



# 2016-2017 ANNUAL REPORT



# SAMADHAN

## ANNUAL REPORT 2017



**SAMADHAN**

*A Voluntary Development Organization*

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## ABOUT THIS REPORT

Our Annual Report provides an overview of the work of the Samadhan from July 2016 - June 2017. The Report covers the work of the Samadhan working areas, details the joint work of the voluntary and illustrates work from our affiliates. Financial figures are provided for both the support as a whole and for the Samadhan.



### Our Vision

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

### Our 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.

### Our Core Values

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



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# Introduction

## Acknowledgement



All praises are to almighty Allah who enables us to prepare this Annual Report 2017 of Organization which is name Samadhan to promote 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 in a sound way with hard labor at the end of year.

I would like to express my deepest gratitude Samadhan team who are working with this organization for their commitment and continuous efforts to achieve organizational goal and objectives.

I would like to take an opportunity to express my heartfelt gratitude to different donor those who has been provided support by their cordial cooperation and continuous assistance for implementing the project smoothly and betterment of this manner.

Lastly I would like to thank all officials of government agencies, donor agencies who visited our field and encouraged our dearest participants to utilize their knowledge, skills and supports provided by organization, to bring expected changes in their life and respective communities.

It is our great satisfaction that I could help extremely poor participants across nine Upazila under three district of Jessore, Satkhira and Khulna with the assistance of District and Upazila administration, LGED

Union parishad, different groups and local communities. We also thank to different print and electronic media for highlighting the organizational achievements and which encouraged other communities for replication in their area. In last 1 year during implementation programs of this organization and the community people learnt a lot which help improve the sustainable economic development of the people.

Our very special thank to the beneficiaries those who were engaged Samadhan and contributed to achieve the organizational objectives by strengthening socio-economic status of the underprivileged poor and extreme poor peoples.

Finally, my sincere gratitude to the Executive Director for his dynamic leadership and hard working who demonstrated a sense of commitment and wholeheartedly provided constructive comments and suggestions during preparation of this report, which have enabled us to finalize the report.

**Chairman of Samadhan**





## Message from the Executive Director

Over the last 20 years, Samadhan has grown from being a distant dream to an organization delivering integrated services to 4.2 million people in the most marginalized communities of south-west part of Bangladesh. These services are delivered through more than 1,600 people, including Samadhan employees, community-based organization and volunteers; these are the people at the core of our work, reaching out with dedication and compassion to people in need. Also crucial to our organization is local level organization, formed over the years by passionate group of people who believe in the core values, ethics and work of Samadhan. We are working with partners, together building an organization which makes real possible changes to communities outside the economic mainstream, while focusing on retaining the dignity of the people who live in them. Samadhan helps us foster partnerships, mobilize funds and expertise and brings to the fore the Samadhan work environment and also Samadhan is working with the poor to ensure health, sanitation, education, skill development and alternative livelihood along with reducing vulnerability to climate change and conserving environment.

It is through the individuals in the organization in Bangladesh, the board, our employee that the work of all our services and programs serves as a manifestation of how our core vision of building "Samadhan envision is a gender, caste and class equal environment friendly poverty free society." can be achieved.



*I would like to draw the attention to the Annual Report that Samadhan has embarked upon as the demand created by its given services.*

Throughout the years of experience of working in the field, delivering integrated services for ensuring quality of life through Education & Health, Food Security, Livelihood, Sanitation, Environment & Disaster Management, Good Governance and Sustainable Economic Development, we have found that gaining the trust of the communities in which Samadhan operates is a key component of success. Trust can only be built up over time by providing consistent and reliable quality services and earning the respect of the people we work for. Samadhan does work with short-term and long - term projects, but ensures its commitment to the communities on a long term basis. Thus responsibility and respect gained from and given to the communities play a most important role in the sustainability of our work.

I have taken pride in watching Samadhan truly raise the bar of innovation and integration. The trust we have earned within communities and bottom-up approach to communication enable. Very often, we identified a real need; we start work with limited funds from individuals before securing longer term programme funds.



Samadhan as a part of that progress is also feeling the same and it is our first challenge now to keep the current pace of development in future. The imminent Sustainable Development Goals (SDGs) will hopefully focusing on those. In last year Samadhan emphasized on developing its own managerial capacity to cope with the ever changing development track and is reviewing and upgrading different policies and structure. While the external environment for non-government organizations remains a very challenging one, I have seen our community come together and show significant changes, determination and a shared sense of purpose and responsibility, working effectively as a unified voice for change.

In spite of the political turmoil and changing donor's funding policy, Samadhan was instrumental to stand still and keeps the promise it has made to the targeted community people. A number of new development projects are undertaken among which some are new and some are continuation of previous phase. The main program microfinance has been able to make more profit by overcoming so many constrains. Samadhan is now planning to support in more social businesses to reduce donor dependency and as a part of all these Samadhan is working to prepare its new strategic plan for next five years.

On behalf of Samadhan, I would like to thank all, our employee, our honorable general and executive members, our partners, sponsors, donors and program participants. I am also express my sincere gratitude to the development partners especially Palli Karma-Sahayak Foundation (PKSF), Bangladesh NGO Foundation (BNF) and the Government of Bangladesh for their continued solidarity, support and cooperation in promoting the well-being of the poor. The trust, commitment and understanding we continue to receive from them enables to design and implement efficient and sustainable programmes to help meet the needs of the people we strive to serve. We look forward to many more years of such partnership and support.

As we move forward, I am proud of what Samadhan has accomplished in 2016-2017 and excited about the coming years. Our community is capable and resilient; together we will continue our efforts to eliminate poverty, and ensure human dignity for poor and vulnerable populations.

**MD. Rezaul Karim**  
Executive Director  
September 20, 2017



# OVERVIEW



Samadhan has been operating the core programme through micro finance and also implementing different bilateral projects/programs under the 03 districts which are named Jessore, Satkhira and Khulna. These programmes are reaching 402 villages of 69 unions under Keshabpur, Monirampur, Jessore sadar, Jhikorgacha, Avoyanagar, Bagharpara, Tala, Kolaroya and Koyra Upazilas and covering with more than 24000 direct beneficiaries. Organization's Head Office is in the heart of Keshabpur town under Jessore district and there are 25 offices for the present programs throughout its working areas with the 200 devoted staffs who contributed to achieve organizational goal and objectives and all the organizational interventions were undertaken in light with the core message the communities through economic empowerment, food security and quality of life and also reducing vulnerability and strengthening capacity of communities.

The internal and external environments of Samadhan are largely credited for the consistent development of relations of fraternity. We are glad to express our gratitude to those organizations, development partners, central bank, banks and non-banks, Microcredit Regulatory Authority (MRA), Social Welfare Department, NGO Affairs Bureau and others who remain with us for all the time.

At the end we would like to acknowledge that staffs of the organization are not only carrying out their regular duties but also act as a big family and always this is their earnest duty for the working community and the country also to create a poverty free peaceful environment.



# ABOUT SAMADHAN

## Background

Samadhan is a Non-government, Non-political, Non-religious multidimensional development service oriented local level voluntary organization. It has been working in south-western part 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 districts. The mentioned areas are highly disaster prone by the hazard as like that Tornado, Hailstorm, Flood, Water logged, Drought, Arsenic contamination in water etc. These were occurred here several times in the year; out of that water logging is the common phenomenon. 80% families are directly or indirectly depended on traditional agriculture systems but agro based modern technologies are very difficulties to apply in this 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. By considering the painful situation Samadhan is implementing multi-dimensional development program very intensively with the technical and financial support given by 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.**

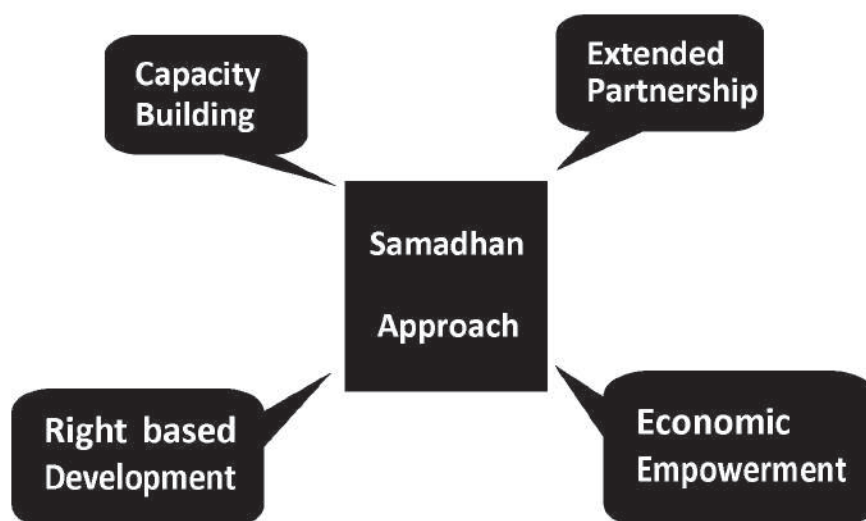
## Organizational Goal :

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

## Organizational 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.

## Samadhan Approach



### Program Principle

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

### Cross Cutting Issues

- Capacity Building and Economic Development
- Gender and women empowerment
- Disaster Risk Reduction and Climate Change Adaptation



### 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)
- ◆ Bangladesh NGO Foundation (BNF)
- ◆ Bangladesh Technical Education Board
- ◆ Group member



# Geographical Coverage and Location

Samadhan is being worked with the poor and marginal inhabitants of river basin areas in 52 villages of the nine unions under the 03 districts which is name Jessore, Satkhira and Khulna.

These programmes are reaching 402 villages of 69 unions under Keshabpur, Monirampur, Jessoresadar, Jhikorgacha, Avoyrnagar, Bagharpara, Tala, Kolaroya and KoyraUpazilas and covering with more than 24000 direct beneficiaries. Organization's Head Office is in the heart of Keshabpur town under Jessore district and there are 20 branches for the present programs throughout its working areas.

At the beginning of the organization, considering beneficiary selection criteria which were vulnerable (flood and water logging) people, poor, small & marginal farmer and fishing community, women headed poor families depends on others income, families dependent on child labor, disabled peoples, acid affected those do not have regular earning source, families suffer from lack of food for a certain period, widow, divorcee, hopeless women, families those have less than 33 Decimal land and families do not get same support from the same or other organization but the evolution the organization it was changed and medium and rich peoples were as a beneficiary.

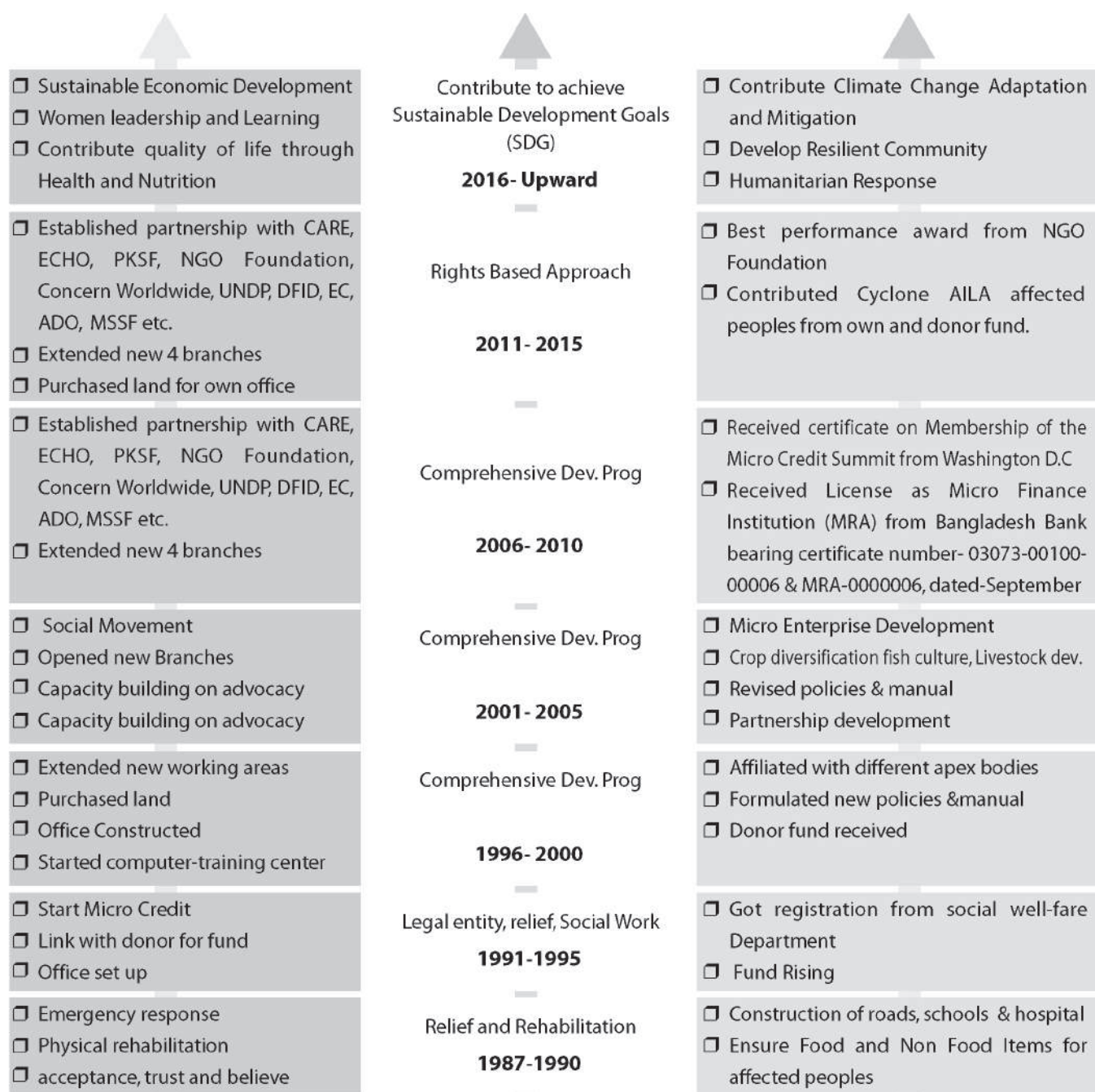
Samadhan Working Area Profile up to June2017	
District	03
Upazila/Sub District	09
Union	683
City Corporation/Municipalities	40
Population of RDRS Area in Millions	4.03
Male in Millions	2.17
Female in Millions	2.97
Total Groups (Approx.)	4800
Total office	20
Direct Program Participants of RDRS	24000





## Revolution and 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



## GOVERNANCE AND MANAGEMENT



Samadhan was solely responsible for implementation and management of the all programs and priorities of this organization through three different forums or tiers such as **General Committee (GC), Executive Committee (EC) and Senior Management Team (SMT)** to ensure qualitative and quantitative progress along with adequate transparency and accountability. Its Executive Committee will provide policy, guidelines, has been basically implemented by ED with the assistance of senior management. The senior management of Samadhan was assist to monitor and supervise the all management and activities on a continuous basis. Samadhan facilitate the process and build up effective linkage among the community people, Village/union level & Upazila level service provider and advocate for services strengthening. In the implementation process senior management team expertise's were also involved with the implementation policy, procedures and strategy and also provided technical support where necessary.

### Samadhan Executive Committee

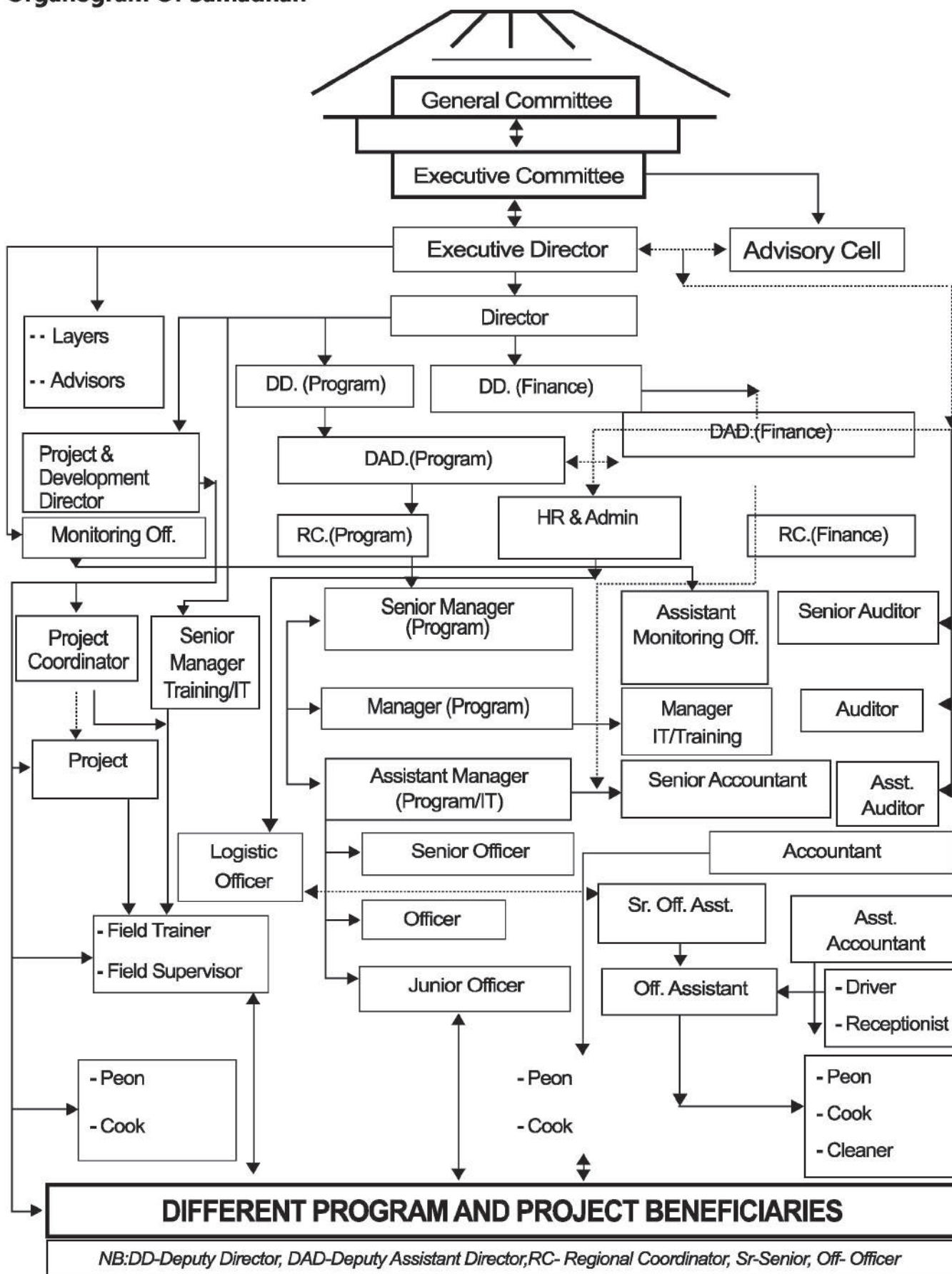
Sl #	Name of Executive committee	Profession	Position
01.	Mr. Md. Abdul Motleb Sarker	Teacher (College Principal)	President
02.	Mrs. Ashrafun Nahar	Social Work	Vice president
03.	Mr. Md. Shamsur Rahman	Deed Writer	Treasurer
04.	Mrs. Rehena Akhtar	House wife	Member
05.	Mrs. Kaniz Sultana	Teacher	Member
06.	Mr. Mir Mosharraf Hossain	Social Work	Member

Specially training facilitation, different session guide preparation, planning, budget preparation, PP & Concept note developing, procurement, linkage development with different service providers etc, beside this they also play a problem solver role offering big hand with staff. For better implementation of program activities of Samadhan internalize to the all level of stakeholders, including the Local Government, UP, CBO and community people etc. In all cases Samadhan followed implementation guideline s and act accordingly for smooth implementation of all programs and after end of the every year an evaluation was done by the internal and external and report was submitted to respective places.

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.



## Organogram Of Samadhan



## Samadhan legal Entity

Samadhan has been established in October 14, 1987 and work since from to till now. 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- 0307300100-00006 & MRA-0000006, dated-September 05, 2007.

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 Association 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	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

## Policy and procedures

In order to establish good governance in the organization, the organization gives significant importance on the implementation of various existing policy and procedures that include **(i) Rules of Business for Micro-finance, (ii) Human Resource Management and Administrative Policy, (iii) Accounting and Financial Policy including Internal and external Audit, (v) Program Implementation policy, (vi) Gender Policy, (vii) Branch/project office operational policy and (viii) Group members insurance (Members welfare fund), (ix) Staff management policy, (X) Computer center operational guideline, (Xi) Savings and loan management guideline.** All policies/guidelines are approved by the Governing Body and it has been operated and practiced considering Equal Opportunities and Social Justice.



## Financial Management

Samadhan is an emerging and reputed NGO in the south-western part of Bangladesh and is working towards community empowerment keeping in view a special focus on women right. Samadhan is working with the poor to ensure health, sanitation, education, skill development and alternative livelihood along with reducing vulnerability to climate change and conserving environment. Financial management and transaction of Samadhan was always excellent though there was very little observation without any financial inconsistency by external and internal audit department and also Samadhan obviously try to response on that timely. Samadhan has book keeping and accounting manually and also to maintain software basis. The financial statement of the fund has been prepared in accordance with Bangladesh Accounting Standards (BAS) on accrual basis except service charge income. The service charge income has been recognized on cash basis. Samadhan has Internal Audit Unit which is reportable directly to Executive Director. The internal audit unit will conduct audit to the project on quarterly basis. However, the organization has been conducted external audit by nationally reputed CA firm for keeping more transparency and accountability. Samadhan also expect advance from donor side, but may be pre-finance if required for unavoidable circumstances which would be reimbursed after availability of donor fund.

## Financial Control

Fund management is done prudently keeping in view the demand of funds and its availability at the branch and head office. Financial control is generally exercised at two levels: the Head Office and the respective Branch. The Executive Director, Deputy Director-Programs and Deputy Director- Finance exercise financial control based on monthly financial statements and the findings of internal auditors. At branch level, the managers exercise financial control on the basis of budget and financial projections. Financial transactions in the head office and branch

offices are regulated with regard to following four areas. First: field level transaction control. Second: treasury management. Third: budgetary control. Fourth: accurate financial reporting.



## External Audit

The organization conducts annual audit regularly every year. Reputed audit firms are appointed for a period of one year by the General Body in the annual general meeting.

## Internal Audit

The internal auditor reports hundred percent on the checking of the three fundamentals of prudential finance management. First: loan portfolio management. Second: loan and savings balancing (reconcile the balance with collection sheet). Third: loan and savings pass book verification. The auditor also reports on the compliance of Samadhan and MRA rules for branch and head office, program-wise reports, and reports on fund management concerning cash and bank. The audit reports are submitted to the Executive Director. These are discussed in meetings at higher level and asked for clarifications, if there is any anomaly. Punitive and corrective measures are taken where necessary. The findings of the auditing guide the management in taking right decisions for developing organization.



## Organizational Services and Strengths

The success of Samadhan's strategy for each sector is dependent upon the essential support of the Central Services. The central services are directly in service of implementing the programs/projects. The objective of Samadhan's organizational strengthening programme is to ensure that the level of essential support from the Central Services meet the needs of the organization as it grows to reach the goals and objectives targeted in the sectors. The main activities of the Central Services, whose staff work frequently in the field, as well as in the central and field level offices, are:

### Field Operations

- Guides and assists organizational and projects staff in all aspects of the set-up, implementation and completion of activities.
- Builds working relationships with the community, including local government bodies.
- Provides crisis management in times of natural or man-made disasters.

### Field Infrastructure and Development

Responsible for the planning, supervision and implementation of all construction work undertaken by Samadhan

### Provident Fund

- The risk management of the organization covers core risks that include industry risk, credit risk, liquidity risk, interest rate risk and operational risks.
- The aim of risk management is that Samadhan evaluates and takes well calculative business risks and thereby safe guards the organization's capital, its financial resources and profitability.
- Risk management is done through internal control system and standard practices followed globally.

### Communications

Responsible for all aspects of internal and external communications, including:

- \* Development and implementation of the samadhan brand
- \* Management of the website and other social media platforms

### Monitoring and Research

- Assesses the overall impact of Samadhan sectors over time, and collates and distributes the findings of its assessments to stakeholders
- Coordinates research work relevant to Samadhan activities and prepares dissemination of relevant reports and presentations

### Procurement and Supply

- Manages and coordinates the purchasing activity of the organization with a view to obtaining the required quality of goods on time and at the best available purchase conditions as per procurement guideline/manual

### Administration

- ✓ Maximizes efficiency in administration on all Samadhan program and projects
- ✓ Manages and maintains Samadhan offices and Training Centers including their security

- ✓ Manages all fixed assets (including vehicles)
- ✓ Manages all required transport arrangements for Samadhan personnel, donors, volunteers and guests

### Human Resources & Organizational Development

Guides and manages the provision of all human resource services to the organization, including:

- ✿ Recruitment and retention of personnel
- ✿ Training and organizational development
- ✿ Compensation and benefits
- ✿ Employee relations

### Information Technology

- Manages all aspects of Samadhan IT infrastructure, including acquisition and maintenance of hardware, internet connectivity, firewalls and security and back-up systems

### Management Information Systems

- \* Collects and collates data from the Central Service Units and generates reports for the use of Management and other stakeholders
- \* Develops and maintains certain specialist software

### Compliance and Legal Government Relations

- Reviews and advises on legal aspects of all significant contracts and internal policies  
Acts as depository for all internal policies and significant contracts
- Advises Sectors and Central Service Units on matters of compliance with internal policies
- Receives audit reports on compliance matters from Internal Audit and advises on resolution of any related issues
- Coordinates internal confirmations of compliance

### Government Relations

- ◆ Works with state and local government bodies to ensure that all phases of projects (documentation, authorization, management and completion) are in compliance with applicable regulations and properly managed

### Fundraising and Partnership Development

Established in July, 2016 to June 2017 works closely with sectors to:

- Maintain effective communications with existing and potential donors
- Coordinate fundraising activities
- Ensure quality of reporting to donors and partners

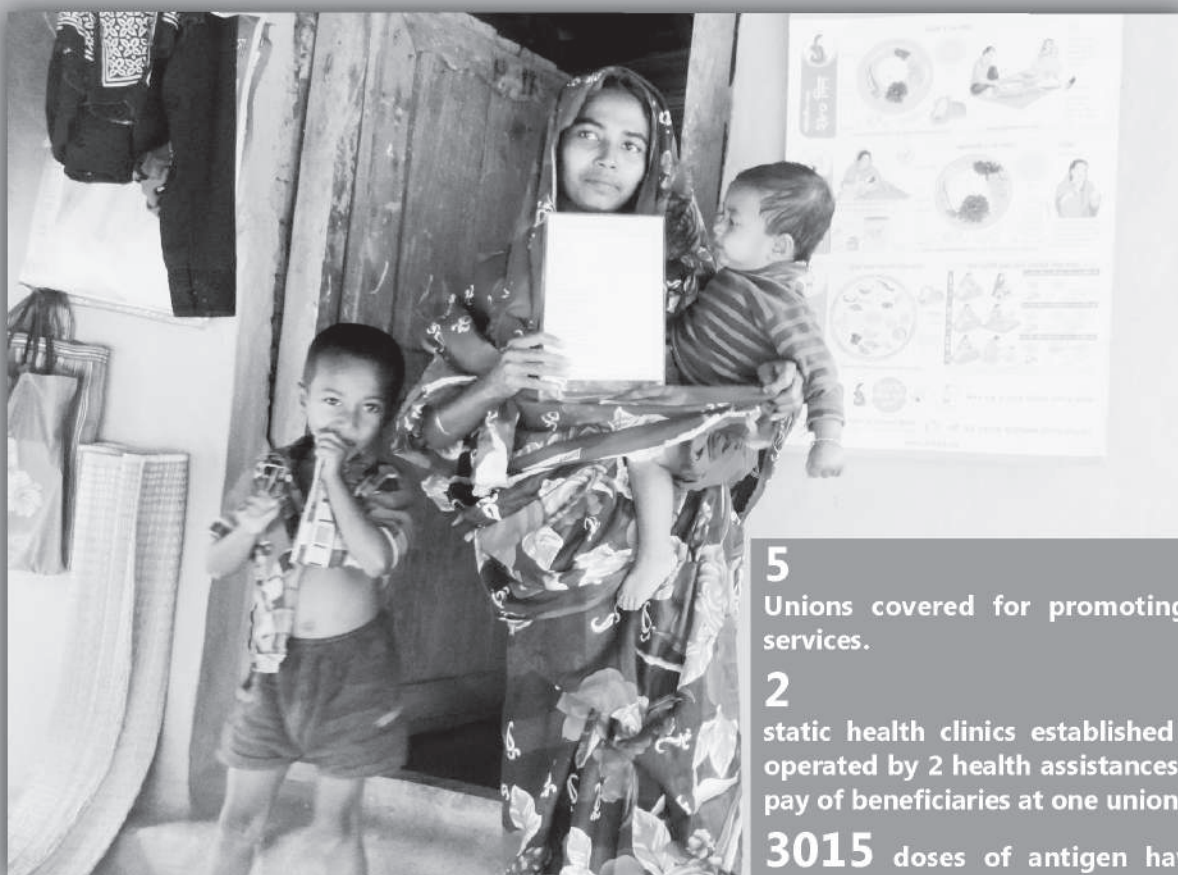
### Accountability

In order to act visibly, predictably and plausibly to promote participation and accountability, Samadhan follows certain rules and regulations in all its activities. Internal Control and Compliance, in its scope, can be described as a process designed to provide assurances regarding the achievements of

- ◆ Effectiveness and efficiency of operation
- ◆ Reliability of reporting
- ◆ Compliance with applicable rules, laws and regulations of the land Samadhan



# SAMADHAN PROGRAM AND PROJECT



## Health Program

The Health Sector aims to implement a comprehensive healthcare system in marginalized communities of hard-to-reach areas and maintain strong interaction with government and other partners to take forward the national healthcare agenda. Samadhan was provided comprehensive primary healthcare services through Static Health Clinic for all households through different projects especially ENRICH of PKSf and innovated healthcare system of accessible to establish small-scale health services.

Projects are adjacent with Indian boarder belt under developing areas and the people are highly vulnerable as they are very poor and beyond development mainstream, even the program areas of Samadhan are the boarder belt areas of Keshabpur and Monirampur Upazila, which are very far from Upazila head quarter. Generally, the people are deprived from government providing treatment facilities, as it is costly, especially for transport cost for severely affected patient.

**5** Unions covered for promoting health services.

**2** static health clinics established and it's operated by 2 health assistances without pay of beneficiaries at one union.

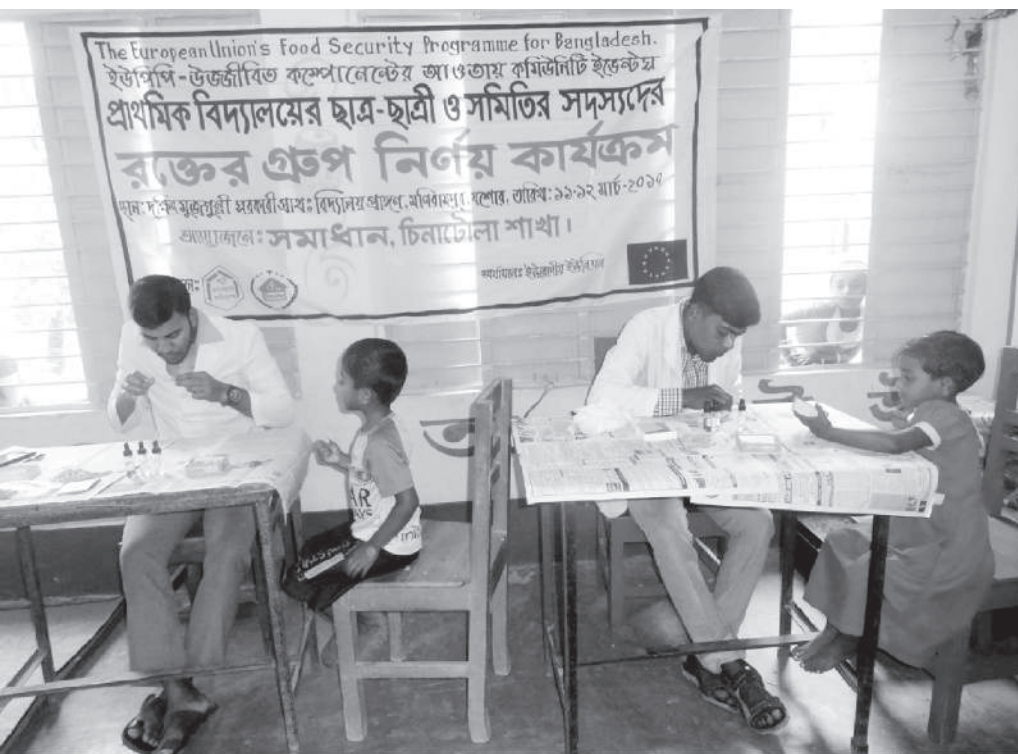
**3015** doses of antigen have been provided to less than 2 years of children under EPI programmed in collaboration with government

**16** communities, aware and sensitized on different diseases, its cause and effect and way of preventive and curatives measures through a regular courtyard session at community level.

**16** communities ensure adequate treatment support to the birth control method accepted complex mother and complex patient caused by EPI vaccine and injection.

**16** communities primary treatment by providing medicines and incase of need refer the patient to Upazila health complex or district level or national level hospital for higher treatment.





On the other hand, the attitude of treatment service providing agencies available in upazila level is more commercial, which cannot fulfill by the poorer classes people, as result always they are depended on luck and pray to god for remedy without taking any measures of treatment or hospitalization. There are a lot of common diseases like seasonal fever (Cold fever), Malaria, Typhoid, Tonsillitis, Hookworm, tapeworm, threadworm, Water-borne disease, viral and fungal affected other diseases along with cold fever (ARI), Heredity/Genealogical Asthma; dysentery, cholera, Bacterial infection; acidity, infection, dyspepsia; diarrhea, diabetic, birth control methods acceptance complication, poisoning, laryngitis, and meningitis are affecting the people as regular problems, especially women, girls and child/infant including adolescents and elderly people are the common patient over there, where Samadhan is implementing a multidimensional development programs for their sustainable socio-economic development, but illness of community people are the great barer for development, where highly needed the health facilities. So, thought a different way to ensure health facilities and finally it becomes success. Samadhan wishes to ensure sustainable socio-economic stability of the disadvantaged communities.

Affordability of fundamental rights (food, shelter, education, cloths and amusement) may ensure when a poorer family gain sustainable economic activities, but health and nutrition are little bit different in comparison with other rights as it is related to survivability. In this connection Samadhan established one small-scale health service center by the support of Bangladesh NGO Foundation (BNF) and its own fund at the birth place 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. The Health service centre providing primary treatment facilities to the people of 4 unions of 2 Upazila under Jessore district since June '2012. One graduate doctor and one attendant are assigned and accomplishing the program interventions rightly and achieving the satisfactory result. Here it is mentionable that Samadhan is contributing its own fund to make the project more effective for the communities.



# Highlights

- ✱ Samadhan's work in Family Planning and Mother & Child Health in the south-western has been recognized by the Upazilla Family Planning Department for three years consecutively and has received the award as the Best Performing NGO
- ✱ To establish dynamic complementally Static Health Clinic to ensure proper treatment facilities by resolving commercial health business in the name of health service
- ✱ To create competitive environment on health service among all other agencies in Upazila level by establishing patient friendly quality service providing health center.
- ✱ To ensure subsidize rate on pathological and or other test by providing quality technical staff where the cleanliness environment will be ensured.
- ✱ To ensure free and or subsidize rate for service, medicine and other essential support especially for the socio-economically poorer patients.
- ✱ To ensure need based antenatal and postnatal care for mothers and children along with counseling to protect mother and child.
- ✱ To protect and save unnecessary expenses of the patient.





# Successful Health Visitor Hosne Ara Pervin



Hosne Ara Pervin (52) is a housewife. As a child, Hosne Ara Pervin had aspirations of completing higher education and to help make the community a better place. Unfortunately, Hosne Ara Pervin's dreams were shattered to pieces as she had to discontinue her education after SSC to get married early and became the mother of a child. But she was tried to read became mother too. Due to early marriage Hosne Ara Pervin was suffering from female health issues for many years. She visited various village doctors but to her great disappointment, no one could offer her proper medical advice or was able to cure her. Hosne Ara Pervin gradually grew anxious about her health condition. In this situation she was engaged Samadhan and she learnt about Samadhan health programs through a Community Health Service Center. Through consultation health related sessions she has proved to be a blessing for her, as she acquired the knowledge about health related different services and also its diagnosis VIA test which was offered completely free of cost and increasing awareness. Now she was very better condition on female health issues.

In this regard she has passed HSC, she was changed her decision and hard and soul try to best for community peoples and higher educated her child from better university.

In this connection she had engaged with Samadhan as a Health Visitor and contribute to ensuring health services of community peoples and her earn money has been spent for her child education. Presently her child is university student she could contribute for betterment of community peoples. She was astonished and happy with the engagement and assistance of Samadhan because she did not expect such prompt service and speedy recovery. Her success made her decide to serve Samadhan.

She passed her opinion that she is now becoming well off. Her neighbors value her opinion and she said that she have a say in whatever goes on in her family.

Lastly she said her thanks to the PKSf as well Samadhan.

"I have always supported Samadhan's activities and will continue to inspire my neighbors as well. I hope that Samadhanal ways stays by our side; as only because of the support of Samadhan it is now possible for the people of our community to avail expensive treatment which was not possible before"- Hosne Ara Pervin.



# Education Program

Samadhan education sector enables the children of coastal areas of Bangladesh to develop their potential through quality education, character-building, awareness of their rights and obligations; it also provides functional Literacy programme for adolescents and adults. Education Program primarily seeks to address the problem of drop-out of children from primary level education by providing support of Bangladesh NGO Foundation and organizational own fund. Under this program, at least one afternoon education centre has been established in every village. All students up to Class 2 are helped in this teaching centre to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centers will accommodate students up to Class V. These education centers take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is prima facie qualified to be a teacher; all the teachers are female. These education centers also monitor if the children attending the centers go to school regularly. Under primary education, basic spoken English course has been incorporated through Listen 2 Learn voice recording based programme. Code of Ethics, Dignity, Child Rights and Clean Home and Clean Environment are also part of the curriculum. Under our Functional literacy programme, those who have never been to school are taught to read, write and do basic mathematics. Samadhan schools are all housed in pre-fabricated buildings which can easily be dismantled and moved in the event of a natural calamity. Teachers are all recruited from the community. There are women and men below high school level, trained by Samadhan as primary school teachers and secondary school facilitators.



**944**

children enrolled in 35 primary schools.

**100%**

students passed the class two exam with well above average results.

33 students received Michel Madhu Sudan Education stipend considering with well above average results in national examination.

**251**

adolescents and enrolled in functional literacy classes in 3 learning centers individually.

**199**

teachers for primary education and 10 facilitators for secondary education have been trained

**35**

Parents & Teacher Association are functioning

# Highlights

- ❁ Samadhan launched the primary education in 35 schools for class one and two students who are deprived of the opportunity due to the unavailability of skilled teachers on the vulnerable areas. All enrolled students of class one and two have successfully completed their academic year in December 2016. Moving forward, this year 944 students of these 35 schools have started their class one and two education.
- ❁ All 427 students from Samadhan schools have passed the year change primary exam which is required for the students who have complete class 2 education. While the school final result stood at 100 % pass rate, Samadhan schools achieved an astounding 100% pass-rate.
- ❁ This year, average student's attendance increased to 97.22% from 96.87% and drop out has been reduced to 3.06% from 4.38%
- ❁ Codes of Ethics, Dignity and Child rights are resulting in building the confidence and character of the children





# Testimonial



Muslima lives in Majherpara village under panjia union of Keshabpur upazila of Jessore district. She is staying with her parent's Abdul Gani and Sokhina Begum. She is a 5 years and 4 months old girl. He is ready to step into his first schooling experience from this year January 2015. His parents brought admission forms from well reputed school around the upscale place where they live. Moslima's parents work in an agricultural field and his mother is a house wife. Both of them are below educated but they have high aspiration to read their child. Therefore, putting Moslima in a good school is a high priority for them. Considering this, Moslima admitted Garvanga primary school but her educational result was very poor. As a result her parents were quite anxious about him to provide support for better result and they were searching to quality education due to their weakness.

In this cases, Muslim's parent admitted her in Samadhan education support center. Moslima studied and enjoyed and also she proofed through significant result. Now, she is in class four and she obtained position 2 (two). Just like the case of Moslima's, every child has his/her unique qualities, interests, and abilities. It is not possible to help them reach their highest potential if their individuality is not nurtured. In school, if teaching learning methods fail to respond to individual needs, it will result boredom and reluctance in children.

# Knowledge and Skill Development

Another one major activity was to conduct training on different subject matter especially vocational training on computer literacy, livestock rearing, vegetables cultivation and also other awareness sessions at community places in each ward under the working unions with an approved script by Samadhan and donor (as require), which were permitted by the organizational approved line budget. Over the reporting period of organization 800 participants were received training on different subject. Being organizational key change agent, through Samadhan own Residential Training center and also Computer Training Center (SCTC) which were established adjacent its head office, Keshabpur Jessore.

**885**

beneficiaries and staff were received training on leadership, management, and farming and off farming

**207**

students were received training on Office Application (6 months duration) and all students successfully completion on this trade by 10 batches.

**56**

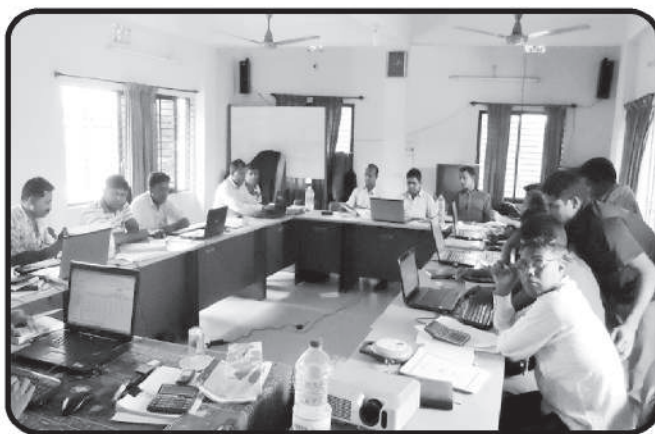
students were received training on Office Application (3 months duration)

**71**

students were received training on Data Base Program (6 months duration) and all students successfully completion on this trade by 10 batches

## Highlights

- ✓ Samadhan residential training center promotes income option for organizational sustainability.
- ✓ Access to outsider for safe accommodation, meeting, training workshop, seminar etc
- ✓ It provides support to capacity building of beneficiaries and staff on different subject matter.
- ✓ 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.
- ✓ Through this training center Samadhan is providing quality program support especially for disadvantaged men and women of its working areas by hiring skilled trainers.
- ✓ It situated beside the Upazila chatter and adjacent of Samadhan head office which is duly approved & registered from the **Bangladesh Technical Education Board (BTEB).**

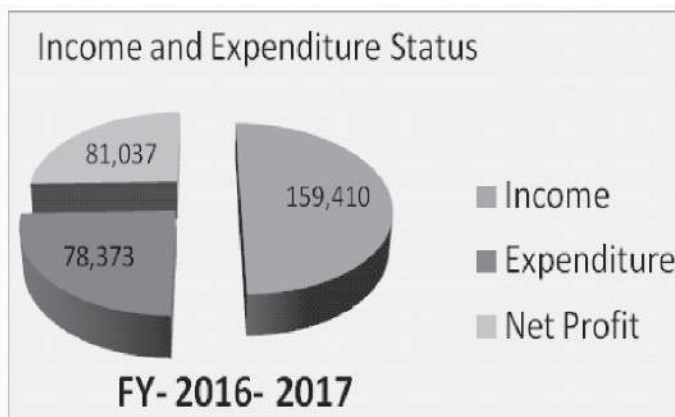




# Samadhan Strength and Facilities for Knowledge and skill development

## Residential Training Center and Guest House

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. The last year income, expenditure and net profit were calculated which presented in graph.



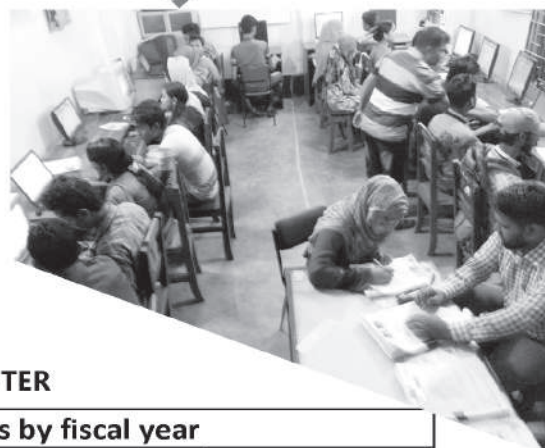
## Facilities available:

- └ Well decorated AC room
- └ Hot and cold water facilities
- └ PABX service in every room
- └ Satellite TV support in the room
- └ Separate dinning (food corner)
- └ 24 hours power supply
- └ Modern sound system and multimedia support
- └ Access to wi-fi, computer, printer, photocopier, spiral machine, camera,
- └ All time room service
- └ Car parking
- └ Waiting space adjacent meeting room and bed room
- └ Daily newspapers



## Computer Training Program

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. Program focusing to develop capacity on ICT knowledge and skills of disadvantaged and disaster affected populations in southwest part of Bangladesh.



## INCOME AND EXPENDITURE STATUS OF COMPUTER TRAINING CENTER

Particulars	Income and expenditure status by fiscal year				
	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Total Income	436204.00	546665.00	562407.00	741788.00	914196.00
Total expenditure	477919.00	583589.00	642540.00	568599.00	78,964.00
Net profit	(- 41775.00)	(-36924.00)	(-80133.00)	173189.00	130,232.00



## Disaster Management and Climate Change Adaptation

Samadhan is a highly committed organization to the communities of Jessore, Sathkira and Khulna district for reducing disaster risk and climate change adaptation and mitigation measures to their sustainable development by the mandatory to provide need based emergency humanitarian assistance among the disaster affected people of its working

areas in pre, during and post disaster. The organization works to enable vulnerable families and communities to adapt and mitigate the impact of natural disasters through risk reduction preparedness, context specific infrastructure development and emergency relief in times of crisis. The programme includes Community Managed Disaster Risk Reduction (CMDRR), Community initiated Disaster Risk Reduction (CIDRR), Cluster village on raised plinth above flood level, desalination water treatment plant in south, water-sanitation, capacity building, logistics and policy support to the government

Samadhan is a community participation humanitarian organization; it is always working for the betterment of the most disadvantaged people over the areas. There are so many incapable poor people and their family members those who were suffered due to suffering natural and man made disaster. Samadhan works with affected peoples considering poor and ultra-poor families, have food crisis in the families, women headed day laborer families, family depends on physical labor, family size is big but earning member is none, permanent resided but living in tent house and temporary shelter or neighboring house, women, children, adolescent, person with disabilities get first priority and sick with chronic disease and burned by acid, fire, electro light, electric shock etc.

Samadhan has created humanitarian support fund by formulating policy in the name of "Human Rights Fund" receiving contribution from paid staff and also

receiving subscription from other person / agency / donor both home and abroad for affected people. Adequately serve the purpose in right way to right person on right time Samadhan deputed one Junior mid level staff to negotiate with the hospital, clinics to ensure subsidized rate for different test to diagnosis the diseases and proper treatment support for the incapable poor ill patient under the guidance of Executive Director. Samadhan is continuing such support from its general fund and surplus of microfinance program, when found unavailability of Human Rights Fund support.

On the other hand, Samadhan is mobilizing fund and searching donor locally from humanitarian accountability point of view for emergency response, Food Security & Livelihood, Health & Nutrition, WASH, Education for remedy of chronic disease affected dying patient, who are economically unable to bear the expenses and whom emergency operation or higher treatment is most essential. Samadhan feel proud to say here that locally it is recognized and circulated that the socio-economically most vulnerable people always get need based support as Samadhan is a humanitarian organization, but sorrow that Samadhan do not serve all of them, whose are in crying needed situation for life and death as it is economically not more capable enough and can't provide need based support to all of them due to resources limitation.





# Microfinance Program



Constitutionally Samadhan is accountable to its customers and respective others stakeholders in achieving the organizational and programmatic goal and objectives. Samadhan is providing need based financial and technical assistance to the customers both rural and urban areas under Jessore and Satkhira district to create employment opportunities for sustainable socio-economic development along with empowerment of the women customers.

Micro Credit Program is the core program of Samadhan. It launches to alleviate the poverty and manifest the betterment of the society. Micro Credit Program runs for the poor people to make them self reliant on their earning section. It views to upgrade the economical status of the rural folk. Samadhan stresses on supporting economic activities to generate employment and income to reduce income inequality among the disadvantaged and the poor. Samadhan provides its flexible financial services among almost poor and ultra-poor people through its branch offices in south-west of Bangladesh. Samadhan has been launched the microfinance program in 1991 with its own initiatives and built formal partnership with Palli Karma-Sahayak Foundation (PKSF) in April 1999.

Samadhan promotes the Sustainable Economic Development (SED) which sector aims to help vulnerable communities improve their economic conditions by providing capacity development support and enhancing income generating and employment opportunities.

This Samadhan microfinance program is achieved through financial support to help develop sustainable activities, technical assistance for agricultural activities and vocational training and also strives to make financial and other related services (savings, credit, insurance, remittance and skill training) accessible to the poor and disadvantaged in order to increase their income and employment opportunities for them with special emphasis on women physically disabled, minorities, senior citizens, backward youths to;

- \* ensure better microfinance services to programme through developing grassroots people's organization.
- \* create sustainable employment opportunities by the IGAs for the disadvantaged poor
- \* increase client-outreach through geographical expansion and enrollment
- \* sustain 100% financial self-sufficiency in microfinance operations



## Strategic Priorities and Themes

- Access to financial services
- Entrepreneurship development and strengthening market linkage
- Productive employment, inclusive and sustainable economic growth
- Employment creation and reduction of seasonal unemployment
- Technical and vocational education and training
- Enabling social responsibility



Samadhan Microfinance programme deals with poor and disadvantaged people. During the strategic areas, the programme will address the following specific themes as emerging priorities:

- Skill training and technical support to programme participants up-scaling/graduation of ultra poor clients.
- Support to reduce seasonal unemployment addressing the crisis in the Southwest
- More focus on micro-enterprise and introduction of small and medium enterprise loans.
- Introducing new savings product to accumulate more savings(FDR) of program participant
- Introducing services (financial and non-financial) for the senior citizen, physically challenged and youths

The programme has increasingly addressed the marginalized people with special attention to those who remain as isolated vulnerable class. Many of them live in low land areas river-sides and as temporary roadside-shelters. Slow industrial growth in the southern region together with seasonal employment in agriculture creates an almost annual major hardship for the rural poor during the lean season when employment, food and income are scarce. So, seasonal crisis is also a priority to be considered.

The poorest of the poor are the important focus and priority of Samadhan Microfinance programme. Easy and flexible loans hasbeen provided to them and seasonal crisis victims to boost employment and self-employment. In addition, small and micro-enterprise loans have strengthened and expanded among the economically graduated members in order to improve job opportunities for the poor people.





## Implementation Approach/Operational Modalities

The Samadhan Microfinance programme has implemented following the savings and credit operational manual and guidelines issued by management. Money handling is a major day-to-day activity of the branch-level staff. Thus, strict monitoring and close supervision by the supervisor have to be ensured. Staff at all levels were responsible for efficient operations. MF staffs are maintain good relations with programme participants and must ensure transparent record-keeping. As a development catalyst, MF staff will also strive to increase the confidence and assertiveness of the clients. As service delivery by nature, the programme has been directly implemented by Samadhan Microfinance programme staff.

Microfinance programme during the strategic period 2016-2020 will emphasize the following issues:

- Major programme focus on increasing the outreach and diversify products to improve the livelihood of the poor and disadvantaged.
- Deliberate emphasis is to be given to women and youths, pro-poor interventions, decentralized operations and flexibility.
- The MF programme is committed to offer better and more competitive services to the clients.
- MF wishes to increase financial sustainability through cost-effective operation in order to cover more poor participants and maintain programme viability.
- Microfinance clients are also the programme participants of other Samadhan development activities so we will seek to capitalize fully on this interlinked credit-plus approach to make balance between financial and social performance.

## Programme Intervention:

1. Loan disbursement to MF members
2. Enrolment of clients to enhance the coverage
3. Increase outreach through enrolment of the youths and others (service holder, fishermen, entrepreneur etc.) as appropriate
4. Savings mobilization from MF members (Normal savings, and FDR)
5. Skill & Vocational training and awareness building for program participants
6. Technical support and follow-up
7. Establishment of client friendly and feasible IGAs
8. Market linkage and marketing channel development
9. Loan recovery from borrowers
10. Climate change adaptation related activities (plinth raising, alternative power, plantation, climate friendly IGAs support)
11. Provide Health care services (awareness, general treatment, specialized health camp, linkage, referral, ANC & PNC services)
12. Services for the geriatrics (aged people) and physically challenged
13. Staff development training



## Samadhan Microfinance Coverage of Operations

Offices : 25  
Groups : 1445  
Women's Groups : 1309  
Program participants : 23774  
Borrowers : 17852  
Loan outstanding : 50,21,02329

## Highlights

- ✱ The agricultural project has been initiated in 3 districts as like that Jessore, Satkhira and khulna as an alternative income for fishermen, who are no longer able to fish due to depleted fishing in the area or for personal issue
- ✱ Jagoron program under Samadhan is providing technical assistance and financial support to the 10,062 borrowers and total of outstanding BDT- 88,541,747 for developing small scale farming and off-farming activities up to June 2017. It was initiated to promote household based enterprise development at rural areas of Bangladesh.



- ✱ **Buniad** earlier known as Ultra Poor Program (UPP) is most important program of Samadhan which provided support to the poor and ultra poorer families for depriving from loan support. Buniad address the needs of the excluded ultra poor of the society who had always been chronically left out from the traditional microfinance. Considering this reality developed it with some flexibility in savings and payment back the loan money than other loan program.
- ✱ **Agrosor** is increasing importance to build up and foster micro entrepreneurship for self employment of the rural people, who may be little above the poor or ultra poor. An individual entrepreneur took loan for enterprise development.



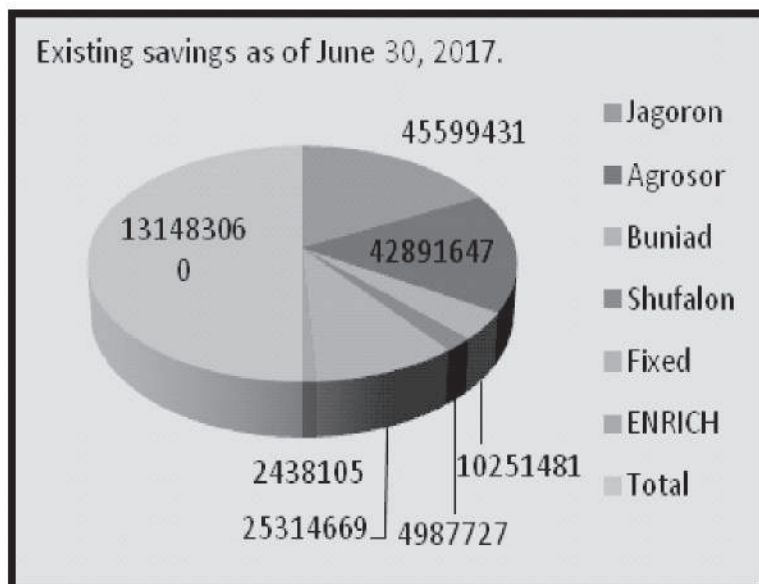
☆ **Micro Enterprise Development (MED)** program of Samadhan is highly experienced to proper and successful handled and utilized the loan money through three categories e.i. 18 months loan support with 5 months grace period, 12 months loan support and 6 months loan support which range of said loan amount is Tk. 30,000 to 500,000. Total of outstanding BDT 72,793,671 among 1,295 borrowers as of June 30, 2016.

☆ **Sufolon** is the one of the project which focusing on agriculture, livestock and fisheries through cultivating agricultural crops such as cereal, vegetables, spices, horticultural crops and also rearing poultry, livestock and fisheries.



☆ 4,383 beneficiaries received orientation on different sectors and Samadhan has been provided loan BD: 81,114,650 among them. They can earn a living by being It is actually depends on the practical need and situation.

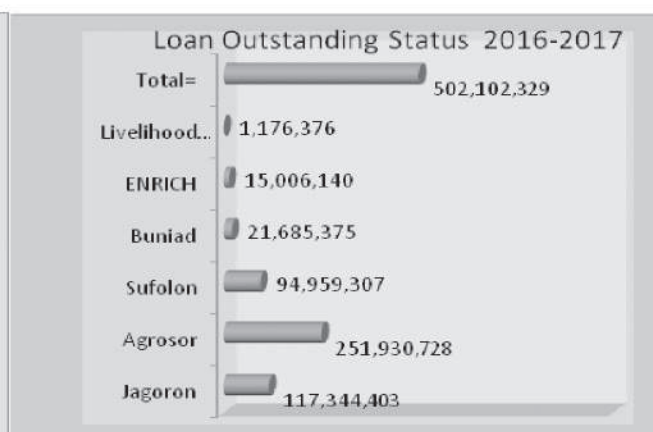
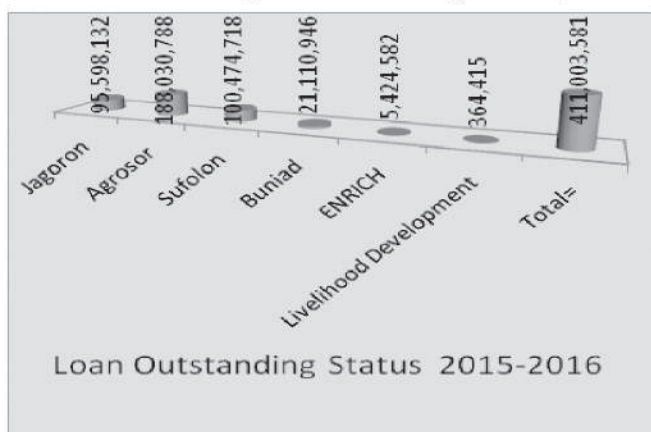
Generally the nature of micro credit program is vice versa of disbursement and realization with interest with the period by following policy act of Micro-Credit Regulatory Authority (MRA). Considering this reality developed Ultra Poor Program (UPP) with some flexibility in savings and payment back the loan money than other loan program. The total outstanding of BDT: 200497919 among 1,629 borrowers as of June 30, 2017.





**UPP-Ujjibito** is a project of **Samadhan** with the financial assistance from PKSF- European Union has been implementing UPP Ujjibito is a component of 'Food Security 2012 Bangladesh Ujjibito' project since 2013 for achieving objective sustainably reducing poverty and hunger. This project will be continued till 2019. It has covered 3390 extreme poor and vulnerable households in 09 unions of 4 Upazilas under Jessore district. The project extends financial and non- financial support for increasing income,

achieving household's nutritional security and improving asset base as well as social empowerment. Samadhan-Ujjibito offers services to establish IGA and vermin- compost and also link with government line agencies as like that agriculture, livestock, fisheries, health department and local community clinics. It provides referral services to the SAM children and coordinates with local Union Parishads for ensuring safety net of identified eligible families.





**ENRICH** is a program conducted at the grassroots level focusing for overall household development of the poor based on a 'One Union One PO' principle. The program targets poor families, working with them to enhance and maximize the utilization of their resources and skills.

ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including health, education, youth development, community development, etc, the goal being sustainable development driven by the people themselves.

### **Household is the Basic Unit which needs to be ENRICHED**

In poverty-ridden Bangladesh households are yet to be the source of income. Through the efficient and planned utilization of the limited household resources, it is possible to set the organization of a prosperous family. safety net of identified eligible families.

### **Households are flourishing**

Capacities of poor households are increasing by utilizing the limited household resources towards sustainable reduction of poverty. Targeted people are getting access to quality education, health and nutrition services under the project. Eco practice and sensitization is an integral part of this Project.

### **Health**

The ENRICH Health Program is designed to provide comprehensive primary healthcare services for all households in the Panjia Union. Currently, 14 health volunteers and 02 health assistants visit the households in the ENRICH Panjia Union. Each household is visited at least once a month to collect health-related information about all its members. The information and data collected are recorded in the household pass books. The health assistants arrange satellite clinics every week which are attended by MBBS doctors. Health camps (vision, dental, heart, diabetes, etc) are also organized from time to time, with specialist doctors attending. In these camps, patients with serious ailments are referred to different public as well as private hospitals and clinics where their treatment is arranged free of cost.

### **EDUCATION**

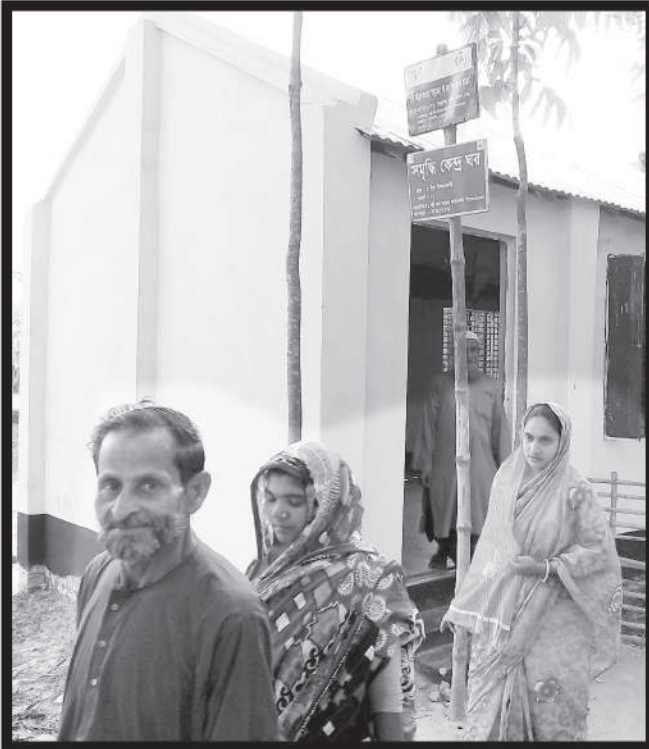
The ENRICH Education Program primarily seeks to address the problem of drop-out of children from primary level education. Under this program, at least one afternoon education centre has been established in every village. All students up to Class 2 are helped in these teaching centers to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centers will accommodate students up to Class V. These education centers take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is prima facie qualified to be a teacher; all the teachers are female. These education centers also monitor if the children attending the centers go to school regularly.





## ENRICH CENTER

Samadhan has been established 3 nos. community hub as ENRICH centers the Fiscal Year 2016- 2017. The land is provided by the community and Samadhan- PKSF provided the construction costs. So far 03 centers were



established in reporting Fiscal Year and rest of 06 will be established the next Fiscal Year.

Each center is managed by an 11 members ward committee consisting of the local Union Parishad member, senior citizens, local elites, teachers, youths and representatives of Samadhan. It is a point to discusses social and development issues of the ward and reviews the progress of ENRICH by the committee. The centers are also being used for other purposes such as static and satellite clinics, youth training, and generally as facilitating space for social capital formation in the respective wards in terms of shared responsibilities and ideas of the committee and mobilized fund in understanding community action in development.

## ENRICH HOME

ENRICH home is an ideal home which has emerged from the programme's focus on the best utilization of the existing resources including the best extent possible or available land through proper planning in each and every households of this project. To promote income option through engaging poultry, pigeon & livestock rearing, cultivation of vegetables, medicinal plants and horticultural crops considering optimum varieties. And it's accessibility to safe drinking water and hygienic latrine. It may be also consider solar home systems, biogas plants, and improved cooking stoves. Environmental friendly vermin-compost is often produced by the households for own use and/or for sale. Over the reporting period Samadhan was established 10 nos ENRICH homes in different enlisted unions.





## STORIES

### *Fatema's Success Story in Production Vermin Compost*



Fatema Begum lives in Mujgunni village of Shampur Union under Monirampur Upazila in Jessore district. She was once a house wife. She has born 1 daughter and 1 son. Her husband, Md. Hafizur Rahman is sick man, used to work in others' farmlands and sometimes pulls van to earn their livelihoods. During the sickness her husband, they are sufferings of the family members knew no bounds. Her husband used to be unemployed for 3- 4 month every year. She used to work as domestic help in the village during this period. But it was very difficult for her to earn enough to support the four member's family.

In a village where agriculture hardly throws up surprises, Fatema's case demonstrates that keen interest and self-belief can make agriculture a dependable enterprise. For, it is not a story of overnight success but one of a systematic effort to utilize opportunities offered to the farmers in the village from a variety of agencies. Coming from a poor farmer's family, Fatema's husband has no land for cultivating crop except inherited 6 decimal household lands. Hence, it was not more important a source of livelihood for the family. Rather they were tried to live other alternative livelihood option. Her parents wanted their two sons to study. It was however not possible for him to go beyond the school level, owing to poverty. She was forced to return and join her parents in farming.

In 2014, Fatema's Begum became a member under the Ujjibito project being implemented by Samadhan. Project organized training on production and utilization technology of vermin composting. But, she was more curious to know about vermin composting, a training session being organized for another group of farmers at October 2014. She joined in the group. She got

excited about rearing earthworms and preparing vermin compost.

In June 2015, the Ujjibito project, provided support as cash for producing vermin compost. She purchased 2 rings/Chari and 1,000 earthworms, sieve, net for establishing a vermin-compost plant at her homestead. She produced 30 kg vermin-compost in the first batch and used some of it in the vegetable garden and the rest in the sales to others. The result was satisfying and she took an initiative to increase the production and conduct some marketing.

It was 2016 and this time, she got 2654 kg vermin-compost. She used this fertilizer in her leased land for cultivating agricultural crop which had been turned barren by continuous use of inorganic fertilizers.

"I earned about Tk2372 in the first six months of 2016 and Tk 6,000 in the next half of the year by selling vegetables," She says. She also sold 3,500 earthworms at Tk 0.50 per piece, making a total of Tk 1,750 in 2016. The villagers, mainly small and marginal farmers of the village, are buying earthworms from her and making the compost in the same way as Fatema's did. Most of the farmers of Mujgunni and its adjoining villages are now using this compost in their farmlands.

Thus, **Fatema's** has changed the mindset of the farmers of area and paved the way for other poor people to earn their livelihoods by producing the earthworm compost.

"I wish to continue with Samadhan forever for getting training, advice, suggestions and also financial support as long as I live" -Fatema.



## *Renuka fight against poverty*



Renuka Begum is the wife of Mr. Tazul Islam. She is 52 years old. She lives in Kayemkola village of Horihornagar union under Keshabpur Upazila of Jessore district. Renuka Begum got married at a very young age and she has born 1 daughter and 1 son. Her husband is an agricultural day laborer. Lean period he search work and migrant different places. They had no any cultivable land except 12 decimal homestead lands. In every year the village has been logged by the water and the peoples of the village losses their household asset, livestock, and seed bed and agriculture crops. She had great difficulty to managing her family and family member's food, cloths, medicine and education. They passing there days with half meal and bound to borrow from others.

But her deepest desire to establish goat farm. To fulfill her expectation she always seeking jobs earning something for family support. At the time, she used to perform menial domestic jobs at other village home to meet the expenses of her family.

In this situation, the last year 2015, January she came to know about Ujjibito and talk with field staff about the nature of the project. After knowing the everything she feel interest and assisted to the field staff to smooth implementation of the project activities in her own village. Then the staff clarified in details of the project objectives and its activities. She was listed as a project beneficiary since she belonged to "extreme poor" category. She was inspired by the discussion of the Diba Mohila Dal and showed her interest to be involved in any activity that can alleviate her poverty. Based on her interest, the project provided support 2 goats for goat rearing by the slatted goat shelter on her existing 2 goats. She hoped that number of 4 goats would increase in a year and she would be able to establish a mini goat farm. She had a strong belief that the farm would eradicate poverty of her family forever.

Two year went by and now she had 18 goats. She indeed had got her farm. Already she has taken decision to develop big slatted goat shelter as per ability. According to Renuka's estimates, the total market price of the livestock at her farm was about TK. 90,000. In addition, she had sold four goats for TK. 18000 over the past six months and made 1 tin shed room.

Renuka begum has a plan to expand her vegetable garden covering the total unused space of homestead and develop a mini poultry firm in her house premise.

She passed her opinion that she is now becoming well off. Her husband and neighbors value her opinion and she said that she have a say in whatever goes on in her family.



## Case Study- 2

### Inspire Sewing Machine for income through alternative livelihood options.



Etiara Begum she is 38 years old. She lives new Mulgram village of Keshabpur Upazilla under Jessore district. She is a member of Bulbuli Mahila Dal and received training from Samadhan. Her knowledge and leadership created employment 3 women also. They are working with and making cloth in group approach and also marketing at local market and village level by selecting a sales man. While project started in kayemkola Etiara was identified as one of the potential and interested women for receiving training on garments making as alternative livelihood option. She was housewife and could hardly engage herself into income earning activities. She was chosen by the samity and received 15 days training first from Samadhan and more 45 days training from Bangladesh Rural Development Board - BRDB Keshabpur with support from Samadhan. After completing the training from both institutes Etiara started working with group approach. She is managing 3-5 women and making cloths through contracting different school and community level other women.

Now she has been created employment for her and income BDT: 1800- 2000 per month. She expects and also makes garments with her sewing machine at her house apart from this employment. In this regards a total 5 worker actively involved in such type of activity and monthly income Tk on average 800 - 1000 which is spent their family lead. They are seems to be we are not weeds in society but human resources. As a result of collective actions 5 workers are now have promoted alternative livelihood options and they are now earning income from these activities and contributing to the family livelihood and also running her family and influencing the family level decisions towards her own life, children and even her husband. They are now socially dignified woman and showing the path of economic solvency in the community.



### Case Study-3

#### Off Farm IGA promotes Income.



Poli Rani Das is member of poly mohila Dal under Hasanpur branch of Samadhan. She is a entrepreneur the 5 years her family has been involved in bamboo making materials. During the Micro enterprise training, traders of the market suggested that they would get a better price if made bamboo made materials as like that Kula, Chala, dhara, kotri etc. They have taken decision to produce large scale and sales local and large market. Primarily she has taken Tk. 5000 as loan from Samadhan for start up business and purchasing raw materials from Hasanpur with the assistance of Samadhan Hasanpur branch. When the Hasanpur branch saw their potentiality then help them to take business start up support as an IGA and Samadhan provide business start up support as per their potentiality.

At this situation total 3 members of their family were involved such type of product producing. They were produced up to 150 - 200 pieces bamboo materials per month and sold local market/fair. Two thirds of the selling price is spent on production costs, but it is still quite profitable with each person earning about Tk. 820 - 1000 per month with spend of leisure time. This money spent their child education and family betterment. However, the demand on six month (March - August) then they struggle for 4 months. Even then there is a risk of oversupply in the market.



# Other Important Events and News

## Development Fair 2017:



Development fair is a great opportunity for Partner Organization to gather knowledge about different product and technology from same place and same time. Development Fair 2017 organized at Bangobandhu International Conference Centre, Dhaka Bangladesh by the initiative of PKSf. In that fair Samadhan demonstrate different product and technology and also gather knowledge on other product and technologies which had demonstrated by the other Partner Organization. This event motivated the participants positively to promote technology as well as support to replicate and disseminate for betterment.

## Staff Gathering



The gathering is generally brief and can take place in a regular meeting after merit increases are approved by the organizational Executive Committee. This is an opportunity for the manager/supervisor to connect the past year's performance to the salary increase and to reinforce positive performance or areas needing improvement. Managers/supervisors should remind employees that a raise is based on merit and contribution, tell the employee the amount of the raise and the new salary, express confidence in the employee's capabilities and thank the employee for the work and commitment to the Organization.

Keep in mind that, while managers/supervisors recommend merit increases, the supervisors must ensure that spending for their entire organization stays within budget. The review of merit recommendations are not completed or approved until mid-June. Managers and supervisors should wait to communicate merit increases to employees until they are informed that increases have been finalized and approved.

In some situations, a conversation about pay can lead to a conversation about job performance. No manager/supervisor should put forward a request for a pay review for an employee who is not performing well. Managers/supervisors have both a right and an obligation to explain performance deficiencies to an employee and to work with the employee to provide coaching and feedback to improve performance.

## National and local events celebration:

Different national and International events were celebrated in collaboration with the government administration and other line agencies. Samadhan effectively participated and observed day specially World Women Day, World Health Day, Safe Motherhood Day, World Environmental Day, National Disaster Preparedness Day, International Disaster Mitigation Day, family planning week, tobacco day, population day and also others day were observed in significance of National Independence Day & International Mother Language day and the background of liberation war of Bangladesh & their role and responsibilities as a citizen. These events were hold with the colorful programs like rallies, seminars, mock drills and debates. Deputy Commissioners, ADC Generals, DRROs of the respective districts, most of the UNOs and Upazila Chairmen, Vice-Chairmen and the representatives of NGOs/INGOs, Civil society, teacher, journalists and other government officials were participated in the rallies, seminars and other activities.





## Certificate Distribution Ceremony



On April 29, 2017 certificate distribution ceremony was held under the banner of Mr. Munchur Ali. Three months long skill development training course was organized for the staff of the Ujjibito project with the cooperation of Samadhan. At the conclusion of the course, written and practical tests of the candidates were conducted and participants/students passing the examination were awarded certificates. According to the official announcement of the results, all are got certificate respectively.

Mr. Rezaul Karim Executive Director of Samadhan presided over the certification distribution ceremony, whereas Mr. Arif Nur Principal Muslim Aid, Mr. Azizul Haque Director Jagoroni Chakra Foundation, Mr. Fazlul Haque Deputy Director, Ad-din, Mr. Hasan Zahir, Panel Chairman, Uposhahar Union Parishad, Najmul Hossain Accounts Officer Muslim Aid and other representatives were also present at the occasion. The proceedings of the ceremony got underway with the recitation from the Holy Quran followed by recital of Naat by Kamrul Hasan.

Giving briefing about the course, Mr. Arif Nur said that it was the skill training that it wanted to equip its workers with the modern training skills. It was in this regard that course was held. He said that all staff members took keen interest in the course. After that Mr. Rezaul Karim Executive Director of Samadhan distributed the certificates among the participants.

## Annual General Meeting (AGM) of Samadhan:



Annual general meeting of Samadhan was held in the reporting period. Total income and expenditure of 2016 - 2017 Fiscal Year, specific achievement and failure and strategic plan and projection of 2018 were discussed in the meeting. It has become a get together forum of the organization because of the arrangement of those meeting. Organizational Executive and General Committee were also present in those meeting. The attended guests thanked for ensuring the transparency and accountability of the organization as well they committed to provide all kinds of resources and other facilities for the development of the organization. Mr Rezaul Karim, Founder and Executive Director of Samadhan spoke and brief over the organization strength and weakness.

## Communication



Samadhan is responsible for disseminating updated information about organization's and implemented activities through electronic, print and social media. It also keeps the website ([www.samadhan-bd.org](http://www.samadhan-bd.org)) updated with relevant news and photographs. Samadhan considered the visibility is one of the important parts of the organization and has tried to ensure the visibility of Samadhan at all levels right starting from the village to the district level. The organization ensured the project visibility by keeping touch with the assigned personnel through email, skype call, field visit by donor representative, senior management of Samadhan and sharing the project progress regularly with different level stakeholders. We have portrayed organization and donor name & its logo in all kinds of banner, leaflet, and signboard & other soft or hard copy documents and also published by electronic and print media.



**INDEPENDENT AUDITORS' REPORT**

We have audited the accompanying financial statements of the **SAMADHAN** which comprise the Statement of financial position as on June 30, 2017, and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payment Statement, Statement of Changes in Equity for the year then ended June 30, 2017 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 presentation of financial statements that are free from material misstatement.

**Auditors' 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 whether the financial statements are free from material misstatement. An audit includes examination, on a test basis, evidence supporting the amounts and disclosures in financial statements.

**Opinion**

In our opinion, the Financial Statements present fairly, in all material respect, the financial position of the **SAMADHAN** as at June 30, 2017. And its financial performance and its cash flows for the year then ended June 30, 2017 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws regulations including MRA guideline.

**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 purpose of our audit and made due verification thereof.
- In our opinion, proper books of accounts as required by law and MRA Act & Rules have been kept by the **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 the report are in agreement with the books of accounts.
- Guidelines on prevention of Money Laundering and Terrorist Financing issued by Bangladesh Bank have been complied with.

Dhaka, Bangladesh  
27 August 2017



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**Irshadullah Patwary & Co.**  
**Chartered Accountants.**

**SAMADHAN**  
Micro Credit Program  
Statement of Comprehensive Income  
For the year ended 30th June 2017

Particulars	Notes	Figures in taka	
		2016-2017	2015-2016
<b>Income:</b>			
Service Charge Collection	35	9,35,41,287	8,04,18,105
Bank Interest	36	14,27,227	19,49,091
Others Income	37	10,00,962	7,55,400
Received from PKSf (UPP Ujjibito Reimbursement)		34,27,350	24,44,442
Received from PKSf (ENRICH Reimbursement)		51,31,537	12,20,668
<b>Total Income:</b>		<b>10,45,28,363</b>	<b>8,67,87,706</b>
<b>Expenditure:</b>			
Service Charge Paid to PKSf	43	1,02,00,437	90,61,422
Administrative Expenses	48	5,23,09,411	4,18,41,750
Bank Charge	45	1,55,408	1,15,885
Interest on Savings Provision-Fixed		29,78,696	24,20,628
Interest on Saving		55,03,788	43,17,674
Interest on Saving-Long Term		3,03,201	3,38,592
Loan Loss Provision Expenses		18,07,190	38,14,637
Disaster Management Fund Expenses		-	-
Staff Welfare Fund Expenses		3,00,000	75,000
Gratuity Fund Expenses		18,00,000	12,00,000
Depreciation during the year		5,83,150	5,91,331
<b>Total Expenditure</b>		<b>7,59,41,281</b>	<b>6,37,76,919</b>
Surplus/Deficit during the year		2,85,87,082	2,30,10,787
<b>Total:</b>		<b>10,45,28,363</b>	<b>8,67,87,706</b>


The annexed notes form an integral part of these statements.

Signed in terms of our separate report of even date annexed.

  
Chief Finance Officer

  
Executive Director



  
Irshadullah Patwary & Co.  
Chartered Accountants.



**SAMADHAN**  
**Micro Credit Program**  
**Statement of Financial Position**  
**As at June 30, 2017**

Particulars	Notes	Figures in taka	
		June 30, 2017	June 30, 2016
<b>Properties &amp; Assets:</b>			
<b>Non-Current Assets:</b>			
Property, Plant & Equipment:	6	1,61,15,180	1,46,73,239
Long Term Investments	7	1,15,72,963	1,84,70,438
<b>Total Non-Current Assets</b>		<b>2,76,88,143</b>	<b>3,31,43,677</b>
<b>Current Assets:</b>			
Loan Account (Beneficiaries)	8	50,21,02,329	41,10,03,581
Loan & Advance Accounts	9	1,38,82,308	62,65,565
Suspense Accounts	10	22,01,400	20,18,421
Short Term Investments	11	18,842	2,77,597
Receivable from PKSF (UPP Ujjibito)	12	16,73,764	(173)
Cash and Bank Balance	13	65,95,323	58,54,424
<b>Total Current Assets</b>		<b>52,64,73,966</b>	<b>42,54,19,415</b>
<b>Total Properties &amp; Assets:</b>		<b>55,41,62,109</b>	<b>45,85,63,092</b>
<b>Capital Fund &amp; Liabilities:</b>			
<b>Capital Fund:</b>			
General Reserve fund	14	1,35,70,001	1,07,11,293
Cumulative Surplus	14.01	12,21,30,009	9,64,01,635
<b>Total Capital Fund</b>	14.02	<b>13,57,00,010</b>	<b>10,71,12,928</b>
<b>Non-Current Liabilities:</b>			
Loan Received from PKSF	15	20,04,97,917	18,32,16,666
Staff Welfare Fund- Long Term	16	9,90,574	6,96,962
Disaster Management Fund-Long Term	17	-	-
Interest on Saving Reserve Fund- Fixed Long Term	18	80,80,444	51,01,748
Gratuity Fund- Long Term	19	-	-
Accumulated Depreciation	20	66,39,239	60,56,089
<b>Total Non-Current Liabilities</b>		<b>21,62,08,174</b>	<b>19,50,71,465</b>
<b>Current Liabilities:</b>			
Members Savings Account	21	13,14,83,060	10,56,21,548
Member Welfare Fund	22	1,44,63,049	1,22,48,800
Provident Fund	23	-	-
Advance-PKSF ENRICH Programme	24	20,38,940	34,70,477
Provision for Liabilities	25	1,10,181	41,334
Loan Loss Provision (LLP)	26	2,11,95,626	1,93,88,436
Loan from Gratuity Fund	27	1,79,63,069	1,55,08,104
Bank Loan	28	1,50,00,000	-
<b>Total Current Liabilities</b>		<b>20,22,53,925</b>	<b>15,63,78,699</b>
<b>Total Capital Fund &amp; Liabilities:</b>		<b>55,41,62,109</b>	<b>45,85,63,092</b>

The annexed notes form an integral part of these statements.

Signed in terms of our separate report of even date annexed.

  
Chief Finance Officer



  
Executive Director

  
Irshadullah Patwary & Co.  
Chartered Accountants.