the Project

Loan allotted	: Tk. 10000000
Loan provided by Bangladesh	: Tk. 100,00000
Loan distributed	: Tk. 100,00000
Loan Realization started from	: Tk. 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	: 100%
Beneficiaries refund the loan	: 60 month installment
RDS refund the loan to Bangladesh Bank	: 10 installment

Education support Program (ESP)

RDS has been implementing ESP since 2000 with the financial assistance of BRAC . Under this program a large number of drop out and non-school going children by gender get opportunity to receive education over the reporting year. Details 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.



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				
2013-2014	17	---	17	510	---	510	00	---	---	98
2014-2015	---	---	17	510	---	510	00	---	---	99
2015-2016	6	10	13	690	300	390	00	300	265	99
2016-2017	28	13	15	1230	390	840	00	390	312	99
2017-2018	31	16	15	930	480	450	00	480	465	99



Strategy of implementation:

- ✚ Establish 288 square feet tin 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 three Supervisor and thirty one teachers (Female) are directly involve in the project. RDS staff and concern BRAC officials made regular field visit to achieve the goal.



KHAMATAYAN

An Agricultural Program

RDS has started a new project named KHAMATAYAN from January, 2018. It is an 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. RDS will support in the areas of sustainable agriculture, agro business, business and trade within 373 groups 11190 members.

Overall objective:

To stimulate effective civil society engagement in local government policy and practices in order to ensure inclusive economic development.

Specific objective:

To strengthen the capacity of CSOs to influence and partner with LAs and other stakeholders to support the inclusive and sustainable economic development of farming communities in the target districts.

Project Area :

Mymensingh (Mymensingh Sadar, Gouripur, Fulpur, Haluaghat, Dhobaura 5 upazilas) Sherpur (Sherpur Sadar, Nakla, Jhenaigati, Sreebordi - 4 upazilas)

Duration :

The project shall be for 42 (forty-two) months commencing from 01 January 2018 to 30 June 2021



Total Staff :

Name of post	Male	Female	Total
Field Worker	03	00	03
Total	3	00	03

Basic Information in Khamatayan project

SL	Name of District	Name of Upazila	No. of Union	No. of villages	No. of groups	Total no. of Beneficiaries	No. of male beneficiaries	No. of female beneficiaries	No. of ethnic	No. of Disabilities
1	Mymensingh	Mymensingh Sadar	3	11	29	870	476	394	0	52
2		Gouripur	3	14	40	1200	647	553	0	75
3		Phulpur	11	21	29	854	491	363	42	42
4		Tarakanda	4	9	11	330	266	64	30	13
5		Haluaghat	8	36	51	1682	715	967	692	85
6		Dhoboura	7	26	40	1200	411	789	479	68
7	Sherpur	Sherpur Sadar	10	32	40	1200	506	694	0	63
8		Nakla	9	24	40	1200	554	646	0	62
9		Shreebordi	6	13	42	1664	810	854	277	78
10		Jhenaigati	7	28	51	1512	788	724	230	87
Total	2 districts	10 upazila	68	214	373	11712	5664	6048	1750	625

Sanitation Program of RDS is in function to improve the sanitation facilities of the people of the working area who are living without proper sanitation facilities. According to DPHE website information It can be mentioned here that about 46.90 percent population in rural and 12.61 percent population in urban area of Bangladesh are still living without sanitary latrines or may be some of them have sanitary latrines but those are not hygienic to use. The reason of using un hygienic latrine is 72.90 percent people in rural area and 80.47 percent people in urban area have no financial strength for making a sanitary latrine. This sanitary feature looms as a potential threat to the public health of the country.

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In the given reality, RDS initiated Sanitary Program to address the aforesaid problems by offering interest free loan, training and expertise to the people including users, traders, entrepreneur, masons etc. so that accessibility of sanitary latrines can be expanded to the reach of the marginal people with the help of World Bank and PKSF. Under the program, the target people are encouraged and facilitated to produce and install Latrines as per world bank designed, this type of latrine is considered as safe, easy to maintain, cheap and befitting to all weathers.

Objectives:

- a. To innovate befitting latrine technologies and solutions for the poor households and train up the sanitary entrepreneurs, traders and field workers to improve their skill.
- a. To Provide loan for making latrine without interest to users.
- b. Transform sanitation business into a social business.
- c. To develop the living condition and make life more hygienic condition.





Information of Sanitation program as on 31st January 2019

- ✚ Distribution Sanitation Loan – 4301
- ✚ Amount Disbursed – 43.05 Million BDT
- ✚ No of Installment – 50
- ✚ Rate of Interest – 0%
- ✚ No. of Branch - 16
- ✚ No. of Covering District – 04
- ✚ No of Covering Upazilla – 10
- ✚ Loan Per Lonee – 10000 BDT

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ENRICH

A Sustainable Life development Program

Background of the project:

'Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty' (ENRICH). Poverty reduction under the ENRICH is not only with reference to the cost of basic needs-based poverty line. It takes into account multiple dimensions of poverty, including a wide range of economic, social, and environmental indicators; and addresses them in an integrated fashion. The concept, the key components, and methods of implementation of the ENRICH are briefly discussed in this paper. It is an innovative program.

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Location :

Nalitabari Upazilla of Sherpur District

Donor :

Palli Karma-Sahayak Foundation (PKSF) & Rural Development Sangstha(RDS)

Beneficiaries :

All the inhabitants(about 22350) of Morichpuran Union of Nalitabari Upazilla of Sherpur District.



Nature of Work :

- Support primary education for preventing drop out children up to class three level.
- Support primary health care of all the people of working area.
- IGA support for economical development.
- Financial support for life style development.
- Support for sanitation development.
- Support for pure drinking water.
- Support for cultural development.
- Support for infrastcture development for local community.

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Total Staff :

Name of post	Male	Female	Total
Union Coordinator	01	00	01
Branch Manager	01	00	01
Health Assistant	02	00	02
Education Supervisor	02	00	02
Village Development Worker	01	00	01
Data entry operator	01	00	01
Credit worker	03	00	03
Health Worker	00	13	13
Teacher	00	49	49
Total	11	62	73



Activities : Up to June-18

Health programme :

1. Health card sale – 8964
2. Arrange static clinic – 1525
3. Arrange satellite clinic – 406
4. General health camp – 17
5. Eye camp- 05
6. Diabetics test – 2422
7. Community Latrine – 25
8. Family Latrine – 300
9. Community Tubewell – 10

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Education programme :

1. No. of Learning Center– 49
2. No. of students – 1537

IGA programme :

1. Enrich IGA Lonee – no of 379, Outstanding – 8.91 million
2. Enrich AC Lonee – no of 26, Outstanding – 0.21 million
3. Enrich LI Lonee – no of 14, Outstanding – 0.4 million

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Other programme :

1. Culvert(Community Based) – 05
2. Beggar rehabilitation – 03



Chapter 16

VGD

Vulnerable group Development

Location :

Nalitabari Upazilla of Sherpur District.

Donor :

Department of Women affairs of Peoples Republic of Bangladesh

Beneficiaries:

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2516 Poor & vulnerable community women people.

Nature of Work :

Aware the people on different Issue in order to sustain their livelihood.

Total Staff :

Name of post	Male	Female	Total
Upazilla Coordinator	01	00	01
Union Coordinator	07	04	11
Total	08	04	12

Total Budget : 1.96 Million(BDT)





Activities Up to June/2018 :

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1. Life Skill Training - no of 2516

- Personal Hygiene and cleanliness
- Mother and child health, Food and Nutrition
- Risk Management of natural Disaster
- Gender equality and Women Empowerment
- HIV AIDS

2. IGA Training – no of 3561(Need Based)

- Cow and Goat Rearing
- Poultry Rearing
- Homestead Gardening
- Need Based Trade
- Basic Business





জে. আর. চৌধুরী এন্ড কোং
J. R. Chowdhury & Co.
Chartered Accountants

Moni Singh-Farhad Smith Bhawan (4th Floor)
21/2 Patana Park, Dhaka-1000, Phone: 880-2-9561280
Fax: 880-2-9557787, Email: jrc700@gmail.com

AUDITORS' REPORT

We have audited the accompanying financial statements of Rural Development Sangstha(RDS) which comprise the consolidated statement of financial position as at 30 June 2018 the consolidated statement of profit or loss and other comprehensive income, the consolidated statement of receipts and payments and changes in equity for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), the Companies Act, 1994 and other applicable laws and regulations. This responsibility includes, designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatements, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements, prepared in accordance with International Financial Reporting Standards (IFRS), give a true and fair view of the state of the company's affairs as at 30 June 2018 and of the results of its operations and cash flows for the year then ended and comply with the Companies Act, 1994 and other applicable laws and regulations.

We also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- in our opinion, proper books of accounts as required by law have been kept by the company so far as it appeared from our examination of these books;
- the statement of financial position (balance sheet) and statement of profit or loss and comprehensive income dealt with by the report are in agreement with the books of account and returns; and
- the expenditure incurred was for the purposes of the company's business.


Auditors

J. R. Chowdhury & Co.
Dhaka, the 15 September 2018



RURAL DEVELOPMENT SANGSTHA (RDS)

Consolidated Statement of Financial Position

as at 30 June 2019

Properties and assets	Notes	Self Fund	General Fund and Projects	Micro Credit Program	IDCOL Solar Home Systems	2005/2013	2006/2017
		Total	Total	Total	Total	Total	Total
Non Current Assets							
Property, plant & equipment	6	2,088,408	992,593	12,249,331	8,854,086	22,223,815	13,086,960
Total Non-current assets		2,088,408	992,593	12,249,331	8,854,086	22,223,815	13,086,960
Current assets							
Investments	7	-	-	-	2,307,828	2,307,828	2,895,858
Loan to Beneficiaries	8	-	372,763	388,132,685	34,870,663	433,246,535	412,353,771
Other loan short term (Employee Loans)	9	-	-	1,178,812	-	1,178,812	1,348,878
Accounts Receivables	10	-	-	2,844,138	792,912	4,047,048	5,211,860
Other Receivables of TRK/MEDICA	11	-	-	-	9,970,235	9,970,235	9,932,235
Advance Deposit and Prepayment	12	-	-	880,916	8,796,077	1,286,722	1,286,722
Debt Service Reserve Account	13	-	-	10,050,825	10,050,825	9,828,648	9,828,648
Short Term Loan	14	-	-	3,420,350	3,420,350	3,420,350	12,073,815
Insurance Account	15	-	-	-	-	-	224,352
Unutilized Staff Advances	16	-	-	224,352	-	224,352	-
Loan to Housing Fund	17	-	-	-	-	-	142,503
Loan to YUD project	18	-	-	-	-	-	100,000
Staff Loan	19	8,726,203	-	-	-	6,720,303	5,230,572
Loan to PF Fund	20	-	-	-	-	-	100,000
Loan to Gratuity Fund	21	258,866	-	-	-	-	100,000
Micro Cycle Loan	22	-	-	-	-	353,864	354,664
Project Security	23	-	-	-	-	-	25,000
Receivable from MC	24	-	150,000	-	-	100,000	100,000
Loan to MC	25	6,140,000	-	-	-	9,150,000	1,556,723
Advances	26	63,202	10,000	-	-	6,386,381	-
Interest receivable from FOM	27	371,783	-	-	-	10,000	28,971
Interest receivable	28	2,250,000	-	-	-	43,348	-
Fund deposits	29	-	-	-	-	373,383	-
Cash & cash equivalents	30	3,323,223	1,688,470	26,204,616	29,454,616	12,817,735	12,817,735
Total Current assets		25,258,333	2,643,173	47,466,714	57,804,887	544,665,117	495,822,771
Total Properties and Assets		28,325,333	3,641,255	63,746,048	78,653,973	498,818,932	498,919,731





Fund and Liabilities:					
Capital Reserve	-	86,726,139	-	86,726,139	86,726,139
Statutory Reserve Fund	-	9,030,237	-	9,030,237	9,030,237
Capital Fund	20	905,282	2,796,706	-	638,137
Retained Earnings	-	-	22,133,042	22,133,042	17,222,095
Capital Fund		905,282	2,796,706	22,133,042	94,287,505

Non-Current Liabilities:					
Loans from IDCOL	21	-	-	27,219,498	27,219,498
Loans from PSDF	22	-	-	-	95,999,221
Loans from M Housing	23	68,770,876	-	68,770,876	61,303,827
Loans from Unmanned Fund to Governmental Bodies	-	2,497,000	-	2,497,000	3,493,000
Total Non-Current Liabilities		71,267,876	27,219,498	98,487,374	90,815,651

Current Liabilities:					
Karnataka Sahasra Yojana	24	922,535	-	922,535	374,884
Karnataka Sahasra Yojana	25	2,213,882	-	2,213,882	1,708,822
Staff Savings	-	1,291,848	-	1,291,848	568,656
Loans from PSDF	-	-	68,999,394	68,999,394	69,312,486
Advance from PSDF (Borrowing program)	-	-	1,876,702	1,876,702	3,895,446
Loans from Housing Fund	-	-	2,454,000	2,454,000	1,000,000
Loans from Commercial Banks - Current (portion)	-	-	15,000,000	15,000,000	-
Other Loans - Short Term	-	-	12,150,000	12,150,000	19,306,061
Monthly Savings Deposits	26	557,862,752	-	557,862,752	181,560,278
Loans from Unmanned Fund	27	10,000,875	-	10,000,875	10,515,002
Insurance Fund	28	-	-	-	16,465,239
Staff Security Fund	-	-	21,181,892	21,181,892	20,899
Staff Welfare Fund	-	-	-	-	20,415
Total Current Liabilities		922,535	98,487,374	98,487,374	1,463,981





The attached notes form an integral part of these accounts



Executive Director
175-Sherburne-2100

As per amended report of even date

J. R. Gentry
J. R. Gentry & Co
Chartered Accountants





RURAL DEVELOPMENT SANGSTHA (RDS)
Consolidated Statement of Profit or Loss and Other Comprehensive Income
 for the year ended 30 June 2018

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 জি. এ. চৌধুরী & কো.
 চার্টার্ড অ্যাকাউন্ট্যান্টস

DEBIT	Income	Staff Fund	General Fund and Projects	Minor Credit Program	EDCOL Solar Home Systems	30/06/2018	30/06/2017
		Total	Total	Total	Total	Total	Total
Sales (SHS & TR KASITA) Service Charge	33	-	-	-	87,423,622	87,423,622	93,654,953
Grant from EDCOL		-	-	-	155,636	155,636	9,482,226
Fund Received	34	-	3,346,248	-	-	3,346,248	885,374
Tuition Fee		-	892,817	-	-	892,817	276,250
Received from ALTO Project		-	-	-	-	-	146,457
Service Charge on Member Loan		-	-	92,180,616	-	92,180,616	74,080,544
English program income		-	-	4,652,207	-	4,652,207	4,494,161
PO contribution for program and project exp		-	-	509,870	-	509,870	-
Administration Membership Fees		-	-	193,340	-	193,340	-
Donations for various expenses from PKSP/SDA		-	-	2,239,000	-	2,239,000	-
Service Charge on Employee Loan		-	-	3,500	-	3,500	7,150
Interest on EDCOL		-	-	888,705	231,448	1,120,153	1,413,672
Sale of Fast Cook etc.		22,389	-	147,000	-	169,389	183,870
Loan Provisioning Fee/Sale of Loan from		-	-	116,300	-	116,300	131,034
Bad Debt collect		-	-	11,000	-	11,000	4,780
Employee penalty		-	-	40,968	-	40,968	40,834
RMA Test		-	-	15,000	-	15,000	-
Health Service		-	-	47,196	-	47,196	62,430
Loan loss Provision adjustment		-	-	458,468	-	458,468	499,917
Office/Memo rent		-	-	483,053	-	483,053	379,886
Health Card		-	-	333,000	-	333,000	-
Excursion- Received		-	126,507	-	-	126,507	264,208
Bank Interest		-	12,100	-	30,405	42,505	186,437
Member Fee		-	21,379	-	-	21,379	-
Project Income from Khemestan		-	367,024	-	-	367,024	-
Students Admission Fee		-	36,803	-	-	36,803	-
Miscellaneous Income		-	14,320	-	2,282,717	2,301,471	11,540,977
Interest on Grameen Loan		-	-	345,179	-	345,179	1,283
Interest on Loan		-	-	-	-	-	37,726
Interest from MC		-	-	-	-	-	681,021
		1,790,238	4,818,243	153,401,898	90,673,233	200,133,608	161,881,013





DR. B. B. CHOWDHURY & CO.
J. B. Chowdhury & Co.
Chartered Accountants

Meeting and Seminar	-	0,900	212,625	-	272,525
Convenience of Teachers	-	38,743	-	-	38,743
Traveling, transportation and problem	-	-	-	-	-
Tuition and miscellaneous	-	10,750	-	-	10,750
Refresher course	-	14,400	-	-	14,400
Block Board	-	-	-	-	-
Block Board printing	-	20,304	-	-	20,304
Meat	-	3,683	-	-	3,683
Overhead cost	-	10,016	-	-	10,016
Tools	-	-	-	-	-
Sign Board	-	-	-	-	-
Workshop	-	-	-	-	-
Project cost	-	20,489	-	-	20,489
Depositories	-	207,324	732,710	-	939,034
Project Expenses of Maydayno	-	2,534	-	-	2,534
Electric Bill	-	0,320	-	-	0,320
Teachers Orientation	-	22,831	-	-	22,831
Other Office Accessories	-	17,250	-	-	17,250
Audit Fee	-	7,386	88,260	-	95,646
Bank Charge	20,061	-	-	-	20,061
Interest on STC	88,443	16,000	338,114	-	432,557
VAT and Tax	-	-	-	-	-
Refund On service Charge	60,080	-	445,437	-	505,517
99 interest	512,458	-	7,101,217	-	7,613,675
Repair & Maintenance	-	2,990	197,625	-	200,615
Miscellaneous Expense	-	-	1,111,657	-	1,111,657
Registration Fee	-	122,442	303,626	-	426,068
	-	80,000	58,202	-	138,202
Total Expenditure	777,310	2,708,918	83,498,322	88,163,187	92,337,739
Net surplus for the year	1,812,528	2,111,333	19,965,576	4,912,074	28,771,511
	1,790,258	4,818,241	103,463,898	90,075,231	95,353,013



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RDS



Annual Report 2017-2018