

Rural Development Sangstha (RDS)

Section 1: Background

Rural development Sangstha popularly known as RDS, is a non-political, non-profit and non-governmental local voluntary organization was formally establish in 1st July'1993 and started its activities with its own resources in the community of a small remote village named Purba Tanggarpara under CharSherpur union of Sherpur District. RDS is currently working in both rural and urban areas of Sherpur, Jamalpur, Mymensingh, Gazipur, Tangail & Netrokona 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. Centering its Strategic Plan 2021-2025, RDS has been facilitating its intervention under 10 development sectors i.e. (i) Poverty Alleviation (ii) Agriculture Development (iii) Education (iv) WASH (v) Health (vi) Environment (vii) Human Resource Development (viii) Housing Program (ix) Human Rights (x)The Organization development

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Contract Person : Md. Nour uddin

Executive Director

Rural Development Sangstha (RDS)

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Section 2: Legal Status

Date of Establishment: 1st January 1993

Registration:

Registration Authority	Registration Number	Date of Registration	Renewal Date
NGO Affairs Bureau	2789	30 th May 2013	29 th May 2028
Department of Social Welfare	Ja/00193	10 th October 1993	N/A
Micro Credit Regulatory Authority	000374	23 rd February 2009	N/A

PADOR	BD-2011-DCO-0602904085	2011	
PKSF	263	24th October 2010	N/A
NBR	TIN-791760312694	5th December 2013	N/A
	BIN-001689875-0107	9th September 2020	N/A

Section 3: Vision & Mission of the Organization

Vision: RDS envisage a society free from hunger and illiteracy where everybody enjoys dignity and justice.

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

Section 4: Strategic Focus Area (s)

Programme Area (s)/ Focus:

<ul style="list-style-type: none"> • Micro Finance • Agriculture • Renewable energy sector • Child & adult education • Health, Sanitation, hygiene, water supply and food security 	<ul style="list-style-type: none"> • Vulnerable group, specially landless and small farmer family's • Women development • Climate Change Adaptation. • Disaster management. • Local resource mobilization • Skill Development
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Geographic Area (s)/ Focus:

District	Upazilas	Union	Villages	Pouroshova	Beneficiaries		
					Male	Female	Total
Sherpur	Sherpur Sadar	14	59	1	5642	11697	17339
	Sreebordi	10	73	2	11349	8705	20054
	Jhenaigati	6	55	1	2888	4260	7148
	Nalitabari	5	57	1	2667	26085	28752
	Nakla	9	24	0	554	646	1200
Mymensingh	Mymensingh Sadar	3	11	0	547	9809	10356
	Muktagacha	8	59	1	32	3332	3364
	Haluaghat	13	62	0	1915	1517	3432
	Valuka	11	30	1	14	2056	2070
	Phulpur	11	21	0	491	363	854
	Tarakanda	4	9	0	266	64	330
	Gouripur	3	14	0	647	553	1200
	Dobhaura	7	26	0	411	789	1200
Jamalpur	Trishal	7	48	0	7	1796	1803
	Jamalpur Sadar	14	225	1	1453	7313	8766
	Dipait	5	29	0	140	200	340

	Bokshiganj	8	110	1	450	350	800
	Sarisabari	7	19	0	10	810	820
Tangail	Dhonbari	3	59	0	0	1264	1264
	Modhupur	2	8	0	0	691	691
	Ghatail	1	4	0	0	431	431
	Gopal pur	1	3	0	0	65	65
Gazipur	Gazipur	1	12	1	7	879	886
	Sreepur	4	16	1	0	2009	2009
Netrokona	Netrokona	01	30	1	272	628	900
Total-12	25	158	1063	12	29762	86312	116074

Section 5: Ongoing Program/Activities

Name of projects	Donor Name
RDS Micro Credit	PKSF
Sanitation	
Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty(ENRICH)	
PROBIN Kormosuchi	
BDWASH Project	
RAISE	
Housing loan project	Bangladesh Bank, Grehayan Tahabil
SWABAL	Traid Craft Exchange BD

Section 6: Working Experience

A.) Experience with Government sector

Name of projects	Donor Name	Duration	Project Focus	Geographic coverage (Name of District & Upazila)	No. of Beneficiaries	Budget in BDT
Post Literacy and Continuing education for Human Development	DNFE	2003-2004	Strengthen reading and writing skill for the neo literate adult male and female and involved them with income earning activities through providing skill training.	Tarail, Kishoreganj	Male: 225 Female:225 Total:450	47,44,656/-
Reaching Out of School Children (ROSC)	Primary and Non-Formal Education	2010-2015	Providing primary education for non school going and droop out children up to class three level	Nakla, Sherpur	Male: 330 Female: 720 Total:1050	3,85,000/-
Education Support Program (ESP)	BRAC	2001 to 2018	Providing primary education for non school going and droop out children up to class three	Jhinaigati and Nalitabari in Sherpur Dist.	Male- 126 Female- 625 (Total- No. of Student learning :	46,24,761/-

			levels		751)	
Vulnerable Group Development(VGD)	Department of Women Welfare	2015 -2016	Providing skill development training to the Women for Sustainable Socio-economic Development and empowerment.	Nakla & Sherpur Sadar Upazilla of Sherpur District	Female- 3561 (Total- 3561 Poor & vulnerable Women)	13,87,306/-
Vulnerable Group Development (VGD)	Department of Women Welfare	2017 -2018	Providing skill development training to the Women for Sustainable Socio-economic Development and empowerment.	Nalitabari Upazilla of Sherpur District	Female- 2516 (Total- 2516 Poor & vulnerable Women)	20,49,491/-
Vulnerable Group Development (VGD)	Department of Women Welfare	2019 -2020	Providing skill development training to the Women for Sustainable Socio-economic Development and empowerment.	Sherpur Sadar Upazilla of Sherpur District	Female- 2292 (Total- 2292 Poor & vulnerable Women)	14,61,150/-
Vulnerable Group Development (VGD)	Department of Women Welfare	2021 -2022	Providing skill development training to the Women for Sustainable Socio-economic Development and empowerment.	Sherpur Sadar & Jhenaigaty Upazilla of Sherpur District	Female- 2950 (Total- 2950 Poor & vulnerable Women)	17,76,150/-
Housing loan project	Bangladesh Bank	2004 to Ongoing	Providing housing loan to the houseless and vulnerable poor people.	Sherpur Sadar. Jamalpur Sadar, Muktagacha	Female - 350 Total - 350	2,05,00,000/-
RDS Solar Home System	Supported by Infrastructure Development Company. Ltd. (IDCOL)	2013 to Ongoing	Providing Credit to establish Solar Home System To reduce Carbon emission.	Sherpur, Jamalpur, Kurigram & Mymensingh District.	Male - 2737 Female - 3205 Total- 5,942	25,00,00,000/-
Bangladesh Climate Change Trust Fund	GOV. of Bangladesh	2021-2022	Establish Solar Home System To reduce Carbon emission.	Pabna	Male - 28,951 Female - 33,148 Total- 62,099	1,78,95,870/-
TR/KABIKHA	GOV. of Bangladesh	2017-2023	Establish Solar Home System To reduce Carbon emission.	Sherpur Sadar, Sreebordi & Jhenaigaty of Sherpur District & Rajibpur of Kurigram District	Total – 3661 SHS	18,51,24,215/-

B. Working Experience with international Development Partner

Name of projects	Donor Name	Duration	Project Focus	Geographic coverage (Name of District & Upazila)	No. of Beneficiaries	Budget in BDT
LIFE NOPEST Phase-II Project	CARE- Bangladesh.	1998-2003	Promote sustainable agriculture technology for the marginal farmer and involved women in agriculture sector. (Fish culture, Dry crop, Homestead gardening etc.)	Sherpur Sadar Upazila	Male: 1000 Female:500 Total:1500	11,70,050/-
SHAHAR PROJECT	CARE- Bangladesh.	2001-2008	Improve household income and health hygiene practice for the slam dwellers.	Mymensingh Pourasava	Male: 4590 Female:7410 Total:12000	80,62,948/-
Improve Cook stove(ICS)	Practical Action	2018 -2019	Providing Improve Cook Stove To reduce Carbon emission and smoke related disease.	Jhenaigati & Nalitabari of SherpurDistrict.	Male- 0 Female- 6261 Total- 6261 (community people)	11,23,387/-
Child Rights	Save the Children Australia	2011-2012	District National Children Task Force Committee formation, Workshop and seminar, Regular monthly meeting, Organized Mukho-Mukhi Anusthan `Amra Janta chai, Rallies , Day observation, News Letter Publication	Sherpur Sadar	Male: 537 Female:1448 Total:1985	1,61,296/-
APARAJITA	PRIP Trust	2012-2015	Enhance Management Capacity of Women on policital empowerment through community participatory.	Sherpur Sadar	Male: 125 Female: 2198 Total: 2323	4,28,400/-
Enhance Management Capacity of Union parishad (EMCUP)	European Union	2010 to 2013	Enhance Management Capacity of Union parishad through community participation.	Bokshiganj in Jamalpur Dist.	Male: 8250 Female:15250 Total:23500	51,41,699/-
Alleviating poverty in North East Bangladesh (APONE)	DFID, Traidcraft	2012 to 2015	Promote sustainable agriculture technology for the marginal farmer and involved women in agriculture sector and improve household income.	Nakla, Jhinaigati in Sherpur Dist.	Male- 2160 Female- 3240 (Total- 5400 Poor & marginal Farmers)	31,14,882/-
KHAMATAYAN	EU, TX	2018-2022	Providing skill development training to Men & Women for Sustainable Socio-economic Development and empowerment	9 upazilla of Sherpur, Mymensingh District's	Male- 854 Female- 5149 (Total- 6000 Poor & marginal Farmers)	2,03,00,000/-
SABAL	TX	2022-2023	Providing skill development training to Men & Women for Sustainable Socio-economic Development and empowerment	10 upazilla of Sherpur, Mymensingh , Netrokona District's	Male- 1223 Female- 6010 (Total- 7233 Poor & marginal Farmers)	44,70,375/-

SWABOL	TX	2023-2025	Providing skill development training to Men & Women for Sustainable Socio-economic Development and empowerment	10 upazilla of Sherpur, Mymensingh, Netrokona District's	Male- 1223 Female- 6010 (Total- 7233 Poor & marginal Farmers)	1,91,19,000/-
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C. Experience With Palli Karma Sahayak Foundation (PKSF)

Name of projects	Duration	Project Focus	Geographic coverage (Name of District & Upazila)	No. of Beneficiaries	Budget in BDT
RDS Micro Credit	1996-to Ongoing	Providing Credit to Men & Women for Sustainable Socio-economic Development and empowerment through IGA & Agriculture, Livestock, Fish culture, Micro business etc.	Sherpur, Jamalpur, Gazipur, Tangail & Mymensingh District.	Target- Small, Landless and Marginal farmer; Women & Small and medium traders, Entrepreneurs Male- 276 Female- 39,935 Total- 40,271	350,00,00,000/-
Sanitation	2017- Ongoing	Providing interest free loan for making hygienic latrine as per World Bank design.	Sherpur, Jamalpur, Mymensingh District's Microcredit working area	Male- 18 Female- 2743 (Total- 2761 Poor & vulnerable people)	5,00,00,000/-
Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty(ENRICH)	2014 - ongoing	Providing Health, water & Sanitation IGA, Infrastructure development and Education Support	Nalitabari Upazilla of Sherpur District	Male- 9,700 Female- 13,000 (Total- 22,700 - All the inhabitants of Morichpuran Union of Nalitabari Upazilla of Sherpur District)	85,00,000/-
PROBIN Kormosuchi	2018- Ongoing	Providing assistance in the health sector, financial sector and various social sectors are the main activities of the program to increase the social status of the old age people.	Nalitabari Upazilla of Sherpur District	Male- 45 Female- 45	45,00,000/-
BDWASH Project	2022- Ongoing	Providing interest free loan for making hygienic latrine and water supply system as per World Bank design.	Mymensing Division	Male- 276 Female- 39,935 Total- 40,271	9,30,00,000/-
Climate Change Adaptation & Risk Reduction (CARP)	2014 - 2016	Providing Plinth Raising on household level, Tubewell installation, skill development training for adaptation on climate change	Dewangonj Upazilla of Jamalpur District	Male- 2,200 Female- 3,800 (Total- 6,000 Poor & vulnerable community people)	1,30,00,000/-
RAISE	2022 - 2027	Providing skill development training, Awareness training Employment generation, Loan support for covid effected.	Sherpur, Jamalpur, & Mymensingh District.	Male- 48 Female- 560 (Total- 608 Poor & vulnerable people)	5,79,07580/-

Section 7: Micro Finance Programme

Rural Development Sangstha (RDS) started Micro Finance Program for poverty alleviation since 1996. RDS's Micro Credit Program covers Poor, middle class, farmers, workers, service holder, traders, various professionals, small entrepreneurs etc. This program is continuously expanding in different villages of its working area. The objective of this program is to reduce poverty and increase GDP, create job opportunities for unemployed men & women and empowerment of women for sustainable socio-economic development. RDS's Microfinance program is operated by the financial support of Palli Karma Sahayak Foundation (PKSF), member's savings, Bank Loan and self equity of RDS. Other livelihood support programs are being implemented by different projects of RDS.

Table-Coverage Area of RDS Micro Finance Program

Particulars of activity	Year wise progress				
	2018-19	2019-20	2020-21	2021-22	2022-23
Coverage District	5	5	5	5	5
Coverage Upazilla	14	15	15	18	24
Total Number of Branch	20	23	25	33	37
Total no of groups	1902	2269	2293	2726	2967
Total no of member	32920	37919	36738	45002	47305
Total no of borrower	25086	27329	27846	34925	37427
Loan outstanding (in Crore)	52.18	60.19	69.43	108.64	130.41
Member savings(in Crore)	20.99	25.66	25.95	34.64	39.40
% of Savings against Loan	40.23%	42.64%	36.82%	31.89%	30.21%

Table- Financing Mix in Microfinance programme as on 30 June

Financial Resources	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
	Taka (in Crore)	%	Taka (in Crore)	%	Taka (in Crore)	%	Taka (in Crore)	%	Taka (in Crore)	%
Equity/Net worth	10.55	17.97	13.28	18.01	15.45	17.83	18.31	14.29	22.27	14.24
Client Savings	20.99	35.74	25.66	34.81	25.95	29.94	35.99	28.09	39.40	25.19
Loan from MFI & Banks	19.00	32.36	24.87	33.74	33.88	39.09	57.34	44.76	78.33	50.08
Total Assets	58.72	100	73.71	100	86.67	100	128.10	100	156.41	100

Table – REGULATORY COMPLIANCE

Eligibility Criteria	MRA Compliance	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Cumulative Recovery Rate (CRR)	Min 95%	99.68%	99.59%	99.59%	99.11%	99.00%
On Time Recovery Rate (OTR)	92-100	98.65%	99.57%	99.57%	98.50%	98.50%
Liquidity to Savings Ratio	Min 10%	10.40%	10.49%	10.28%	10.01%	6.03%
Current Ratio	2:1	1.66:1	1.52:1	1.47:1	1.54:1	1.58:1
Capital Adequacy Ratio	Min 15%	19.19%	20.66%	21.03%	14.90%	14.78%
Debt Service Coverage Ratio	1.25:1	1.19:1	1.09:1	1.85:1	1.11:1	1.10:1
Debt to Capital Ratio	9:1	4.01:1	4.05:1	4.05:1	5.34:1	5.54:1
Rate of Return of Capital	Min 15%	10.11%	22.87%	15.52%	16.95%	19.53%

Table – SYNOPSIS OF CREDIT RATING

Credit Rating done by BDRAL on 12.11.2022	
Long Term	BBB+
Short Term	ST-3
Validity of Entity Rating	11.12.2023

Section 8: Human Resources

Organisational Structure & Governance:

RDS has three tiers of organizational structure:

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

a) General Body: The general body of RDS is comprised with 21 members (06 Female and 15 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.

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

List of executive body

Sl.	Name	Sex	Designation	Profession and Address
1	Tarun Chawkraborty	Male	Chairman	Teacher, Shibbari, Sherpur Town, Sherpur.
2	Ad. Nur-e-Alom Hira	Male	Vice-Chairman	Lawyer, GriddaNarayanpur, Sherpur Town, Sherpur.
3	Md. Nour uddin	Male	General Secretary	Social worker, GriddaNarayanpur, Sherpur Town, Sherpur.
4	Sahadat Hossain Bokul	Male	Treasurer	Businessman, GriddaNarayanpur, Sherpur Town, Sherpur.
5	Mohosina Akter	Female	Executive Member	Social Worker, Moddha seri, Sherpur Town, Sherpur.
6	Partha Sarothi Kar	Male	Executive Member	Teacher, Nagpara, Sherpur Town, Sherpur.
7	Ad. Rowsonara Begum	Female	Executive Member	Lawyer, Narayanpur, Sherpur Town, Sherpur.

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.

Staff Member:

Staff type	Sex		Total
	Male	Female	
Permanent Staff	212	111	323
Project Staff	10	43	53
Total	222	154	376

Section 9: Financial Resources

Yearly Turnover:

2020-2021-BDT-178,54,38,808/-

2021-2022-BDT- 268,21,56,312/-

2022-2023-BDT-554,45,59,814/-

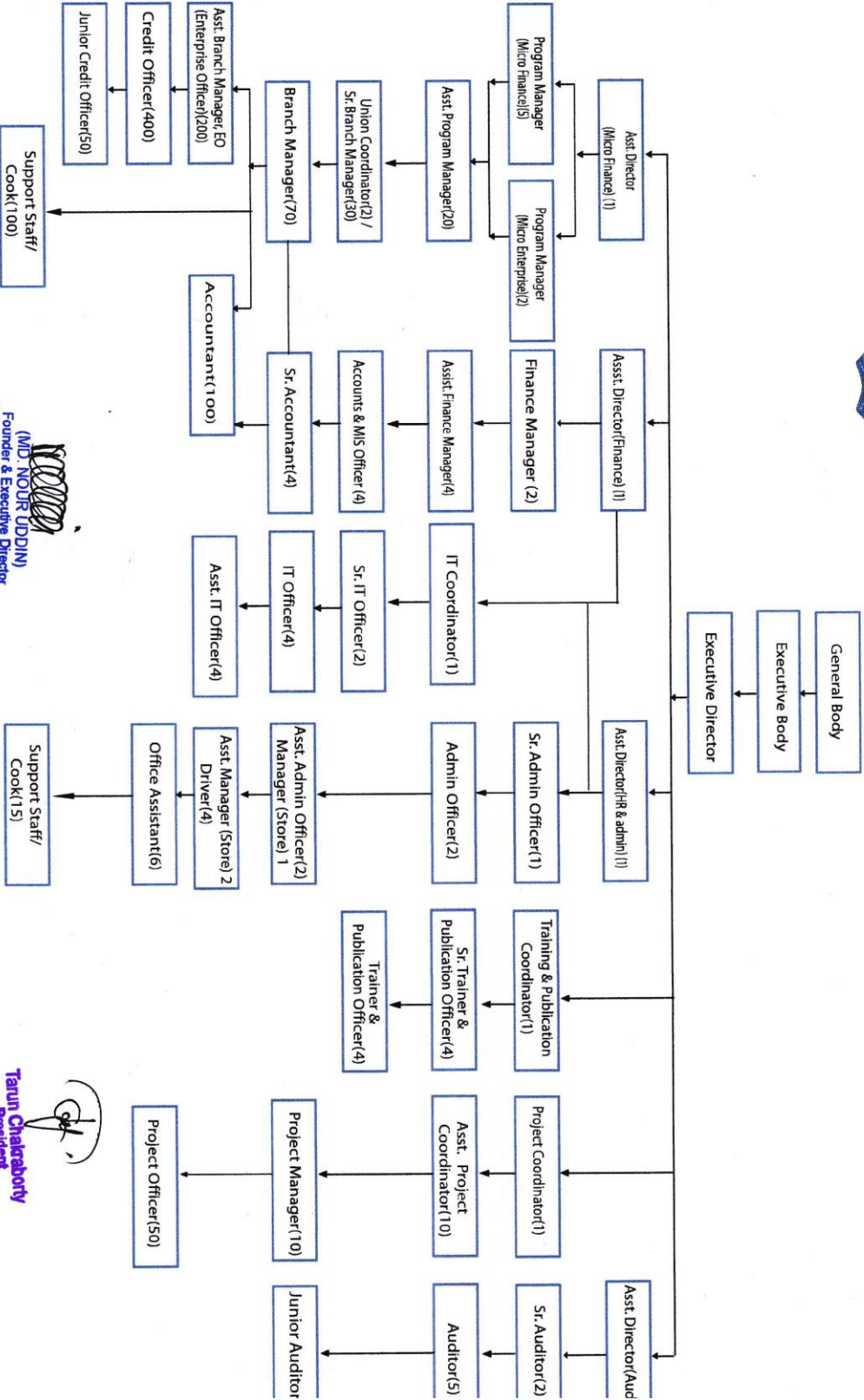
Section 10: Yearly plan and Budget (2023-2024)

Sl no	Project/Activity name	Budget (BDT)
01	Microcredit	483,41,64,437
02	ENRICH	35,10,100
03	PROBIN	2,31,000
04	RAISE	1,71,46,930
05	BD WASH	2,00,000
06	RMTP	25,65,675
07	VG D	6,02,875
08	SWOBAL	1,05,51,100
	TOTAL	486,89,72,117



Rural Development Sangstha (RDS) Organogram

Approved By 60th AGM. Date: 15/01/21



(MD. NOUR UDDIN)
 Founder & Executive Director
 Rural Development Sangstha (RDS)
 Sherpur Town, Sherpur-2100

Tanun Chakraborty
 President
 RDS, Sherpur-2100.