

PART- A

SAMADHAN AT A GLANCE

Chapter 1

The Organization



View of Annual General Meeting (AGM)'2013 of the General Body of the Samadhan

SAMADHAN AT A GLANCE

BACKGROUND

Samadhan is a Non-government, Non-political, Non-religious multidimensional development service oriented local level voluntary organization. It is working in south-west of Bangladesh since October 14, 1987 for sustainable socio-economic development of the poor and marginal inhabitants of River basin areas under Jessore, Satkhira and Khulna district. Said areas are highly hazard prone, the Tornado, Hailstorm, Flood, Waterlogging, Drought, Arsenic contamination in water etc occurring here several times in the year, out of those waterlogging is the common. 80% families are directly or indirectly depended on traditional agriculture systems but Agro based modern technologies are very difficulties to apply in these disaster prone areas. Locally don't have sufficient job opportunities for the people. As a result the people face un-employment situation over the year. More than 50% people go outside seasonally for searching alternative jobs. The numbers of extremely poor families are more than 30%, most of them are not considered to involve in development activities. The women are deprived as the victims of traditional male leading social management. Unequal behavior & attitude among men and women in family & community is exists. Basic service like Education, Health & nutrition, Agriculture, Banks and other supports are providing un-adequately. People of the areas are remaining un-aware & illiteracy, facing famine situation, becoming poorest of the poor. As a result the social & national liability is increasing gradually. Considering the said painful situation Samadhan is implementing multi-dimensional development program very intensively with the technical and financial support from National & International level different donor agencies. **"Samadhan" The English version of the Bengali words is organizations for solutions of problems for human being, emancipation of the people i.e. the people are free from poverty, disparity and exploitation.**

THE VISION

Samadhan envision is a gender, caste and class equal environment friendly poverty free society.

THE MISSION

Promotion of socio-economic status of the underprivileged through institution building, conscientization, human resource development, education, environment friendly local resource management, establish peace, justice, dignity and fraternity in the society.

GOAL

Sustainable Socio-economic development of the target groups of its working areas.

OBJECTIVES

- To make organization and its beneficiaries self-reliant by providing need based technical and financial support.
- To create employment opportunities for the poor and ultra poor people both rural and slum areas on both farming and off-farming activities by providing technical and financial support.
- To create access to services available in local level for poor and marginal people.
- To establish dignity and respect of the women, adolescent, children, people with disability and Ethnic.
- To develop long-term strategic plan for sustainable socio-economic development.
- To develop networking with international, national, and local level agencies in respect of local issues of wellbeing through advocacy.
- To prevent early marriage, polygamy, dowry and violence against women and children.
- To provide essential preventive and curative service on health, population and nutrition
- To establish water and sanitation facilities in communities, especially arsenic free safe water.
- To prevent RTI/STD/HIV-AIDS by providing adequate education & knowledge.
- To increase organic farming practice and forestation to reduce environment pollution.
- To make people aware about democracy, rights and good governance.
- To establish rights of the children by protection of child labor.
- To operate micro finance program by local or foreign individual or institutional donation or credit.
- To reduce loss of life and wealth in pre, during & post disaster.

PROGRAM PRINCIPLE

- Women & children focused program
- Environment friendly program
- Disaster preparedness & management
- Sustainable development
- Measurable Impact
- Scale up

CORE VALUES

- Trust and confidence among each other
- Mutual trust and respect
- Transparency and accountability
- People's participation
- Gender Sensitivity

CROSS CUTTING ISSUES

- Disaster risks reduction, emergency response, preparedness and management
- Gender and women empowerment
- Environment protection and reduce climate change impact

LOCAL PARTNERS

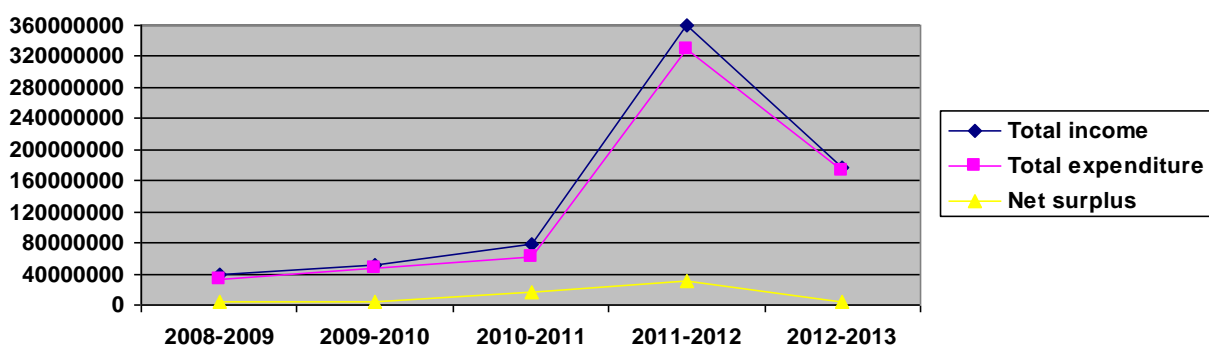
- Landless and hardcore poor
- Marginal farmers
- Small farmers
- Destitute men and women
- Youth and children

PARTENRS IN DEVELOPMENT

- Palli Karma-Sahayak Foundation (PKSF)
- CARE-Bangladesh
- Concern Worldwide Bangladesh
- Bangladesh NGO Foundation (BNF)
- Bangladesh Technical Education Board
- Group members
- World Food Program and Forest Department

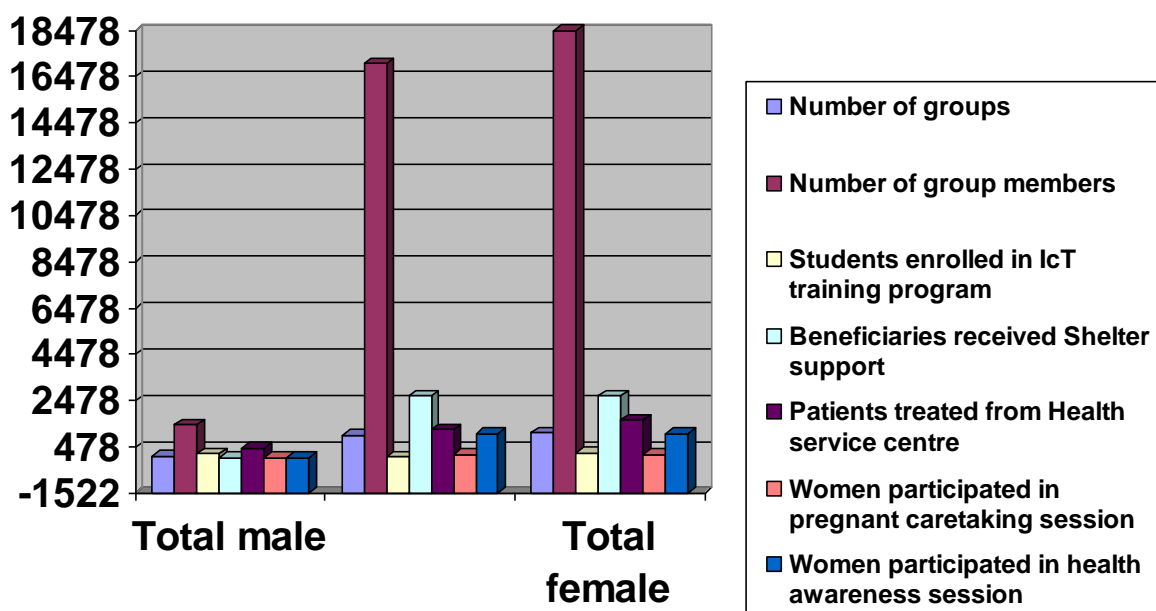
LAST 05 YEARS INCOME, EXPENDITURE AND NET SURPLUS OF SAMADHAN

Particulars	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
Total income	38,243,398.00	50,529,249.00	77,413,631.00	360,910,133.00	177,888,512.00
Total expenditure	33,920,120.11	46,880,883.02	61,745,543.50	330,055,011.00	173,471,322.50
Net surplus	4,323,277.89	3,648,365.98	15,668,087.50	30,855,122.00	4,417,189.50



PRESENT BENEFICIARIES

Type of Beneficiaries	# of Male	# of Female	Total
Number of groups	87	1009	1096
Number of group members	1428	17050	18478
Number of students enrolled in IcT training program	180	44	224
Number of beneficiaries received Shelter support	0	2688	2688
Number of patients treated from Health service centre	422	1232	1654
Number women participated in pregnant caretaking session	0	157	157
Number women participated in health awareness session	0	1054	1054
Total	2030	22225	24255



MANAGEMENT OF SAMADHAN

To ensure adequate management Samadhan has three different forums or tiers, through whom the prior qualitative and quantitative progress along with adequate transparency and accountability has been assured. The details by the individual forum or tier are as follows-

GENERAL COMMITTEE (GC)

The general committee consists of 21 members both male and females are the supreme authority, they meet once in a year in the name of Annual General Meeting (AGM) and approves yearly program plan and budget by reviewing the activity done, organizational performance and audit report. After every three years the GC formulate the Executive Committee consists of 6 members through election or selection among GC members.

EXECUTIVE COMMITTEE (EC)

The Executive Committee consists of 06 members comprising 4 male and 2 female, out of whom the Chairman, Vice Chairman, Treasurer and 3 members' total 6. for a period of 3 years have the authority to approve the activities, budget, annual audit report, senior staff for hiring, approval of different policies and monitoring the day to day ongoing programs or project over the areas through quarterly and need based meeting.

SENIOR MANAGEMENT TEAM (SMT)

The SMT formulated by senior level staffs (Program/section head) of the organization. The SMT seats monthly basis and need based and takes decision about smooth operation of program(s) and as well as to ensure prior financial support to make the staff proactive in program implementation with prior accountability, responsibility and transparency in all aspect.

Other than that the individual member of SMT formulate need based policies, procedures and strategies then validate those accordingly by sharing among each other and forward to Executive Director, even if needed ensure approval from Executive Committee. Finally it is practiced that all individual sectors will perform efficiently under control of section head. Hence executive director is the chief functionary of the organization.

LEGAL STATUS

SL	Registration Authority	Registration date	Registration number
1	Directorate of Social Welfare	13.06.1991	Jessore- 171/91
2	NGO Affairs Bureau	10.05.1997	1155
3	Micro-credit Regulatory Authority (MRA)	05.09.2007	03073-00100-00006 & MRA-0000006

AFFILIATION AND ASSOCIATED WITH THE FOLLOWING NATIONAL AND INTERNATIONAL AGENCIES

SL.	Name of Association	Position	Affiliated year
1	ADAB (Jessore Chapter)	Member	1995
2	ADAB (Dhaka Central)	Member	1999
3	GARNET-SA (Bangladesh)	Member	1995
4	Credit and Development Forum (CDF)	Liaison Member	1996
5	Forum for Regenerative Agriculture Movement (FoRAM),	Member	1998
6	Bangladesh Fund Raising Group (BFRG)	Member	1999
7	Bangladesh Aqua-culture Development Forum (BADF) Jessore Region	Member	2001
8	Gender and Development Forum (GDF) South-west	Member	2002
9	Padma Network	Member	2000
10	Micro Credit Summit campaign (USA)	Member	2003

MAJOR PROGRAM(S)/PROJECT(S) UNDER IMPLEMENTATION

S L	Name of program/project	Duration	Fund source
1	Samadhan Mother and child Health Service Centre	Continuing since 2012	Bangladesh NGO Foundation
2	Micro Finance	Continuing since 1999	PKSF, Samadhan & Group Savings
3	Social forestry	Continuing since 1993	WFP and Forest department
4	Flood RESistant SHelter for South-West region in Bangladesh (FRESH)	February 2012 to January 2013	UKaid through Concern Worldwide
5	Flood RESistant SHelter for South-West region in Bangladesh (FRESH)	February 2012 March 2013	UKaid through CARE-Bangladesh
6	Human resources development	Continuing since 2002	Samadhan
7	Computer Training Program	Continuing since 1998	Samadhan

MAJOR PROGRAM(S)/PROJECT(S) SUCCESSFULLY COMPLETED

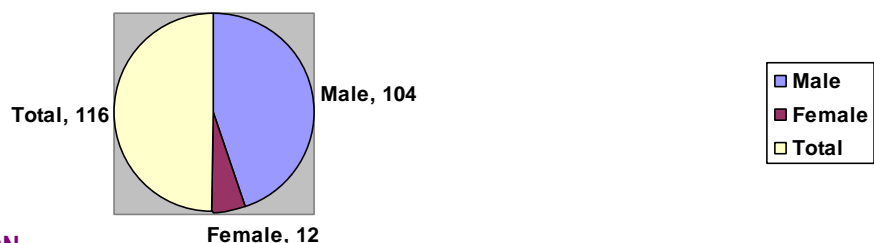
S L	Name of program/project implemented	Duration	Donors
1	End domestic violence against women and children	2007-2012	Bangladesh NGO Foundation
2	Emergency support to waterlogging affected populations in Bangladesh	2012	ECHO through CARE-Bangladesh
3	To reduce the sufferings and vulnerability of the waterlogging affected population of Keshabpur and Monirampur Upazila under Jessore district (1st and 2nd face)	2011-2012	ECHO through Concern Worldwide
4	Early Recovery Assistance to Cyclone AILA Affected Poor & Marginal people of Bangladesh	2010-2011	ECHO through CARE-Bangladesh
5	Ensuring Risk Management Framework in Local Disaster	2006-2008	UNDP, DFID & ECHO through

S L	Name of program/project implemented	Duration	Donors
	Risk Reduction Action Plan process (ERMF-LDRRAP Project).		CDMP
6	Reducing Livelihood Risks of Poor and Marginal People in Bhabodaha Catchments Areas of Southwest Bangladesh in the context of Water logging, Flooding and Long Term Climate Change Impacts	2008	UNDP, DFID & ECHO through CDMP
7	Reducing vulnerability to climate change (RVCC).	2003-2006	CIDA through CARE Bangladesh
8	Arsenic Mitigation	2000-2007	NGO Forum
9	Preparedness for Effective Emergency Response (PEER)	2006-2008	Concern Worldwide-Bangladesh
10	Civic Awareness	2006-2007	EC through UTTARAN
11	Bangladesh Childhood Cataract Campaign	2006-2007	Sight severs International through UTTARAN
12	Emergency relief and rehabilitation project	2005	WFP through Concern Worldwide
13	Waterlogging Relief Project (Food)	2006	ECHO through Concern Worldwide
14	Waterlogging Relief Project (Food)	2006	WFP through Concern Worldwide
15	Waterlogging Relief Project (Non-food items)	2006	WFP through Concern Worldwide
16	Waterlogging Relief Project (Warm cloths)	2007	ECHO through Concern Worldwide
17	Waterlogging Relief Project (Non-food items)	2007	WFP through Concern Worldwide
18	Waterlogging Relief Project (Food)	2007	Islamic Relief trough Concern Worldwide Bangladesh
19	Waterlogging Relief Project (Food & non-food items)	2007	UNDP, DFID through CDMP
20	Waterlogging Relief and Rehabilitation Project	2008-2009	ECHO through Concern Worldwide
21	Social forestry	1993-2006	WFP and Forest department
22	Reducing vulnerability to climate change (RVCC). CIDA through CARE Bangladesh	2003-2006	CARE-Bangladesh
23	Cages fish culture	2003	CARE Bangladesh
24	Integrated Woman Development Program	1997-1998	Caritas- Japan
25	Credit support for group members IGA	1998-2000	BRAC
26	Collective Development Action for social Change	1997-2000	Proshika MUK
27	Nursery and Roadside plantation	1993-2000	World Food Program (WFP)

TOTAL STAFF OF THE ORGANIZATION

Highly experienced and competent Human Resources boost up the organizational strength and create good working environment. The organization is continuously developing their capacity, capability and vocabulary through hands on training, mentoring, appraisal and assignment on its programs to enhance their effective efficiency in the line of multidimensional sectors and its management.

SL	Category of staff	# of staff by sex based on category			Placement
		Male	Female	Total	
1.	Senior staff	04	02	06	Office based
2.	Mid level staff	03	01	04	
3.	Junior staff	04	01	05	
4.	Senior staff	14	00	14	Field based
5.	Mid level staff	22	00	22	
6.	Junior mid level	52	01	53	
7.	Junior staff	05	07	12	
Total staff		104	12	116	



SECTORS OF SPECIALIZATION

- Emergency response and recovery activities.
- Rehabilitation/repair of essential community infrastructure like- embankments, earthen roads, plinths, homestead areas, school ground, market, cluster houses, different religious and community places considering level of DRR.
- Re-excavation of silted canals, ponds for fish cultivation and safe water reservoirs etc.
- Deep tube-well installation and repairing.
- Shelter and latrines construction, repairing by purchase and distribution of shelter construction and reconstruction material like poles, CGI-sheets, ridge, ropes, nails, woods, bricks, sands, cement, tools, toolkits and other equipment packages.
- Livelihood recovery activities
- Development of community participated risks reduction action plan.
- Roadside plantation and social forestation.
- Construction of hydroponics and grow different variety of vegetables by using organic substances only.
- Purchase & distribute essential different foods and non-food items, wearing and warm cloths for adults child.
- Disaster Risks Reduction (DRR) activities.
- Environment protection and climate changed issues and adaptations.
- Protection of domestic violence against women and children.
- Mother and child health education and treatment facilities.
- Management of Micro Finance and grants.
- Micro enterprises and Entrepreneurship development.
- Supervision and monitoring.
- IcT management and skills transfer.
- Advocacy on local issues.

CAPACITY ASSESSMENT OF THE ORGANIZATION

Samadhan has a long years practical experience in both welfare and development activities. The organization has been built up a 116 members committed, devoted and efficient Human Resources team whose are commitment and capable to handle large project.

MEMBER OF THE SENIOR MANAGEMENT TEAM (SMT)

SL	Name	Designation in organization	Designation in SMT
1.	Md. Rezaul Karim	Executive Director	Convener
2.	M. A. Khaleque	Coordinator	Member
3.	Md. Abue Jafar Matubbar	Deputy Coordinator (MF)	Secretary
4.	Md. Shahadat Hossain	Senior Manager (Finance)	member

LIST OF THE PRESENT MEMBERS OF THE EXECUTIVE COMMITTEE

SL	Name	Sex	Position	Profession	Relationship
1	S. M. Asgor Ali	Male	Chairman	Business & Agriculture	No relationship among each other
2	Md. Abdul Motleb Sarder	Male	Vice-Chairman	College teacher (Principal)	
3	Md Shamsur Rahman	Male	Treasurer	Deed Writer	
4	Md. Anwar Hossain	Male	Member	Social Service	
5	Ms. Ashrafun Nahar	Female	Member	Social service	
6	Ms. Rehana Akhter	Female	Member	Housewife	

Members of the General Committee

SL	Name	Sex	Position	Profession
1	S. M. Asgor Ali	Male	General Member	Business & Agriculture
2	Md. Abdul Motleb Sardar	Male	General Member	College teacher (Principal)
3	Ms. Rehana Akhter	Female	General Member	Housewife
4	Md Shamsur Rahman	Male	General Member	Deed Writer
5	Md. Auliar Rahman	Male	General Member	Social Service
6	Md. Abul Kashem	Male	General Member	Deed Writer
7	Dr. Md. Nazrul Islam	Male	General Member	Social Service
8	Md. Abdul Mazid	Male	General Member	Social Service
9	Mou Jalal Uddin	Male	General Member	Forkania Madrasa teacher
10	Ms. Ashrafunnahar	Female	General Member	Social Service
11	Md. Yeashin Ali Morol	Male	General Member	Social Service
12	Md. Anwar Sardar	Male	General Member	Social Service
13	Md. Samsur Rahman Dafader	Male	General Member	Social Service
14	Md. Abdul Malek	Male	General Member	Social Service
15	Md. Nurul Islam	Male	General Member	Social Service
16	Md. Faruk Hossain	Male	General Member	Social Service
17	Md. Fazlul Karim	Male	General Member	Social Service
18	Md. Abue Bokkor Morol	Male	General Member	Social Service
19	Md. Abdul Jabber Morol	Male	General Member	Social Service
20	Advocate Nabi Newaj Md. Mujibuddoula Sardar	Male	General Member	Law practice & Social Service
21	Md. Anwar Hossain	Male	General Member	Social Service

GEOGRAPHICAL COVERAGE

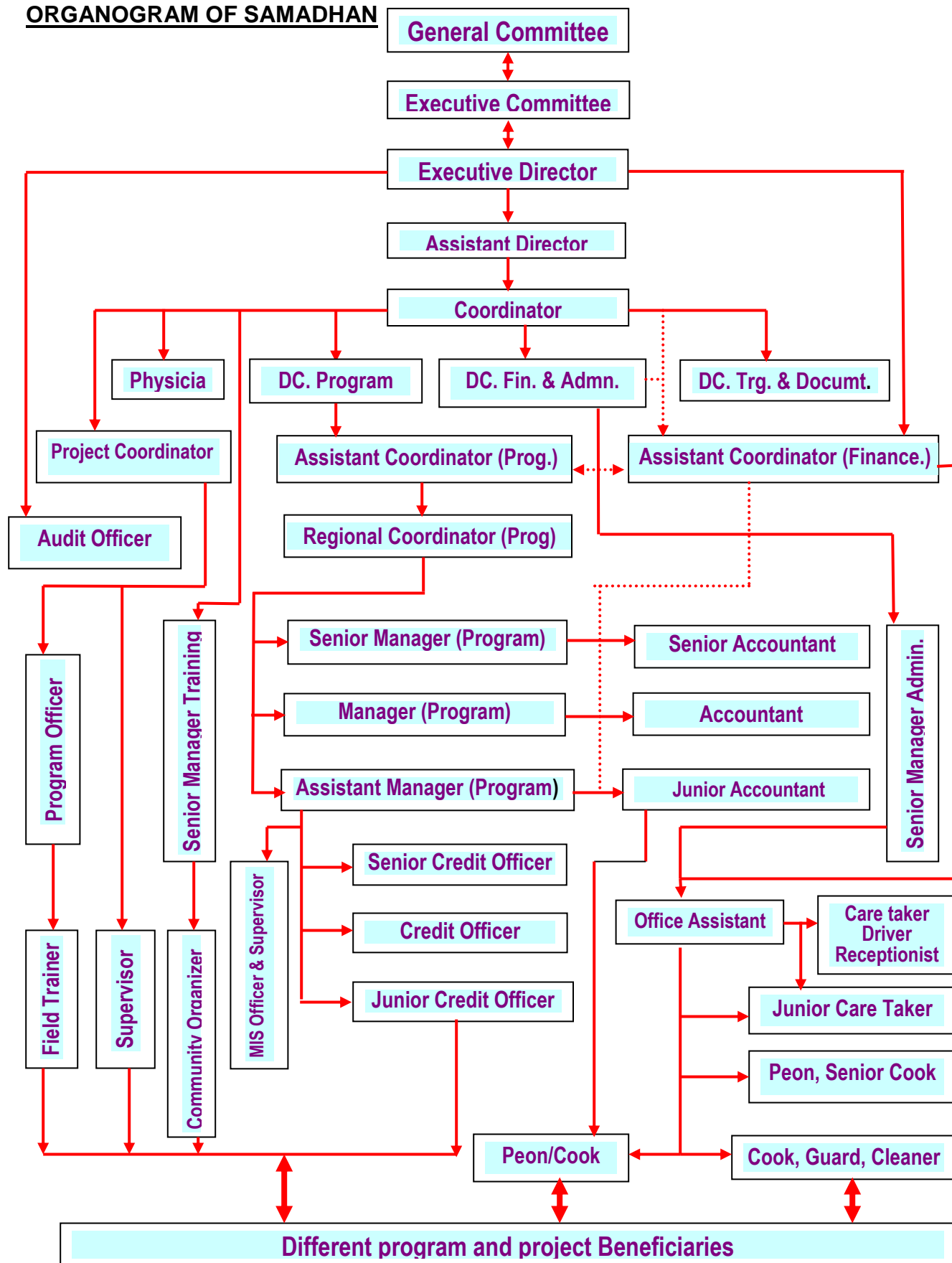
Name of District	Name of Upazila	Number of union/Pourasova	# of village
Jessore	Keshabpur	10	94
	Monirampur	17	112
	Jessore Sadar	08	17
	Jhikorgacha	02	05
	Avoy nagor	01	03
Khulna	Koyra	03	44
Satkhira	Tala	05	30
Grand total - 03	07	46	305

MAP OF BANGLADESH

SAMADHAN OPERATIONAL AREAS



ORGANOGRAM OF SAMADHAN



NB: DC =Deputy Coordinator

PART-B
REVIEW THE FICALE YRAER' 2012-2013

Chapter 2
Samadhan Mother and Child Health Service Centre



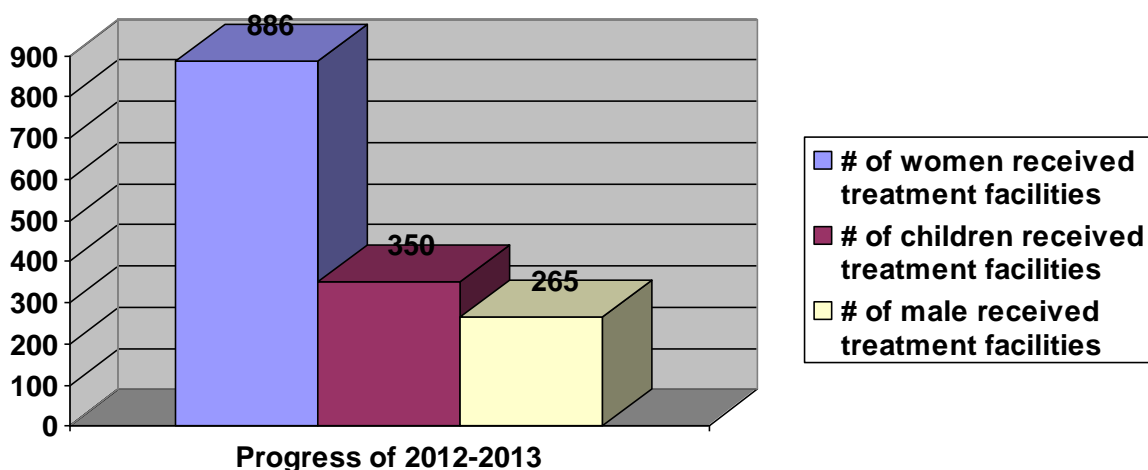
View of Samadhan health service inauguration, Awareness session and treatment facility

SAMADHAN HEALTH SERVICE CENTRE

Samadhan started one Health service center by the support of Bangladesh NGO Foundation and its own fund at the birthplace of Samadhan in Mujgunni village under Monirampur Upazila in Jessore district, where this organization has been born and established in 1987. Samadhan is providing primary treatment to the women, children and other people, Antenatal and postnatal care service to the pregnant mother, make people aware on different diseases, its cause and effect with remedy both preventive and curative through court yard session in Mujgunni, Durgapur, and Nagorhop villages of Shaymkur union; Batbila of Durbadanga union under Monirampur Upazila and Imannagor, Gorbanga, Panchbakaborshi village of Panjia union and Bashdanga of Keshabpur union under Keshabpur Upazila in Jessore district. The Health service centre has been covered the primary treatment for the people of 8 villages under 4 unions of 2 Upazila from June'2012 May' 2013. The progress of the treatment facilities by category of the patients are as follows-

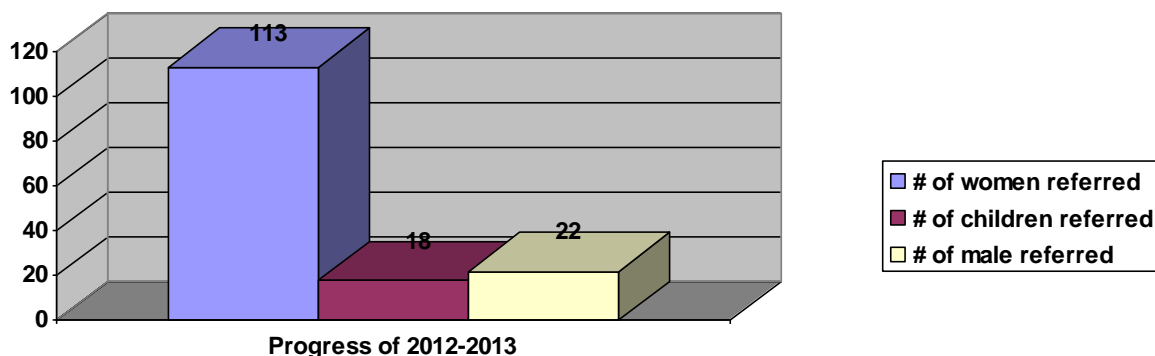
AT A GLANCE ACHIEVEMENT FOR THE PERIOD OF JULY'2012 TO JUNE' 2013

SL.	Core activity	Sub-activity	Progress of 2012-2013
1	Provided treatment facilities	# of women received treatment facilities	886
		# of children received treatment facilities	350
		# of male received treatment facilities	265
		Total achieved during reporting period	1501



Other than that as per operational policy of Samadhan health service center, some of the serious patients have been referred to the Upazila health complex and District hospital for their higher treatment. The information on referred patients by category are as follows-

SL.	Core activity	Sub-activity	Progress of 2012-2013
2	# of patient referred to hospital for higher treatment	# of women	113
		# of children	18
		# of male	22
		Total referred	153



During 2012 - 2013 we have found that the people of the project areas were affected by different common disease seasonally and off season round the whole years, those are as following-

SL.	Core activity	Sub-activity	Progress of 2012-2013
3	# of patient treated by nature/type of diseases	Hyper tension	131
		Arthritis	165
		General weakness	157
		Dysentery	144
		Gastritis	173
		Cold fever	147
		Fever	95
		Acute Respiratory tract Infection (ARI)	4
		Uterine tract infection (UTI)	26
		Gynea complication	89
		Antenatal care	140
		Infection	10
		Diabetes	16
		Others (Asthma, ophthalmaia, allergy and scabies etc)	204
		Total	1501

The doctor of the health service centre has been provided antenatal care service to the pregnant mothers of the project areas and conducted session with the pregnant mothers to make them aware about winning food, TT vaccine, booster dose of the TT vaccine and other important information. Through the checking and awareness raising sessions the pregnancy complications of those mothers have been reduced and gave birth of their child with out facing any risk.

Another one intervention is to make community people aware on different diseases, its cause and effect and remedy both preventive and curative measures along with improvement of cleanliness and personal hygiene.

The details of the progress as of May 31, 2013 are as follows-

SL.	Core activity	Sub-activity	Progress of 2012-2013
4	Conducted sessions of ANC, winning food and nutrition at health centre	#of session conducted by the doctor	36
		# of participants were participated	157
		# of pregnant mother were participated	140
		# of post delivery mother were participated	17
	Conducted community based court yard sessions	# of session conducted on hygiene practice	17
		# of women were participated	137
		# of session conducted on different diseases, its symbol, effect & way of remedy	100
		# of women were participated	917

Chapter 3 Micro Finance Program



MICRO FINANCE:

This is actually core program of the organization. Under this component two fold activities are implementing, those are-

- A) Grassroots people's organization.
- B) Credit supported Income Generating Activities.

A) GRASSROOTS PEOPLE'S ORGANIZATION:

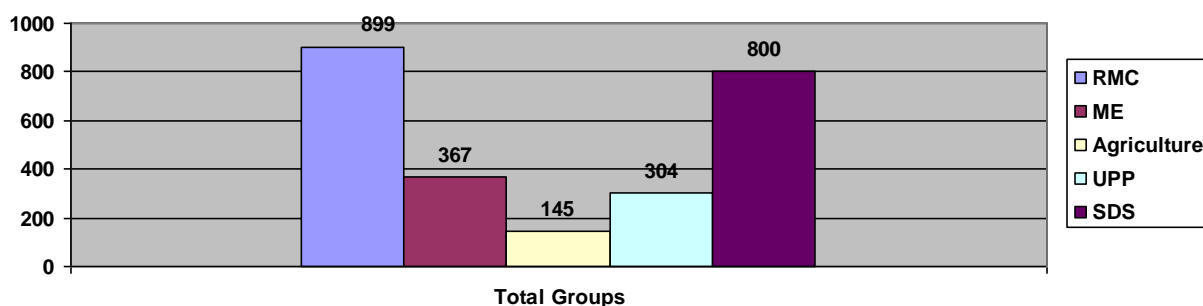
Most of the community people of the working areas are living under poverty line. Lacking of unity, resources and consciousness are the prime obstacle towards socio-economic development of the poor people. They are deprived from basic needs and leading less humanitarian life. Samadhan has been identified vulnerable and helplessness inhabitants considering set criteria AND organizing groups since 1991, taking initiatives to involving them in the process socio-economic development to establishing justice, legal rights and empowerment through capital formulation by their own savings. Samadhan has been formed and continuing a total of 1096 groups comprising 18478 members both male and female as of June 30, 2013. The group's are seating in a fixed place as per set time as weekly basis, where the group members are discussing their problems and limitations, trying to find-out the immediate measure to mitigate the problems. In weekly meeting they deposit weekly saving, repay weekly loan installment. The staff of Samadhan is attending in their every meeting and conducting issue-based discussion session to make women aware on different development issues.

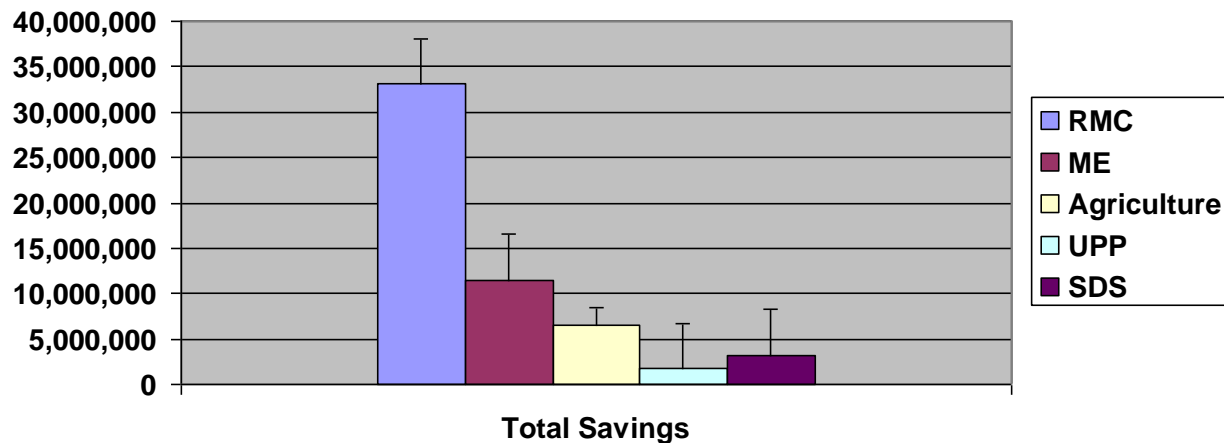
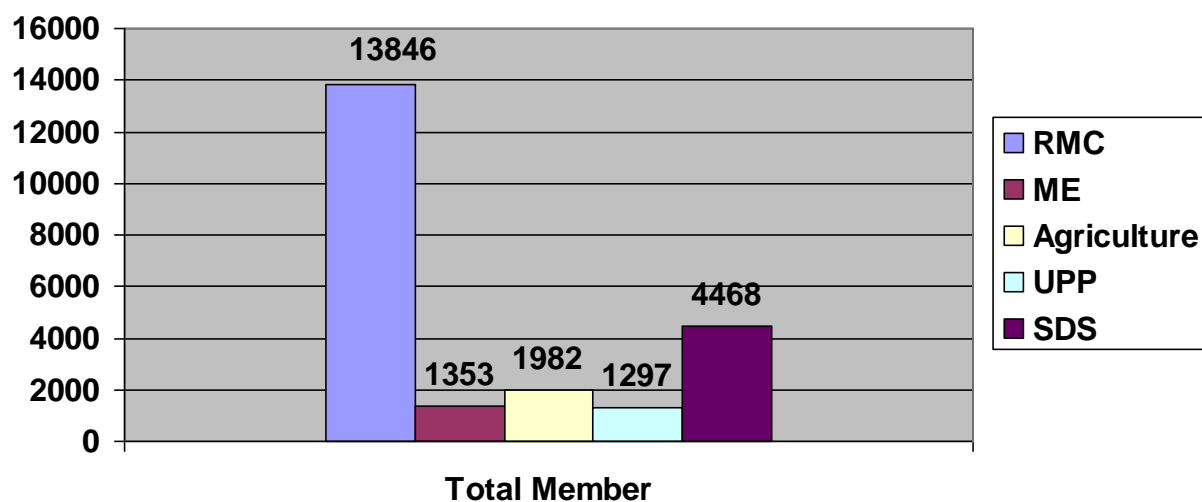


View of organized group members are in weekly session

STATUS OF GROUPS, MEMBERS AND SAVINGS BY PROJECT OF MICRO FINANCE AS OF JUNE 30, 2013

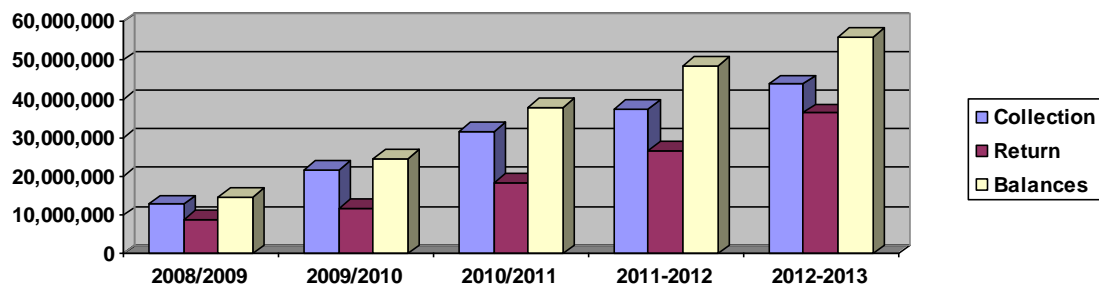
Project type	Total groups			Total members			Savings by project of Micro finance		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
RMC	838	61	899	13220	626	13846	31,638,565	1,422,333	33,060,898
ME	299	68	367	848	505	1353	6,424,206	5,078,273	11,502,479
Agriculture	121	24	145	1685	297	1982	5,382,774	1,120,745	6,503,519
UPP	304	0	304	1297	0	1297	1,695,797	0	1,695,797
Durable savings	744	56	800	4236	232	4468	2,808,159	412,718	3,220,877
Grand total	1009	87	1096	17050	1428	18478	47,949,501	8,034,069	55,983,570





LAST FIVE YEARS SAVINGS STATUS BY FISCAL YEAR

Particulars	Savings status by fiscal year				
	2008/2009	2009/2010	2010/2011	2011-2012	2012-2013
Collection	12,819,938	21,826,072	31,611,241	37,527,565	43,788,956
Return	8,978,598	11,769,949	18,460,265	26,779,551	36,390,543
Balances	14,630,044	24,686,167	37,837,143	48,585,157	55,983,570

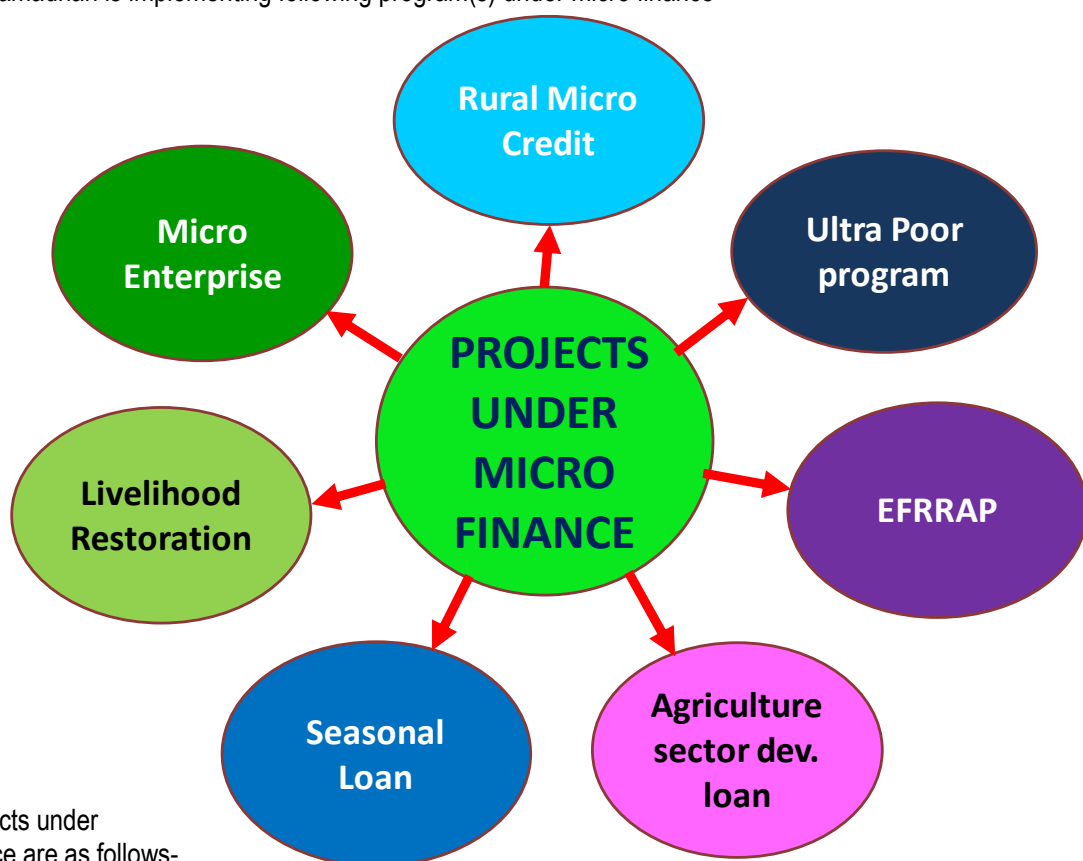


Views in the grapes are the status of Groups, Groups members and their savings

B) CREDIT SUPPORTED INCOME GENERATING ACTIVITIES

Samadhan has taken different initiatives to create alternative livelihood options to earn sufficient money and providing technical and financial support for their sustainable socio-economic development. The women headed day laborer families cannot arrange suitable alternative job except hard working like earthwork. The people are really unable to fulfill their family needs and they have to face crisis for less income over expenditure. They have to receive loan from local moneylenders on high rate of interest and paying back accordingly by selling family assets, some are becoming as the victims of moneylenders and migrating out seasonally/permanently. They don't have access to receive loan from Bank or other govt. & Semi govt. sources. So, Samadhan is providing technical assistance and financial support against feasible income generating activities. The organization is providing support with aim to eliminate dependency of poor people to moneylenders and to increase their socio-economic status. Presently the Micro Finance program is being implemented in 251 villages of 42 unions in 06 Upazila. Samadhan has created revolving Loan Fund (RLF) by the financial support of Palli Karma-Sahayak Foundation (PKSF), organizational own fund and group's savings deposited by the grassroots men and women. Total of outstanding comprising all 7 on going project under micro finance BDT- 269,320,572 among 14810 borrowers as of June 30, 2013

At present Samadhan is implementing following program(s) under micro finance –



Details projects under Micro Finance are as follows-

(I) RURAL MICRO CREDIT (RMC)

Under this program Samadhan is providing technical assistance and financial support only to the poor people whose are group member against on different small scale farming and off-farming activities. Actually the loan amount depends on the nature of project. Total of outstanding BDT- 88,594,501 among 10898 borrowers as of June 30, 2013

(II) MICRO ENTERPRISE DEVELOPMENT (ME)

Under this project Samadhan is providing technical assistance and financial support only to the people both male and female, whose are highly experienced to proper and successful handle and utilize the loan money. Three types of project loan are proving under Micro Enterprise development, those are - (i) 18 months loan support with 5 months grace period (ii) 12 months loan support and (iii) 6 months loan support Range of said loan amount is Tk.- 30,000 to 500,000. Total of outstanding BDT 53,770,691 among 1152 borrowers as of June 30, 2013

(III) LIVELIHOOD RESTORATION PROJECT (LRP)

Under this project Samadhan is providing technical assistance and financial support only to the poor people whose are group member and victims of disaster i.e. the group member who lost assets for natural hazard. The loan provided against the purpose of Medicine or Treatment, Food purchase, House reconstruction, Latrine reconstruction and Tube-well repairing or re-sinking etc. Actually the project period has been expired and has outstanding BDT 28,333 among 33 beneficiaries as of June 30, 2013.

(IV) SEASONAL LOAN

Under this project Samadhan is providing technical assistance and loan support only to the people both male and female exist in groups, those whose are directly involved in micro finance. Samadhan has been provided loan support against cow fattening activity for 06 months period. The borrowers will payback the loan by one installment after selling the cattle. Highest range of the loan money is Tk- 50,000/= and total of outstanding BDT. 85,465,725 among 4571 beneficiaries as of June 30, 2013

(V) AGRICULTURE SECTOR DEVELOPMENT SUPPORT

Under this project Samadhan is providing technical assistance and need-based sustainable loan support to the poor and marginal people. Ultimate objectives of the component is to establish knowledge, skill and capacity of the members on modern agriculture, effective and sustainable agriculture technologies, through which enhancing production, increasing expansion of agriculture sector and livelihood system. Under this sector the loan money repayment schedule is more flexible. The highest range of loan amount BDT- 50,000. It is actually depends on the practical need and situation. Total of outstanding BDT 35,246,550 among 1638 borrowers as of June 30, 2013

(VI) EMERGENCY 2007 FLOOD RESTORATION AND RECOVERY ASSISTANCE PROGRAM (EFRRAP)

Under this program Samadhan has been provided support among disaster affected people of the areas. The target groups were the victims of disaster. The support was only for post disaster rehabilitation, i.e. house reconstruction, tube-well re-sinking/repairing, latrine repairing/installation, new business starting and other business. The loan duration have been expired by this time and have outstanding BDT 29,638 among 21 borrowers as of June 30, 2013



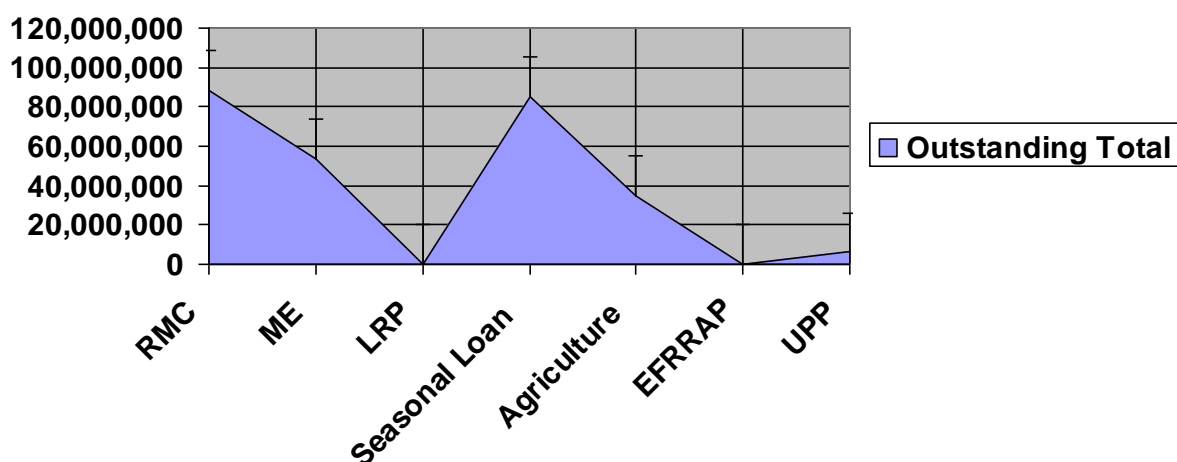
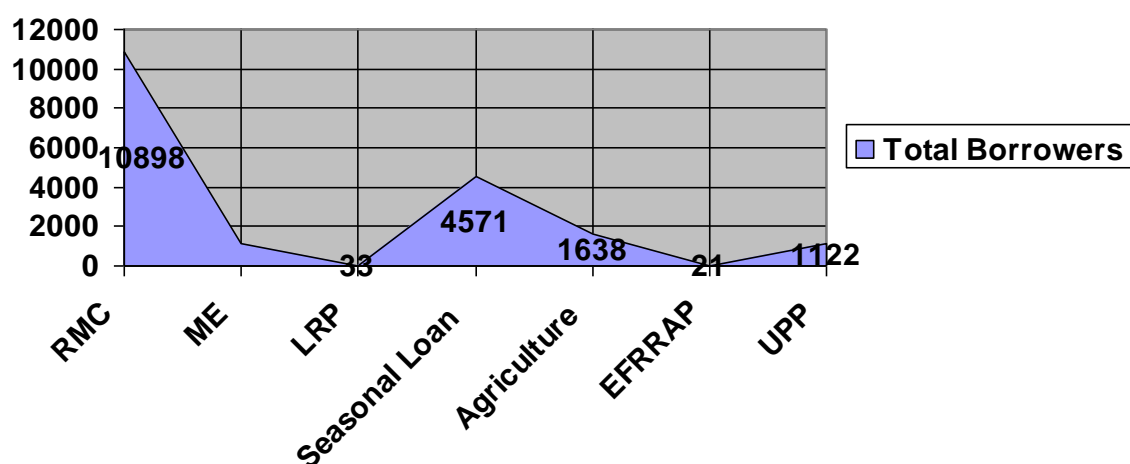
View of credit supported different IGAs

(VII) ULTRA POOR PROGRAM (UPP)

Generally the nature of micro credit program is vise versa of disbursement and realization with interest with the period by following policy act of Micro-Credit Regulatory Authority (MRA). Hence it is mentionable that Micro Finance Institutions (MFI) and its staffs are formally responsible to disburse and collection of loan with interest by following policies and as well as the similar system is applicable for borrowers also, incase of failure, the borrowers will be treated as defaulter and lost eligibility to get further loan, similarly the respective staff will defaulter to his/her authority and as well his/her organization will be defaulter to the respective donor organization like PKSf. So, there is a trend everywhere to avoid comparatively poor family whose are actually unable to duly payback the entire amount i.e. the poor and ultra poorer families are depriving from loan support. Considering this reality developed Ultra Poor Program (UPP) with some flexibility in savings and payment back the loan money than other loan program. Total of outstanding BDT 6,185,134 among 112 borrowers as of June 30, 2013

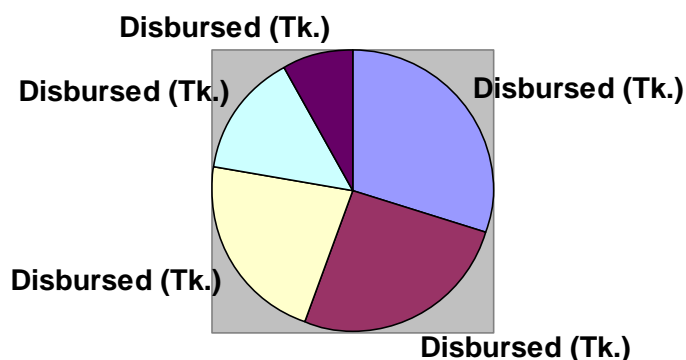
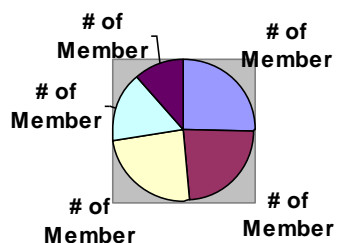
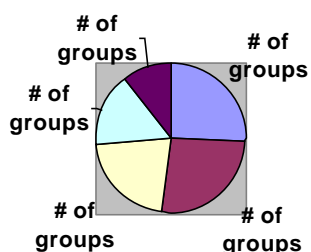
AT A GLANCE INFORMATION OF MICRO FINANCE AS OF JUNE 30, 2013

Name of program	# of borrowers			Outstanding as of June 30, 2013			Average rate of realization
	Female	Male	Total	Female	Male	Total	
RMC	10416	482	10898	84,043,656	4,550,845	88,594,501	99.38% as June 30, 2013
ME	729	423	1152	33,185,570	20,585,121	53,770,691	
LRP	33	0	33	28,333	0	28,333	
Seasonal loan	4460	111	4571	82,831,425	2,634,300	85,465,725	
Agriculture	1407	231	1638	29,330,250	5,916,300	35,246,550	
EFRRAP	20	1	21	26,764	2,874	29,638	
UPP	1122	0	1122	6,185,134	0	6,185,134	
Total	13674	1136	14810	235,631,132	33,689,440	269,320,572	



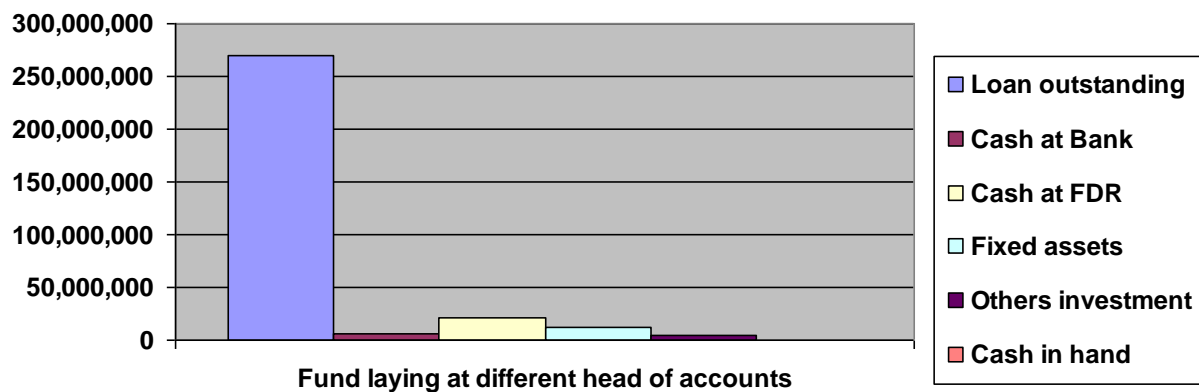
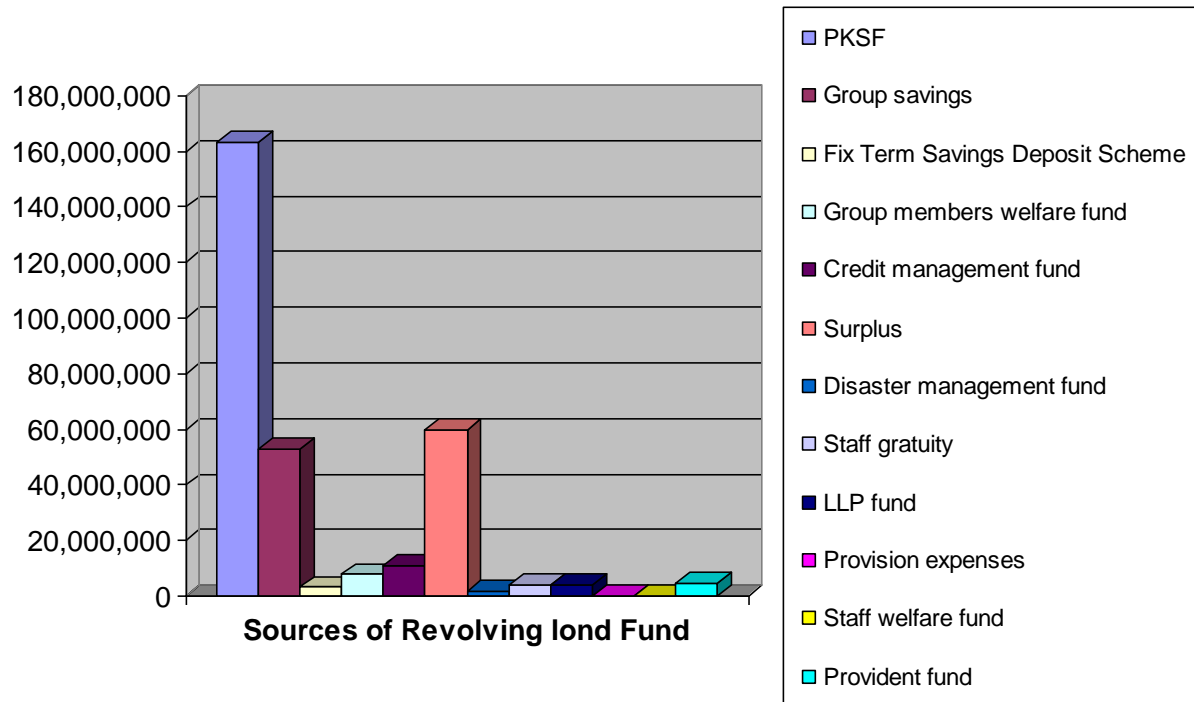
AT A GLANCE LAST FIVE YEARS CREDIT DISBURSEMENT RECORDS:

SL.	Year	# of groups	# of members	Amount disbursed (Tk.)
1	2012-2013	1096	16347	494,751,000
2	2011-2012	1080	15270	424,381,000
3	2010-2011	901	15419	365,941,000
4	2009-2010	679	10224	236,939,000
5	2008-2009	444	7648	132,115,000



STATUS OF REVOLVING LOAN FUND AS OF JUNE 30, 2013

Status of Revolving Loan Fund		Revolving Loan Fund laying with	
Source	Amount	Accounts Head	Amount
PKSF	163,333,332	Loan outstanding	269,320,572
Group savings	52,762,693	Cash at Bank	6,180,371
Fix Term Savings Deposit Scheme	3,220,877	Cash at FDR	20,521,075
Group members welfare fund	7,880,036	Fixed assets	12,476,471
Credit management fund	11,060,189	Others investment	4,511,253
Surplus	60,002,279	Cash in hand	341,129
Disaster management fund	1,992,163		
Staff gratuity	3,931,003		
LLP fund	4,267,502		
Provision expenses	70,286		
Staff welfare fund	252,077		
Provident fund	4,578,434		
Grand total	313,350,871	Grand total	313,350,871



Chapter

4 Social Forestry

SOCIAL FORESTRY

Environment protection is one of the most important cross cutting issues of the organization. Accordingly Samadhan has taken different initiatives to reduce environmental pollution. As part of the initiative for protection of the environment plantation at homestead areas and roadsides are one of the major priority areas, planted tree sapling at 70-km of roads by the assistance of the WFP in Sagordari, Trimohinee, Panjia and Keshabpur union under Keshabpur Upazila, Shyamkur & Durbadanga union under Monirampur Upazila in Jessore district and Jugikhali & Jalalabad union under Kalaroa Upazila, in addition to that planted 10 km of extra roads with joint collaboration of Forest department, from where 140 nos. destitute women have got employment opportunities. After the 15 years the project beneficiaries will get 60% benefit, respective union parishad 20% and rest 20% benefit will get by Samadhan as per deed of agreement. Even in this year a total of 25750 nos. tree saplings both fruits, trees, and spices have been planted at homestead areas by motivating of individuals household through training, motivation, group session and individual follow up of different project beneficiaries. The plantation/forestation program has a long-term benefit both economic & environmental.



Chapter 5

Flood Resistant Shelter for South-west Region in Bangladesh (FRESH)



View of constructed shelter and latrine, handover session of which by the honorable DC, Jessore

FLOOD RESISTANT SHELTER FOR SOUTH-WEST REGION IN BANGLADESH (FRESH)

South-west region of Bangladesh is highly hazards prone as the areas are adjacent Bay of Bengal. Jessore and Satkhira district are the neighboring area of the ocean. Kopotakkha is the historical branch river of the ocean, which is now death and causes of harmfulness for the people of the Kopotakkha river basin areas. The lower part of the river bed is silted, become high and has been lost water holding capacity, so that, the severe flood and waterlogging occurring here more or less every year since 2000. Another one causes behind this painful situation over there are that for long time waterlogging the crops land were under water, the people can't grow any crops round the year since long, as a result their livelihood system were seriously disrupted, become completely unemployed, faced famine situation as situational victim. Then actually the people assumed that crops cultivation will not be re-instead again and diverted their professions in fish/shrimp farming by establishing unplanned fish-gher/pond in the crops field instead with out considering any drainage system for passing out of the surplus rain water. As impact of the unplanned fish-gher/pond every year the people of those areas are suffering for flood and waterlogging, loosing assets, houses becoming highly vulnerable situation by loosing working scope, changing their livelihood pattern and socio-economically they becoming poor, marginal and hand to mouth for occur of the disaster one after one. Similarly the flood 2011 turned into long-term waterlogging, damaged most of the mud made houses, crops and other assets, finally they have been taken shelter in tent house and were leading life in inhumanities situation with women and children.

Especially Sagordari, Biddanandakati and Sufolakati Unions under Keshabpur Upazila; Monoharpur, Maswimnagor and Jhanpa Unions under Monirampur Upazila in Jessore district and Nagorghata, Sorulia, Tentulia, Tala Sadar, Ismalkati, Khalishkhali, Khalilnagor, Jalalpur & Magura Unions in Tala Upazila under Satkhira district are mostly stand on the river bank of Kopotakkha, causes of the peoples were sufferings.

To reduce sufferings and vulnerability for damaging the shelters of the waterlogging affected population of Tala Upazila under Satkhira district; Keshabpur and Monirampur Upazila under Jessore district Samadhan has been implemented two separate “**Flood Resistant Shelter for South-West Region in Bangladesh (Fresh)**” project one in Tala Upazila under the technical support of CARE-Bangladesh and another

one in Keshabpur and Minirampur Upazila under the technical support of Concern Worldwide Bangladesh with the resources assistance of UKaid.



View of shelter under construction and completion

CONSTRUCTED 1174 SHELTERS AND HYGIENIC 1174 LATRINES UNDER THE FRESH PROJECT-1 IN TALA UPAZILA UNDER SATKHIRA DISTRICT WITH THE FINANCIAL ASSISTANCE OF UKaid THROUGH CARE BANGLADESH

SL.	Core activity	Sub activity	Achievement
1.	Procure and supply of necessary materials for construction of 11.5 feet X 17.5 feet size of 1174 nos. semi pacca shelters for waterlogging affected most vulnerable	CGI sheet	21132 nos.
		Ridge	4696 nos.
		Wood for frame and side poll	19922.78 cft.
		Bamboo Mates	514799 cft.
		Cement	14088 bags
		Bricks for construction of plinth wall	1883096 nos.

SL.	Core activity	Sub activity	Achievement
	families.	Bricks for construction of RCC and CC pillar	28176 nos.
		MS Rod	34633 kg
		Local sand	35220 cft.
		Kustia Sands	82180 cft.
		Sylhet Sands	2500 cft
		Door	1174 nos.
		Window	3522 nos.
		Wooden truss	1174 nos.
		Roofing	262976 nos.
		Nut/bolt/washer	19958 nos.
		Fence bracing	27002
		Clamp	2348 nos.
		Twisted clamp	30524 nos.
		Nails (5"-6")	2348 Kg
		Nails (1.5"/2"/3"/4")	2348 kg
		GI Wire	587 kg
		Sheet baton	587 kg
		12 inch long nut. bolt	9392 set
		Signboard preparation	1174
		Trench cutting	4696 nos.
		Earth cutting & compaction	96561.50 cft.
		Plinth raising by earthen work	887485.30 cft
		Plinth preparation	498057.76 sft
		Plastering & neat cement	498057.76 sft
		RCC pillar casting (0'-5"x0'-5"x11'-6" size)	9392 nos.
		CC pillar casting (0'-6"x0'-6"x12" size)	2348 nos.
		Masson used	79832 person-days
		Shelters construction and handed over	1174 nos.
2	Procure and supply of necessary materials for construction of 1174 nos. hygienic latrines for waterlogging affected most vulnerable families, whose are selected for shelter support.	Procure necessary material and casting rings	8218 nos.
		Procure necessary material and casting slabs	1174 nos.
		Wooden frame	1174 sets
		CGI sheet	2348 nos.
		Bamboo post	4696 nos.
		Bamboo made door	1174 nos.
		Fencing	3522 nos.
		Earth raising and compaction	1174 latrines
		Pit cutting, sands filling and rings installation	1174 latrines
		Latrines construction and handed over	1174 nos.
3	Conducted WASH training for beneficiaries	Staff training on WASH	05 nos.
		Total beneficiaries trained on WASH	1174 nos.

CONSTRUCTED 1514 SHELTERS AND HYGIENIC 1514 LATRINES UNDER THE FRESH PROJECT-2 IN KESHABPUR AND MONIRAMPUR UPAZILA UNDER JESSORE DISTRICT WITH THE FINANCIAL ASSISTANCE OF Ukaid THROUGH CARE BANGLADESH.

SL.	Core activity	Sub activity	Achievement
1.	Procure and supply of necessary materials for construction of 11.5 feet X 17.5 feet size of 1514 nos. semi pacca shelters for waterlogging affected most vulnerable families.	CGI sheet	27252 nos.
		Ridge	6056 nos.
		Wood for frame and side poll	25692.58 cft.
		Bamboo Mates	663889 cft.
		Cement	18168 bags
		Bricks for construction of plinth wall	2428456 nos.
		Bricks for construction of RCC and CC pillar	36336 nos.
		MS Rod	44663 kg
		Local sand	45420cft.
		Kustia Sands	105980 cft.
		Sylhet Sands	3224 cft
		Door	1514 nos.
		Window	3028 nos.
		Wooden truss	1514 nos.
		Roofing	339136 nos.
		Nut/bolt/washer	25738 nos.
		Fence bracing	34822 nos.
		Clamp	3028 nos.
		Twisted clamp	39364 nos.
		Nails (5"-6")	3028 Kg
		Nails (1.5"/2"/3"/4")	3028kg
		GI Wire	757 kg
		Sheet baton	757 kg
		12 inch long nut. bolt	12112 set
		Signboard preparation	1514 nos.
		Trench cutting	6056 nos.
		Earth cutting & compaction	124526.50 cft.
		Plinth raising by earthen work	1144508.3 cft
		Plinth preparation	642299.36 sft
		Plastering & neat cement	642299.36 sft
		RCC pillar casting (0'-5"x0'-5"x11'-6" size)	12112 nos.
		CC pillar casting (0'-6"x0'-6"x12" size)	2348 nos.
		Masson used	102952 person-days
		Shelters construction and handed over	1514 nos.
2	Procure and supply of necessary materials for construction of 1514 nos. hygienic latrines for waterlogging affected most vulnerable families, whose are selected for shelter support.	Procure necessary material and casting rings	10598 nos.
		Procure necessary material and casting slabs	1514 nos.
		Wooden frame	1514 sets
		CGI sheet	3028nos.
		Bamboo post	6056 nos.
		Bamboo made door	1514 nos.
		Fencing	4542 nos.
		Earth raising and compaction	1514 latrines
		Pit cutting, sands filling and rings installation	1514 latrines
		Latrines construction and handed over	1514nos.
3	Conducted WASH training for beneficiaries	Staff training on WASH	06 nos.
		Total beneficiaries trained on WASH	1514 nos.

Chapter 6

Residential Training Facilities of Samadhan

RESIDENTIAL TRAINING CENTER OF SAMADHAN

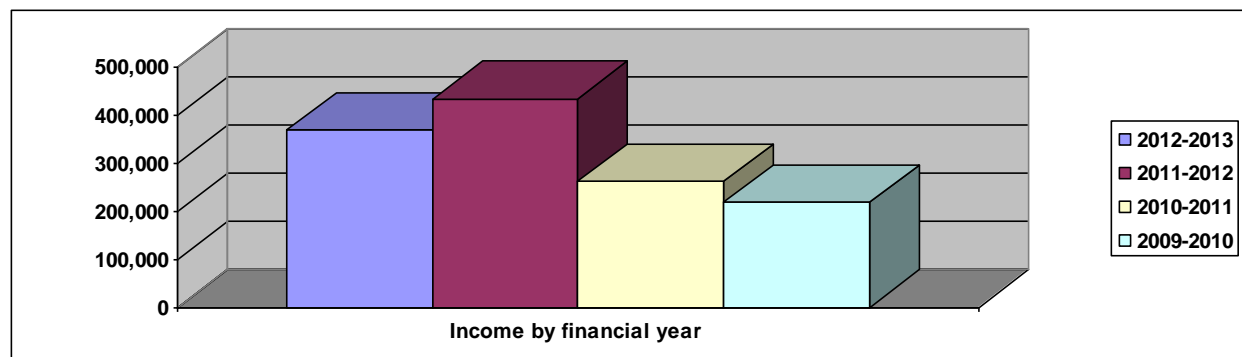
Samadhan is implementing different types of development program in the areas and conducting need based training, meeting, Workshop to develop the skills and competencies for staff, beneficiaries and other stakeholder to ensure quality and sustainable program for the poor people for their socio-economic development since 1997. The training aims to change the knowledge, skill and outlooks of the disadvantaged people. So, Samadhan has been



established one residential training center in its own building with residential facilities, which are now functioning well as organizational income source. The training venue is using by organizational internal training and some other external agencies. The training center is electrified and having well-furnished guestroom with air cooler, facilitation room, dining room, multimedia, photo copier, spiral machine, color television, recreation facilities, telephone, mobile fax, e-mail, digital camera, still camera, video camera & other necessary instruments as needed. Last 5 years income of Samadhan training as rent of hall room, bedroom, other equipments and service charge from the food only shown bellow-

STATUS OF INCOME AND EXPENDITURE OF TRAINING CENTER AND GUESTHOUSE

SL	Financial year	Income by financial year	Remarks
1.	2012-2013	368,657	
2	2011-2012	433,475	
3	2010-2011	262,315	
4	2009-2010	218,760	



Chapter 7

Computer Training Program



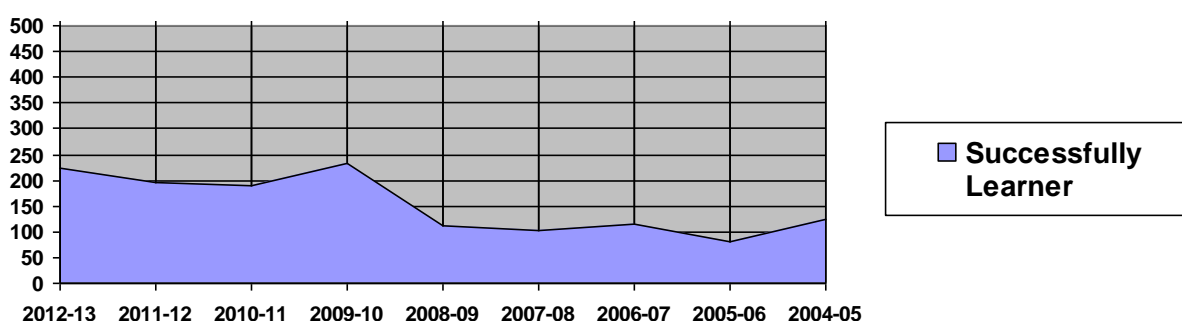
View of computer training session in the Samadhan SCTC

COMPUTER TRAINING

Samadhan is operating computer training center adjacent head office in the name of **Computer Training Center (SCTC)**, which is duly approved & registered from the **Bangladesh Technical Education Board (BTEB)**. The Computer training center has been established in 1998 with a specific objective to ensure computer education for rural youth (Girls and boys) to create self-employment opportunities & make them skill & competent as human resources on "ICT". Through this training center Samadhan is providing quality program support especially for disadvantaged men and women of its working areas by hiring skilled trainers.

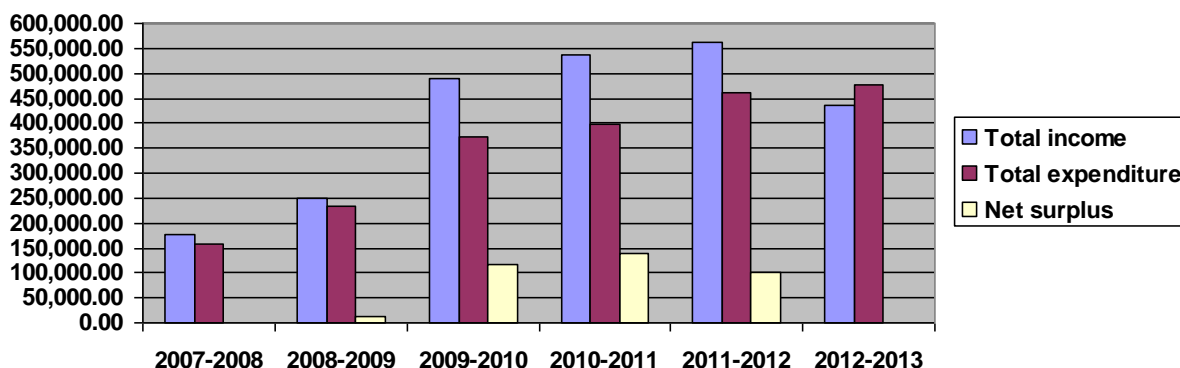
AT A GLANCE PROGRESS OF THE COMPUTER TRAINING CENTER IS AS FOLLOWS-

Financial Year	Certificate in computer application						Certificate in data base programming						Total by fiscal year					
	Admitted learners			Successful learners			Admitted learners			Successful learners			Admitted learners			Successful learners		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total
2012-13	126	29	155	124	27	151	56	17	73	56	17	73	182	46	228	180	44	224
2011-12	103	40	143	99	37	136	43	30	73	33	28	61	146	70	216	132	65	197
2010-11	89	50	139	77	48	125	41	27	68	38	27	65	130	77	207	115	75	190
2009-10	157	58	215	132	49	181	67	17	84	40	12	52	224	75	299	172	61	233
2008-09	69	6	75	68	6	74	43	7	50	41	7	48	112	13	125	109	13	112
2007-08	61	8	69	50	7	57	37	7	44	37	7	44	98	15	113	87	14	101
2006-07	57	13	70	57	13	70	30	14	44	30	14	44	87	27	114	87	27	114
2005-06	41	13	54	41	13	54	23	5	28	23	5	28	64	18	82	64	18	82
2004-05	62	19	81	62	19	81	31	11	42	31	11	42	93	30	123	93	30	123
Total	765	236	1001	710	219	929	371	135	506	329	128	457	1136	371	1507	1039	347	1376



STATUS OF INCOME AND EXPENDITURE OF COMPUTER TRAINING CENTER

Particulars	Income and expenditure status by fiscal year					
	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
Total Income	177,492.00	248,290.00	489,716.00	536,904.00	562,588.00	436,204.00
Total expenditure	157,288.50	235,234.50	372,520.50	396,618.50	460,784.00	477,919.00
Net profit	20,203.50	13,055.50	117,195.50	140,285.50	101,804.00	(- 41,775.00)



PART-C ORGANIZATIONAL STRENGTH

Chapter 8 Strength of Samadhan

MAJOR ASSETS

COMPUTER MIS FACILITIES AND OTHER ELECTRONICS EQUIPMENTS:

Computer with relevant periphery- 35 nos.	Digital camera- 04 nos.	Telephone set- 18 nos.
Television colored- 03 no.	Scanner machine - 05 no.	Mobile-55 nos.
E-mail set- 16 nos.	Printer-20 nos.	Fax Machine- 01 set.
Over head projector- 01 no.	Multimedia projector- 01 set	OHP Screen- 01 no.
Manual type writer- 01	Still camera-01 no.	Electric fan- 120 nos.
Photo copier machine- 01	Spiral machine-01	Refrigerator- 01 no.

TRANSPORT/VEHICLES

Motor-car (Land Rover Discovery) - 01 no.	Motor-cycle- 35 nos.	Bi-cycle- 03 nos.
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EMERGENCY ITEMS

Megaphone-03	Life jacket- 03 set	First aid box- 02
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FURNITURE/FIXTURE

Navana made still Chair- 41	Wooden chair-175	Revolving Chair-05	Table- 95
Still Almirah-25	Wooden shelve- 02	Cot- 54	Rack- 65
Sofa- 05 set	Show case- 08	Trunk- 01	Money Volts- 01
Dressing table-15	Anla-25	Meatshave-10	Display board- 09
File cabinet-18	VIPP Board- 05	Bench-22	Sound system- 01 set

OFFICE PREMISES WITH OTHER SUPPORT

Head office- 01	Residential training center - 01	ICT training center- 01
Facilitation room- 01	Well furnished guest room- 12	Own land-67 decimal
Resources center- 01	Dinning hall - 01	Branch office- 13

LIST OF POLICIES AND GUIDELINES

Particulars of policy	Particulars of policy
Constitution of Samadhan	Financial & Accounts management policy
Gender policy	Staff well-fare fund management policy
Staff management policy	Micro finance operational policy
Branch/project office operational policy	Human Rights Fund Management policy
Members well-fare fund policy	Head office cost allocation policy
Computer Training Center Management policy	

PART-D

DIFFERENT ANNEXURE

GENERAL INFORMATION

ANNEX-01

1. Name, address and contact number:

- a) Name of organization : **Samadhan.**
- b) Name of the contact person : **Md. Rezaul Karim**
- c) Designation of the contact person : **Executive Director**
- d) Contact address : Samadhan, Samadhan Bhaban, Upazila Road
Keshabpur, Jessore-7450, Bangladesh
- e) Contact number : Cell phone -088-01711-131250, PABX- 088-04226-56549
E-mail: samadhan_rezaul@yahoo.com; samadhan.info@yahoo.com

f) Ways to reach at different offices and its location:

- g) Way to reach at head office : Dhaka to Jessore by air then Jessore to Keshabpur by Bus/ Car/ Jeep
or Dhaka to Keshabpur by Bus then 50 meters north-side of
Keshabpur Upazila Parishad.

- h) Date of establishment : October 14, 1987.

- i) Legal status : Samadhan is registered under the Directorate of Social Welfare,
bearing Registration number Jessore-171/91, dated 13.06.1991 and
Under the NGO Affairs Bureau, bearing registration number-1155,
dated 10.05.1997 and registered under Micro-credit Regulatory
Authority (MRA) bearing registration number- 03073-00100-00006 &
MRA-0000006, dated-September 05, 2007.

Location of different office, Name, designation & contact # of the respective office Chief:

SL	Name of office	Location	Name of office chief	Designation	Contact #
1	Head office	Samadhan Bhaban, Upazila road, Keshabpur, Jessore.	Md. Rezaul Karim	Executive Director	01711131250
2	Regional office	Monirampur, Jessore	Md. Alamgir Kabir	Regional Manager	01735554181
3	Keshabpur east branch office	Keshabpur, Jessore	B. M. Jamal Uddin	Manager	01745551798
4	Keshabpur west branch office	Samadhan Bhaban, Upazila road, Keshabpur, Jessore.	Md. Shukur Ali	Manager	01725038053
5	Hasanpur branch office	Hasanpur Bazar, Keshabpur, Jessore	Md. Mizanur Rahman	Senior Manager	01719564899
6	Chinatola branch office	Chinatola, Bazar, Monirampur, Jessore	Md. Royshan Ali	Senior Manager	01718950569
7	Monirampur branch office	Monirampur Bazar, Monirampur, Jessore	Md. Abdul Mazid Biswas	Senior Manager	01729-434847
8	Rajganj branch office	Rajganj Bazar, Monirampur, Jessore	Md. Mizanur Rahman	Manager	01716452016
9	Kuada branch office	Kuada Bazar, Monirampur, Jessore	Md. Shorafot Ali	Senior Manager	01728257677
10	Khedapara branch office	Khedapara Bazar, Monirampur, Jessore	Md. Abdul Karim	Senior Manager	01735589386

SL	Name of office	Location	Name of office chief	Designation	Contact #
11	Nehalpur	Nehalpur Bazzar, Monirampur, Jessore	Md. Kamruzzaman	Manager	01722-857614
12	Hashimpur branch office	Hashimpur Bazzar, Jessore Sadar, Jessore	Md. Ashrafuzzaman	Senior Manager	01718247877
13	Churamankati branch office	Churamankati Bazzar, Jessore Sadar, Jessore	Md. Saiful Islam	Senior Manager	01721918328
14	Patkelghata Project office	Patkelghata, Tala, Satkhira	Mr. Hari Gopal Bose	Project Manager	01710116575
15	Tala Project office	Tala, Satkhira			
16	Samadhan Health Service center	Mujgunni, Monirampur, Jessore	Dr. Selina Mokter Nahar	Community Medical Officer	01716926088
17	Samadhan Computer Training Centre	Samadhan Bhaban, Upazila road, Keshabpur, Jessore	Md. Shariful Islam	Trainer	01710785110
18	FRESH Project Office	Keshabpur, Jessore	Md. Musur Ali	Project Manager	01718247870

Evolution & Growth of Samadhan:

The organizations has come passed of different challenges and obstacles during this reporting period, like disaster, pressure from fundamentalist, changing of GoB policies time to time, political unrest, some other social taboo and also fund constraints etc. So that progress of Samadhan is slow in comparison with its working experience and duration, but still the organization is working with heartiest commitment and devotion of the team by facing different challenges & overcoming obstacles gradually, really those are the development barrier to obtain of certain goal. Now Samadhan is a successful organization in Southwest region of Bangladesh. Day by day it grows perfectly and increasing the name, fame and acceptance in locally, nationally and internationally also along with its funding agencies. The following are the progress and gradual growth of Samadhan by 5 years slab.

2011-2013
<ul style="list-style-type: none"> Samadhan got best performance award with amounting BDT-25000.00 from Bangladesh NGO Foundation Received fund support for Samadhan Health Service Center from Bangladesh NGO Foundation. Received fund from European Commission Human Aid and Civil Protection (ECHO) through CARE-Bangladesh for the project of "Emergency Food Security and livelihood Support (EFSLS) for Tala Upazila. Received fund from European Commission Human Aid and Civil Protection (ECHO) through Concern Worldwide for the project of "Emergency Food Security/livelihood Support (EFSLS) for Keshabpur Upazila. Received fund from UKaid from the Department of International Development through Concern Worldwide against the project of "Flood REsistant SHelter for South-West region in Bangladesh (FRESH) for Keshabpur and Monirampur Upazila under Jessore district. Received fund from UKaid from the Department of International Development through CARE-Bangladesh against the project of "Flood REsistant SHelter for South-West region in Bangladesh (FRESH) for Tala Upazila under district. Samadhan got selection by the UNDP for implementation of direct partnership project in Bangladesh. Newly extended 02 nos. micro credit branch offices one in Churamankati and another one is Hashimpur under Jessore Sadar Upazila under Jessore district under the financial and technical support of PKSf. Covered and involved 3364 nos. beneficiaries in seasonal income generating activities by providing Tk. 60,276,565/= Received fund from CARE-Bangladesh against of Emergency Food Security livelihood and Support Project (EFSLS) for Cyclone AILA Affected Poor and Marginal People of Koyra Upazila. Made surplus with amounting Tk. 37,934,411/= in micro finance program. Purchased of 0.37 acre of land at top most forward place in Keshabpur Upazila under Jessore district

2006 to 2010

- Received fund from European Commission Human Aid Office (ECHO) through CARE-Bangladesh against the project of “Early Recovery Assistance to Cyclone AILA Affected Poor and Marginal People of Bangladesh.
- Established partnership with CARE-Bangladesh.
- Increased fund flow from PKSf against Rural Micro Credit, Micro Enterprise, Agriculture sector development support, Seasonal loan.
- 2009-2010 fiscal year is the memorable year for Samadhan, as because Samadhan is implementing one project in Koyra upazila under Khulna district, which area is actually new for Samadhan.
- Extended two nos. new Credit branch by the support of PKSf.
- Received fund from PKSf on Agriculture sector development.
- Extended one new branch office in Keshabpur upazila under microfinance sector.
- Received Vehicle (Land Rover Discovery) support from European Commission Humanitarian Aid Office (ECHO) as forever donation.
- Received 2nd phase fund from Bangladesh NGO Foundation against the project of “End Domestic Violence against women and children”.
- Received fund from Bangladesh NGO Foundation against the project of “End Domestic Violence against women and children”.
- Received fund from Concern Worldwide Bangladesh against “Preparedness for Effective Emergency Response (PEER)”.
- Received fund from UNDP, DFID and EC through CDMF against the project of “Ensuring Risks Management Framework in Local Disaster Risks Reduction Action Plan (ERMF-LDRRAP).
- Developed Integrated Local Disaster Risk Reduction Action Plan (LDRRAP) by the support of Comprehensive Disaster Management Programme (CDMP).
- Implemented local disaster risk reduction action plans by the assistance of United Nations Project services Office (UNOPS) and financed by UNDP/DFID.
- Received fund from UNDP, DFID and EC through CDMF against the project of “Reducing Livelihood Risks of Poor and Marginal People in Bhabadaha Catchments Areas of Southwest Bangladesh in the context of Waterlogging, Flooding and Long Term Climate Change Impacts”
- Developed formal partnership with Area Development Organization (ADO), Ma o Shishu Shastha Foundation (MSSF) and Progoti Samaj Kallyan Sangstha (PSS).
- Got approval for area extension from Social Welfare department, especially for Jhinaidaha, Khulna, Satkhira, Magura, Norail and Jessore district over Bangladesh.
- Constructed 2nd floor and established residential training center at Keshabpur adjacent Samadhan head office with 40 people’s accommodation like lodging, food and Hall room support along with necessary equipments like air cooler, multi media etc.
- Extended and opened branch offices at Kalaroa, Monirampur, Rajganj and Keshabpur sadar under Jessore and Satkhira district.
- Received certificate on Membership of the Micro Credit Summit from Washington D.C
- Received License as Micro Finance Institution from Bangladesh Bank bearing certificate number- 03073-00100-00006 & MRA-0000006, dated-September 05, 2007.
- Relief operation in different Waterlogging union under Monirampur and Keshabpur upazila in Jessore district and Kalaroa & Tala Upazila under Satkhira district with the financial and technical support from World Food Program, UNICEF, NGO- Forum, Islamic relief, European Commission Humanitarian Aid Office through Concern worldwide Bangladesh, and as well as UNDP/DFID through Comprehensive Disaster Management Programme (CDMP)
- Received fund from PKSf on livelihood Restoration Project.
- Received fund from European Commission through UTTARAN on Civic awareness project.
- Received fund from Sight severs International through UTTARAN on Bangladesh Childhood Cataract Campaign program.

2001 to 2005
<ul style="list-style-type: none"> Developed different policy guides-lines for smooth running of the organization. Received fund from CIDA through CARE Bangladesh against Reducing Vulnerability to Climate Change (RVCC) project. Formulated large solidarity with UP, School & college teacher, Journalist, ex. Parliamentarian Advocates and some other civil society for addressing local issues mainly related to Climate Change and mobilize them to raise that issue to the respective department of GOB. Developed linkage and got technical and financial support from CARE– BANGLADESH against cages culture. Emergency response program assisted by NGO Forum, Concern Bangladesh and GSK. Extended one new branch office at Hasanpur. Social movement to established healthy living environment i.e. free from any water logged condition caused by the siltation of riverbed, re-excavation of cannel, construction of embankment and introduce the TRM systems applicable where. Submission of memorandum and round table meeting with honorable Ministry of water. Received fund from PKSf on Micro Enterprise Development.
1996 to 2000
<ul style="list-style-type: none"> Affiliated with different apex bodies like ADAB, FoRAM, CDF, GANET-SA, Micro credit summit etc. Received foreign fund from Caritas-Japan. Developed linkage and partnership project with fund from BRAC, PROSHIKHA-MUK, Dhaka Ahsania Mission, PKSf, and NGO Forum for DWSS. Re-name the title of the organization as “Samadhan” instead of Jana Kallyan Sangstha (JAKOS) to avoid overlapping in NGO Affairs Bureaus. Linkage and networking with other like minded NGOs. Formulated new policies manual better management. Emergency response supported by NGO Forum, Proshika, and Uttaran. Extended new working areas in Satkhira district. Purchased land adjacent Upazila Parishad for head office. Constructed new office building at own purchased land near Upazila Parishad. Started computer-training center with prior approval from respective authority.
1991 to 1995
<ul style="list-style-type: none"> Got registration from social well-fare Department. Developed linkage with UN bodies like World Food Program (WFP) Received fund from World Food program (WFP) against social Forestation Purchased land and Constructed organizational own office building in Mujgunnii village, from where the organization established. Started rural micro credit by mobilizing group fund and organizational own fund. Established organizational tree Nursery program Formulated men and women groups at grassroots level Fund generation and mobilize the group savings.
1987 to 1990
<ul style="list-style-type: none"> Emergency rescue, relief and post flood rehabilitation support provided by mobilizing local resources. Increase acceptance, trust and believe being Samadhan as an organization. Developed linkage with Local govt. and administration and other like-minded organization/ agency Mobilized fund for vulnerable people of the areas. Realized the need of legality of the organization

M.M. HOSSAIN & Co.
CHARTERED ACCOUNTANTS

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Tel : 9353215

Principal
MD. MOAZZEM HOSSAIN FCA

Annexure-A1/1

Independent Auditor' Report

We have audited the accompanying Financial Statements of **Samadhan** of Upazilla Road, Keshabpur, Jessore, Bangladesh which comprise the Statement of Financial Position as at June 30, 2013 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payments Statement, Statement of Changes in Equity for the year then ended June 30, 2013 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial

Samadhan management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor' Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position **Samadhan** as at June 30, 2013. And its financial performance and its cash flows for the year then ended June 30, 2013 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

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 and MRA Act & Rule have been kept by **Samadhan** so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by this report are in agreement with the books of account.

Dated: Dhaka, Bangladesh.
September 06, 2013.



Mossain
M.M. HOSSAIN & CO.
Chartered Accountants

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

M.M. HOSSAIN & CO.
Chartered Accountants


SAMADHAN

Upazilla Road, Keshabpur, Jessore, Bangladesh.

Consolidated Statement of Financial position as at June 30, 2013.

Particulars	Note	FY 2012-2013	FY 2011-2012
Fund and Liabilities:			
Fund Account:	6.00		
Cumulative Surplus		63,609,593.50	59,192,404.00
Total Capital Fund		63,609,593.50	59,192,404.00
Non-Current Liabilities:			
Loan Account from FKSF	7.00	163,333,332.00	163,050,000.00
Depreciation Reserve Fund	8.00	8,098,313.50	6,799,204.00
Vehicles Fund	9.00	18,700.00	18,700.00
Staff Welfare Fund	10.00	252,077.00	1,853,744.00
Members Welfare Fund	11.00	7,880,036.00	5,915,589.00
Loan Loss Provision Fund	12.00	11,060,189.00	10,523,292.00
Disaster Management Reserve Fund	13.00	1,992,163.00	1,445,749.00
Provident Fund	14.00	4,578,434.00	3,270,204.00
Pension Fund	15.00	110,200.00	93,584.00
Human Rights Fund	16.00	811.00	5,397.00
Gratuity Reserve Fund	17.00	3,989,363.00	1,928,840.00
Total Non-Current Liabilities		201,313,618.50	194,904,303.00
Current Liabilities:			
Group Savings Account	18.00	55,983,570.00	48,585,157.00
Provision for Expenses	19.00	158,296.00	91,206.00
Security Money	20.00	-	1,830,297.00
NGO Forum Loan	21.00	50,000.00	50,000.00
Interest on Saving Reserved Fund-Fixed	22.00	54,082.00	0.00
Total Current Liabilities		56,245,948.00	50,556,660.00
Total Fund and Liabilities: Tk.		321,169,160.00	304,653,367.00
Property and Assets:			
Non-Current Asset:			
Property, Plant & Equipment-Carring Value	23.00	18,467,692.00	17,987,842.00
Total Non-Current Asset		18,467,692.00	17,987,842.00
Current Asset:			
Loan Account (RLF)	24.00	269,320,572.00	242,156,217.00
Depreciation Reserve Investment	25.00	4,537.00	4,537.00
FDR Investment (DMFI)	26.00	1,784,301.00	1,041,034.00
FDR Investment (DFI)	27.00	-	1,299,689.00
FDR-Investment Welfare Fund	28.00	5,277,846.00	100,000.00
FDR-Investment	29.00	55,160.00	3,050,000.00
Provident Fund Investment	30.00	782,185.00	738,743.00
FDR Investment (LLPI)	31.00	3,925.00	3,925.00
Disaster Management Reserve Investment (DMFI)	32.00	134,421.00	324,146.00
Investment (FDR-Saving)	33.00	7,019,059.00	6,329,020.00
Investment (FDR-Provident Fund)	34.00	2,331,716.00	1,004,875.00
Investment (FDR-Gratuity Fund)	35.00	2,735,129.00	918,854.00
Loan and Advance	36.00	4,078,901.00	5,440,170.00
Human Rights Fund Investment	37.00	811.00	6,015.00
Staff Welfare Fund Investment	38.00	252,077.00	74,594.00
Suspense Accounts	39.00	2,018,421.00	2,018,421.00
Village Sanitation Center	40.00	50,000.00	50,000.00
FDR Pension Fund	41.00	110,200.00	93,584.00
PKSF Receivable	42.00	-	35,000.00
Cash and Bank Balance	43.00	6,742,207.00	21,976,701.00
Total Current Asset		302,701,468.00	286,665,525.00
Total: Property and Assets Tk.		321,169,160.00	304,653,367.00



Executive Director


Deputy Coordinator (Finance)

Signed as per our separate report of even date.

Dated: Dhaka, Bangladesh.
September 06, 2013.




M.M. HOSSAIN & CO.
Chartered Accountants.

STATEMENT OF COMPREHENSIVE INCOME

M.M. HOSSAIN & CO.
Chartered Accountants

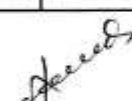
SAMADHAN

Upazilla Road, Keshabpur, Jessore, Bangladesh.

Statement of Comprehensive Income for the year ended June 30, 2013.

Particulars	Note	FY 2012-2013	FY 2011-2012
Income:			
Service Charge		54,641,518.00	46,389,931.00
Grant Received		118,840,131.00	309,149,181.00
Bank Interest	68.00	2,621,105.00	2,881,988.00
Others Income		1,063,381.00	1,218,553.00
Staff Loan Interest		7,750.00	32,480.00
Admission Fee		16,780.00	61,660.00
Social Forestry		5,500.00	-
Vehicles Rent		291,000.00	770,000.00
Pass Book Sale		25,330.00	74,830.00
Interest on Loan		16,562.00	-
Short Term Loan Interest		400.00	-
Loan Fee		359,055.00	331,510.00
Total Income: Tk.		177,888,512.00	360,910,133.00
Expenditure:			
Administrative Expenses	69.00	30,580,828.00	36,113,603.00
Program Expenses		129,427,679.00	279,957,778.00
Service Charge Paid to PKSF		8,134,063.00	9,292,879.00
Bank Charge	70.00	1,588.00	1,295.00
Social Forestry		3,300.00	-
Schedule Sale		78,000.00	-
Vehicles Rent		217,241.00	-
Tax		66,377.00	89,040.00
VAT		4,216.00	-
Loan Loss Provision Expenses (LLPE)		536,897.00	-
Gratuity Fund Reserve Expenses		2,325,610.00	994,872.00
Disaster Management Reserve Ex.		546,414.00	1,930,217.00
Debt Management Expenses		-	463,900.00
Staff Welfare Fund Reserve Ex.		250,000.00	-
Depreciation		1,299,109.50	1,211,427.00
Total Expenses: Tk.		173,471,322.50	330,055,011.00
Surplus during the year		4,417,189.50	30,855,122.00
Total: Tk.		177,888,512.00	360,910,133.00


Executive Director


Deputy Coordinator (Finance)

Examined and Found Correct.

Dated: Dhaka, Bangladesh.
September 06, 2013.




M.M. HOSSAIN & CO.
Chartered Accountants.