

Rural Development Sangstha (RDS)



Organizational Profile



Address & Contact

Organizational Name: Rural Development Sangstha(RDS)
Established: 1993, **Type:** Non Profit

Head Office: 49 Girdanarayanpur, Sherpur Town,
Sherpur-2100

Liaison Office:59 Ka (2nd Floor), PC Culture Housing
Society, Mohammadpur, Dhaka-1207

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Website: www.rds-bd.org

Declaration

I am pleased in conveying to all our stakeholders on behalf of Rural Development Sangstha (RDS) this very document namely “RDS Profile 2025” covers the general information of our organization which I am authentically certifying.



Md. Nour Uddin
The Chief Executive Officer
RDS

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ABOUT US

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 Char Sherpur 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.

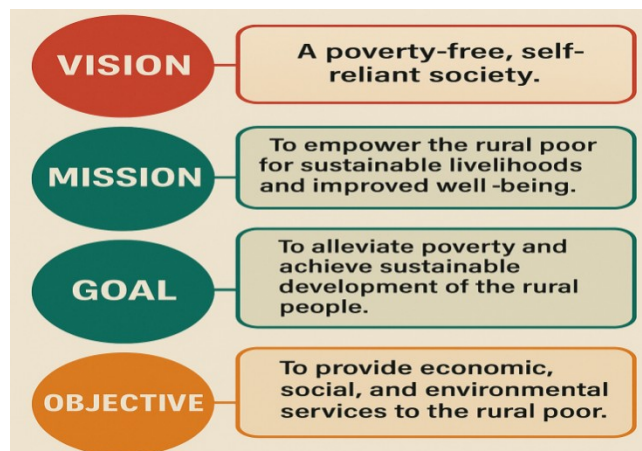
| OUR PHILOSOPHY | CORE VALUES | OUR STRATEGY |
|--|---|--|
| The philosophy of Rural Development Sangstha (RDS) revolves around empowerment through participation, social justice and equity, holistic and sustainable development, capacity building and self-reliance, grassroots focus and localization, a human rights-based approach, collaboration and partnerships, and resilience and adaptability. These principles guide RDS's efforts to uplift marginalized communities and promote sustainable, inclusive growth in rural areas. | The core values of Rural Development Sangstha (RDS) include human dignity, equity and inclusion, participation and ownership, integrity and accountability, transparency, empowerment and self-reliance, sustainability, innovation and adaptability, collaboration and partnership, respect for local culture and traditions, and commitment to excellence. These values guide RDS's actions, shape its relationships, and ensure alignment with its mission of uplifting marginalized rural | The strategy of the organization is based on the principles of equity, trust, dignity, solidarity, comprehensive community participation; inter sartorial collaboration efforts combining preventive, primitive and rehabilitative measures. |

OUR APPROACH

The Rural Development Sangstha (RDS) adopts a systematic and holistic approach to address the multifaceted challenges faced by rural communities. Its methodology is deeply rooted in participatory, inclusive, and sustainable practices that prioritize the needs and aspirations of marginalized populations. By combining grassroots-level interventions with strategic partnerships, RDS ensures that its programs are contextually relevant, impactful, and scalable.



RDS VISION, MISSION AND OBJECTIVES



1. Poverty Alleviation: Poverty alleviation is one of the main goal of RDS. Through Implementing different types of income-generating projects such as Microfinance , Entrepreneurship development, Agriculture Sector Development to empower marginalized communities. Microfinance , Entrepreneurship development, Agriculture Sector Development.

2. Education and Literacy: Promote access to quality education, especially for girls and underprivileged children. Our aim is to work for Child Education, Formal and Non formal Education, Technical Education.

3. Healthcare and Nutrition: Improve access to Primary Health Care, Women, Child & Mother health care, Reproductive Health, Health care in pandemic situation, Pathological Sector Development.

4. Women's Empowerment and Gender Equality: Provide economic opportunities for women through microcredit and entrepreneurship training.

5. Disaster Preparedness and Climate Resilience: Build community capacity (Adaptation) to respond to natural disasters like floods, cyclones, and droughts. To reduce carbon emission through mitigation project implementation.

6. Human Rights and Social Justice: Advocate for the rights of marginalized groups, Children Rights, Adolescent Rights, and Women Rights.

7. Environmental Sustainability: Work for waste management, Environmental pollution control, and renewable energy.

8. Youth Development and Empowerment: Capacity Building, Create opportunities for youth engagement in community development and social entrepreneurship.

9. WASH: Improve access to clean water, sanitation, Hygiene facilities in underserved areas.

10. Emergency Relief and Rehabilitation: Provide immediate relief during natural disasters, conflicts, and other emergencies and Support long-term rehabilitation and reconstruction efforts in affected communities.

RDS Specific Objectives

RDS OBJECTIVES



Poverty Alleviation Implement income-generating projects and microfinance programs to empower marginalized communities.



Education and Literacy Promote access to quality education, especially for girls and underprivileged children. Establish non-formal education centers for dropouts and out-of-school children.



Healthcare and Nutrition Improve access to primary healthcare services, particularly in rural and remote areas. Conduct awareness campaigns on maternal and child health, immunization, and family planning



Women's Empowerment and Gender Equality Provide economic opportunities for women through microcredit and entrepreneurship training



Human Rights and Social Justice Advocate for the rights of marginalized groups, including ethnic minorities, persons with disabilities



Environmental Sustainability Conduct awareness campaigns on waste management, pollution control, and renewable energy



Youth Development and Empowerment Create opportunities for youth engagement in community development and social entrepreneurship



Public Health and Sanitation Improve access to clean water and sanitation facilities in underserved areas.. Support long-term rehabilitation and reconstruction efforts in affected communities

ORGANIZATIONAL STRUCTURE & LEGAL ENTITY

Structure & Internal Governance:

RDS has three tiers of organizational structure:

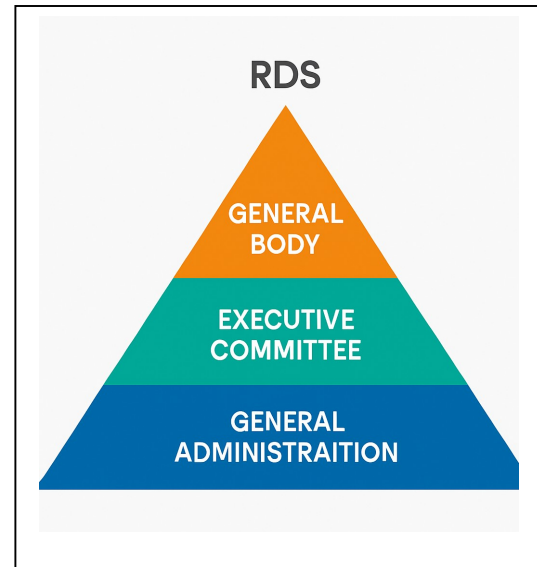
1. General Body
2. Executive Committee
3. General Administration

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 7 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

c) **General Administration:**

The Chief Executive Officer (CEO) 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. The CEO is accountable to the Executive Committee of the organization.



List of executive body

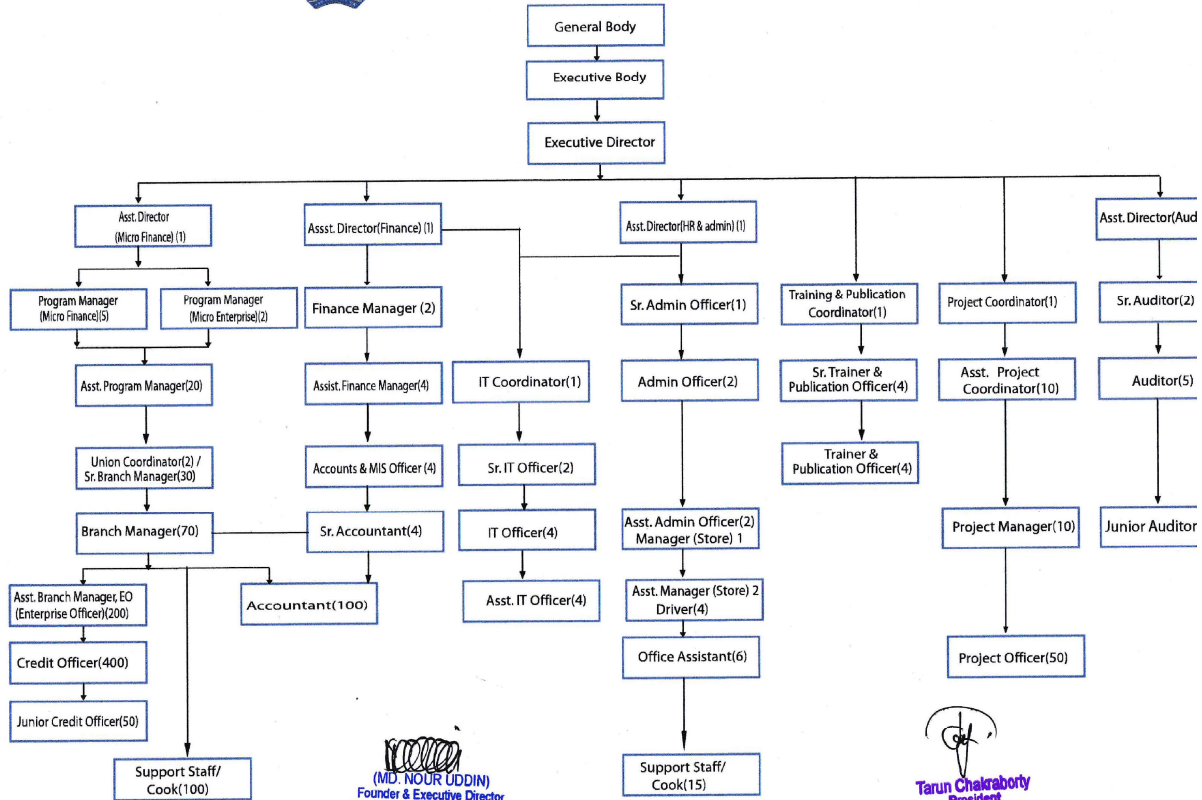
| Sl. | Name | Sex | Designation | Profession and Address |
|-----|-----------------------------|--------|-------------------|---|
| 1 | AD, AKM Musaddeque Ferdousi | Male | Chairman | Lawyer, 06 Griddanarayanpur, Sherpur town, Sherpur- 2100 |
| 2 | Ad. Nur-e-Alom Hira | Male | Vice-Chairman | Lawyer, S2 Sher-e-Bangla Read, Griddanarayanpur, Sherpur- 2100 |
| 3 | Dr. Partha Sarothi Kar | Male | General Secretary | Teacher, Durga narayanpur, Sherpur town, Sherpur- 2100 |
| 4 | SM Shueb Hossain | Male | Treasurer | Social Worker, 182/03 Purboshei, Sherpur town |
| 5 | Lutfunnahar | Female | Executive Member | Rtd, Teacher, Modda Nohata, Sherpur town |
| 6 | AD. Ashrafumahar | Female | Executive Member | Teacher, Setani para, Sherpur town Sherpur- 2100 |
| 7 | AD. Raushanara Bequm | Female | Executive Member | Lawyer, Nizam roadn, road, narayanpur, Sherpur town, Sherpur-2100 |

Organogram



Rural Development Sangstha (RDS) Organogram

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



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

Tarun Chakraborty
President
RDS, Sherpur-2100.

LEGAL STATUS

Date of Establishment: 1st January 1993

| 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 (MRA) | 000374 | 23 rd February 2009 | N/A |
| PADOR | BD-2011-DCO-0602904085 | 2011 | |
| PKSF | 263 | 24 th October 2010 | N/A |
| NBR | TIN-791760312694 | 5 th December 2013 | N/A |
| | BIN-001689875-0107 | 9 th September 2020 | N/A |



RDS PARTNERS ORGANIZATION



STAFF POSITIONING & WORKING AREA

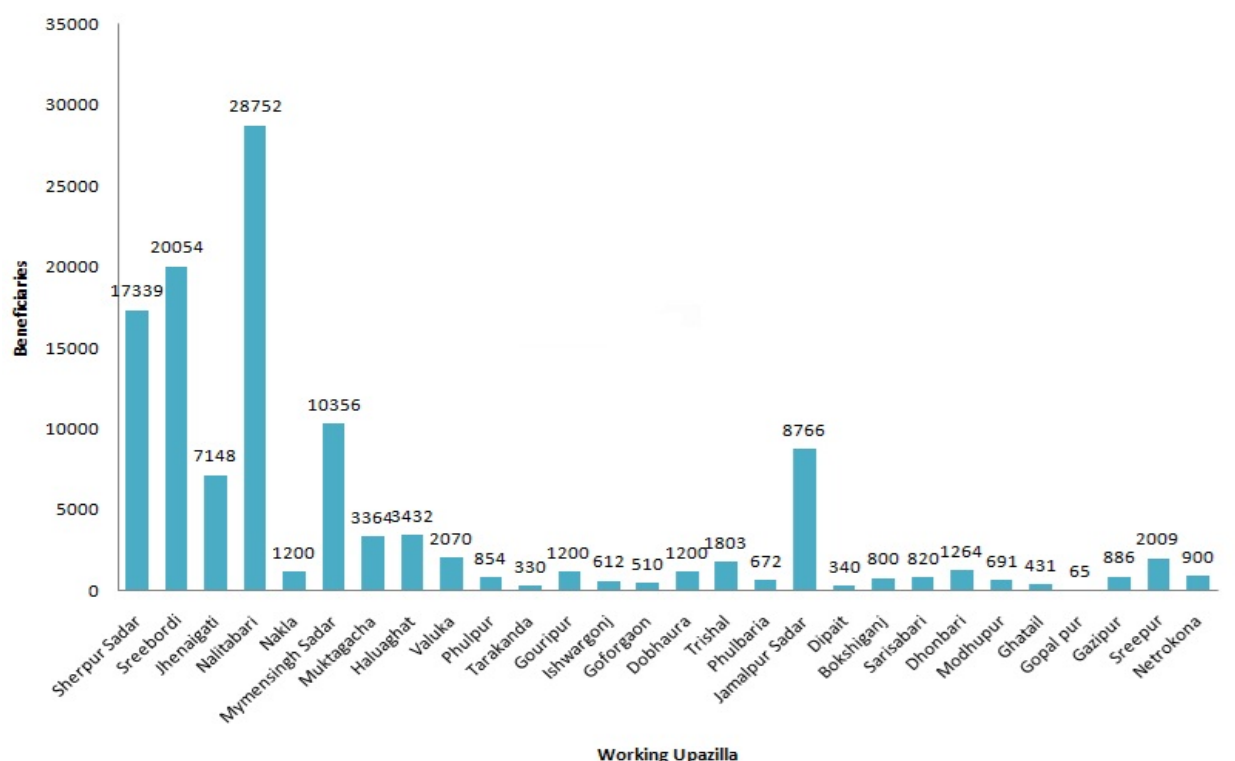
Staff Position

A total number of 456 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

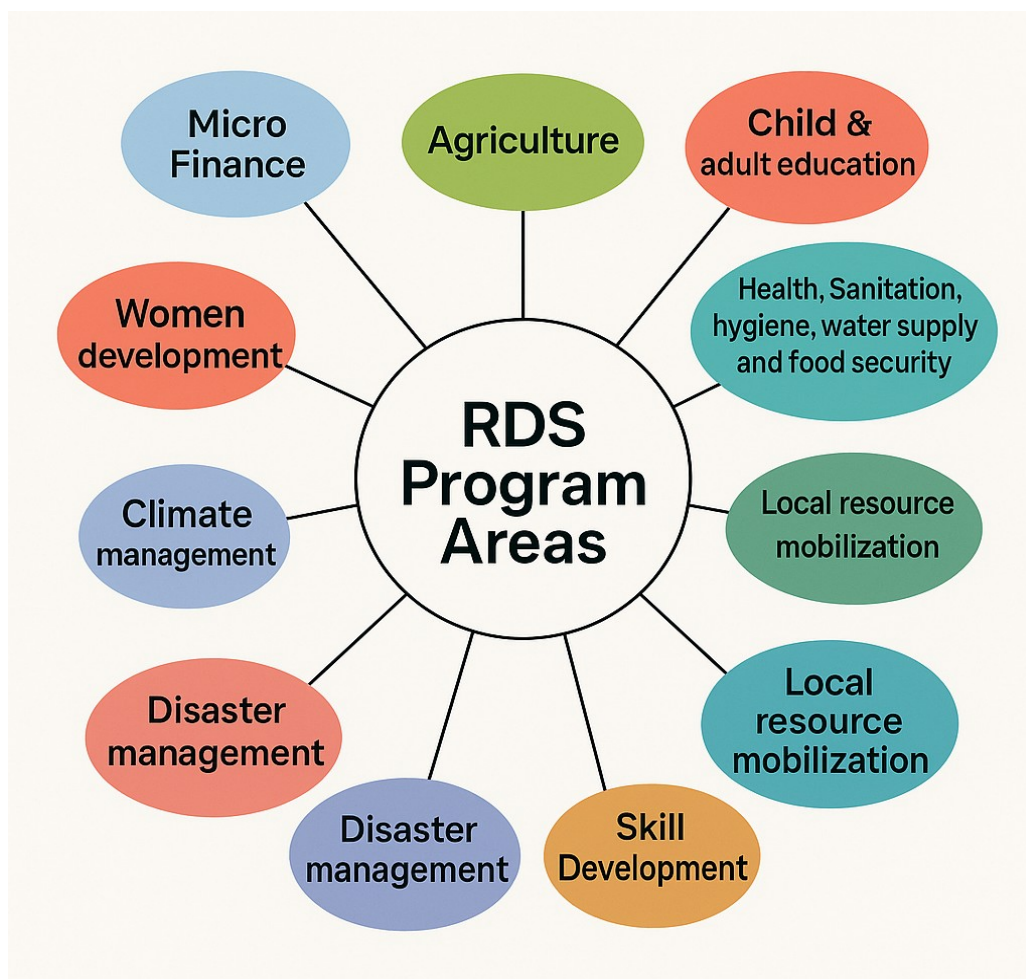
Staff Member:

| Staff type | Sex | | Total |
|----------------------|------------|------------|------------|
| | Male | Female | |
| Permanent Staff (MC) | 222 | 166 | 388 |
| Enrich Project Staff | 06 | 55 | 61 |
| RAISE Project Staff | 03 | 01 | 05 |
| RMTP Project Staff | 04 | 00 | 04 |
| VWB Project Staff | 03 | 03 | 06 |
| SWOBAL Project Staff | 02 | 00 | 02 |
| Total | 240 | 225 | 466 |

Working Area & Beneficiaries



Our Program Areas/ Our Focus



OUR ONGOING PROGRAMS / PROJECTS

| Name of Program/Projects | Donor Name |
|---|--------------------------------------|
| RDS Micro Finance | Palli Karma-Sahayak Foundation(PKSF) |
| Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty(ENRICH) | |
| BD RURAL WASH For HCD Project | |
| RAISE (Recovery and advancement of informal sector Employment) | |
| MFCE (Micro enterprise Financing and Credit enhancement) | |
| RMTP (Rural Microenterprise Transformation Project) | |
| ABASON | |
| HOUSING | Bangladesh Bank, Grehayan Tahabil |
| SWABAL | Traid Craft Exchange BD |
| | |

MICROFINANCE PROGRAM

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 | | | | |
|-----------------------------|--------------------|---------|---------|---------|---------|
| | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 |
| Coverage District | 5 | 5 | 5 | 5 | 5 |
| Coverage Upazilla | 15 | 15 | 18 | 24 | 27 |
| Total Number of Branch | 23 | 25 | 33 | 37 | 45 |
| Total no of groups | 2269 | 2293 | 2726 | 2967 | 3271 |
| Total no of member | 37919 | 36738 | 45002 | 47305 | 55842 |
| Total no of borrower | 27329 | 27846 | 34925 | 37427 | 43446 |
| Loan outstanding (in Crore) | 60.19 | 69.43 | 108.64 | 130.41 | 155.29 |
| Member savings(in Crore) | 25.66 | 25.95 | 34.64 | 39.40 | 43.54 |
| % of Savings against Loan | 42.64% | 36.82% | 31.89% | 30.21% | 28.03% |

FINANCING MIX IN MICROFINANCE PROGRAMME AS ON 30 JUNE 2024


| Financial Resources | 2019-2020 | | 2020-2021 | | 2021-2022 | | 2022-2023 | | 2023-2024 | |
|----------------------------------|--------------------|-------|--------------------|-------|--------------------|-------|--------------------|-------|--------------------|-------|
| | Taka (in Crore) | % | Taka (in Crore) | % | Taka (in Crore) | % | Taka (in Crore) | % | Taka (in Crore) | % |
| Equity/Net worth | 13.28 | 18.01 | 15.45 | 17.83 | 18.31 | 14.29 | 22.27 | 14.24 | 22.70 | 12.36 |
| Client Savings | 25.66 | 34.81 | 25.95 | 29.94 | 35.99 | 28.09 | 39.40 | 25.19 | 43.54 | 23.71 |
| Loan from MFI & Banks | 24.87 | 33.74 | 33.88 | 39.09 | 57.34 | 44.76 | 78.33 | 50.08 | 79.93 | 63.93 |
| Total Assets | 73.71 | 100 | 86.67 | 100 | 128.10 | 100 | 156.41 | 100 | 183.62 | 100 |

REGULATORY COMPLIANCE

| Eligibility Criteria | MRA Compliance | 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 | 2023-2024 |
|--------------------------------|----------------|-----------|-----------|-----------|-----------|-----------|
| Cumulative Recovery Rate (CRR) | Min 95% | 99.59% | 99.59% | 99.11% | 99.00% | 98.71% |
| On Time Recovery Rate (OTR) | 92-100 | 99.57% | 99.57% | 98.50% | 97.33% | 94.23% |
| Liquidity to Savings Ratio | Min 10% | 10.49% | 10.28% | 10.01% | 6.03% | 5.69% |
| Current Ratio | 2:1 | 1.52:1 | 1.47:1 | 1.54:1 | 1.58:1 | 3.65:1 |
| Capital Adequacy Ratio | Min 15% | 20.66% | 21.03% | 14.90% | 14.78% | 13.67% |
| Debt Service Coverage Ratio | 1.25:1 | 1.09:1 | 1.85:1 | 1.11:1 | 1.10:1 | 1:1 |
| Debt to Capital Ratio | 9:1 | 4.05:1 | 4.05:1 | 5.34:1 | 5.54:1 | 6.05:1 |
| Rate of Return of Capital | Min 15% | 22.87% | 15.52% | 16.95% | 19.53% | 13.67% |

CREDIT RATING

| Categories of Credit Rating | | Meaning |
|-----------------------------|------------|---|
| Long Term | BBB+ | This rating demonstrates adequate capacity for repayment of long term financial obligations. |
| Short Term | ST-3 | This indicates the Entity has average ability to meet short term commitments and the internal fund generation is sound. |
| Validity of Entity Rating | 09.02.2026 | |



Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Poverty (ENRICH)

The ENRICH (Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Poverty) program, initiated by Palli Karma-Sahayak Foundation (PKSF) in Bangladesh, is a holistic development initiative aimed at uplifting the ultra-poor and disadvantaged communities in rural areas. Launched in 2010, the program goes beyond traditional microfinance by addressing multiple dimensions of poverty—including health, education, nutrition, and sanitation—while fostering social cohesion and inclusive local governance. ENRICH operates at the grassroots level through intensive household-based planning and community participation, ensuring customized support and empowerment. It emphasizes sustainable human development over time, aiming to create self-reliant communities through comprehensive interventions that are integrated inclusive, and locally driven.



BD RURAL WASH For HCD Project

The BD Rural WASH for HCD (Human-Centered Design) project, implemented by PKSF (Palli Karma-Sahayak Foundation) through its partner organization Rural Development Sangstha (RDS), aims to improve water, sanitation, and hygiene (WASH) practices in rural Bangladesh using a participatory approach. By engaging local communities in the design and implementation process, the project ensures sustainable and inclusive solutions tailored to the needs of marginalized populations. Key activities include promoting safe drinking water, constructing hygienic sanitation facilities, and raising awareness on proper hygiene behaviors to reduce waterborne diseases. Through collaboration with local stakeholders, the initiative empowers communities to adopt long-term WASH improvements, contributing to better health outcomes and enhanced quality of life in rural areas. This project reflects PKSF's commitment to poverty alleviation and sustainable development through innovative, community-driven interventions.



RAISE (Recovery and advancement of informal sector Employment)

The economic impact of COVID-19 has significantly affected microfinance operations in Bangladesh. Many borrowers have faced difficulties in repaying their loans due to financial hardships. To address these challenges, financial institutions such as Palli Karma-Sahayak Foundation (PKSF), in collaboration with IFAD, the World Bank, and other international organizations, have introduced financial assistance and restructuring programs. Total Beneficiaries 1472, Total outstanding is BDT 14.83 Crore (Up to May 2025)

These initiatives focus on easing the financial burden on borrowers by offering flexible repayment options, rescheduling loans, and providing necessary financial guidance to help them recover from the crisis.



MFCE (Micro enterprise Financing and Credit enhancement)

The Microfinance for Capacity Enhancement (MFCE) project, implemented by Palli Karma-Sahayak Foundation (PKSF) through its partner organization Rural Development Sangstha (RDS), aims to empower marginalized communities by providing financial services and capacity-building support. The project focuses on poverty alleviation by offering microcredit, savings facilities, and skill development training to low-income households, particularly women, enabling them to engage in income-generating activities. By combining financial inclusion with social development initiatives, the MFCE project enhances livelihood opportunities, improves household resilience, and fosters sustainable economic growth in rural areas. Through RDS's grassroots network, PKSF ensures effective implementation, helping vulnerable communities achieve self-reliance and improved socio-economic conditions. Total beneficiaries 1201, loan outstanding 10.94 Crore



The ABASAN

The ABASAN project, implemented by Palli Karma-Sahayak Foundation (PKSF) through its partner organization Rural Development Sangstha (RDS), aims to improve living conditions for low-income urban and rural communities in Bangladesh. The project focuses on constructing affordable, eco-friendly, and disaster-resilient housing solutions while promoting financial inclusion through low-interest loans. By addressing housing shortages and enhancing livelihood opportunities, ABASAN contributes to poverty alleviation and social development, aligning with the national goals of sustainable urbanization and inclusive growth. Through RDS, PKSF ensures effective implementation, helping vulnerable families' secure safe and dignified housing. Total Beneficiaries is 35 and total loan outstanding BDT. 90 lakh.



The SWABOL (Securing the Well-being of Artisans and Building Organizational Leadership)

The SWABOL (Securing the Well-being of Artisans and Building Organizational Leadership) project, funded by Traidcraft Exchange and implemented through Rural Development Sangstha (RDS), aims to empower marginalized artisan communities by strengthening their economic resilience and social rights.

Bangladesh is an agriculture-based country. With the slogan "If farmers survive, the country will thrive," efforts are being made to improve the livelihoods of grassroots farmers. With financial and technical support from the European Union and Tradecraft Exchange, agricultural technology, market linkage for agricultural products, skill development, and the formation of agricultural producer associations are being promoted among farmers across 11 upazilas—6 in Mymensingh, 1 in Netrokona, and 4 in Sherpur. The goal is to help farmers build strong relationships with local government and administration, enabling them to



participate in sustainable and long-term economic development through partnership and cooperation. The total beneficiaries are 13732.

Vulnerable Women Benefit (VWB) project

The Vulnerable Women Benefit (VWB) project, supported by the Women Affairs Bureau and implemented by Rural Development Sangstha (RDS), aims to empower and uplift marginalized women in rural communities. This initiative provides financial assistance, skill development training, and livelihood opportunities to vulnerable women, enabling them to achieve economic independence and social stability. Through awareness programs and capacity-building workshops, the project also addresses gender inequality, domestic violence, and health issues. By collaborating with local stakeholders, RDS ensures sustainable development and long-term benefits for women in need. The VWB project reflects a strong commitment to women's rights and inclusive growth, fostering a more equitable and empowered society



RMTP (Rural Microenterprise Transformation Project)

Under the RMTP Value Chain Sub-Project called **Ecological Farming for Soil Health Preservation and Expansion of Local Rice Varieties Cultivation, Processed Product Development, and Marketing**. The aim of this sub project is to To enhance the income and ensure nutritional security of small and marginal farming families and small entrepreneurs through the cultivation and processing of local rice varieties through using of modern technology, increasing nutrition value of foods, increasing soil health, market development through value chain.



OUR WORKING EXPERIENCES

Working Experience with International Development Partner

| Name of projects | Donor Name | Duration | Project Focus | Geographic coverage | No. of Beneficiaries | Budget in BDT(in Lac) |
|--|-----------------------------|-------------|---|--|---|-----------------------|
| 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 |
| SHAHAR PROJECT | CARE-Bangladesh. | 2001-2008 | Improve household income and health hygiene practice for the slum dwellers. | Mymensingh Paurasava | Male: 4590 Female:7410 Total:12000 | 80.63 |
| Improve Cook stove(ICS) | Practical Action | 2018 - 2019 | Providing Improve Cook Stove To reduce Carbon emission and smoke related disease. | Jhenaigati & Nalitabari of Sherpur District. | Male- 0 Female- 6261 Total- 6261 (community people) | 11.23 |
| 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 |
| APARAJITA | PRIP Trust | 2012-2015 | Enhance Management Capacity of Women on political empowerment through community participatory. | Sherpur Sadar | Male: 125 Female: 2198 Total: 2323 | 4.28 |
| Enhance Management Capacity of Union parishad (EMCUP) | European Union | 2010 - 2013 | Enhance Management Capacity of Union parishad through community participation. | Bokshiganj in Jamalpur Dist. | Male: 8250 Female:15250 Total:23500 | 51.42 |
| Alleviating poverty in North East Bangladesh (APONE) | DFID, Traidcraft | 2012-2015 | Promote sustainable agriculture technology for the marginal farmer and involved women in agriculture sector and improve household income. | Nakla, Jhenaigati in Sherpur Dist. | Male- 2160 Female- 3240 (Total- 5400 Poor & marginal Farmers) | 31.15 |
| Khamatayan | EU, TX | 2018-2022 | Providing skill development training to | 9 upazilla of Sherpur, | Male- 854 Female- | 203.00 |

| | | | | | | |
|---------------|----|-----------|--|---|---|--------|
| | | | Men & Women for Sustainable Socio-economic Development and empowerment | Mymensingh District's | 5149 (Total- 6000 Poor & marginal Farmers) | |
| SWABOL | 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 |
| 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) | 191.19 |

Experience with Government sector

| Name of projects | Donor Name | Duration | Project Focus | Geographic coverage (Name of District & Upazila) | No. of Beneficiaries | Budget in BDT (in Lac) |
|---|----------------------------------|--------------|--|---|--|------------------------|
| 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 |
| 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 |
| Education Support Program (ESP) | BRAC | 2001 to 2018 | Providing primary education for non school going and droop out children up to class three levels | Jhinaigati and Nalitabari in Sherpur Dist. | Male- 126 Female- 625 (Total- No. of Student learning : 751) | 46.25 |

| | | | | | | |
|---|---|-----------------|---|---|---|----------|
| 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 |
| 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 |
| Vulnerable Group Development (VGD) | Department of Women Welfare | 2019 - 2020 | Providing skill development training to the Women for Sustainable Socio-economic | Sherpur Sadar Upazilla of Sherpur District | Female- 2292 (Total- 2292 Poor & vulnerable Women) | 14.62 |
| Vulnerable Group Development (VGD) | Department of Women Welfare | 2021 - 2022 | Development and empowerment. | Sherpur Sadar & Jhenaigaty Upazilla of Sherpur District | Female- 2950 (Total- 2950 Poor & vulnerable Women) | 17.76 |
| Vulnerable Women Benefit (VWB) | Department of Women Welfare | 2023 - 2024 | | | | 13.58 |
| 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 | 205.00 |
| 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 |
| 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 | 178.96 |
| TR/KABIKHA | GOV. of Bangladesh | 2017- 2023 | Establish Solar Home System To | Sherpur Sadar, | Total – 3661 SHS | 1851.24 |

| | | | | | | |
|--|--|--|-------------------------|--|--|--|
| | | | reduce Carbon emission. | Sreebordi & Jhenaigaty of Sherpur District & Rajibpur of Kurigram District | | |
|--|--|--|-------------------------|--|--|--|

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(in Lac) |
|--------------------------|-----------------|--|---|--|-----------------------|
| RDS Micro Finance | 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- 186 Female- 49,182 Total- 49,368 | 483,41.00 |
| Sanitation | 2017- On going | 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) | 500.00 |
| 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 |
| PROBIN Kormosuchi | 2018- On going | 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 |
| BD Rural | 2022- | Providing interest free loan | Mymensing | Male- 276 | 1040.0 |

| | | | | | |
|--|---------------|---|--|---|--------|
| WASH for HCD Project | Ongoing | for making hygienic latrine and water supply system as per World Bank design. | Division | Female- 39,935 Total- 40,271 | 0 |
| 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) | 130.00 |
| 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) | 579.08 |
| MFCE | 2023- Ongoing | To increase income level of low-income people by creating employment through microenterprise sector with various financial and non-financial constraints. | Sherpur, Jamalpur, Gazipur, Tangail & Mymensingh District. | Small and medium traders, Entrepreneurs Male- 4 Female- 489 Total- 493 | 450.00 |
| RMTP | 2024- 2025 | To Ensuring income growth and nutrition security of small and marginal farming families and small entrepreneurs through the cultivation and processing of local rice varieties. | Nakla & Jhenaigaty Upazilla of Sherpur District | Male- 200 Female- 100 (Total- 500 Farmars) | 128.00 |
| ABASON | 2025-On going | To support house loan for low income people for safe housing and increase social dignity. | Sherpur, Jamalpur & Mymensingh District. | Male- 02 Female- 33 (Total- 35) | 200.00 |

TRAINING

Skill Development Training

RDS provide Business Management and Entrepreneurship Development Training with the support of RAISE (Recovery and advancement of Informal Sectors--) project. **List of Apprentice who completed 6 Month Technical Training on different Trade with Life Skill (Trade wise details:)**

| SL | Name of Trade | No. of Training Participants | Job replacement after training | % of Employment |
|----|---|------------------------------|--------------------------------|-----------------|
| 1 | Beauty Care/ Beautification | 18 | 17 | 94 |
| 2 | Carpentry & Carpentry Business | 7 | 7 | 100 |
| 3 | Digital Marketing | 8 | 6 | 75 |
| 4 | Fashion Design (Dress Making & Tailoring) | 65 | 60 | 92 |
| 5 | Driving cum Auto Mechanics | 20 | 18 | 90 |
| 6 | Electrical Installation & Maintenance | 17 | 17 | 100 |
| 7 | Graphic Design & Multimedia | 14 | 13 | 93 |
| 8 | IT Support Technician | 6 | 6 | 100 |
| 9 | Masonry & Rod binding | 14 | 14 | 100 |
| 10 | Mobile Phone Servicing | 22 | 21 | 95 |
| 11 | Motorcycle Servicing | 20 | 20 | 100 |
| 12 | Plumbing & Pipe Fitting | 15 | 15 | 100 |
| 13 | Refrigeration & Air-conditioning | 2 | 2 | 100 |
| 14 | Small Engineering & Metal Works | 8 | 8 | 100 |
| 15 | Welding and Fabrication | 9 | 9 | 100 |
| | Total | 245 | 233 | 95% |

Entrepreneurship Development Training:

RDS provide Business Management and Entrepreneurship Development Training with the support of RAISE (Recovery and Advancement of Informal Sectors--) project.

| SL. No | Name of Training | Training Year | Training Participants | No. of Participants | Remarks |
|--------|---|---------------|---------------------------|---------------------|---------|
| 1 | Business Management and Entrepreneurship Development (BMED) | 2022-2023 | Young Women Entrepreneurs | 180 | |

| | | | | | |
|---|---|------------|---------------------------|-----|--|
| 2 | Business Management and Entrepreneurship Development (BMED) | 2023-2024 | Young Women Entrepreneurs | 777 | |
| 3 | Business Management and Entrepreneurship Development (BMED) | 2024-20225 | Young Women Entrepreneurs | 313 | |

Staff Capacity Building Training (Internal)

RDS give utmost efforts to develop their staff capacity development to work effectively and enhance their knowledge and skills.

| S L | Fiscal Year | Name Of Training | Duration | Type of training participant | Training conduct by | Participants Information | | |
|--------------|----------------------|--|----------|------------------------------------|-------------------------------------|--------------------------|------------|------------|
| | | | | | | Male | Female | Total |
| 1 | July,23 - June,24 | Pre service orientation (PSO) | 2 Days | New joining staffs | Rural Development Sangstha (RDS) | 109 | 65 | 174 |
| 2 | July,24 - June,25 | | 2 Days | | Rural Development Sangstha (RDS) | 140 | 33 | 173 |
| 3 | July,23 - June,24 | CO/JCO Training | 3 days | CO & JCO | Rural Development Sangstha (RDS) | 129 | 47 | 176 |
| 4 | July,24 - June,25 | | 3 days | | Rural Development Sangstha (RDS) | 15 | 8 | 23 |
| 5 | July,24 - June,25 | CO/JCO Refreshers Training | 2 Days | CO & JCO | Rural Development Sangstha (RDS) | 63 | 37 | 100 |
| 6 | July,23 - June,24 | BM & AC Training | 4 days | BM & AC | Rural Development Sangstha (RDS) | 77 | 7 | 84 |
| 7 | July,24 - June,25 | BM Refreshers Training | 3 days | BM | Rural Development Sangstha (RDS) | 45 | 0 | 45 |
| 8 | July,24 - June,25 | Senior Staff Basic Training | 4 days | Senior Staffs | Rural Development Sangstha (RDS) | 7 | 13 | 20 |
| 9 | July,23 - June,24 | Support Staff Training | 2 Days | Support Staff | Rural Development Sangstha (RDS) | 32 | 6 | 38 |
| Total | | | | | | 617 | 216 | 833 |

Staff Capacity Building Training (External)

| SL. No | Name of Training | No. of Participants |
|--------|--|---------------------|
| 1 | Accounting for Non Accountants (AFNA) | 2 |
| 2 | Accounts & Financial Management | 2 |
| 3 | Climate Change and Development | 1 |
| 4 | Data Driven Smart Project in Climate Vulnerable Agricultural Market System | 1 |
| 5 | Financial Management | 1 |
| 6 | Financial Statements (Accounts) Preparation & Regulatory Requirements | 1 |
| 7 | Fund Raising Beyonds Border | 1 |
| 8 | GPS Based Monitoring & Evaluation Application | 1 |
| 9 | Human Resources Management | 3 |
| 10 | Information and Communication Technology (ICT) | 1 |
| 11 | Internal Audit | 1 |
| 12 | Internal Audit | 2 |
| 13 | Leadership for Development Professionals | 1 |
| 14 | Leadership for Development Professionals Training | 2 |
| 15 | Life Skills Development (জীবন দক্ষতা উন্নয়ন বিষয়ক) | 10 |
| 16 | Lobbying & Advocacy | 1 |
| 17 | MDPAF | 1 |
| 18 | MF CIB | 4 |
| 19 | Micro Enterprise Management & Financial Strategy | 2 |
| 20 | Micro Finance Operation and Management | 1 |
| 21 | Microenterprise Management & Financing Strategy | 2 |
| 22 | Microfinance Credit Information Bureau (MF-CIB) Software | 4 |
| 23 | National Database Upgradation | 2 |
| 24 | Procurement & Inventory Management | 1 |
| 25 | Procurement & Inventory Management | 1 |
| 26 | Procurement & Inventory Management | 2 |
| 27 | Project Proposal Writing | 2 |
| 28 | Proposal Writing | 1 |
| 29 | Result Based Management (RBM) | 2 |
| 30 | Result Based Monitoring and Evaluation | 2 |
| 31 | Risk Management | 4 |

| | | |
|----|--|-----------|
| 32 | Software Based Monitoring & Supervision | 4 |
| 33 | The Art of Facilitation | 3 |
| 34 | Training for Focal Person | 1 |
| 35 | Training for Trainers (ToT) | 2 |
| 36 | Training of Trainers (TOT) | 1 |
| 37 | Training on Employment | 3 |
| 38 | Training on Institutional Development, Safeguards & Women Entrepreneurship Development | 2 |
| 39 | VAT & TAX | 4 |
| 40 | Women Entrepreneurship Development | 10 |
| | Total | 92 |

Awareness and Capacity Development Training

Under the project VWB, RDS provided training 70,261 rural women to build awareness and capacity development.

| Sl. No | Training Name | Training Year | Participants (Female) | Who attend the Training | Training Duration (Days) |
|--------|---|---------------|-----------------------|-------------------------------|--------------------------|
| 1 | Natural Disaster Risk Management | 2022 | 2950 | Women Farmer from Rural areas | 3 |
| 2 | Natural Disaster Risk Management | 2023 | 2950 | Women Farmer from Rural areas | 3 |
| 3 | Mother & Child health, Food and Nutrition | 2022 | 2950 | Women Farmer from Rural areas | 3 |
| 4 | Mother & Child health, Food and Nutrition | 2023 | 2950 | Women Farmer from Rural areas | 3 |
| 5 | Gender Equality and Women's Empowerment | 2022 | 2950 | Women Farmer from Rural areas | 4 |
| 6 | Gender Equality and Women's Empowerment | 2024 | 2950 | Women Farmer from Rural areas | 4 |
| 7 | HIV/ AIDS Prevention | 2022 | 2950 | Women Farmer from Rural areas | 3 |
| 8 | HIV/ AIDS Prevention | 2024 | 2950 | Women Farmer from Rural areas | 3 |
| 9 | Vegetables Cultivation | 2022 | 865 | Women Farmer from Rural areas | 4 |
| 10 | Vegetables Cultivation | 2024 | 865 | Women Farmer from Rural areas | 4 |
| 11 | Duck & Chickens Rearing | 2022 | 2085 | Women Farmer from Rural areas | 4 |













| | | | | | |
|----|--|--------------|--------------|-------------------------------|---|
| 12 | Duch & Chickens Rearing | 2024 | 2085 | Women Farmer from Rural areas | 4 |
| 13 | Business Planning | 2022 | 548 | Women Farmer from Rural areas | 1 |
| 14 | Business Planning | 2023 | 548 | Women Farmer from Rural areas | 1 |
| 15 | Risk Management and Business Expansion | 2022 | 497 | Women Farmer from Rural areas | 1 |
| 16 | Business Entrepreneurship Development | 2022 | 8 | Women Farmer from Rural areas | 1 |
| 18 | Safe Sanitation | 2023 | 2900 | Women Farmer from Rural areas | 1 |
| 19 | Safe Sanitation | 2024 | 12600 | Women Farmer from Rural areas | 1 |
| 20 | Safe Water | 2023 | 1450 | Women Farmer from Rural areas | 1 |
| 21 | Safe Water | 2024 | 8400 | Women Farmer from Rural areas | 1 |
| 22 | Hand Wash | 2024 | 10860 | Women Farmer from Rural areas | 1 |
| 23 | Menstrual Hygiene | 2024 | 1500 | Women Farmer from Rural areas | 1 |
| 24 | Chirdren WASH | 2024 | 1450 | Women Farmer from Rural areas | 1 |
| | | Total | 70261 | | |

Educational assistance scholarship

RDS awarded 230 educational assistance scholarships for meritorious poor students from 2019 to 2024. Among them 147 are female and 83 are male.

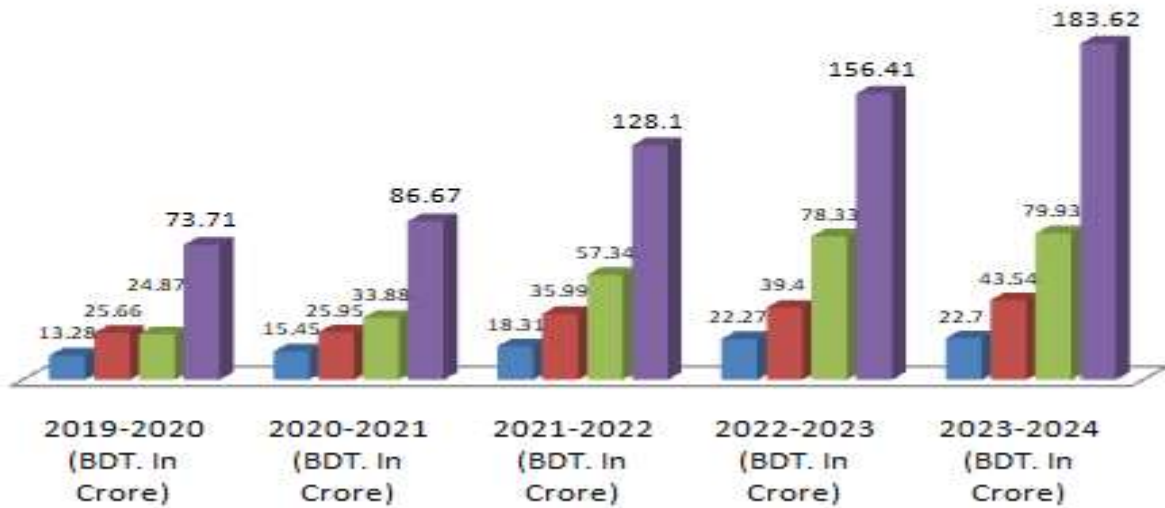
| Year | Total Students | Girls | Boys | Total Amount (BDT) |
|--------------|----------------|------------|-----------|--------------------|
| 2024 | 17 | 9 | 8 | 204000 |
| 2023 | 33 | 20 | 13 | 396000 |
| 2022 | 25 | 17 | 8 | 300000 |
| 2021 | 24 | 12 | 12 | 288000 |
| 2020 | 19 | 12 | 7 | 228000 |
| 2019 | 29 | 19 | 10 | 348000 |
| Total | 230 | 147 | 83 | 1560000 |

PROGRAMMES OF RDS IN LINE WITH SDGs GOAL

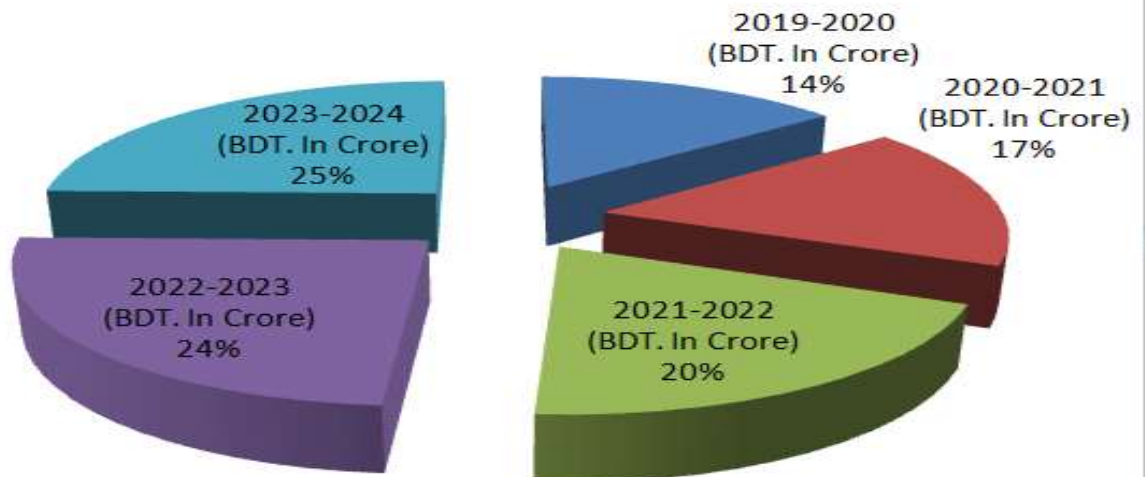
| | | | |
|--|--|---|--|
|  |  |  |  |
| Microfinance Program | RMTP, MFCE | ENRICH, BD WASH | ENRICH |
|  |  |  |  |
| VWB Project | BD Rural WASH | Solar Program | Microcredit (LRL, MFCE, RAISE) |
|  |  |  |  |
| Buniad, LRL Program | Housing, ABASON Program | MFCE | VWB, SWBOL |

Financial Information

■ Equity/Net worth ■ Client Savings ■ Loan from MFI & Banks ■ Total Assets



Equity/Net worth



Budget for Financial Year 2024-2025

| Sl no | Project/Activity name | Budget (BDT) |
|--------------|-----------------------|----------------------|
| 01 | Microcredit | 491,19,96,477 |
| 02 | ENRICH | 19,86,850 |
| 03 | RAISE | 2,81,62,440 |
| 04 | BD WASH | 22,75,400 |
| 05 | RMTP | 81,26,806 |
| 06 | VGD | 6,28,874 |
| 07 | SWOBAL | 90,25,963 |
| TOTAL | | 496,22,02,810 |

