

Samadhan Annual Report
September 2018

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CHAIRPERSON'S FOREWORD

It's my pleasure to share with the wider audience that, Samadhan has been completed the organizational year 2017-18 in its organizational journey towards developing and empowering people the organization is working with.



We are aware that, Bangladesh did excellent in most of the MDGs in which development organizations like Samadhan has even though little contribution. We hereby do express our sincere commitment that; Samadhan will drive their development interventions to contribute in attaining SDGs and its targets in coming years.

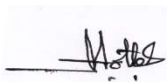
During the reporting year, Samadhan implemented number of program and projects through which around 38289 households with 153156 approximately populations were either benefited or involved by any means. These program and projects brought excellent results in regards to child education of socially marginalized and poor communities, increased capacity, technical knowledge, household level agricultural production and economic betterment of the working communities, awareness on health, water-sanitation, women and girls empowerment and many more.

I hope, readers will get more details about our accomplishment and impact of those accomplishments inside this document. In this pathway of journey, I would like to express my sincere thanks to the government of Bangladesh, government officials at different level who supported a lot towards Samadhan organizational works. We are thankful to all our local and international development partners, civil society and obviously the community peoples Samadhan works with for their support, contribution and efforts.

We also hope that all of their support, assistance, contribution and efforts will be continued towards Samadhan in the years to come.

At this moment, I'd like to thank all General Committee members and Executive committee members for their guidance in running the organization in track. All the colleagues who are working in Samadhan under the leadership of the Executive Director actually made organizational achievements happen. My sincere thanks go to the Executive Director, his senior management team and all the colleagues working in the organization.

Especially thanks to the team who make this report prepared and published for the wider audience. Finally, I would like to request readers for their valuable comments and suggestions for further development of the organizational quality work for the peoples in future.



**Chairman
Executive Committee
SAMADHAN**



CHIEF EXECUTIVE'S WORDS

Our prime concern always remains to offer needful quality services to the people for who Samadhan works with. An essential precondition for this is having an efficient programme operation and management system. In Samadhan, organizational capacity development has been a continuum because of expanding feature of the organization. In FY 2017-18 Samadhan took quite a number of steps to strengthen further its management capacity and efficiency and developing a framework to bring synergy among the diverse range of services and institutions. In continuation of previous efforts during this year there were focused organizational capacity development interventions. The key focus was systems improvement towards enhanced efficiency, accountability and transparency in both programmatic and institutional area. Major issues addressed during the year are strengthening human resource development and management, financial management, internal control system, procurement system and gender and sexual harassment. A brief illustration of those initiatives is incorporated in this year's annual report.

The reporting year has been the second year of implementation of Samadhan 5 years (2018-22) Strategy Plan. While the first year of the plan period was more a period of inception, during this year particular attention was given to attainment of the strategic targets and milestones. Besides, a strategic focus was brining unity in diversity and enhancing connectivity among the programmes and institutions towards achieving a common vision and identity of the organization.

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.

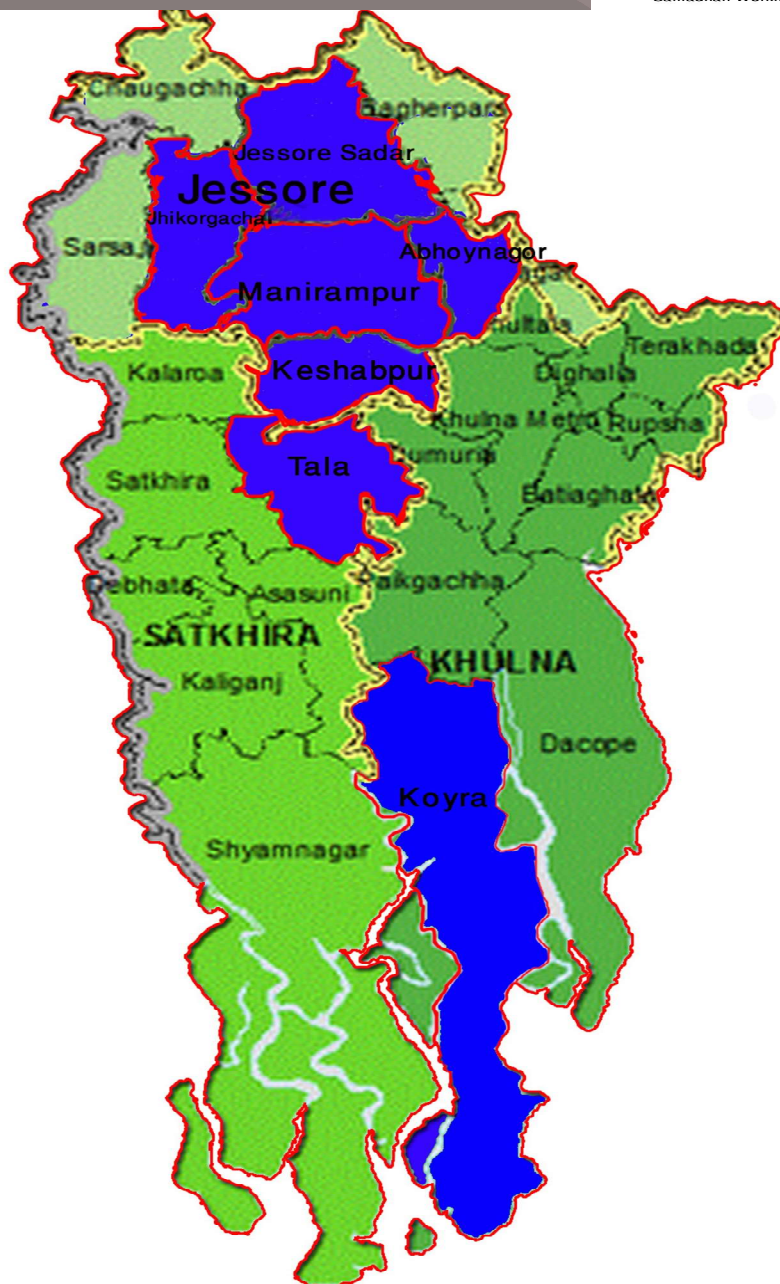
On behalf of Samadhan, I would like to thank all, our employee, our honorable general and executive members, our partners, sponsors, donors and program participants. I am also express my sincere gratitude to the development partners especially Palli Karma-Sahayak Foundation (PKSF), Bangladesh NGO Foundation (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 2017-2018 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

Samadhan Working Areas Location Map in Bangladesh

Legend
Samadhan Working Area



Samadhan Organizational Snapshot

The Beginning	The organization was initiated by a group of socially motivated development thinkers of different backgrounds under the leadership of the present Executive Director in early 1990 . Samadhan become accredited as a development organization in 1987.
Vision	Samadhan envision is a gender, caste and class equal environment friendly poverty free society.
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.
Core Values	Trust and confidence among each other, Mutual trust & respect, Transparency & accountability, People's participation and Gender Sensitivity
Program Principle	Women & children focused program, Environment friendly program, Disaster preparedness & management, Sustainable development, Measurable Impact and Scale up
Legislative	Samadhan is registered under NGO affairs bureau, Register of Joint stock companies & Firms and Micro credit Regulatory Authority of the government of the People's Republic of Bangladesh and also registered under the Directorate of Social Welfare,
Policy ,Procedures and Manuals	In order to establish good governance in the organization, the organization gives significant importance on the implementation of various existing policy and procedures that includes Constitution; Rules of Business for Micro-finance; Human Resource Management and Administrative Policy; Accounting and Financial Policy including Internal and external Audit; Staff management policy; Program Implementation policy; Gender Policy; Sexual harassment protection policy; Branch/project office operational policy; Group members insurance (Members welfare fund); Computer center operational guideline; Savings and loan management guideline and Health Services operational policy.
Staff Team	Organizational staff team consisting of 229 members with 176 Male and 136 Female those who are dedicated and devoted.
With whom we work	Samadhan works with poor and ultra poor communities, farmers, small entrepreneurs, youth groups, adolescent, women, children, persons with disability and elderly Peoples. These peoples are ethnically from greater Bengali community. Around 38289 households with approximately 153156 populations of these communities are served under different programs Communities.
We are working in	Samadhan works in 402 villages/wards of 69 union/municipality/city corporations of 09 sub-district of 3 South-west District of Bangladesh namely Jessore, Satkhira and Khulna.

GOVERNANCE AND MANAGEMENT

Governance

GENERAL COMMITTEE

The General Committee (GC) is consisting of 21 members from different segments of the society including development worker, professional, women activist, cultural activist and social worker. The GC



is responsible for overall policy directions to the Samadhan management to take care of organizational activities. It also approves organizational annual budget. Annual General Meeting (AGM) is mandatorily held once in a year. Prior the AGM, all honorable members are provided organizational documents including budget, financial statement, audit report, progress report along with the meeting notice for their in depth understanding and effective participation in the meeting. By going through these documents, GC members are able to participate effectively in the AGM. They ask for clarification of the organizational issues in details and also provide their wise suggestions for future direction of the organization.

General Committee of SAMADHAN

Sl. No	Name	Designation	Qualification
1	Abdul Motleb Sorder	Chairman	M.Com
2	Ashrafun Nahar	Vice-Chairman	B.A
3	Md: Samsur Rahman	Treasurer	S.S.C
4	Kaniz Sultana	Member	M.A
5	Mir Mousharrof Hossain	Member	B.A

6	Md: Jahangir Hossain	Member	B.A
7	Md. Oliar Sharder	Member	Class Ten
8	Md. Nazrul Islam	Member	D.V.M
9	Abdul Mazid	Member	H.S.C
10	Muhammad Jalal Uddin	Member	Kamil
11	Md. Anar Ali Sardar	Member	Class Five
12	Md. Samsur Rahman	Member	Class Ten
13	Md. Malek	Member	Class Ten
14	Nurul Islam	Member	S.S.C
15	Md. Faruque Ahmed	Member	S.S.C
16	Md. Abu Bakkar Moral	Member	Class Five
17	Nabi Nawaz Md. Mujibuddaula Sardar	Member	LLB (Hons) LLM
18	Mrs. RehanaAkter	Member	B.A
19	Syed Akmal Ali	Member	B.A
20	ShamsunNahar	Member	Diploma in Engineering

EXECUTIVE COMMITTEE



Samadhan's Executive Committee is consisting of 6 members excluding the Executive Director -a nonvoting member. EC is elected by the GC members for tenure of 3 years, meets regularly in quarterly basis. The EC perform role as the highest management authority of the organization. Assists in formulation and updating of organizational policy and also approve those policy/manuals for organizational practice. EC approve organizational annual budget, plan, and new partnership, appointment of external audit firm, human resource or required position for the organization. It keeps follow up of proper implementation of programmes and often participates in different programme intervention and organizational event.

Samadhan Executive committee

Sl #	Name of Executive committee	Profession	Position
01.	Mr. Md. Abdul MotlebSarker	Teacher (College Principal)	President
02.	Mrs. AshrafunNahar	Social Work	Vice president
03.	Mr. Md. ShamsurRahman	Deed Writer	Treasurer
04.	Mrs. RehenaAkhtar	House wife	Member
05.	Mrs. Kaniz Sultana	Teacher	Member
06.	Mr. Mir Mosharraf Hossain	Social Work	Member

Management Team

SAMADHAN holds an experienced and efficient management team and it is controlled by the Executive Director of the organization. The top-tier management team members are qualified and have long experience in NGO/MFI's. They are committed to the organization's mission and vision. The management enjoys enough delegation for the smooth running of its activities.

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 who were involved with the implementation policy, procedures and strategy and also provided technical support where necessary. Other than that the individual member of SMT formulate need based policies, procedures and strategies and also develop PP and CN 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. A list of top management given below:

Name	Designation	Education	Experience (in years)
Md. Rezaul Karim	Executive Director	B.A	29
Md. Abu Jafar Matubbor	Deputy Director (Prog..)	M.A	11
Md. Shahadat Hossain	Deputy Director (Finance)	M. Com	15
Md. Shofiul Islam	Assistant Director (Prog)	B Sc. Ag. (Hon's) and Post Graduation on Disaster Management	14

OVERVIEW OF SAMADHAN

Samadhan At a glance

Samadhan creates opportunities for the communities, particularly for the poor and disadvantaged, by implementing microfinance and development programmes and providing services and by building institutions and enterprises in health, education and economic sectors.

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:

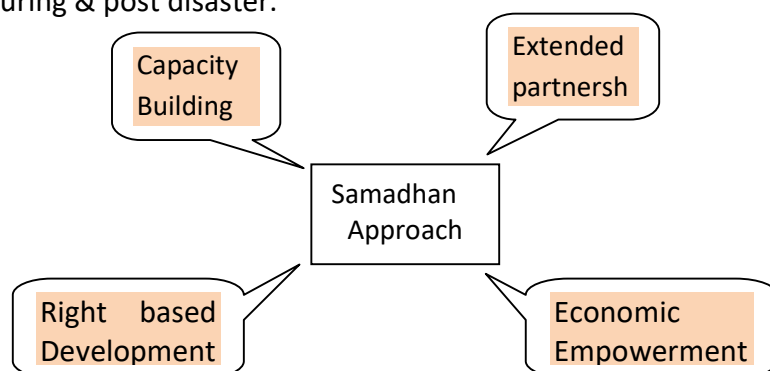
Sustainable Socio-economic development of the target groups of its working areas.

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

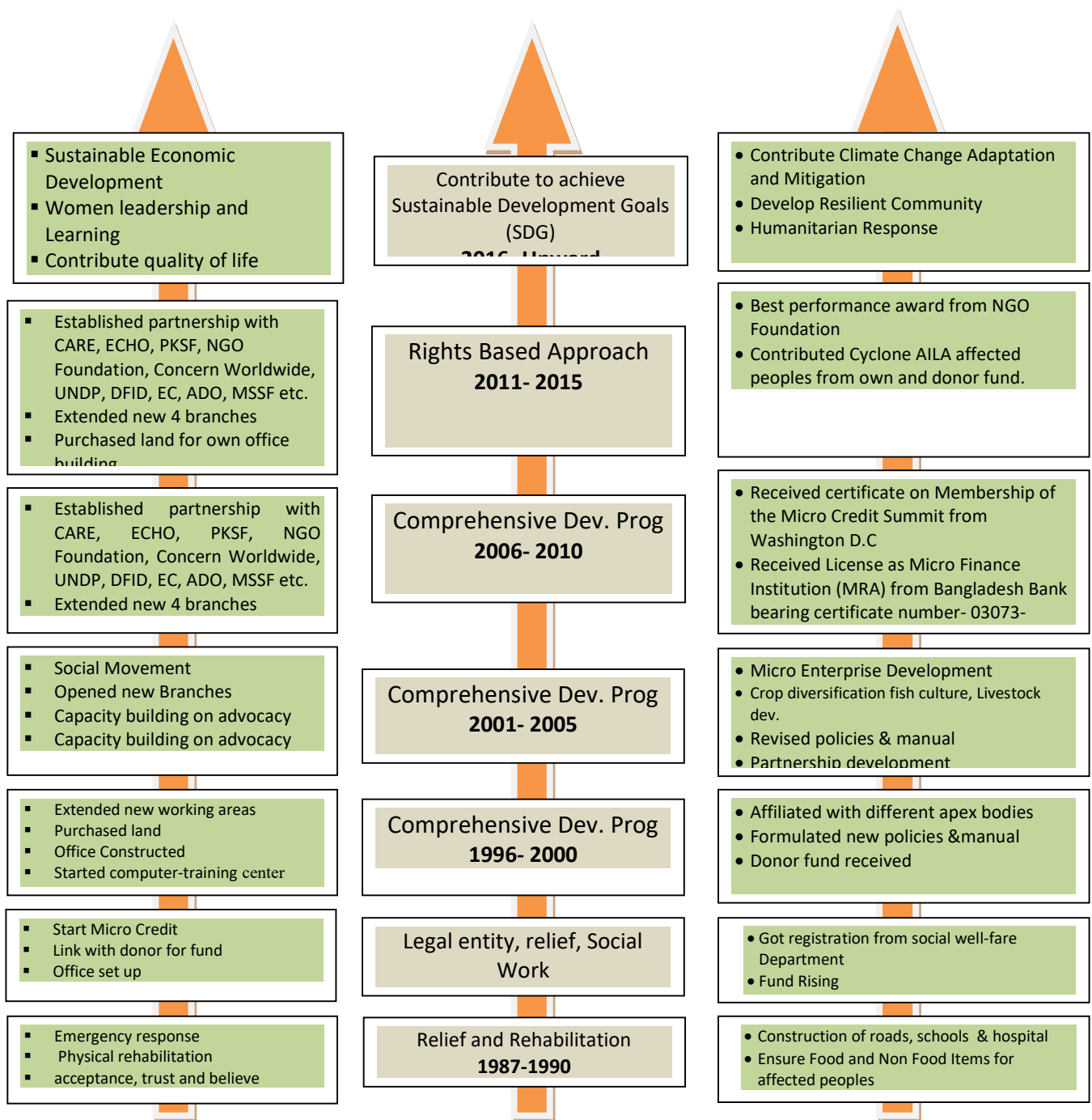


CROSS CUTTING ISSUES	LOCAL PARTNERS	PARTENRS IN DEVELOPMENT
<ul style="list-style-type: none"> ❖ Capacity Building and Economic Development ❖ Gender and women empowerment ❖ Disaster Risk Reduction and Climate Change Adaptation 	<ul style="list-style-type: none"> ❖ Landless and hardcore poor ❖ Marginal farmers ❖ Small farmers ❖ Destitute men and women ❖ Youth and children 	<ul style="list-style-type: none"> ❖ Palli Karma-Sahayak Foundation (PKSF) ❖ Bangladesh NGO Foundation (BNF) ❖ Bangladesh Technical Education Board

PROGRAMME FOCUSES IN SAMADHAN

A. Economic Empowerment and Opportunity (Income Generation, Capacity Building and Entrepreneurship Development)	B. Quality of Life (Health, Education and Training)
C. Food Security & Environment (Food, Environment & Disaster Resilience)	D. Civil Empowerment (Active Citizens, Civil Society & Gender.)

Samadhan Milestones in the Organizational Journey



SAMADHAN PROGRAM AND PROJECT



A. Economic Empowerment and Opportunity

Microfinance Program

Samadhan promotes the **Sustainable Economic Development (SED)** which sector aims to help vulnerable communities improve their economic conditions by accumulating savings and 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

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 will increasingly address 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 will be provided to them and seasonal crisis victims to boost employment and self-employment. In addition, small and micro-enterprise loans will be strengthened and expanded among the economically graduated members in order to improve job opportunities for the poor people

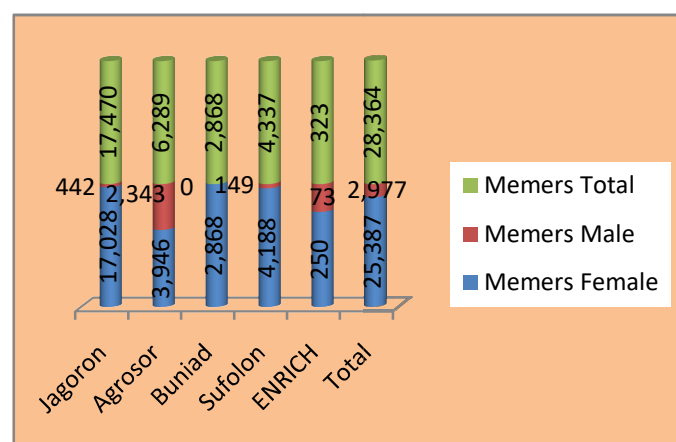
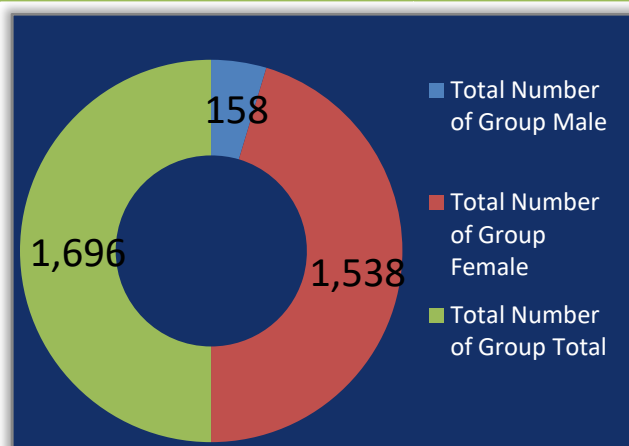


Highlights of Samadhan's Micro Finance Program:

Samadhan is operating micro finance program since long time. It is one of the major means of strengthening financial strength for people and creating employment. Since its starting, PKSf is the main partner of Samadhan for source of capital for microfinance program. Currently Samadhan is operating this program through different loan products namely- Buniad, Jagoron, Agroshor and Shufalon and also 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. Short brief of each components are-

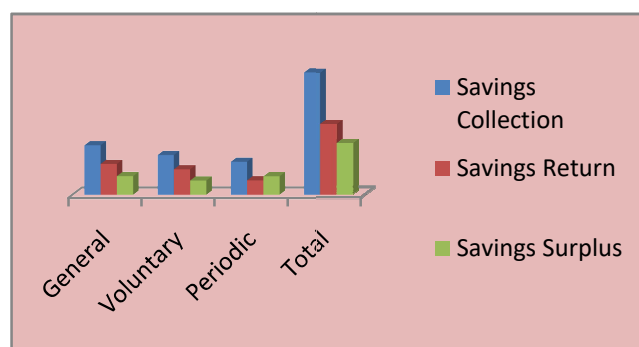
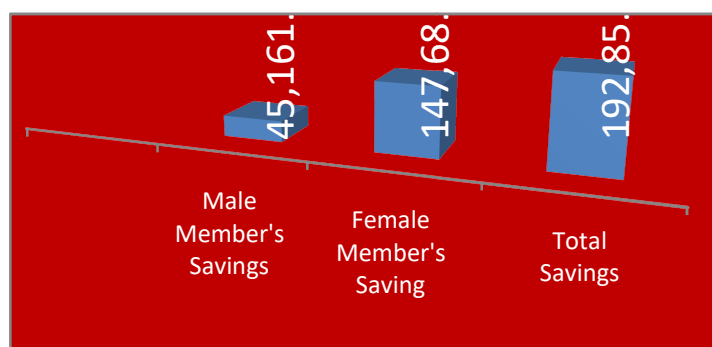
Buniad:	This component covers the poorest beneficiaries who are land less (less than 30 decimal land holdin) floating, widow, live in road side or embankment and fully depend on physical labour, having monthly income of approximately BDT. 4000. They are given loan BDT. 1000- 29000 for different, IGAs like- Rickshaw, van, small business etc. Loan is recovered in 46 installments with 20% service charge in decline method.
Jagoron:	The permanent inhabitant households that have monthly income of BDT. 8000 and have at least 30 decimal cultivable lands are under this category. They are given loan BDT. 1000-99000, recovery within 46 installment with 24% service charge in decline method. Their businesses are mainly livestock rearing, agriculture, small business and like others.
Agroshor	It's mainly entrepreneurship development. These category members are permanent inhabitant, have at least 3 years experience in proposed business and presently involved with the same. The businesses have to have creation of employment opportunity, environment friendly and free from child labour. The entrepreneur must have at least 50% investment of her/his own. Loan ceiling for these members are BDT. 100000-1000000 and recovery system is weekly or monthly with 24% service charge in decline method. Few of the business /enterprises are mini garments, Fish culture, poultry and livestock firm, timber business, restaurant etc.
Shufalon:	This component of loan product is for the members who produce agricultural products (food grains, vegetable, fruits, milk, meat, fish and others). Its season based loan product. Ceiling for rater community members is BDT. 1000-49000 and for cow or beef fattening, agriculture, Fish culture, poultry and livestock rearing firm, etc. It's BDT.1000-49000. Loans are recovered at a time within 4 months with 12.5% service charge.

GROUP AND MEMBER INFORMATION



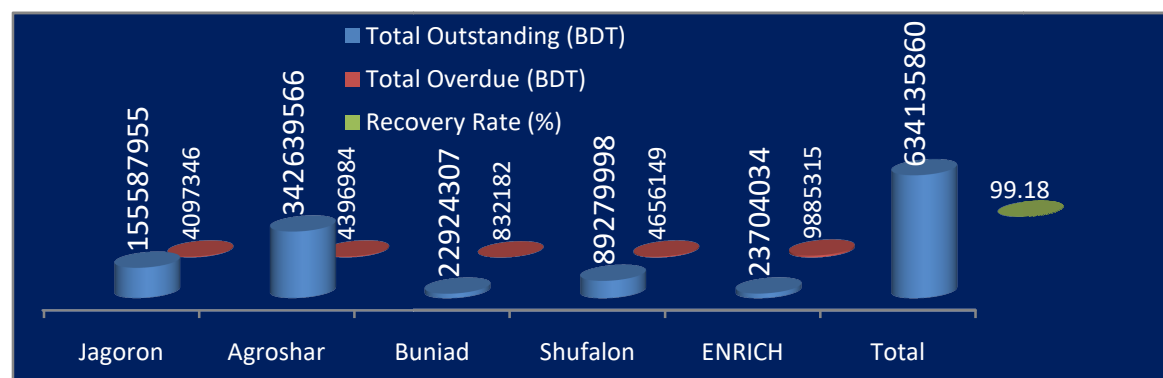
SAVINGS INFORMATION

Group members are motivated to accumulate savings from their daily earning in order to built their family economic base. During the reporting year, significant amount of savings have been deposited by the group members that indicates economic strength of their family.

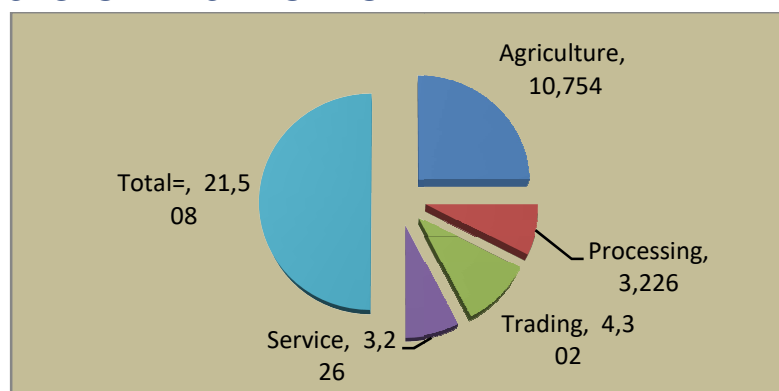


LOAN DISBURSEMENT, RECOVERY, OVERDUE AS ON JUNE 2018

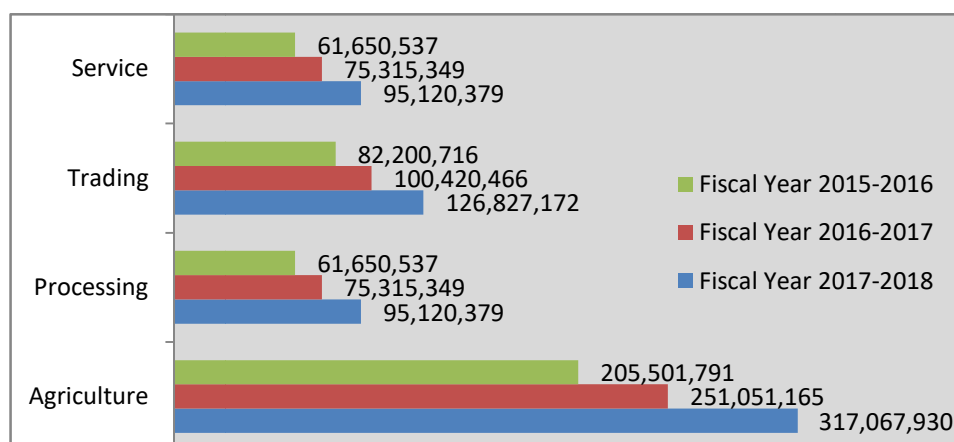
Loans are disbursed to the members for their business and income generating interventions that create job opportunities for both the members' family and also outsiders. During the year, the MF program recovered BDT. 1248108074 BDT from members with 99.18% recovery rate, while an amount of BDT. 14541464 is remaining over due to because of various causes like- failure of borrowers business, burning business place/shop, serious illness of borrower, accident, death and also run away etc. This program has impressive contribution in enhancing livelihoods of the community peoples. It created job opportunities for the peoples during last three years from both members' family and outsiders.



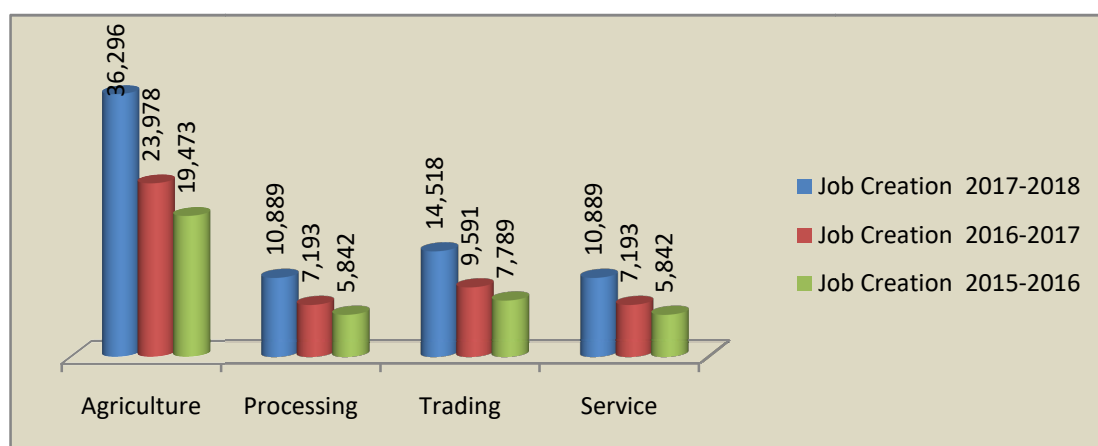
SECTOR WISE BORROWER



SECTOR WISE LOAN DISBURSEMENT



SECTOR WISE JOB CREATION





B. Quality of Life (Health, Education and Training)

Health, Education and Training

Samadhan has tried to extend its support to provide promotional, preventive and limited curative services and to facilitate in strengthening government health service unit that help reduces overall health vulnerability of the people and also Education program seeks to improve the quality of non formal primary and vocational education by extending early childhood development, lifelong education and improving retention or dropout rates among vulnerable children and adolescent & youth practical knowledge and skill on ICT.



Highlights of Health Program

- 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.
- Promoted WaSH intervention

Highlights of Education program

- 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 2017.
- Moving forward, this year 936 students of these 35 schools have started their class one and two education.
- All 430 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 97.37% 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
- Samadhan provided scholarship among the meritorious student through Madhusadun Education Program and PKSF

Highlights of Knowledge and Skill Development

- 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).





C. Food Security & Environment

Food, Environment & Disaster Resilience

Samadhan is focused on improved food security and livelihood status of the communities the organization works with. The organization emphasize in improving food security and overall livelihoods status of community peoples. This also includes people's access too socially and economically value added process through employment and income. In addition to this, rights of target people to public resources like land, forests, and water bodies) and services are also included under this focus area of the organization. Enhancing income through promotion of business, products, creation of employment opportunities, providing support in enterprises are also under this focus area.

The Samadhan Agriculture Programme works with the rural poor farm households to build their awareness, knowledge and analytical skills through partnership with stakeholders to promote sustainable agriculture for increasing food and nutrition security in context of climate change; and encourage access to govt. services and resources to improve their livelihoods and resilience.

The Samadhan Environment and Disaster Programme strive to encourage and facilitate community managed climate and disaster related risk reduction and promote appropriate and sustainable environment improvement and bio-diversity conserve on behalf of the rural poor and their organizations.

Organization has been achieved results through Ujjibito project for contributing food security and livelihood strengthened.

Highlights of this sector

Skill development Training

- 425 beneficiaries received training on poultry and livestock rearing
- 25 beneficiaries received training on sewing and established mini garments.
- Received training on CHS. HAP, Need assessment, reproductive health in emergency response.

Grants support provided by the Ujjibito

- Support provided for establishing 25 Nos. Poultry layer firm.
- Support provided for establishing 8 Nos. slatted goat shelter to rear goat.
- Support provided for establishing 80 Nos. semi – commercial vegetables farm
- Established 90 Model IGA
- Provided Risk allowance to 31 members of project

Technical support provided (software and hardware)

- Produced vegetables by 3041 farmers
- 1200 Livestock vaccinated on PPR, RVV, BCRVV through vaccinating camp.
- De-warmed 724 livestock

Partnership development

- Humanitarian Assistance
- Emergency Response.



D. Civil Empowerment (Active Citizens, Civil Society & Gender.)

ENRICH CENTER

Samadhan has been established 9 nos. community hub as ENRICH centers. The centers were run from this Fiscal Year 2017-2018. The land is provided by the community and Samadhan- PKSF provided the construction costs. So far 06 centers were established in reporting 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 discuss 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.

Highlights of this sector

- Established 09 Nos. community based organization (ENRICH Center)
- Established ENRICH home for ensuring livelihood and food security
- Women holding important position and take part in decision making process in different committees increased
- Domestic violence against women and adolescent girls reduced
- Empowered communities asserting their rights and demand justice
- Increased accountability and responsiveness by elected local bodies
- Justice for women and girl child ensured
- Promoted youth for empowerment and sustainable development

Samadhan Contributed to Achieve SDGs

ISSUES	Sustainable Development Goals (SDGs)
No Poverty	SDG -1: End Poverty in all its forms everywhere
Zero Hunger	SDG -2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture
Good Health and well-being	SDG -3: Ensure healthy lives and promote well-being for all at all ages
Quality Education	SDG -4: Ensure inclusive and quality education for all and promote lifelong learning
Gender Equality	SDG -5: Achieve gender equality and empower all women and girls
Clean Water and Sanitation	SDG -6: Ensure access to water and sanitation for all
Affordable and Clean Energy	SDG -7: Ensure access to affordable, reliable, sustainable and modern energy for all
Decent Work and Economic Growth	SDG -8: Promote inclusive and sustainable economic growth, employment and decent work for all
Industry, Innovation and Infrastructure	SDG -9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
Reducing Inequalities	SDG -10: Reduce inequality within and among countries
Sustainable Cities and Communities	SDG -11: Make cities and human settlements inclusive, safe, resilient and sustainable
Responsible Consumption and Production	SDG -12: Ensure sustainable consumption and production patterns
Climate Action	SDG -13: Take urgent action to combat climate change and its impacts
Life Below Water	SDG -14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development
Life on Land	SDG -15: Protect, restore, promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, halt, reverse land degradation; halt biodiversity losses.
Peace, Justice and Strong Institutions	SDG -16: Promote just, peaceful and inclusive societies
Partnership for the Goals	SDG -17: Strengthen the means of implementation and revitalize the global partnership for sustainable development

Contributed to Achieve SDGs



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

- Samadhan operates a contributory provident fund for its employees from which benefits are given to its employees in accordance with its policies.
- National Board of Revenue (NBR) approved and recognized this fund for the purpose of taxation. The fund is operated by a separate board.
- All permanent employees of the Institution are contributing monthly to the fund which is equal to 10% of the basic salary. The Institution also contributes 10% of employees' basic salary to the fund each month.
- Income earned from investment of this fund is credited to the employees' accounts on a yearly basis and this fund is audited every year by a firm of chartered accountants.
- The organization operates a gratuity scheme for its permanent employees and maintains a separate account for this. Gratuity is payable to staff leaving the organization. Gratuity is given for one time, two times and three times at the rate of one month last basic salary for completing five years, ten years and fifteen years of uninterrupted services respectively.

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

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.

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

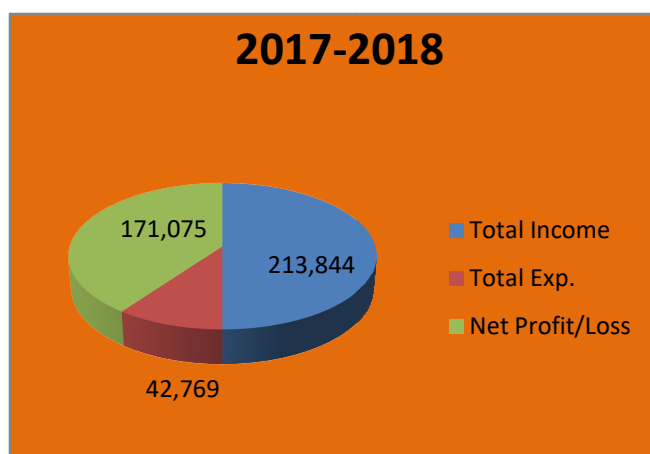
In order to act visibly, predictably and plausibly to promote participation and accountability, Samadhan follows certain rules and regulations in all its activities. Internal Control and Compliance, in its scope, can be described as a process designed to provide assurances regarding the achievements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

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

Samadhan 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

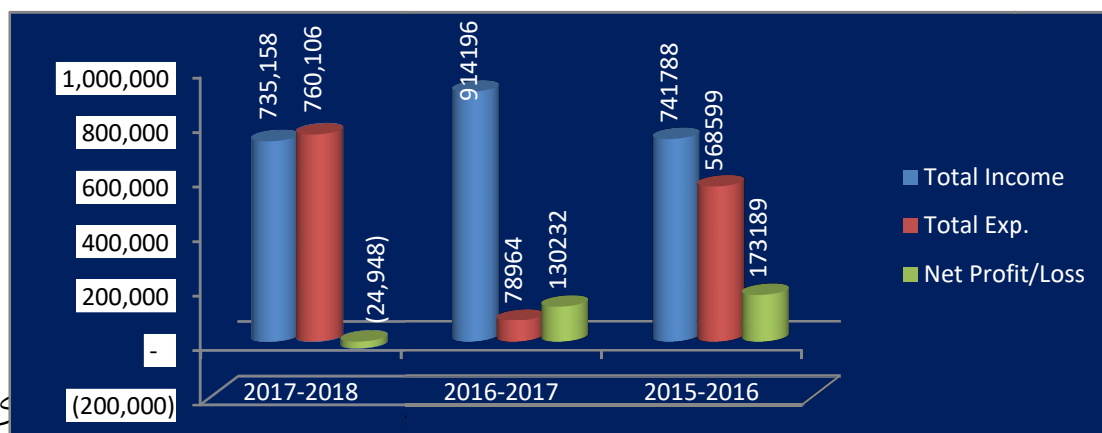
Computer Training Program

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	Compares of Income and Expenditure			Remarks
	2017-2018	2016-2017	2015-2016	
Total Income	735,158	914196	741788	
Total expenditure	760,106	78964	568599	
Net profit	(24,948)	130232	173189	



Other Important Events and News

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.

Annual General Meeting (AGM) of Samadhan:

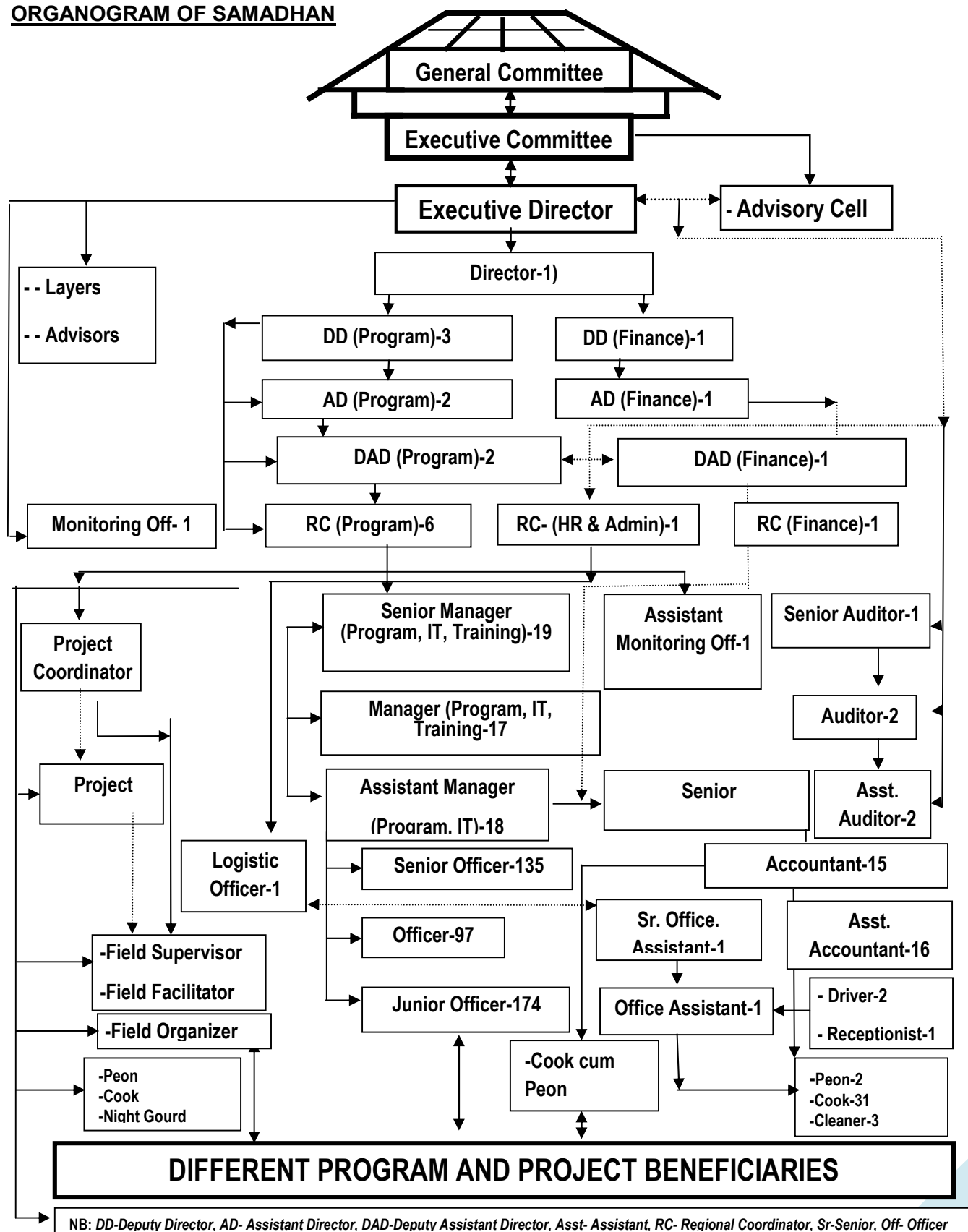


Annual general meeting of Samadhan was held in the reporting period. Total income and expenditure of 2016 – 2017 Fiscal Year, specific achievement and failure and strategic plan and projection of 2018 were discussed in the meeting. It has become a get together forum of the organization because of the 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) 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.

ORGANOGRAM OF SAMADHAN



এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

INDEPENDENT AUDITORS' REPORT

We have audited the accompanying financial statements of the **SAMADHAN** which comprise the Statement of Consolidated Financial Position as on June 30, 2018, and the Statement of Consolidated Comprehensive Income, Statement of Consolidated Cash Flows, Consolidated Receipts and Payment Statement, Statement of Consolidated Changes in Equity for the year then ended June 30, 2018 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, 2018. And its financial performance and its cash flows for the year then ended June 30, 2018 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
12 August 2018



Irshadullah Patwary
Irshadullah Patwary & Co.
Chartered Accountants.

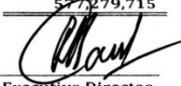
SAMADHAN
Upazilla Road, Keshabpur, Jessore.
Statement of Consolidated Financial Position
As at June 30, 2018

Particulars	Notes	FY 2017-2018	FY 2016-2017
Properties & Assets:			
Non-Current Assets:			
Property, Plant & Equipment	6	21,529,848	22,001,624
Long Term Investments	7	21,973,530	11,774,707
Total Non-Current Assets		43,503,378	33,776,331
Current Assets:			
Loan Account (Beneficiaries)	8	634,135,860	502,102,329
Loan & Advance Accounts	9	24,312,297	23,121,156
Unsettled Staff Advance	10	2,201,400	2,201,400
Short Term Investments	11	13,630	6,303,412
Inter Project Loan	12	29,892,449	-
Receiveable Accounts-PKSF	13	1,324,953	1,673,764
Cash and Bank Balance	14	20,269,024	8,101,323
Total Current Assets		712,149,613	543,503,384
Total Properties & Assets: Tk.		755,652,991	577,279,715
Capital Fund & Liabilities:			
Capital Fund:			
General Reserve fund	15	17,021,493	13,570,001
Cumulative Surplus	15.01	157,972,475	126,808,110
Total Capital Fund	15.02	174,993,968	140,378,111
Non-Current Liabilities:			
Loan Received from PKSF	16	221,937,500	200,497,917
Staff Welfare Fund- Long Term	17	-	990,574
Disaster Management Fund-Long Term	18	-	-
Interest on Saving Reserve Fund- Fixed	19	11,655,741	8,080,444
Gratuity Fund	20	20,560,917	17,974,618
Accumulated Depreciation	21	11,233,763	11,493,501
Total Non-Current Liabilities		265,387,921	239,037,054
Current Liabilities:			
Members Savings Account	22	192,850,262	131,483,060
Member Welfare Fund	23	17,282,689	14,463,049
Provident Fund	24	16,935,136	13,400,733
Pension Fund	25	119,026	113,412
Provision for Liabilities	26	50,173	115,086
Loan Loss Provision (LLP)	27	19,367,029	21,195,626
Human Rights Fund	28	6,606	4,644
Loan & Advance Accounts	29	2,340,344	2,088,940
Bank Loan	30	36,427,388	15,000,000
Inter Project Loan	31	29,892,449	-
Total Current Liabilities		315,271,102	197,864,550
Total Capital Fund & Liabilities: Tk.		755,652,991	577,279,715

The annexed notes form an integral part of these statements.
Signed in terms of our separate report of even dated annexed.


Chief Finance Officer


Chairman


Executive Director


Irshadullah Patwary & Co.
Chartered Accountants.



SAMADHAN
Upazilla Road, Keshabpur, Jessore.
Statement of Consolidated Comprehensive Income
For the year ended June 30, 2018

Particulars	Notes	FY 2017-2018	FY 2016-2017
Income:			
Grant Received	39	250,000	3,003,059
Service Charge Collection	40	122,023,527	93,541,287
Bank Interest	41	1,764,901	1,913,582
Others Income	57	3,192,928	1,680,299
Remversment From Project	58	6,806,330	9,903,672
Total Income:		134,037,686	110,041,899
Expenditure:			
Service Charge Paid to PKSf	49	10,469,438	10,200,437
Bank Charge	51	306,078	169,188
Service Charge Paid to Bank	54	2,552,641	-
Surplus Tranfer to PF & Gratuity Fund	56	922,176	716,740
Administrative Expenses	59	60,902,171	48,199,016
Remversment From Project	60	8,278,014	8,314,395
Interest on Saving	61	8,350,424	5,806,989
Interest on Savings Provision-Fixed		3,575,297	2,978,696
Loan Loss Provision Expenses		3,918,593	1,807,190
Depreciation during the year		871,267	812,591
Vat		31,624	412,820
Tax		234,679	273,988
Total Expenditure		100,412,402	79,692,050
Surplus/Deficit during the year		33,625,284	30,349,849
Total:		134,037,686	110,041,899

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


Chief Finance Officer


Charman


Executive Director




Irshadullah Patwary & Co.
Chartered Accountants.