



SAMADHAN

A Voluntary Development Organization

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**ANNUAL REPORT
SAMADHAN
2018-2019**



Samadhan Annual Report

September, 2019.

Support to Generating Report

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MESSAGE

CHAIRMAN



I am pleased to present the Annual Report 2019 which gives an account of the activities of Samadhan. In 31 years of development journey, we find that our programmatic interventions and campaign are humbly contributing to desired changes in community. The Executive Council and General Assembly are now well established. Certain reforms in internal governance were taken up basing on its confidence and experience.

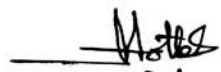
Over the years we have made friends and partners in our endeavor to realize our vision of a just society. We firmly intend to continue and nurture this effective collaboration on with all the stakeholders. I appreciate the contribution made by Samadhan staff and its senior management in keeping our promises and implementing commitments.

I am thankful to the members of the General and Executive Bodies of Samadhan for their support and contribution. I am appreciative of the efforts of our staffs in implementing the programs efficiently, providing quality services to the program participants and donors and counterparts and honest work, so crucial to ensure the purposeful journey of Samadhan towards realizing its vision and mission.

My sincere gratitude to all our grants resource sharing donor and lead agencies at national and international level including the micro financing support organizations for their continued support and guidance to Samadhan.

I also acknowledge the commitment of Mr. Rezaul Karim, Executive Director of Samadhan and give my sincere thanks for bonding the staff members, program participants, government bodies, civil society, national and international donors and lead agencies together in one string for development of the poor and disadvantaged communities in this south-west part of Bangladesh.

I hope readers will find it useful as a source of knowledge and information related to the concerned fields and also, relevant to some of the things that they may be doing or thinking about. All of us, working from our respective vantage points, can together build an inclusive, prosperous, and happy Bangladesh.



Abdul Motaleb Sorder
Chairman, SAMADHAN



MESSAGE

EXECUTIVE DIRECTOR



Over 31 years Samadhan working in the most deprived and disadvantaged communities in the 5 south-west districts of Bangladesh. In order to manage, internalize and control the growth, we had to have a focused vision and an extremely focused code of conduct that every member of the Samadhan family had to adhere to. We made sure that the growth achieved during this period was in accordance with Samadhan's principles and values. It is always too easy to take shortcuts and the easy way out but I am proud to note that we have never compromised on our beliefs.

Samadhan has been successful in instituting values pertaining to trust, belief, respect, participation, transparency, accountability, efficiency, gender sensitized and especially a passion to serve the poor at all levels of its management. It will keep on moving with demand-driven sustainable progressive programs for social and economic empowerment, climate change adaptation, social justice and poverty alleviation. The upcoming challenge of Samadhan will be mobilizing necessary resources for its various development activities.

This was a year of working towards greater social, cultural, gender and age-based equality and dignity from all sectors, aims to combat all social injustice and inequalities particularly women and socially disadvantaged people for improving livelihood, food security and adapt to climate change vulnerability. Samadhan implements the program activities under the four thematic areas such as Economic Empowerment and Opportunity (Income Generation, Capacity Building and Entrepreneurship Development), Quality of Life (Health, WASH Education and Training), Food Security & Environment (Food, Environment & Disaster Resilience) and Civil Empowerment (Active Citizens & Civil Society)

During the reporting period Samadhan awarded very little 2 new projects to work for betterment of the poor communities with technical and financial assistance of PKSf and phased out 1 project. Over the reporting period Samadhan is implementing 5 program/projects covering 13 Upazilas of south-west districts and a total of 44929 program participants are involved with implementation activities and thus contributing to different dimensions of the community development.

Samadhan has received continuous support from the local government, the development partners and donors and also others counterpart. Prudent and visionary guidance of the chairman and the members of executive & general body have been instrumental in further consolidating the outstanding image of Samadhan. The relentless and sincere efforts of the highly committed professional staff of Samadhan made all its activities a reality in the ground in a very efficient manner. With the firm belief in their continuous support in future, I take this opportunity to extend my sincere thanks to all of them.

MD. Rezaul Karim
Executive Director

Governance, Policy Formulation and Management Structure

Samadhan General Council (GC) consists of 20 members (male 17, female 04). The members were brought from various segments of society. They include educationists, social thinkers, professionals, women activist, cultural activist and development actors. During the year, the Annual General Meeting of Samadhan GC was held on last 7 September 2018. Annual General Meeting of Samadhan GC was approved the annual report for 2018-2019, annual audit report for 2018-2019 and budget for 2019-2020

SL #	Name of GC Members	Designation	Qualification
1.	Md. Abdul Motleb Sorder	Chairman	M.Com.
2.	Ashrafun Nahar	Vice Chairman	B.A.
3.	Md: Samsur Rahman	Treasurer	SSC.
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	HSC.
10.	Muhammad Jalal Uddin	Member	Kamil.
11.	Md. Anar Ali Sardar	Member	Class Five.
12.	Md. Samsur Rahman	Member	Class Ten.
13.	Md. Abdul Malek	Member	Class Ten.
14.	Md. Nurul Islam	Member	SSC.
14.	Md. Faruque Ahmed	Member	SSC.
16.	Md. Abu Bakkar Moral	Member	Class Five.
17.	Nabi Nawaz Md. Mujibuddaula Sardar	Member	LLB (Hon's) LLM
18.	Mrs. Rehana Akter	Member	B.A.
19.	Syed Akmal Ali	Member	B.A
20.	Shamsun Nahar	Member	Diploma in Engineering



Picture: Annual General Meeting was hold on 7 September 2018

Executive Committee

SL #	Name	Profession	Position
1	Mr. Md. Abdul Motleb Sarder	Teacher (College Principal)	President
2	Mrs. Ashrafun Nahar	Social Work	Vice-President
3	Mr. Md. Shamsur Rahman	Deed Writer	Treasurer
4	Mrs. Kaniz Sultana	Teacher	Member
5	Mr. Mir Mosharruf Hossain	Social Work	Member
6	Md. Jahangir Hossain	Business	Member

Samadhan Executive Committee (EC) consists of 6 members, elected by the general council for three years term which provides policy guidelines to Samadhan and its institutions. The General Secretary (Executive Director) of the EC takes care of constitutional affairs of Samadhan and convenes the meeting of GC and EC. Samadhan EC meets on quarterly or bi-monthly basis if so required discussing on policy and macro planning issues. During FY 2018- 2019, 09 EC meetings were held.

Senior Management Team

For ensuring governance and smooth operation, Samadhan formed a Senior Management Team (SMT) that works to ensuring transformation of Samadhan mission and vision. The mandate of SMT is to coordinate and facilitate programme activities, sharing, mentoring, supporting and understanding the needs of beneficiaries and designing new projects; and also decide, modify and implement internal policy decisions. The SMT consists of 4 nos. senior staff members including Deputy Directors (Program and finance) and Assistant Director (Program) of the organization led by the Executive Director. Usually the Senior Management Team sits once in a month for monthly meeting where the monthly issues are discussed and decisions taken for execution. However need based meeting also organized.

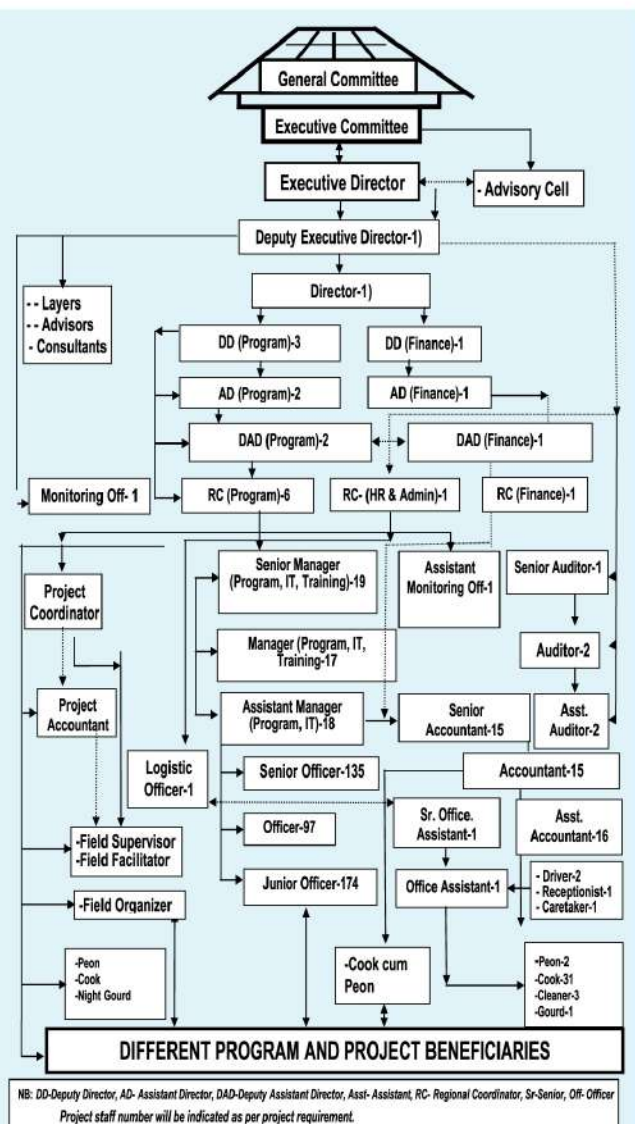
SMT Members

Name	Designation	Qualification
Md. Rezaul Karim	Executive Director	Bachelor of Arts
Md. Abu Jafar Matubbor	Deputy Director (Prog)	Master of Arts
Md. Shahadat Hossain	Deputy Director (Finance)	Master of Commerce
Md. Shofiul Islam	Assistant Director (Prog.)	Bachelor of Science in Agriculture (BAU) and PGDDM (DU).

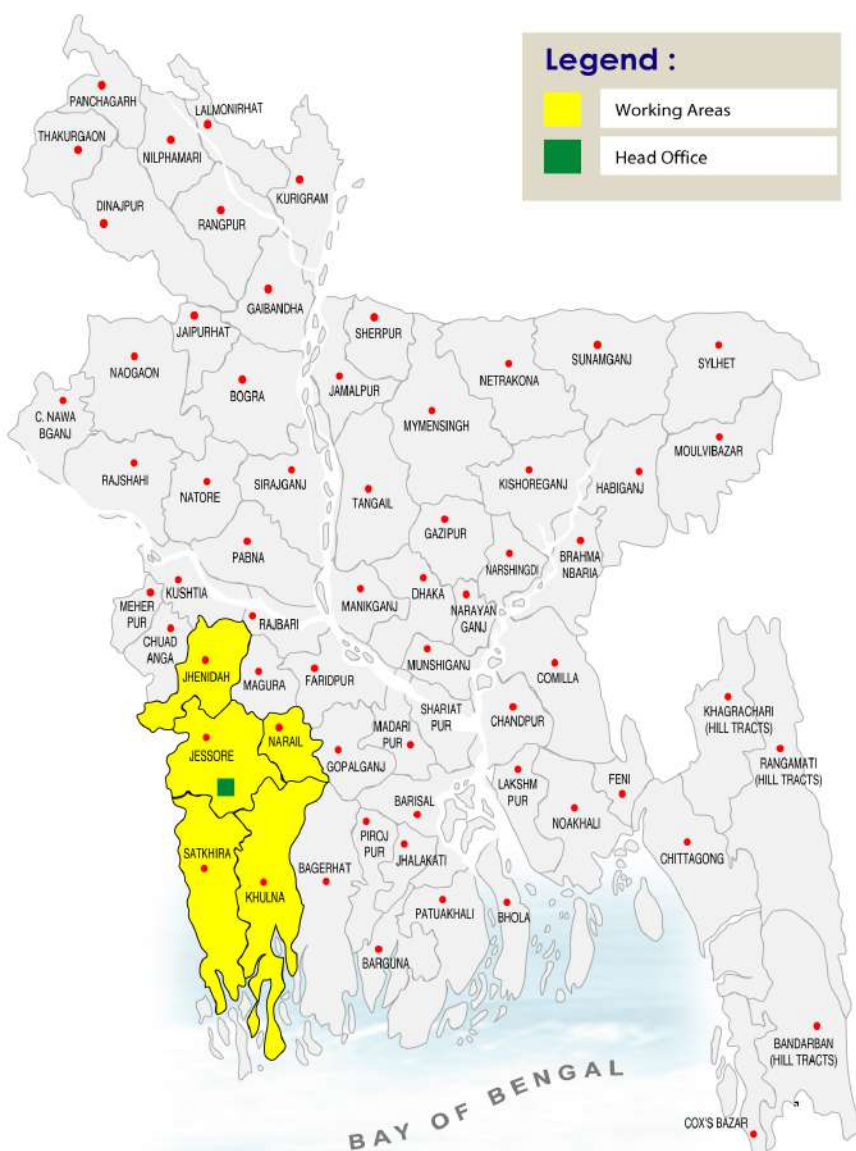


Picture: Meeting on Annual Action Plan and Yearly Budget

Samadhan Organogram



Samadhan Working Areas Location Map



Geographical Coverage in Bangladesh FY- 2018-2019

Division	Name of districts	No. of upazila
Khulna	Jashore, Khulna, Satkhira, Norail and Jhenaidah	13

Samadhan As on June 2019

Establishment

Along with some devoted development young actors and Mr.Rezaul Karim was established Samadhan on October 14, 1987 at Mujgunni, Manirampur of Jashore district and gradually their effort turned into development programs.

Legal Status

Samadhan is registered in Bangladesh with a number of authorities:

- Department of Social Welfare: Registration number: 171 on 13.06.1991.
- Registered with the NGO Affairs Bureau: Registration no. 1155 on 10.05.1997.
- Registered with the Micro-Credit Regulatory Authority: License no. 0307300100-00006 & MRA-0000006 on 05.09.2007.

Samadhan Vision

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

Samadhan 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.

Samadhan Goal

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

Samadhan Organizational Objectives

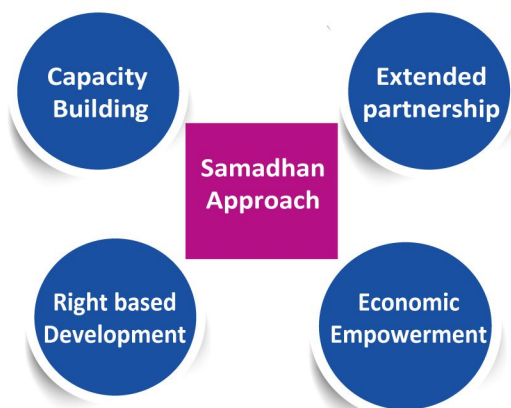
- To make organization and its beneficiaries self-reliant by providing need based technical and financial support.
- To create employment opportunities for the poor and ultra- poor people both rural and slum areas on both farming and off-farming activities by providing technical and financial support.
- 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 ethnics.
- 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 Core Values

Samadhan is committed to provide services for the poor and marginalized people as long as it takes to get the successfully complete the project belongings the below core values:

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

Samadhan Approach



Samadhan Program Participants

Women & children focused program, environment friendly program, disaster preparedness & management, sustainable development, measurable Impact and scale up.

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 44929 households with approximately 134,787 populations of these communities are served under different programs communities.

We are working in

Samadhanworks in 599 villages / wards of 78 unions / municipality of 13 sub-district of 5 south-west district of Bangladesh namely Jashore, Khulna, Satkhira, Narail and Jhenaidah.

Samadhan 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 microfinance; 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.

Human Resources (As on June 2019)

Total	Male	Female
296	235 (79%)	61 (21%)

Annual Budget

Fiscal Year	Total Budget (In million)
FY- 2017 - 2018 (July 2017- June 2018)	227.22
FY- 2018- 2019 (July 2018- June 2019)	235.53
FY- 2019- 2020 (July 2019- June 2020)	254.32

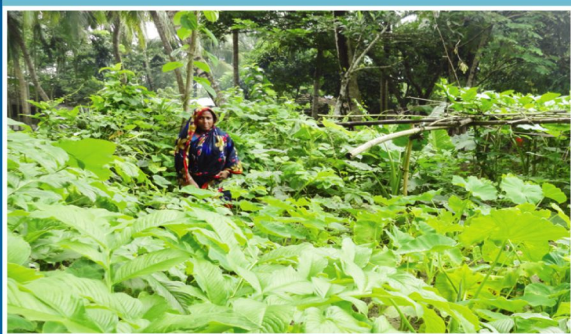
Organizational Strategies, Strategic Program and their Thematic Priorities

Strategies	Effectiveness and Efficiency	Innovation
	Integrity and Commitment	Quality Assurance a Learning
	Accountability and Transparency	Effective external engagement

Strategic Programs	Economic Empowerment and Opportunity	Food Security and Environment
	Quality of Life	Civil Empowerment

Strategic Programs and their Thematic Priorities	<p>Economic Empowerment and Opportunity : Priorities 1: Income Generation, Capacity Building and Entrepreneurship Development.</p> <ul style="list-style-type: none"> ● Access to financial services. ● Entrepreneurship development and strengthening market linkage. ● Inclusive and sustainable economic growth. ● Employment creation and reduce seasonal unemployment. ● Safe Migration Technical and vocational education and training. 	<p>Food Security & Environment : Priorities 3: Food, Environment & Disaster Resilience.</p> <ul style="list-style-type: none"> ● Climate change adaptation and mitigation. ● Disaster risk and vulnerability reduction. ● Emergency response. ● Sustainable agriculture, food security and nutrition. ● Access to livelihood resources, skills and technologies. ● Natural resource conservation and management. ● Value chain and market development.
	<p>Quality of Life : Priorities 2: Health, WASH Education and Training.</p> <ul style="list-style-type: none"> ● Addressing communicable and non-communicable diseases. ● Access to basic health care and services Improve reproductive. ● Safe water, sanitation and hygiene. ● Quality education for children and adolescents. ● Lifelong education and skills development. 	<p>Civil Empowerment : Priorities 4: Active Citizens, Civil Society,</p> <ul style="list-style-type: none"> ● Gender & Governance. ● Strengthening CBOs/CSOs and empowerment of citizens. ● Good Governance. ● Gender justic and women empowerment. ● Child rights protection and youth development. ● Inclusion and conflict resolution. ● Partnership with CBOs/CSOs and likeminded organizations. ● Community led approach. ● Research and knowledge management.

Strategic Program Wise Accomplishment



Economic Empowerment and Opportunity



- * Productive human resource development.
- * Resource mobilization and multiplication.
- * Employment generation.
- * Agriculture and livestock productivity.
- * Financial services for the poor households.



Quality of Life



- * Primary health care and hygiene systems.
- * Access to water & sanitation.
- * Women and children nutrition.
- * Pre-primary and higher education systems.
- * Technical education systems.



Food Security & Environment



- * Food access, availability, utilization and consumption.
- * Adaptation to climate change vulnerabilities.
- * Promotion of disaster resilient activities.
- * Conservation of natural resources.
- * Disaster preparedness and humanitarian assistance.
- * Promotion of environment friendly technology.



Civil Empowerment



- * Rights and governance.
- * Women empowerment and reduction of gender disparity.
- * Legal / social justice.
- * Empowerment of disadvantaged people.
- * Institutionalization for empowerment.

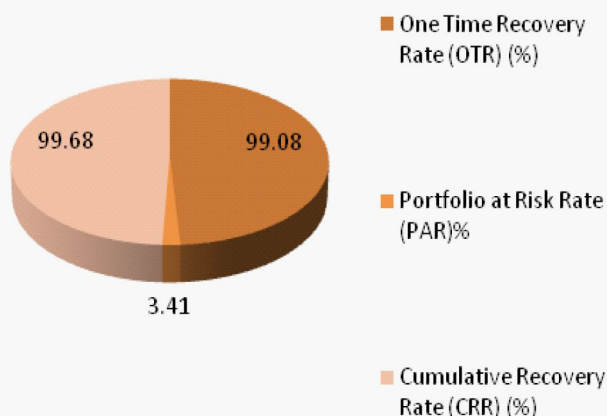


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Economic Empowerment and Opportunity



Recovery & Risk Status (FY-2018-2019)



Empowerment is comprehensive package of human development. Besides social, political and cultural empowerment, Samadhan gives special emphasis of 'Economic Empowerment'. Economic Empowerment and opportunity sector of Samadhan is promoting economic empowerment of the communities through developing micro entrepreneurship initiatives, financial services, and skill development of human resources and increasing agricultural productivity and creating self-employment opportunities. The interventions and activities of economic sector is to aim livelihood security and increase income of poor household through skill and capacity development and have access to finance. Under this sector Samadhan implements different types of program activities like as agriculture productivity and marketing, micro entrepreneurship development, employment generation, financial services to the poor peoples and skill based capacity building.

Productive Human Resource Development

The well-trained and experienced people help to generate employment and contribute for socio-economic growth of the country. So, development of human capital is one of the fundamentals for developing the human resources. Economic growth is first pillar for inclusive development, and other pillars like reduction of poverty and inequality, decent jobs, progress in social fields like education and health can become strong when the pillar of economic growth becomes strong. Employment is not only an outcome of economic growth; it is also an important input in the form of human capital. Human capital is a collection of resources all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed individually and collectively by individuals in a population. These resources are the total capacity of the people that represents a form of wealth which can be directed to accomplish the goals of the nation or state or a portion thereof. For increasing financial and livelihood development, productive human resource is important and considering the aspects, Samadhan is always emphasis to develop human capacity and skill on different issues, which would contribute economic activities.

Resource Mobilization and Multiplication



Savings is one of the ways of capital formation, and also accelerates the paths of asset formation process of the family. Strong assets base can lift up a family from poverty level. Therefore, different types of savings programs are operating by Samadhan through different projects. Under microfinance program the group members are regularly save in different way as general savings, voluntary savings, periodic saving etc. Under ENRICH, a special savings scheme has been operated and female-headed households and households with disabled members are particularly eligible to join this scheme. They are advised to open a bank account and deposit money (at least Tk.100) into it for two years. Deposits are to be made every month at the beneficiaries' convenience. The amount saved will be matched by the PKSf, to a maximum of Taka 20,000 on the condition that the total amount will be used to acquire a physical asset (e.g. land, farm animals, etc.) or any other activities that go towards the development of the household as needed. Such an asset base is likely to help the concerned households toward better and a sustainable socio-economic in future.



Agriculture (Crop, Livestock and Fish) Productivity & Marketing

Crop:

Bangladesh is an agro based country where 17.3% of GDP comes from agriculture. Despite being an agro based country, the farmers do not get proper price for their products due to improper marketing system of agricultural products. Agricultural marketing involves moving from an agricultural product of the farm to the consumer. Large number inter-connected activities are: planning, production, growing and harvesting, grading, packaging, transport, storage distribution and sale. Absence of adequate institutional network persists to deal with the marketing of all major commodities such as vegetables, rice, jute, Livestock and fish in the country. Farmers suffer from a number of difficulties that reduce their bargaining power. They are deprived of getting the right price for their product. In addition to the value chain, there are a number of factors that obstruct the farmers from getting fair price for their products.



Farmers are compelled to sell their products at the harvest time when the prices are minimal resulting in a very low return for their produced products. Considering the situation, Samadhan has been tried to mobilize the producer and strengthening capacity to bargain different actor level and also helped the farmers to acquainted participatory market system development approach. Agricultural extension systems in our areas have successfully increased the technical, economic, social, leadership skills and knowledge of farmers by helping them organize into producer and farmer groups.

Crop intensification and ecological agriculture practices :

Bangladesh is endowed with a favourable climate and soil conditions for the production of a variety of crops all the year round. Bangladesh is one of the most vulnerable countries to climate change because of



geographic exposure, low income and greater reliance on climate sensitive sectors, particularly agriculture. Climate change may constrain the agricultural progress in Bangladesh. The impact of climate change on the existing crop species and crop patterns are expected most. To ensure sustainable development in agriculture and environment, it is necessary to maintain good land usage, crop intensification and ecological agricultural practices. Integrated Crop Management (ICM) is an effective and environmentally sensitive approach to crop management that relies on a combination of common-sense practices. Samadhan motivated and trained farmers to use organic fertilizer and cultural practices and developed homestead gardening. In the reporting period Samadhan provided support to 186 farmers for established home garden through different projects. Around 50 poor families of our working areas are involved in production of vermi-compost. Before the production they received orientation on production technology of vermi-compost. The small farmers are now well aware of this ecological application of manure and protecting the soil from degradation due to clutch of chemical application. After application of the vermi-compost in their own field some farmers also sale it and gradually increased through secondary adaptation.

Over the period farmers are tried to disseminate the technology and encouraging others in the locality. Agro-based marketing support has been provided to producers. A total of 115 compost pits & 50 vermin-composting have established by female participants of 40 communities. They are used compost fertilizers in their own crop and vegetables cultivation and rest of them are sold.

Cow Rearing and Beef Fattening :

Cow rearing is a common practice in rural Bangladesh for improvement of livelihood and increase family income. Especially the poor and vulnerable people this intervention is appropriate but due to capital poor and extreme poor people can't effort it. Samadhan provides support to the poor and extreme poor families for cow rearing and beef fattening through loan support. Samadhan also provides technical training, regular animal health services involving local service providers (paravet) or government livestock department. Cow rearing and beef fattening were enhanced additional income for the extreme poor household and it were a best option to strengthen economic (Reduce poverty). Samadhan provided seasonal soft loan to 9053 persons as cow rearing and cattle rearing/beef fattening during the reporting period. Samadhan also got opportunity to contribute to milk production in household during the reporting period. Now they are proud proprietor of cows/cattle. After purchasing cow/cattle they are nursing for the future profit. Now they feel secured with their livelihood.

Goat Rearing :

Goat rearing is an integral part of many farming systems in Bangladesh. Goat rearing is another suitable intervention for additional income for the poor and extreme poor families. Mostly women are involved in goat rearing. In the reporting period 20 program participants are newly involved in goat rearing who have more than 2 (two) goats.



Besides this Samadhan also support in construct of slatted goat shelter in water logged areas and this year 20 flood/water logged proof goat house has been constructed where around 08-10 goats can be stayed. Besides the farming 40 goats have been distributed to the program participants through IGA program of BNF and also provided loan to 321 persons as goat rearing during the reporting period. Now they are rearing the goat and contributed to empower economic.

Financial services for the poor households

Micro-Finance Program is a major livelihood development intervention of Samadhan targeting the beneficiaries for their self-employment. In two decades, Samadhan Microfinance Program has played a positive role in improving socio-economic condition of poor people through creation of employment opportunities, raising income and attainment of resources. For improvement of services, Samadhan combines skill development training, agricultural extension services, employment support services and disaster risk reduction along with its micro-finance program. Over the years, Micro Finance program increased its working area at different locations of the country with diversified savings and credit products. At present, Samadhan offers savings, rural microcredit, micro enterprise development, agricultural extension services, finance for seasonal activities, support for rural housing,



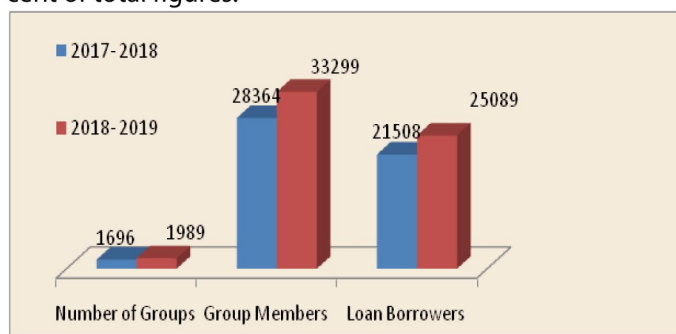
water and sanitation enterprises, marketing support value chain, disaster risk reduction and special credit support for ultra-poor. Now, Samadhan implements microfinance Program in 13 Upazilas of 5 districts covering 599 villages through its 20 branches and serving 33299 members of 1989 groups. In pursuance of conventional practices in the country, Samadhan took off with micro credit operations as 'client-focused microfinance' services, which take a significant pro-people strategy that looks at poverty alleviation in multi-dimensional ways. Assistance from Samadhan is primarily directed towards creating employment opportunities through different income generating opportunities and SME. This opportunity inspires the poor to stand up on their development and creates a pathway to recognize their human dignity. Samadhan provided various technological and technical supports to the entrepreneurs engaged in respective sub-sectors. A wide range of training and other social development is provided to the poor under different programs and projects. Samadhan operates the micro finance program through the group named 'samity'. The main aim of the group is to create cohesiveness among the members for self-sufficient and economic development. The objectives of the groups are to create awareness on different issues, saving accumulation and financial services. One group consists of 05-30 members.

During the reporting period a total amount of BDT 1324.50 million has been disbursed within the program participants, group members of rural micro credit, urban micro credit, micro credit for ultra-poor, agriculture support micro credit, seasonal loan for agriculture, financial support for land mortgage etc. Samadhan operates the micro finance with financial support from PalliKarma Sahayak Foundation (PKSF), Union Bank Ltd, First security Islamic Bank Ltd, United Commercial Bank Ltd. and Samadhan own fund.

Up to the reporting period members, group, saving, borrowers, loan disbursement & outstanding information are given below:

Members and Borrowers :

The members of the groups are at the core of all kinds of field-level operations of Samadhan. As of June 30, 2019, the total number of members is 33299 of whom 90% are women and 10% are men. As of June 30, 2019, the number of borrowers is 25089. Out of the total borrowers, the number of women borrowers is 22621, which is 90.2% per cent of total figures.

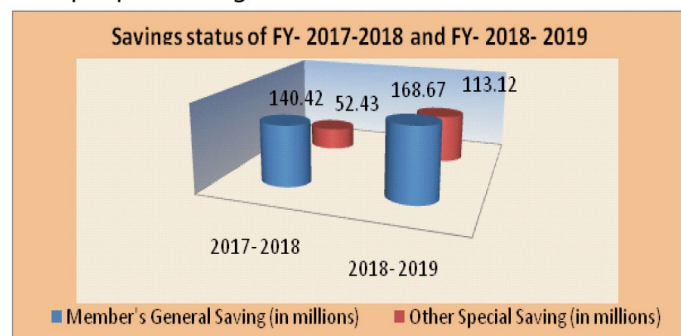


Loan Disbursement and Outstanding :

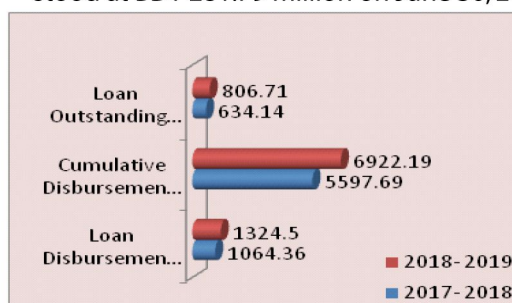
Cumulative loan disbursement to borrowers stood at BDT 6922.19 million by end of June 2019. During this reporting period, from July 2018 to June 2019, the amount of loan disbursement to borrowers stood at 1324.50 million which is 24.44% over than the previous year. The amount of loan outstanding stood at BDT 806.71 millionas on June 30, 2019.

Members' Savings :

Poor people of Bangladesh would like to safe in accessible



and simple savings mechanisms. Samadhan has initiated the savings schemes considering the poor people ability and situation. The weekly general, voluntary savings, periodic saving are available for creating savings mentality of poor people. With a steady growth, savings of members stood at BDT 281.79 million on June 30, 2019.



Types of Loan :

Samadhan provides loan to the program participants. Based on the participants' category and amount size, loan products are defined as Jagoron, Agrosor, Buniad, Sufalon, IGA, ACL and LIL.

Jagoron

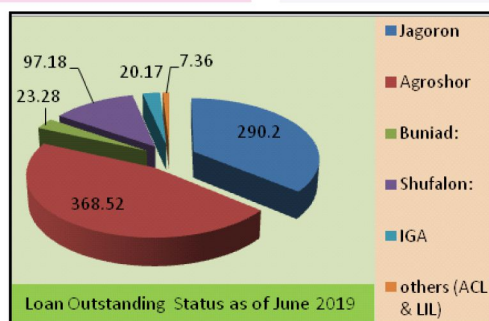
The permanent inhabitant households that have monthly income of BDT. 8000 and have at least 30 decimal cultivable lands are under this category. They are given loan BDT. 1000-99000, recovery within 46 installments with 24% service charge in decline method. Their businesses are mainly livestock rearing, agriculture, small business and like others. As of June 2019, Loan disbursement Samadhan under Jagoron is BDT 532.13 million and outstanding amount of loan as on 30th June 2019 is 290.20 million. The average loan size under this program stood at BDT 29000.

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 6 months with 24% service charge in decline method. In the reporting period small and marginal farmers received BDT 187.82 million loans under this program and outstanding is BDT 97.18 million..

Agrosor

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 fish culture, poultry and livestock firm, timber business, restaurant etc. As of June 2019, 5449 members received BDT 2321.34 million under Agrosor. During the reporting period Samadhan disbursed BDT 524.99 million where the outstanding was BDT 191.28 million. Every member received average BDT 368.52 for their micro and small enterprises.



IGA

Income Generating Activity (IGA) is a pillar for achieving growth of income, poverty reduction and food security, and is working to extend finance for higher productivity and diversification of agriculture, livestock, and fisheries. However, access to agriculture finance and technical support services for modernization of agriculture and

improvement of productivity are still lacking among the small and marginal sized farmers. Samadhan started the project aiming to increase the productivity and diversification of the small and marginal sized farmers of Bangladesh by financing IGA loans and providing training services to farmers, thereby contributing to the sound development of agricultural finance and the agricultural sector of Bangladesh. The marginal households, who have more than 50 decimal agriculture land and not manage the cost, have access for the credit. As end of the reporting period total loan outstanding in the component is 20.17 million and distributed during the period is 29.37 million in BDT.

Buniad

This component covers the poorest beneficiaries who are land less (less than 30 decimal land holding) floating, widow, lives in road side or embankment and fully depend on physical labor, 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. As of June 2019, 2803 members received BDT 229.87 million under Buniad. During the reporting period Samadhan disbursed BDT 42.53 million where the outstanding was BDT 23.28 million. Every member received average BDT 19000 to increase recipients' household based income.

ACL

The Asset Creation Loan (ACL) is designed to assist a household in acquiring any kind of productive asset. The Asset Creation Loan ceiling for a household is BDT 30,000 and the interest rate payable is 8% (on the basis of declining balance method). Up to June 2019, a total of BDT 0.60 million has been disbursed among 241 members where outstanding is 0.59 million in BDT.

LIL

The Livelihood Improvement Loan (LIL) is made available for the purchase of necessary equipment and taking other actions related to livelihood improvement including defraying expenses for social functions such as the marriage of a daughter or a son. In this case, the ceiling for a household is BDT 10, 000 and the interest rate payable is 8% (on the basis of declining balance method). As of June 2019, a total of BDT 0.16 million has disbursed among 163 members, where outstanding is BDT 0.15 million.

Case Study-1: Jahanara's dream to establish mini farm and fight against poverty

Jahanara Begum (32) is a wife of Mr. Inser Ali Gazi (45). She lives in Mujgunni village of Shaymkur union under Manirampur sub-district of Jashore district. Jahanara Begum got married at a very young age and she has no child. They had no any cultivable and homestead lands. She had stayed at neighbor house. Her husband is an agricultural day laborer. Her husband search work and migrant different places. In every year she had great difficulty to managing her family for food, cloths, medicine. 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 July, 2018 she came to know about Samadhan IGA program with the Assistance of Bangladesh NGO Foundation (BNF) and talk with field staff about the nature of the project. After knowing this she feels interest and assisted to the field staff to smooth implementation of the activities in her own village Mujgunni. Then the Program Officer clarified in details of the program objectives and its activities. She was listed as a project beneficiary since she belonged to "extreme poor" category. She was inspired by the discussion and showed her interest to be involved in activity that can alleviate her poverty. Based on her interest, the project selected Jahanara as a potential beneficiary of the project.

Considering this, Samadhan provided a slatted house with 2 goats for rearing goat those who had 2 goats in present. The frequent and severe floods during years could not damage her household assets, especially the livestock (goat). Jahanara was very pleased to get goat shelter and technical support for rearing goats. She hoped that number of 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.



"I learnt a lot after being engaged with the BNF Project. I never could imagine myself; I could do all these activities which I'm doing now. I am thinking to star my own farm. " said Jahanara.

As per consultation the villagers and identify the main problem of the villagers are flood and water logged.

Two year went by and now she had 8 goats. She indeed had got her farm. Already she has taken decision to develop big slatted goat shelter as per ability. According to Jahanara estimates, she has 8 goats and the total market price of the goat at present TK.68000.

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.

Lastly she said her thanks to the Samadhan as well Bangladesh NGO Foundation (BNF).



B Quality of Life (Basic Health Services, WASH, 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.



Quality of Life | Basic Health Services

Access of girls and boys to primary education is no longer an issue. However, equity is a major concern in the aspects of gender and inclusiveness for disadvantaged children. The quality of the teaching-learning process, the school environment and children's learning achievements are also major challenges in Bangladesh. Health care is a fundamental human right and ensuring healthcare service is a constitutional obligation of the government. There prevails an inter-linkage between health and poverty that poor people are victim to ill health and people with ill health are more prone to poverty. A healthy nation is necessary for poverty reduction, economic development, social harmony, national integrity, and national dignity and attainment of health target accessibility of the common people to the existing system should be ensured first.

Our Basic Services for Quality of Life programs aims at achieving quality services special priorities on health and education to the rural poor, particularly women, marginalized and disadvantage, by enabling them to access in services. The interventions have been initiated to improve access to and quality of basic services for the poor people:

- ◆ Addressing communicable and non-communicable diseases
- ◆ Access to basic health care services
- ◆ Improve reproductive
- ◆ Safe water, sanitation and hygiene
- ◆ Quality education for children and adolescents
- ◆ Lifelong education and skills development.

Primary Health Care:

Health is widely accepted as humanrights and theimportance of basic health care for all is hardly controversial, yet a woman dies from pregnancy or child birth-related conditions, children under five years old are malnourished. To addresses the social, political, environmental and economic determinants of illness as a means to improve public health and achieve Health for All. Besides the government, Samadhan provided health care services to the poor people through organized health camps, satellite and static clinic. Samadhan has organized campaigns focused on raising awareness on anti-natal and postnatal care, safe delivery practices, maternal nutrition, breast feeding, newborn care, and birth spacing.

Samadhan conducted courtyard session on child caring, exclusive breast feeding, ANC, PNC, immunization, Family Planning, Reproductive Health, sanitation, safe water includes hygiene practices, immunization, common childhood illness, and micronutrients for raising awareness on Health Hygiene and Nutrition issues. Through court yard session community people learnt more & more on Health, Hygiene & Nutrition issues and increased health hygiene & nutrition knowledge & awareness at community level, they are practicing hand washing at six critical moments, drinking safe water, and using sanitary latrine.

Mothers are practicing ANC during pregnancy, iron tablet receiving during pregnancy and lactation period, timely immunizing their children, hand washing practice increased among the beneficiaries. As a result, child immunization rate increased pre and/or post natal complication, disease prevalence especially water borne disease reduced which reduced child mortality. In collaboration with the Government of Bangladesh and other stakeholders, Samadhan observed World Health Day and World Population Day in order to increase health awareness across the community; Also support vaccination campaign and National Immunization Day, polio vaccines and Vitamin A supplements to children under the age of 5.

Community Clinic (CC) is the innovation of Government to extend Primary Health Care to the door steps of rural people all over rural Bangladesh. A Community Clinic is envisaged to bring family planning, preventive, and limited curative services closer to the population, with improvement in quality of services. The quality services and patient attendance is still unsatisfactory. Samadhan has taken initiatives to improve quality services through training/orientation; awareness raising for increasing patient attendance and established water & sanitation facilities in the community clinic.

Access to Water and Sanitation:

Bangladesh's water crisis affects both rural and urban areas, and is a matter of both water scarcity and water quality. While Bangladesh has made commendable progress in supplying safe water to its people, gross disparity in coverage still exists across the country. Latrine usage is very poor especially in the rural areas. Diarrheal diseases constitute a major health problem in Bangladesh thousands of episodes of diarrhoea occur in children and adults each day. Diarrheal diseases have close biological and socio-economic links to the problems of malnutrition, poor maternal health, high fertility, and child survival. When people lack access to water point, the community must seek other sources for drinking water, usually returning to the traditional unprotected water sources such as ponds or ditches, or walking to distant wells. These practices dramatically increase the risk of acute bacteriological contamination, leading to greater outbreaks of water-related diseases. These diseases especially affect children who are especially vulnerable to diarrheal diseases. Considering the situation Samadhan initiated program intervention in better access to safe water and sanitation by the ENRICH.

Sanitation is the major issue of any person for ensuring sanitation at the community. According to beneficiary target project staffs has given drive to achieve this. Through this subsidize poor and extreme poor people are getting access of sanitation.

Besides the community participation and involving them to construct latrine, project also provided ring and slabs to the poor and extreme poor household. In this reporting period household latrine has been distributed among the beneficiaries. Besides household latrine, 100 community latrines also have been constructed during this period. The projects also provided hand washing devices to school & program participants.



Samadhan ensures comprehensive healthcare services for the poor. Currently, 13 health visitors and 2 health officers' visit all households with emphasize with poor families. Households are visited at least once a month to collect health-related information. The health assistants arrange static clinics in branch office and arrange satellite clinic by health assistant & health volunteers in different places as per need of the community people; one MBBS doctor attend these clinics. Health camps are also organized with specialist doctors. In these camps patients with serious ailments receive referral services to different, public as well as Government hospitals and clinics.



Global Hand washing Day:

Global Handwashing Day, celebrated every year on October 15th, is dedicated to increasing awareness and understanding about the importance of hand washing with soap as an easy, effective, and affordable way to prevent diseases and save lives. This year's theme for Global Hand washing Day is "Raise a hand for hygiene"! For this year's Global Hand washing Day, Samadhan celebrated the event aimed to motivate children to embrace and share proper hand washing practices and to take on the role of hand washing ambassadors to their families and community. 12514 school children, teachers, parents, and guardians actively participated in the two hour celebration. Global Hand washing Day events are helping promote hand washing and raise awareness of the crucially important role it plays in child survival and overall community health. The key focus was to increase awareness and understanding of hand washing with soap as an effective and affordable way to prevent disease around the world. During the day student and teacher also organized soap collection campaign as hand washing with soap has a vital role to play in child survival and health. Mentioning that, National Sanitation Month and Global Hand Day is observed with the national theme "Sanitation for all, Ensured Better Life".



This event was observed in collaboration with upazila administration with assistance of DPHE and local government. The events were colourful rally, seminar, demonstration and cultural events. GO and NGO representatives, students, teachers, parents, civil society representatives were participated in those events. Samadhan observed this day in one upazila and 5 unions level. Besides those level also celebrated in 13 schools and 40 communities for greater impact of hand washing.

Women and Children Health and Nutrition:

Although child and maternal malnutrition has been reduced in Bangladesh, the prevalence of underweight among children aged less than five years is still high. The prevalence of anaemia among young infants, adolescent girls, and pregnant women is still at unacceptable levels. The health of women is a crucial factor in the health of children, but gender discrimination leaves women particularly vulnerable to disease and death. Maternal malnutrition, infections during pregnancy, anaemia and repeated pregnancies contribute to low birth weight babies and a high rate of maternal mortality. The nutritional status of women in Bangladesh is also alarming. The body mass index (BMI) of 52 per cent of women of reproductive age is less than 18.5; this means they are very underweight. They are also very stunted. This has been compounded by a high prevalence of iron deficiency anaemia (more than 50 per cent) and Vitamin A deficiency (more than 2.8 per cent suffer from night blindness). The last few decades have brought significant improvements in child health in Bangladesh. The mortality rate in children under-five declined from 152 deaths per 1,000 live births to 94 deaths per 1,000 live births, but these rates are still high, and have remained constant for several years.

Pneumonia, diarrhoea, measles, malaria, malnutrition, injuries and the high number of neonatal deaths, and poor care-seeking behaviour, all contribute to the high levels of child mortality. The nutritional status of adolescent girls



and women is a key factor in the persistence of malnutrition in Bangladesh. Children are much more likely to be of low birth weight and to remain malnourished throughout their lives if their mothers were malnourished during adolescence and prior to and during pregnancy. Considering the above situation, to bring positive changes on women health, nutrition and hygienic behaviour and practices, Samadhan has several initiatives through different project interventions. Samadhan health services initiate easy access of the poorest to supports and services at their door steps. Paramedic are providing basic healthcare services like maternal health (ANC, PNC, new born care), child health, ARI, curative care, prevention and primary care of water borne diseases from satellite clinics. They also refer parents to government hospitals. It has emphasized on nutritional status development of pregnant, new born babies and lactating mother and trying to change dietary and hygienic practices through awareness rising. Project based health services are also being performed at disadvantaged areas. The ENRICH and Ujjibito project contributing to extending health and nutrition services for the poor people of the respective areas.

Primary Health Care Services for Poor:

For improving the primary health care services, Samadhan engaged 13 Health Visitors and 2 Health Officer (Paramedic) to provide primary health care services to poor people at community level. Health Visitors were received training on Primary Health Care Services and each HV visited around 20 HHs every day. The HV provides awareness to HH members on health issues and for behavioural changes such as improved hygiene practices; use of sanitary latrine; importance of safe drinking water, iodized salt, nutritious foods, etc. They also serve by conducting regular blood pressure checking; providing 6 monthly vaccinations for worm, vaccination to children & pregnant mother; providing special health care to pregnant mother, lactating mother and new born babies, weight measuring of babies, adolescent girls' hygiene, etc. HV informs pregnant mother how to take care of their health and advised them to take vaccination regularly. Health Officer (Paramedics) provide health care services that includes basic curative care to beneficiaries, anti-natal and post-natal care, family planning counselling, distribution of de-worming tablets, distribution of selected drug, vitamins and minerals especially to pregnant and lactating mothers, counselling, follow-up and referral services. During the reporting period 27473 numbers of program participants and their HH members received Primary Health Care Services from Health Visitor (HV) and Medical Officer (MO). Now community people are more aware about how to maintain good health and fitness. To make quality health care available to the beneficiaries, Samadhan arrange special health camps where specialist doctors such as medicine specialist, cardiologist, gynaecologist,

Case Study

SAVING NEW BORN LIVES:

New born babies are especially vulnerable. Those under 28 days old represent 46 percent of all preventable child deaths. That's why we're doing whatever it takes to save new born lives with proven program such as ENRICH, the program especially focus on education, health and nutrition activities in Panjia union of KeshabpurUpazila under Jashore district. Samadhan has been implemented this program over 4 years with financial and technical supported by PKSF. Our Medical Officer and trained frontline health visitors were provided support for ensuring primary health care of pregnant and lactating mothers exceeding our training target by over 30 per cent. They in turn, cared for babies, including successfully resuscitating. A record 90% of low-birth weight babies survived. These lifesaving practices have been increased and will be supported by Samadhan to continue saving lives.

ophthalmology, sexologist, and so on serve the beneficiaries at union level. Complicated / serious patients are referred to the Government, NGOs or other private health service providers at union, upazila or district level by MO and HV. In the reporting period a total of 5 specialized health camp organized where 871 patients received treatment, also organized 96 satellite clinics and 410 static clinics, where a total of 7589 patients received health services.

Nutrition Awareness and Nutrition package/drug distribution:

Nutrition intervention of Samadhan is being implemented in coordination with government, UP and community-based action groups are also supporting the implementation of the nutrition component. Samadhan is engaged Community Nutrition Worker and they conduct visits every nutrition beneficiary household at least one per month but sometimes done follow-up visit for issue based counselling and need based demonstration (breast feeding practices, feeding practices, homestead gardening etc.). They also identify problems and difficulties through households visit, advised them to solve the problems and referred when the problems more critical and/or out of their knowledge. A total of 13Health Visitors are providing their services especially for the women, children and adolescent girls.



Healthier Tomorrow

"A healthier tomorrow starts with a resilient promise of trust and significant performance. At Samadhan, we nurture this promise by focusing not only on the highest quality of services but also on all activities we do as a program. We adhere to our commitment towards building a healthier tomorrow by fulfilling our promise of providing the targeted highest quality health services. As we continue to strive significantly towards our commitment, we are confident that atomorrow that is healthier than today is not far away. "



Samadhan create awareness on nutrition to the pregnant & lactating mother, adolescents and Children's through court yard meeting and also have distributed Iron tablets, de-warming tablet and pushtikona. Under the ENRICH project, conducted 624 numbers of court yard meetings in this reporting period and distributed 19656 pcs iron tablet among 1310 pregnant & lactating mothers, 5980 pcs pushtikona among 598 children &9000 pcs de-warming tablet among 9000 households and also provided 19400 calcium tablet among the 1940 aged women and men.



Quality of Life | Basic Education Support

Pre-Primary Education:

The Government of Bangladesh has made significant progress in recent years to increase primary-school-age enrolment rates to cover 89 per cent of boys and 94 per cent of girls. However, access to education remains a challenge for vulnerable groups, particularly working children, and children with disability, indigenous children and those in remote areas or living in extreme poverty. Dropout, Absenteeism is also a significant problem. Parents often withdraw their children from school as a strategy for coping with natural disasters or economic difficulties, such as rising food prices. As part of quality basic services, pre-primary systems have been focused by Samadhan in the current strategic plan. Samadhan always believe that quality education bring a change the human which build courage to fight against poverty, discrimination, injustice, superstition, malnutrition etc. Education can transform a person to live a better life and even in a social well-being. Samadhan education programs which are designed to give a second chance at learning to the disadvantaged students dropped out from the formal education system. The program complements mainstream school systems with innovative teaching methods and materials, opens primary schools in communities unreached by formal education systems, and brings learning to hundreds of children, particularly those affected by extreme poverty, violence, at community level. Samadhan has been endeavoured for Non-formal primary education for drop out children at vulnerable areas, post literacy and continuing education. Baikalic education support centre, vocational training, Adolescent Education etc. are major activities under this theme

Scholarship Program:

One important thrust of Samadhan is to provide scholarship to the meritorious students belonging to the disadvantaged and poor families connected with different programmes and projects of Samadhan. The scholarships are awarded in recognition of their outstanding results in their SSC and HSC or equivalent examinations. In the reporting period, Samadhan awarded scholarship to 44 students with supported by PKSf. They are eligible to two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Through the awarding of scholarships, tries to address the issue of poverty eradication in a larger and futuristic way. Parents of ultra-poor children often feel reluctant to continue the education of their sons and daughters for reasons of financial hardships.



Education Support Centre is stopping the dropout of student:

School dropout is a major phenomenon for students of the poorest families as they have a fear of school due to results. Samadhan started 'Baikalic Child Education Support Center' and Pre-schooling and parenting' with the objective of to prevent drop out from education of the poorest students and eliminate fear from school with support from PKSf through ENRICH program. The Education Program primarily seeks to address the problem of drop-out of children from primary level education. Under this program, 35 'Baikalic Child Education Support Center' has been established in one union.



All students up to Class 2 are helped in these teaching centres to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes, which has been started at 3:00 pm to continued up to 5:00pm. Gradually, these centres will accommodate students up to Class V. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. So far 35 education centres have been established where 959 students have been enrolled. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is qualified to be a teacher; most of the teachers are female. These education centres also monitor if the children attending the centres go to school regularly.

Quote-1: Determined Rakibul



Rakibul, son of poor Noor Ali Sarder of Monoharpur village under Panjia union of Keshabpurupazilanever thought of going to school. He would watch with heavy heart children of her age going to school clad in beautiful uniform with back pack on their back. The door of her fate opened, He got enrolled in Samadhan 'Baikalic Child Education Support Center' as a learner. Rakibulwas serious, studied hard and passed Primary Education Completion (PEC) examination in 2018 with a grade point of 5 on 5 point scale.

"My son RakibulHasan is a primary graduate, it's my prestige, I am proud of it" said Noor Ali.

Quote-2: Rupa, Dreams To Be A Teacher



Rupa, a spirited 09-year orphan from Keshabpur upazila under Jashore district never went to school since his maternal grandparents with whom he stayed, were very poor, living at the margin of life. They could not afford to bear his education expenses.

Rupa felt the urge to study and get enrolled in a school but he knew given them economic contribution that was not possible. Suddenly his dream came true; he was chosen and enrolled in Samadhan 'Baikalic Child Education Support Center' as a learner. Rupa studied hard; new he is studying in formal primary school."My son RakibulHasan is a primary graduate, it's my prestige, I am proud of it" said Noor Ali.



Quality of Life Basic Training

Capacity Building of Staffs and Beneficiaries:

Human capacity building is one of the major strategic principles of Samadhan. Staffs and beneficiaries capacity development, is a conceptual approach to social or personal development that focuses on understanding the obstacles that inhibit people, governments, international organizations and non-governmental organizations from realizing their development goals while enhancing the abilities that will allow them to achieve measurable and sustainable results. Community capacity building often refers to strengthening the skills, competencies and abilities of people and communities in developing societies so they can overcome the causes of their exclusion and suffering.

There is no alternative of human skill development to improve production. Training is one of the major means of capacity building. Prior to start implementation of any income generating activity, the program conducted survey on skill requirement on the specific categories and according provide training and input/credit support and thus households have involved in productive and income generating activities. As a result, targeted households were involved to produce diversified crops and consumed nutritious food as well that led them to food and economic security. In the reporting period, the major skill development training, which are provided to the program participants are as follows:

Name of Training	Batch	Participants		
		Male	Female	Total
Foundation Training for Staff	1	26	0	26
Capacity building training for staff	1	25	0	25
Refresher's training on subject based basic education for teachers	1	0	35	35
Refresher's training on primary health care and nutrition for health visitors	1	0	13	13
Training on nutrition and social skill development of adolescent club leader	1	0	25	25
Training on Beef Fattening for IGA beneficiaries	1	07	18	25
Training on Back yard livestock rearing	1	0	20	20
Training on Fish cultivation for IGA beneficiaries	1	13	08	21
Total=	7	71	119	190





C

Food Security & Environment (Disaster and Climate Change Adaptation)



Food Security, Environment & Disaster Resilience :

Bangladesh is one of the most climate vulnerable countries in the world and will become even more so as a result of climate change. Floods, tropical cyclones, storm surges and droughts are likely to become more frequent and severe in the coming years. Bangladesh is a low-lying riverine country along with vast Bay of Bengal sea basin in south. The country has modest weather however; the rapid climate changes become impact the ecological imbalance. The climate change challenge in Bangladesh threatens to undermine the significant advancements achieved through more than two decades of development - which has seen a reduction in extreme poverty and increasing self-sufficiency in the production of staple food crops.

Since inception Samadhan has been working at the areas of remote chars and flood vulnerable areas of south-east of Bangladesh to aware people on climate change issues, community based action planning to adapt with climate change, advocacy of climate issue, disaster risk reduction, capacity building and training for preparedness and emergency response to disaster

situation, disaster committee strengthening and activation, disaster voluntary group formation, resource mapping, contingency planning, functioning early warning system, small scale mitigation works, rural infrastructure development for disaster risk reduction, livelihood development to cope with disaster and climate change, education, health, nutrition, water, sanitation, food security in emergencies, tree plantation are the major interventions under this sector.

Food Security and Livelihoods Strengthened :

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 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. Organization has been achieved results through Microfinance program, ENRICH, Ujjibito, Elderly and Adolescent project and/ or program for contributing food security and livelihood strengthened.

Adaptation to Climate Change Vulnerabilities:

Adaptation to the effects of climate change is now acknowledged as necessary for responding effectively and equitably to the impacts of both climate change and climate variability. Adaptation remains a strategy that is advocated by mostly humanitarian groups that argue it is necessary to protect development and vulnerable populations. Community-based adaptation takes the approach of adaptation as development. Responding to the concept that adaptation is local and place-based, it addresses the locally and contextually specified nature of climate change vulnerability because it takes place at local levels where people encounter impacts, build adaptive capacity, and respond. A community-based approach considers that adaptation strategies must be generated through participatory processes, involving local stakeholders and development and disaster risk-reduction practitioners, rather than being restricted to impacts-based scientific inputs alone. Samadhan projects are emphasis on community-driven approaches which reflects of local needs, keeping communities central to decision and planning processes. Samadhan is working intensely to enhance people's capacity to cope up with effects of climate change to adapt with situation. The adaptation to climate change vulnerabilities, Samadhan works in different aspects like awareness raising, involve

community people in risk assessment and mitigation planning, small scale mitigation structure and creating confidence building of local support structures (UDMC, UZDMC, Volunteers, etc) and communities.

Plantation for Protection of environment:

Tree plantation is very necessary to the environment to protect the global warming. Trees are the main source of oxygen and also give us shelter, shade, foods, fruits etc. They help our environment in many ways.



They prevent soil erosion. They make our land fertile. They save us from floods, cyclones, droughts etc. Plantation is one of the major interventions to protect environment degradation. Samadhan motivated the community to plant different tree sapling especially fruit tree that contributed to sink carbon dioxide. For conservation of natural resources and environment protection Samadhan promoted tree plantation. In coastal context, communities have no more trees in their homestead because of water logging condition during flood. But our project raised many clusters and no water logging condition occurred during flood. Now our community had planted tree saplings in their raised plinth and those trees are in good condition now. We hope after 5 to 10 years community will get many things like wood, food, fodder, fuel wood etc. from that activity and more plantations also help them to get better environment.

Improved Cooking Stove (ICS) installation:

Improved cooking stove has brought a revolution in Bangladesh which reduced time and money consumption, produces minimum Carbon dioxide and saves from health disorder. Dependency on fuel consumption has significantly reduced. The women, who cook over these stoves and their small children, are exposed to these high levels of toxins for between three and seven hours a day. Traditional cooking stoves occurs indoor air pollution, users are suffer from respiratory diseases, tuberculosis, asthma, cardiovascular disease, eye problems, and lung cancer. The replacement of traditional stoves by improved cooking stoves (ICS) improves heat transfer, which reduces the total amount of fuel required for cooking and the amount of emissions. Considering the situation Samadhan initiated to promote and installed improved cooking stoves for the users.



In this reporting period, the Samadhan has organized training on ICS for 40 members who are not the beneficiaries of biogas plants in 2 batches at field level. The participants were selected through training need assessment. Getting this training, participants came to know, how to ensure environment friendly cooking system. Using ICS, participants cooking cost reduced and savings increased. In this training, ICS selling and servicing organization provided technical knowledge among the participants. They also briefly described the advantages and merits of the ICS and demerits of traditional oven.

As a result participants understand this manner and they agreed to install ICS. After completion of training on ICS, it was found that, a number of HHs have installed ICS in their house in the reporting period. HHs becomes aware from the training on climate change issue and they were interested to use ICS for cooking their daily meals.

They are now more conscious about health hazard. This saved their costs for cooking

purpose. As of June 2016, a total of 31 health and environment-friendly improved cooking stoves have been installed through own initiative of participants. Being aware from training on climate change HHs started cooking on ICS. They are now more conscious about health hazard. They want promote smoke free improved cooking stoves in community.

Creating Awareness through International Day for Disaster Risk Reduction (IDDR):

Based on the theme of knowledge for life, Samadhan celebrated the day of International Day for Disaster Risk Reduction at Upazila and Union level through different projects, where the children, young, disable, aged people participant the program. The people were participated in the rally and discussion meeting where key message was 'Knowledge for life'. As part of the IDDR activities has been implemented quiz & essay competition program on the Disaster Mitigations measure at community level. For the day celebration project has organized art completion & essay writing for students and sports for guardians, rally with festoon and a discussion session. The International Day for Disaster Risk Reduction mainly focused to aware the people as well as children to reduce the vulnerability of disaster considering nature of disaster. And always prepared the people and also built capacity of them to face the situation. The community people and different stakeholders impacted on them life and asset as like increase knowledge, voice rising, individual preparedness on DRR issues. Adequately to natural disasters by enhancing their capacities to cope and respond, thereby increasing their resilience and reducing vulnerability during disaster period. For observing the days created the responsibility of Govt. relevant department during disaster period and community people aware for getting support from service providers.

Creating Awareness through National Disaster Preparedness Day:

Community people should know about the consequences of disaster change affects in their life and livelihoods. That will be encouraged them to necessary measures to adapt with the situations. Samadhan has been trying to create mass awareness on disaster issues as well as cause of disaster, its effects, what to do etc. Samadhan celebrated the day of 'National Disaster Preparedness Day' at school, union, upazila and district level in coordination of local government and district administration. As part of the NDPD activities has been implemented quiz competition program on the Disaster Mitigations measure at Community level.

Discussion meeting, Mitigation measure for face to disaster part of awareness on the day and quiz competition at the community level. At least 993 students, teachers SMC members & community people observed the event. For the day celebration project has organized art completion & essay writing for students, mock drill, rally with festoon and a discussion session. SDMC, SMC, students teachers and parents were participated the various events. The National Disaster Preparedness Day mainly focused to aware the people as well as children to reduce the vulnerability of disaster considering nature of disaster.

Contingency Plan Development:

Samadhan attaches high importance to preparing, reviewing and updating the contingency plan as an important activity for addressing DRR & CCA related issues. Through identifying various types of disaster that usually occur in the Samadhan working areas, contingency plans at community level as well as organizational level have been prepared, reviewed and updated this year.

Samadhan also offered capacity building assistance to 14 local humanitarian lead actors (NGOs) as well as government sectors so that they are equipped with required knowledge and skills to design, deliver and lead disaster preparedness process and make responses in their respective working areas effectively.

Participation the Emergency Response Partners Meeting:

Samadhan was participated the annual coordination meeting for emergency partners which had organized by CARE Bangladesh on dated 31 March 2019, in Chuti Resort, Gazipur. The key objectives were the renewal of current MoU with Samadhan and the other partners, update each other for any changes in terms of CARE's ways of working in emergency, any lessons/innovation from last year both CARE and partner side, collaborative ways of speeding up emergency response and accessing emergency fund through small simulation exercise, review preparedness at both CARE and partner level for upcoming cyclone and monsoon and reflect those in updating Emergency Preparedness Plan (EPP). However, the overall objective was to celebrate the collaboration that enabled us to response efficiently and effectively in case of humanitarian crisis in Bangladesh and ensure greater good. Lastly CARE Bangladesh highly appreciate ED/chief executive of partners attending this meeting for Mou signing as well as providing valuable input in strengthening collaboration in emergency preparedness and response.





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



Our Civil Empowerment Sector programs aims at achieving socio-political empowerment of the rural poor, particularly women, marginalized and disadvantage, by enabling them to build, secure and use socio-political assets to improve their wellbeing, exercise their rights, take advantage of new opportunities and play a more active role in public life. The major focused interventions under the sector are:

- Strengthening CBOs/CSOs and empowerment of citizens.
- Good Governance.
- Institutionalization for empowerment.
- Gender justice & rights, equality and women empowerment.
- Child rights protection and adolescent/youth development.
- Research and knowledge management.

Samadhan envisions a society promoting human rights and social justice where people can live with dignity and where there will be no discrimination among human beings. It is one of the four core sectors of Samadhan. The projects and programs of the sector targets women, men, children, adolescents, elderly people, marginalized, socially excluded and person with disability and groups. During the reporting year, the civil empowerment interventions are implemented by different projects like as ENRICH, Livelihood development of Elderly peoples Adolescent program etc.

Good Governance:

Promoting good governance and accountability is critical to advancing economic growth, health, education, and the ability to provide high-quality public services. Samadhan has taken different program initiatives to improve the governance practices and attain the rights of citizen. The projects have been organized different awareness session, rally and capacity building initiatives for bringing attitudinal changes in local government service providing institutions, government and non-govt. duty bearers. The projects support different level institutions capacity to include civil society participation in its planning, policy formulation and operations. Samadhan works for advancing democratic governance toward human rights in the community as critical components for sustainable development.



Most of these projects are taking so many initiatives to enhancing peoples' participation in different levels for establishing their rights and governance. Samadhan has undertaken the following activities for establishing rights and governance:

- Formation different types of community based group and create awareness through training/meeting of the members of community group about their rights and entitlements.
- Formation and regularly conducted ward level committee and motivated them to raise their voice for the entitlements.
- Organized Training/orientation on rights and social justice to empower the community women and to avail the social rights. Through the training/orientation the participants have learned about the family laws, laws of dowry, early marriage, Drug, eve-teasing, basic need and human needs of women.
- Linkage building workshops/meeting involving both rights holders and duty bearers with community peoples.
- Reformation and reactivation of standing committees of local government institutions and inclusion of poor and marginal people in the standing committees in the decision making process.
- Participatory inclusive local governance that include UP Vision Set-up, participatory budgeting process, UP self-assessment, local resource mobilization and finally Union Parishads are able to practice open budget session.

As a result of the activities the target people are becoming aware to demand need based services to the respective service providers. On the other hand, service providers are becoming pro-poor. Gradually service providers are trying to fulfil demands of the rights holders despite of all the limitations.

Through the project interventions, now there is a good environment among safety-net holders and duty bearers. Now the beneficiaries received full safety-net amount, right beneficiaries enrolled in safety-nets program, social protection forums are active and raised their voice in different forum.

Women Empowerment and Reduction of Gender Disparity:

Women empowerment in Bangladesh means giving women of the country the power to rule and govern their own lives, away from traditional and social constraints. The women empowerment interventions of Samadhan are focuses on giving women the power and authority they need to be men's equals, violence against women must also stop, Women need to gain a lot more power over their decision making process. Empowerment is a multi-dimensional process. Gender inequality exists across different dimensions (social, economic, political and psychological) and in various domains of women's lives. Women empowerment is the reflection of gender equality which is the precursor to moving the country forward, towards middle income status, towards inclusive and sustainable development. Through the program interventions, increasing contribution of women in every sphere of the society and family, increasing active participation in all sectors ranging from agriculture to politics has made great impact to the national development.



Women and girl's empowerment is one of the major element of Samadhan program implementation. Through different program interventions we are promoting women empowerment in political, economic and social empowerment considering the domains. Samadhan prioritized and ensured women's involvement and active participation in all development activities. Samadhan also facilitates special sessions for both men and women, advancing women, legal aid support, engaging civil society. Samadhan prioritized the theme and implemented projects such as ENRICH, Livelihood development of Elderly Peoples, Adolescent program, BNF etc. For women empowerment and reduction of gender disparity, Samadhan focused the following initiatives:

- To expedite women's social and political empowerment, comprehensive initiatives have been undertaken by providing extensive training, organizing women groups, ensuring participation in decision making process and create women leadership.
- For the economic empowerment of disadvantage and poor women, collateral free micro-credit is given and providing support to small women entrepreneurs.
- Awareness and sensitized on sexual and reproductive rights of women especially for adolescent girls and sensitized on child rights.

Observation of International Women Day:

Samadhan observed International Women's Day 2016 by organizing various events in different project areas and organized events to raise awareness of gender equality in personal and professional lives. Associating with local administration and community based organizations allowed our events to create a greater impact on a wider audience. Through observation of the day some of the union Chairman declared early marriage free unions.

The International Women Day was observed at different unions, upazila and districts level with collaboration of UP and Upazila administration where also participated mohila parishad, women activist and community people. Samadhan observed the day in different places to aiming the message in different level but more focused on union/community level. The UP chairmen and members participated in the union level events. Samadhan also organized Press Conference on International Women Day (IWD), rally, game competition, cultural program and human chain.

Empowerment of Adolescent:

With the support from PKSF, Samadhan initiated for adolescent through Ujiibito and ENRICH project for improving life and empowers the adolescent girls through improved sexual and reproductive health and establish better bond by sports and cultural event. These the project has targeted the adolescent girls to address their availability, and access issues to information & services and rights in the society. Adolescent entering into the awareness and sensitization issues are: effect of early marriage, gender, drug, eve-teasing, life skills for early married girls, family planning, ANC & PNC, Child health care, nutrition & rights. Also organized civil society orientation and engaged them to address the issues.

More than 800 community people have gained knowledge and awareness on adverse effects of early marriage and the set theme of the day observation; Active and spontaneous participation of civil society members encouraged community people in protesting violence against women and girls; the community people gathered a better understanding about violence against women and girls and its effect in the society.



The adolescent got opportunity to share their experiences among the community people through different events. Through those program events, the adolescent has increased their access to education, health, and livelihoods services and created an enabling & supportive environment for better life lead.

Institutionalization for Empowerment:

Samadhan has tried to Institutional capacity development, which creates to raise voice of poor people for obtaining services and self-motivated them for sustainable development. Institutional capacity development of the peoples' organizations, primary groups, CBOs, Union Parishads, village development committees, savings groups is a high priority area of works of Samadhan, which has long supported the growing local consensus that the capacity of community to manage their own affairs is vital to public sector performance and essential to sustainable development.



Samadhan is working to promote people's organization, CBO's to unite and establish rights of the poor people to attain negotiating ability and establish easy access to the available services.

It helps community to discover their capacity and power, raise awareness, develop linkage with duty bearers and worked as a pressure group. Samadhan believes that community empowerment can be achieved through ensuring people's active participation in social, economic and environment dimensions. Thus the peoples groups (samity), village, ward and union committee, adolescent groups, Community Based Organizations (CBOs) and savings groups all are facilitating as a part of empowerment. Major highlights of this year are: Strengthening peoples' organization, formation and capacity development of village ward and union committees, Activities for women's and adolescent platforms, capacity development for Union Parishads, organizing leadership development training for the community leaders/natural leaders, organizing Adolescent/youth campaigns, meeting, workshops with Union Parishads etc.

Institutional Governance and people's access to services:

The main objective of this intervention was to create increased access of people to the information and services of public institutions for which they are entitled. The major strategy and approaches followed were: community capacity building; institutional capacity building; extend limited supports & services and networking and advocacy. The major focus was creating access to information and services on health, education, agriculture, safety net and disaster related service of union parishad, upazila parishad for which the people are entitled.



These has contributed to reduce dependency on others for information and knowledge, reduce child and maternal mortality rate, reduce stunting growth of children, reduce loss of life and property through disaster preparedness, increased school enrolments, increased primary school completion rates, more deserving adults and school children were brought under safety-net and stipend programmes. Through meeting between community groups with the union parishad administration of the working areas, the monitoring of the field based services of the government agencies was strengthened.

Case Study

Adolescent Group of Panjia Protected an Early Marriage of Adolescent Rabeya:

Rabeya (15) daughter of Nur Ali Sarder(45) and Achya Begum (38) lives with her family at Pachbakaborshi in Panjia union under Keshabpur upazilla. She is student of class nine in Garvanga Islamia Dakhil Madrasa. Her father was a day labourer but he is separated from family. Her mother is home worker in neighbour house. She was passing her days very well with her study. Suddenly a rumour was spread out in her family that Rabeya has an affair with a boy those who studied in same class. Hearing her father came home from panjia and tried to settle her marriage on March 18, 2019.



But Rabeya was refused against her allegation and she protested her parents. But they did not listen to her. In consultation with some relatives and her parents settled her marriage. Failing to protest them Rabeya left her house and went to Anzuara's house which is just beside her house and she was a leader of adolescent group. At that time adolescent group meeting was conducting with Banana Mohila Somity by Mr. Billal Hosian, the Program Officer ENRICH Program of Samadhan. Rabeya came there and described the fact to the PO and the group members. She also mentioned that she is member of adolescent group and she received the orientation. Then the PO described the early marriage act and effects as well as suggested to the group members to make understand Rabeya's parents for prohibition their illegal initiative. According to the suggestion the group members went to Rabeya's house and made understand them about their illegal initiative of early marriage as well as its effect and requested them to stop this. Rabeya also requested her parents to give her scope to complete her education. Moreover, the other neighbours also advised to her parents to cancel her early marriage. Hearing all these Rabeya's parents changed their decision and cancelled her marriage. Rabeya was very happy and thanked to the women group members.

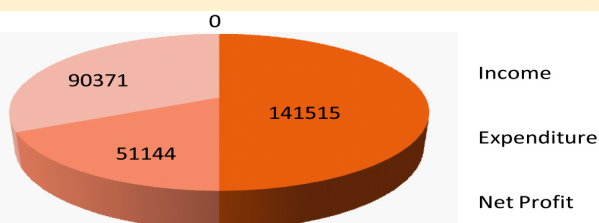
E Samadhan Social Business



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.

Income and Expenditure Status in BDT (FY- 2018- 2019)



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 in BDT		
	2018-2019	2017-2018	2016-2017
Total Income	744,598	735,158	914,196
Total expenditure	849,746	760,106	789,64
Net profit/Loss	(105,148)	(24,948)	130,232

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 and * Daily newspapers

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

- 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.

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.



Existing and Completed program and projects

Existing Donors Supported Program/Project (s) implemented by Samadhan

Resource Sharing Partners/Donor	Projects/Program	Location
Palli Karma Sahayak Foundation (PKSF)	1. Developing Quality of Life for Aged Peoples 2. Enhancing Resources & Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH) 3. Adolescent development program	Jashore Jashore Jashore Jashore
EU-PKSF	4. Food Security 2012 Bangladesh Ujjibito Project (Exit April 2019)	Jashore
Bangladesh NGO Foundation	5. Support program for enhancing income option through IGA	Jashore
PKSF & Samadhan	6. Micro-Finance Program (Jagoron, Buniad, Agrosor, Sufalon, IGA, ACL & LIL)	Jashore, Khulna, Satkhira, Narail and Jhenaidah
First Security Bank Ltd. Union Bank Ltd. United Commercial Bank Ltd.	7. Agriculture Support Program Loan	Jashore
Samadhan Social	8. Samadhan Guest House and Training Centre	Jashore
Business	9. Samadhan Computer Training Centre	Jashore

Samadhan has been successfully completed the following project/Program(s) under the support of different National and International donor organizations.

Resource Sharing Partners/Donor	Projects/Program	Location
World Bank-PKSF Bangladesh NGO Foundation-BNF UK-aid through Concern Worldwide	Community Climate Change Project Mother and child health service Program Flood RESistant Shelter for South-West region in Bangladesh (FRESH)	Jashore (Zhikorgacha) Jashore (Keshabpur&Manirampur) Satkhira (Tala)
UK-aid through CARE Bangladesh NGO Forum-ECHO	Emergency support to waterlogging affected populations in Bangladesh Water and sanitation and Arsenic mitigation	Satkhira (Tala) Jashore (Keshabpur&Manirampur) and Khulna (Koyra)
Bangladesh NGO Foundation-BNF ECHO through CARE-Bangladesh	Domestic violence against women and children Early Recovery Assistance to Cyclone AILA Affected Poor & Marginal people of Bangladesh	Jashore (Keshabpur) Khulna (Koyra)
UNDP, DFID and EC through CDMP	Reducing Livelihood Risks of Poor and Marginal People of South-west Bangladesh in the context of Water logging, Flooding and Long Term Climate Change Impacts	Jashore (Keshabpur, Monirampur and Avoy nagor)
ECHO through Concern worldwide Bangladesh	Water logging Relief and Rehabilitation Project	Jashore (Keshabpur&Manirampur)
Proshika MUK through Uttaran	CIVIC Awareness	Jashore (Keshabpur)
Sight severs International through Uttaran	Bangladesh Childhood Cataract Campaign	Jashore (Keshabpur)
Concern Doubling through Concern worldwide Bangladesh	Water logging Relief Project (Warm cloth)	Jashore (Keshabpur&Manirampur)
WFP and Concern Doubling through Concern worldwide Bangladesh	Water logging Relief Project (Food and Non-food items)	Jashore (Keshabpur&Manirampur)
UNDP, DFID and EC through CDMP	Ensuring Risk Management Framework in Local Disaster Risk Reduction Action Plan process (ERMF-LDRRAP Project).	Satkhira (Kalaroa)
ECHO through Concern Worldwide Concern Doubling through Concern worldwide Bangladesh Islamic Relief through Concern Worldwide Bangladesh	Preparedness for Effective Emergency Response (PEER) Project Water logging Relief Project (Food and non-food Items)	Jashore (Keshabpur, Monirampur and Avoy nagor) Jashore (Keshabpur&Manirampur)
WFP through Concern Worldwide Bangladesh	Water logging Relief Project (Non-food Items)	Jashore (Keshabpur&Manirampur)
WFP through Concern Worldwide Bangladesh	Water logging Relief Project (Food)	Jashore (Keshabpur&Manirampur)
UNICEF through Concern Worldwide Bangladesh	Water logging Relief Project (Non-food items)	Jashore (Keshabpur&Manirampur)
ECHO through Concern worldwide Bangladesh	Water logging Relief Project (Food and non-food Items)	Jashore (Keshabpur&Manirampur)
NGO-Forum	Water logging Relief Project (Non-food Items)	Jashore (Keshabpur&Manirampur)
Ganashayastha Kendra, ECHO through Concern Worldwide, Bangladesh	Water logging Relief project	Jashore (Keshabpur&Manirampur)
CIDA through CARE-Bangladesh	Reducing vulnerability to climate change (RVCC).	Jashore (Keshabpur&Manirampur)
CARE Bangladesh	Cages fish culture	Jashore (Keshabpur&Manirampur)
Proshika MUK	Adult literacy program	Jashore
Proshika MUK	Emergency relief for flood affected people	Jashore (Keshabpur)
DFID through Uttaran	Emergency relief for flood affected people	Jashore (Keshabpur)
BRAC	IGA credit support to group members	Jashore (Keshabpur&Manirampur)
Proshika MUK	Collective Development Action for social Change	Jashore district
Caritas- Japan	Integrated Woman Development Program	Keshabpur and Monirampur Upazila

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, 2019, 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, 2019 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.

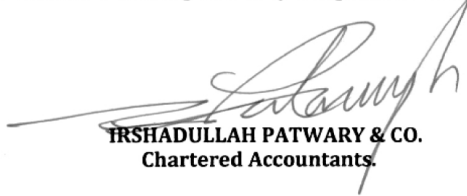
Opinion

In our opinion, the Financial Statements present fairly, in all material respect, the financial position of the **SAMADHAN** as at June 30, 2019. And its financial performance and its cash flows for the year then ended June 30, 2019 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.

Data: 01, September, 2019


IRSHADULLAH PATWARY & CO.
Chartered Accountants.



SAMADHAN
Upazilla Road, Keshabpur, Jashore.
Statement of Consolidated Financial Position
As at June 30, 2019

Particulars	Notes	FY 2018-2019	FY 2017-2018
Properties & Assets:			
Non-Current Assets:			
Property, Plant & Equipment	6	24,316,375	21,529,848
Long Term Investments	7	49,786,169	21,973,530
Total Non-Current Assets		74,102,544	43,503,378
Current Assets:			
Loan Account (Beneficiaries)	8	806,709,362	634,135,860
Loan & Advance Accounts	9	36,455,222	24,312,297
Unsettled Staff Advance	10	2,201,400	2,201,400
Short Term Investments	11	24,944	13,630
Inter Project Loan	12	32,434,027	29,892,449
Receivable Accounts-PKSF	13	1,284,145	1,324,953
Cash and Bank Balance	14	30,703,822	20,269,024
Total Current Assets		909,812,922	712,149,613
Total Properties & Assets: Tk.		983,915,466	755,652,991
Capital Fund & Liabilities:			
Capital Fund:			
General Reserve fund	15.01	20,723,731	17,021,493
Cumulative Surplus	15.02	191,283,170	157,972,475
Total Capital Fund		212,006,901	174,993,968
Non-Current Liabilities:			
Loan Received from PKSF	16	295,368,751	221,937,500
Staff Welfare Fund- Long Term	17	-	-
Disaster Management Fund-Long Term	18	-	-
Interest on Saving Reserve Fund- Fixed	19	15,809,690	11,655,741
Gratuity Fund	20	21,345,769	20,560,917
Accumulated Depreciation	21	12,199,588	11,233,763
Total Non-Current Liabilities		344,723,798	265,387,921
Current Liabilities:			
Members Savings Account	22	281,785,180	192,850,262
Member Welfare Fund	23	22,843,168	17,282,689
Provident Fund	24	20,502,030	16,935,136
Pension Fund	25	129,202	119,026
Provision for Liabilities	26	317,910	50,173
Loan Loss Provision (LLP)	27	26,039,394	19,367,029
Human Rights Fund	28	18,883	6,606
Loan & Advance Accounts	29	3,050,000	2,340,344
Bank Loan	30	40,064,973	36,427,388
Inter Project Loan	31	32,434,027	29,892,449
Total Current Liabilities		427,184,767	315,271,102
Total Capital Fund & Liabilities: Tk.		983,915,466	755,652,991

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.

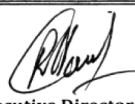


SAMADHAN
Upazilla Road, Keshabpur, Jashore.
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2019

Particulars	Notes	FY 2018-2019	FY 2017-2018
Receipts:			
Opening Balance	32	20,269,024	8,101,323
Loan Received From PKSF	33	274,000,000	216,000,000
Loan Received	34	23,779,027	12,749,380
Loan Realized-Principle	35	1,151,927,498	926,575,279
Loan Realized-Loan & Advance	36	41,173,260	16,876,590
Member Saving Collection	37	223,178,618	130,819,425
Investment Encashment	38	22,106,549	22,893,425
Grant Received	39	275,000	250,000
Service Charge Collection	40	151,682,104	122,023,527
Bank Interest	41	2,658,011	1,764,901
Others Income	42	4,238,502	3,192,928
Provident Fund Collection		-	3,460,318
Bank Loan		35,000,000	75,000,000
Human Rights Fund Collection		-	52,270
Loan Received From Provident Fund		8,047,315	8,984,495
Member Welfare Fund Collection		8,886,722	4,990,220
Gratuity Fund		3,600,000	3,600,000
Pension Fund		4,452,678	5,614
Scholarship Program		636,000	-
Vat		621,246	590,153
Tax		295,973	257,521
Total Receipts:		1,976,827,527	1,558,187,369
Payments:			
Loan Refund to PKSF	43	200,568,749	194,560,417
Loan Disbursement-Principle	44	1,324,501,000	1,064,356,000
Loan Payment-Loan & Advance	45	46,506,210	19,645,681
Loan Payment	46	32,680,036	12,749,380
Member Saving Refund	47	147,316,985	76,953,536
Investment	48	49,908,049	26,802,466
Service Charge Paid to PKSF	49	11,680,419	10,469,438
Administrative Expenses	50	77,971,951	60,812,142
Bank Charge	51	371,060	306,078
Capital Costs-Fixed Assets	52	2,838,792	699,086
Loan Refund to Bank	53	31,362,415	53,572,612
Service Charge Paid to Bank	54	2,195,061	2,552,641
Interest on Saving	55	903,986	849,111
Provident Fund Refund		1,832,135	848,910
Mamber Wealfair Fund		3,326,243	2,170,580
Ujjibito Programme Expenses		2,010,048	2,688,233
ENRICH Programme Expenses		4,978,149	5,589,781
Service Charge Paid to Provident Fund Loan		305,643	-
Provision Paid Expense		49,173	115,086
Scholarship Program		636,000	-
Grautity Fund Refund		2,951,402	1,012,882
Human Rights Fund Refund		-	50,308
VAT		643,035	621,777
Tax		587,164	492,200
Closing Balance	62	30,703,822	20,269,024
Total Payments:		1,976,827,527	1,558,187,369


Chief Finance Officer


Charman


Executive Director

