

Samadhan

(A Voluntary Development Organization)



ANNUAL REPORT 2021-2022

Samadhan Annual Report

October, 2022.

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MESSAGE

CHAIRMAN



I am pleased to present the Annual Report 2022 which gives an account of the activities of Samadhan. In 34 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.

Mr. Md. Jahangir Hossain
Chairman, Samadhan



MESSAGE

EXECUTIVE DIRECTOR



Over 34 years Samadhan working in the most deprived and disadvantaged communities in the 6 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 BNF. Over the reporting period Samadhan is implementing 5 program/projects covering 1 Upazila of south-west Jashore district and a total of 72075 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 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
Samadhan

Governance, Policy Formulation and Management Structure

General Committee

Samadhan

General Committee (GC) consists of 21 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 Fiscal Year (FY- 2021- 2022), the Annual General Meeting of Samadhan GC was held on last 24 September, 2021. Annual General Meeting of Samadhan GC was approved the annual report for 2021- 2022, annual audit report for 2021- 2022 and annual budget for 2021- 2022 through this meeting.

SL #	Name of GC Members	Designation	Qualification
1.	Md: Jahangir Hossain	Chairman	B.A.
2.	Mir Mousharrof Hossain	Vice Chairman	B.A.
3.	Syed Akmal Ali	Treasurer	B.A
4.	Md. Abdul Motleb Sorder	Member	M.Com.
5.	Ashrafun Nahar	Member	B.A.
6.	Md: Samsur Rahman	Member	SSC.
7.	Kaniz Sultana	Member	M.A.
8.	Md. Waliar Sharder	Member	Class Ten
9.	Md. Nazrul Islam	Member	D.V.M
10.	Abdul Mazid	Member	HSC.
11.	Muhammad Jalal Uddin	Member	Kamil.
12.	Md. Anar Ali Sardar	Member	Class Five.
13.	Md. Samsur Rahman	Member	Class Ten.
14.	Md. Abdul Malek	Member	Class Ten.
14.	Md. Nurul Islam	Member	SSC.
16.	Md. Faruque Ahmed	Member	SSC.
17.	Md. Abu Bakkar Moral	Member	Class Five.
18.	Nabi Nawaz Md. Mujibuddaula Sardar	Member	LLB (Hon's) LLM
19.	Mrs. Rehana Akter	Member	B.A
20.	Shamsun Nahar	Member	Diploma in Engineering
21.	Md. Jamirul Islam	Member	SSC



Executive Committee

Executive Committee of Samadhan



Md Jahangir Hossain
Chairman of Samadhan



Kaniz Sultana
Member of Samadhan



Mr. Mir Mosharrif Hossain
Vice-president of Samadhan



Mrs Samsun Nahar
Member of Samadhan



Md. Sayed Akmal Ali
Treasurer of Samadhan



Mr Jomirul Islam
Member of Samadhan

Samadhan Executive Committee (EC) consists of 6 members, elected by the general Committee 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 2021- 2022, 25 EC meetings were held to take decision for organizational betterment.

Senior Management Team

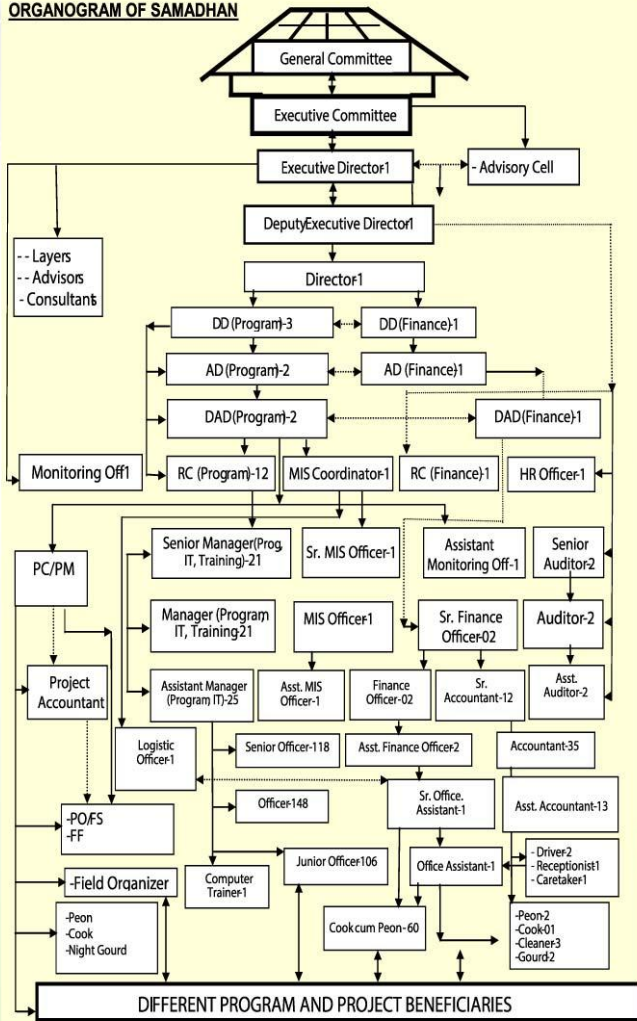
For ensuring governance and smooth operation, Samadhan formed a Senior Management Team (SMT) that works to ensuring transformation of Samadhan mission and vision. The mandate of SMT is to coordinate and facilitate programme activities, sharing, mentoring, supporting and understanding the needs of beneficiaries and designing new projects; and also decide, modify and implement internal policy decisions. The SMT consists of 5 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.



Name	Designation	Qualification
Md. Rezaul Karim	Executive Director	Bachelor of Arts
Md. Abu Jafar Matubbor	Deputy Director (Prog)	Master of Social Science
Md. Shahadat Hossain	Deputy Director (Finance)	Master of Accounting
Md. Shahinur Rahman	Deputy Director (Prog)	Honor's on going (Geography & Environment)
Md. Shofiul Islam	Assistant Director (Prog.)	Bachelor of Science in Agriculture (BAU) and PGDDM (DU).

✓ **Samadhan Organogram** ✓

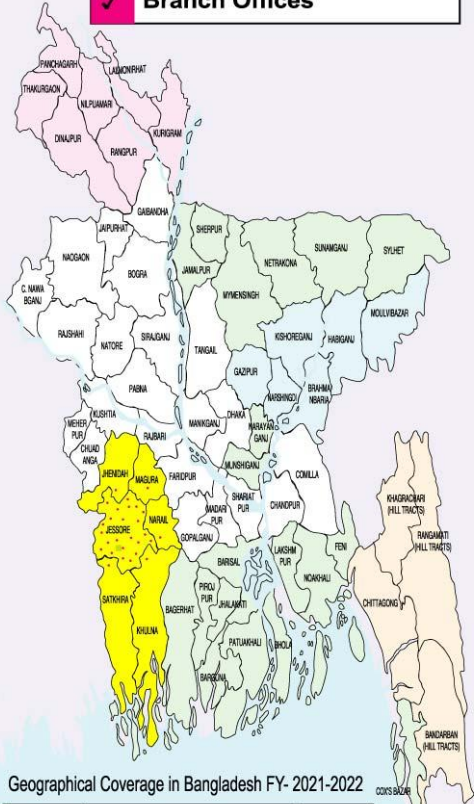
ORGANOGRAM OF SAMADHAN



NB: DED=Deputy Executive Director,DD=Deputy Director,AD=Assistant Director,DAD=Deputy Assistant Director,Asst.=Assistant, PC=Program/Project Coordinator,PM=Program/Project Manager,RC=Regional Coordinator,PO=Program Officer,FS=Field Supervisor, Sr.=Senior,Off.=Officer,FF=Field Facilitator,FO=Field Organizer,IT=Information Technology
 ■ Project staffnumber will be indicatedes per project requirement.

Samadhan Working Areas Location Map

- ✓ Working Areas
- ✓ Head Office
- ✓ Branch Offices



Geographical Coverage in Bangladesh FY- 2021-2022

Division	Name of districts	No. of upazila
Khulna	Jashore, Khulna, Satkhira, Norail, Jhenaidah and Magura	16

Samadhan As on June 2022

Establishment

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

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 reduce loss of life and wealth in pre, during & post disaster.
- To operate micro finance program through donation, grant or loan money provided by domestic and foreign individuals or institutions or government institutions subject to the approval of the Microcredit Regulatory Authority.

Legal Status

Samadhan is registered in Bangladesh with a number of authorities:

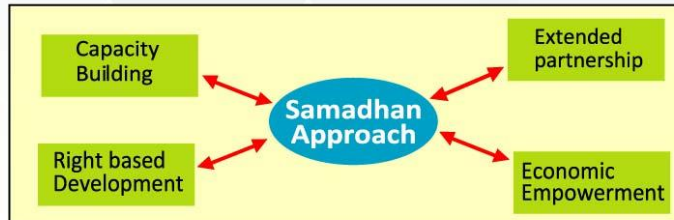
- ⇒ Department of Social Welfare: Registration number: 171 on 13.06.1991.
- ⇒ Registered with the NGO Affairs Bureau: Registration no. 1155 on 10.05.1997.
- ⇒ Registered with the Micro-Credit Regulatory Authority: License no. 0307300100-00006 & MRA-0000006 on 05.09.2007.

Samadhan 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 **72075** households with approximately 3243376 populations of these communities are served under different programs communities.

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 Micro-finance; Human Resource Management and Administrative Policy; Accounting and Financial Policy including Internal and external Audit; Staff management policy; Program Implementation policy; Gender Policy; Sexual harassment and protection policy; Branch/project office operational policy; Group members insurance (Members welfare fund) policy; Computer center operational guideline; Savings and loan management guideline and Health Services operational policy.

We are working in

Samadhan works in 807 villages/wards of 130 unions/municipality/city corporations of 16 sub-district of 6 south-west district of Bangladesh namely Jashore, Khulna, Satkhira, Narail, Jhenaidah and Magura through 28 Branches as well as 05 regional Offices.

Annual Budget

Fiscal Year	Total Budget (In millions)
FY- 2022- 2023 (July 2021- June 2022)	389.049
FY- 2021- 2022 (July 2020- June 2021)	299.606
FY- 2020- 2021 (July 2019- June 2020)	268.163

Human Resources (As on June 2022)

Total	Male	Female
377	320 (85%)	57 (15%)

Organizational Strategies, Strategic Program and their Thematic Priorities

Strategies	Effectiveness and Efficiency. Integrity and Commitment. Accountability and Transparency.	Innovation. Quality Assurance a Learning. Effective external engagement.
Strategic Programs	Economic Empowerment and Opportunity. Quality of Life.	Food Security and Environment. 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 strenthenina market linkaae. • Inclusive and sustainable economic growth. • Emolvment creation and reduce seasonal unemolvment. • Safe Miaration. • Technical and vocational education and trainina. <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 services. ❖⇒ Improve reproductive. ❖⇒ Safe water, sanitation and hygiene. ❖⇒ Quality education for children and adolescents. ❖⇒ Lifelong education and skills development. 	<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>Civil Empowerment Priorities 4: Active Citizens, Civil Society, Gender & Governance.</p> <ul style="list-style-type: none"> ▪⇒ Strengthening CBOs/CSOs and empowerment of citizens. ▪⇒ Good Governance. ▪⇒ Gender justice & rights, equality 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.
- ✓ Capacity and skill develop.



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.



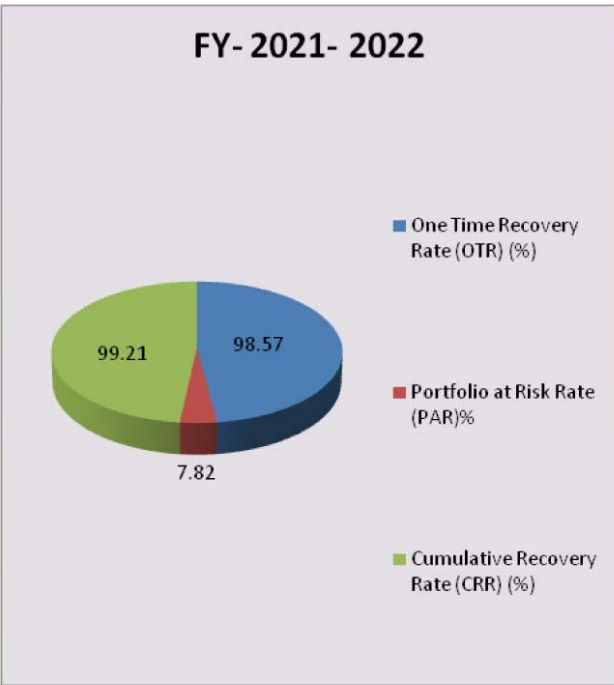
Civil Empowerment

- ✓ Rights and governance.
- ✓ Accessibility of services and market.
- ✓ Women empowerment and reduction of gender disparity.
- ✓ Social justice and empowerment of dignity.
- ✓ Empowerment of disadvantaged people.
- ✓ Institutionalization for empowerment.

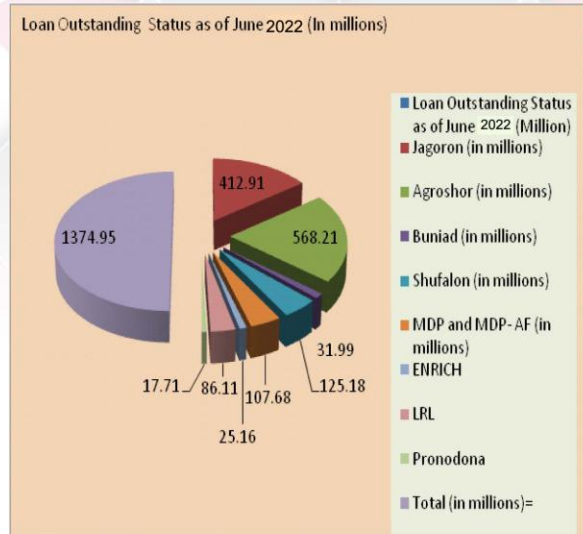


Economic Empowerment and Opportunity (Income Generation, Capacity Building and Entrepreneurship Development)

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.



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 micro- credit, 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 through 33 branches. Now, Samadhan implements Micro Finance Program in 16 Upazilas of 6 districts and 130 unions covering 708 villages through its 33 branches and serving 42064 members of 1989 groups. In pursuance of conventional practices in the country, Samadhan took off with microcredit 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 group are to create awareness on different issues, saving accumulation and financial services. One group consists of 05-30 members. Up to the reporting period the information of group, saving and some other important information are given below:

During the reporting period a total amount of BDT 1374.95 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 Palli Karma Sahayak Foundation (PKSF), Bangladesh NGO Foundation (BNF), Union Bank Ltd, First Security Islamic Bank Ltd, AB Bank Ltd. and Samadhan own fund.

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, 2022, the total number of members is 42064 of whom 90% are women and 10% are men. As of June 30, 2022, the number of borrowers is 31802. Out of the total borrowers, the number of women borrowers is 28790, which is 91% per cent of total figures.

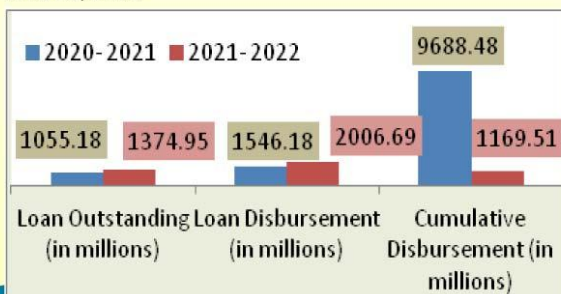
Members' Savings



Poor people of Bangladesh would like to save 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 430.99 million on June 30, 2022.

Loan Disbursement and Outstanding

Cumulative loan disbursement to borrowers stood at BDT 11695.14 million by end of June 2022. During this reporting period, from July 2021 to June 2022, 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 million as on June 30, 2022.



Highlights of Samadhan's Micro Finance Program

Samadhan is operating micro finance program since long time. It is one of the major means of strengthening financial strength for people and creating employment. Since its starting, PKSf is the main partner of Samadhan for source of capital as well as included Bangladesh NGO Foundation (BNF) for microfinance program. Currently Samadhan is operating this program through different loan products namely- Jagoron, Agroshor, Buniad, Shufalon, MDP, LRL, BBPL, IGA, ACL, LIL and CMSME incentive loan activities has been initiated in 6 districts as like that Jessore, Satkhira, Khulna, Narail, Jhenaidah and Magura as an alternative income for different sectors and sub-sectors considering agriculture, livestock and business etc. Short brief of each components are-

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. 1000-200000, recovery within 46 installments with 24% service charge in decline method. Their businesses are mainly livestock rearing, agriculture, small business and like others.

Agroshor:

It's mainly entrepreneurship development. These category members are permanent inhabitant, have at least 3 years experience in proposed business and presently involved with the same. The businesses have to create of employment opportunity, environment friendly and free from child labor. The entrepreneur must have at least 50% investment of her/his own. Loan ceiling for these members are BDT. 201000-1000000 and recovery system is weekly or monthly with 24% service charge in decline method. Few of the business /enterprises are mini garments, Fish culture, poultry and livestock firm, timber business, restaurant etc.



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- 49000 for different, IGAs like- Rickshaw, van, small business etc. Loan is recovered in 46 installments with 20% service charge in decline method.

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. 1000-50000 and for cow or beef fattening, agriculture, Fish culture, poultry and livestock rearing firm, etc. It's BDT.1000-50000. Loans are recovered at a time within 6 months and service claimed monthly basis 2% in decline method.

MDP

Micro Enterprise Development (MDP) program of Samadhan is highly experienced to proper and successful handled and utilized the loan money through three categories e.i. 12 month, 18 month and 24 months loan support with 6 months grace period, which range of said loan amount is Tk. 1,00,000 to 10,00,000 with service 18% and 24% on the basis of two categories loan support in the decline method.

LRL

In order to revive the Livelihood and fragile economy of the poor during the Covid-19 period, the PKSF-assisted Livelihood Restoration Loan activities this has been operating by Samadhan organization. Mainly marginal and small farmers, entrepreneurs involved in small and cottage industries, trained youth, unemployed youth who are involved in livestock farms and expatriate workers returning abroad. Apart from the households under the ENRICH program and the youth community under the program as well as the people under Jagaran, Agrasar, Buniyad, IGAs and Suflan have also received the loan assistance. Samadhan is successfully handled and utilized the loan money and Loan ceiling for these members are BDT. 100000 maximum and recovery system is weekly or monthly or once upon a time with 18% service charge in decline method.

BBPL

Bangladesh Bank Pronodona Loan incentive fund of Bangladesh Bank which is provided through AB Bank under the ongoing loan program is providing Samadhan to the affected members to contribute to food security and livelihood through entrepreneurial development of the affected people in Kovid-19 and Amphan. Samadhan is successfully provided the loan money and Loan ceiling for these members are BDT: 75000 maximum weekly basis installment and BDT: 100000 maximum monthly basis installments with 9% service charge in decline method.

IGA:

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 sand not manage the cost, have access for the credit. Loan ceiling BDT: 100000-1000000 monthly basis installments with 24% service charge in decline method.

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).

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 10000 and the interest rate payable is 8% (on the basis of declining balance method).

CMSME

The incentive fund of Bangladesh Bank which is provided through Bangladesh NGO Foundation under the ongoing loan program is providing Samadhan to the affected members to contribute to food security and livelihood on Cottage Micro Small and Medium Enterprises of the affected people in Kovid-19. Samadhan is successfully provided the loan money and loan ceiling 50000-500000 for members with 6 month grace period as well as monthly basis installments with 4% service charge in decline method.

Major achievements on Economic Empowerment and Opportunity (Income Generation, Capacity Building and Entrepreneurship Development) Samadhan promotes the Sustainable Economic Empowerment and Opportunity through Income Generation, Capacity Building and Entrepreneurship Development which sector aims to help vulnerable communities improve their economic conditions by accumulating savings and providing capacity development support and enhancing income generating and employment opportunities. This Samadhan microfinance program is achieved through financial support to help develop sustainable activities, technical assistance for agricultural activities and vocational training and also strives to make financial and other related services (savings, credit, insurance, remittance and skill training) accessible to the poor and disadvantaged in order to increase their income and employment opportunities for them with special emphasis on women physically disabled, minorities, senior citizens, backward youths to;

- Ensure better microfinance services to programme through developing grassroots people's organization.
- Access to financial services.
- Entrepreneurship development and strengthening market linkage.
- Inclusive and sustainable economic growth.
- Technical and vocational education and training.
- Create sustainable employment opportunities by the IGAs for the disadvantaged poor.
- Increase client-outreach through geographical expansion and enrolment.
- Sustain 100% financial self-sufficiency in microfinance operations.



Quality of Life (Basic Services, Health, 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, stipend, lifelong education and improving retention or dropout rates among vulnerable children and adolescent & youth practical knowledge and skill on ICT.

Basic Health Services for the Quality of Life

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 health
- ❑ Safe water, sanitation and hygiene
- ❑ Quality education for children and adolescents
- ❑ Lifelong education and skills development





Primary Health Care

Health is widely accepted as human rights and the importance 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 address 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 post-natal care, safe delivery practices, maternal nutrition, breast feeding, newborn care, and birth spacing.



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 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 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 the age of 5. Community Clinic (CC) is the innovation of Government to extend Primary Health Care to the doorsteps 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.

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.

The healthcare is playing an important role in improving their quality of life through implementing various activities in FY- 2021-2022 which are presented at a glance below.

SL #	Particulars	Target	Achievement
1.	Health Card Sale	396	2033
2.	Organized Static Clinic	384	390
3.	Population received services from Static Clinic	3840	4395
4.	Organized Satellites Clinic	72	72
5.	Population received services from Satellites Clinic	1800	2297
6.	General Health Camp Organized	04	04
7.	General Health Camp Recipients	600	658
8.	Eye camp organized	01	01
9.	Receiving services in the eye camp organizing	150	236
10.	Health awareness meetings	624	416
11.	Diabetes Test	1000	1982
12.	Samridhi Union Coordination Meeting	02	02
13.	Orientation of 16 IGA borrowers	02	02
14.	sports and cultural programs	01	01
15.	ENRICH Youth Union Coordination Meeting	02	02
16.	ENRICH Ward Coordination Meeting	54	36
17.	ENRICH Youth Ward Coordination Meeting	54	27
18.	Youth training	05	05
19.	Day observation	04	03
20.	Operation the Baikalic Education Service Center	33	33



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.

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 148 deaths per 1,000 live births to 89 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



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 Program contributing to extending health and nutrition services for the poor people of the respective areas.

Primary Health Care Services for the 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, 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 4 specialized health camp and one eye camp organized where 894 patients received treatment, also organized 72 satellite clinics and 390 static clinics, where a total of 6692 patients received health services.

Pre-Primary Education



The Government of Bangladesh has made significant progress in recent years to increase primary-school-age enrolment rates to cover 90 per cent of boys and 96 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 belief 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.

Education Support Centre is stopping the dropout of student



বেলী বৈকালিক শিক্ষা সহায়তা কেন্দ্র

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, 33 'Baikalic Child Education Support Center' has been functioned in Panjia 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 five, 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 33 education centres have been established where 911 students where boys 427 and girls 484 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 by the supervisor and organizational management staff .

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 31 students (BDT: 3, 72,000 for each and every student received Tk. 12,000) with the supporting 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.





Basic Training for the Quality of Life Capacity Building



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, 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 new staff.	1	20	0	20
Capacity building training for staff.	1	39	0	39
Refresher's training on subject based basic education for teachers	1	0	33	33
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	01	24	25
Training on Fish cultivation for IGA beneficiaries.	1	02	22	24
Total=	8	62	117	179





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 rivering 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, 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.

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.

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.



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.

Different Days Observation



Samadhan organized different national and International day observation with attached government administration and line agencies in various time. The different day observation to raise awareness on various issues especially 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's administrator, union Chairman discussed early marriage, environmental issues, corruption, social protection etc. unions.



The Days were observed at different unions and upazila level with collaboration of Upazila administration and UP 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. Upazila Nirbahi Officer, Nirbahi Magistrate, Journalist, civil society peoples, teachers, UP chairmen and members participated in these events. Samadhan also organized Press Conference on those events. All events were colourful through play card, festoon etc. when observe rally, discussion session, game competition, cultural program and human chain.



Empowerment of Adolescent



With the support from PKSF, Samadhan initiated for adolescent through Ujibito 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, social protection 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.

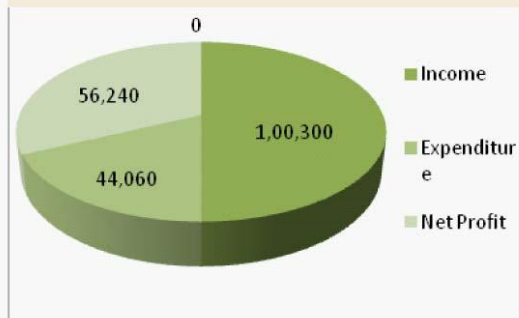


E Samadhan Social Business

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.

Income and Expenditure Status in BDT (FY- 2021- 2022)



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.

Computer Training Program

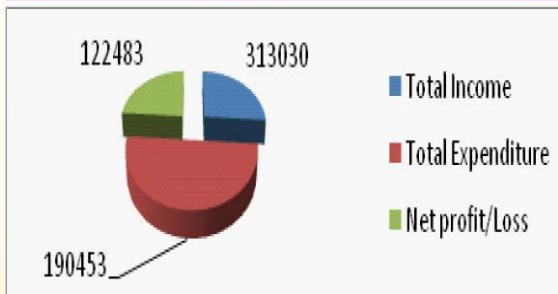
Samadhan is operating computer training center adjacent head office in the name of Samadhan Computer Training Center (SCTC), which is duly approved & registered from the Bangladesh Technical Education Board (BTEB). The Computer training center has been established in 1998 with a specific objective to 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.

E Organizational Services and Strengths ✓



During the reporting period 210 students were received training on Office Application (6 months duration) and all students successfully completion on this trade by 2 batches and 63 students were received training on Data Base Program (6 months duration) and all students successfully completion on this trade by 2 batches. The 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



Facilities available:

Well decorated AC room, Hot and cold water facilities, PABX service in every room, AC training room with satellite TV support, Separate dining (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 News Paper

The success of Samadhan 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 organizational strengthening program 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

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

Fundraising and Partnership Development

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

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

Accountability

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

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

Other Important Events

Celebrating Bangabandhu Sheikh Mujibur Rahman Mourning Day 2021

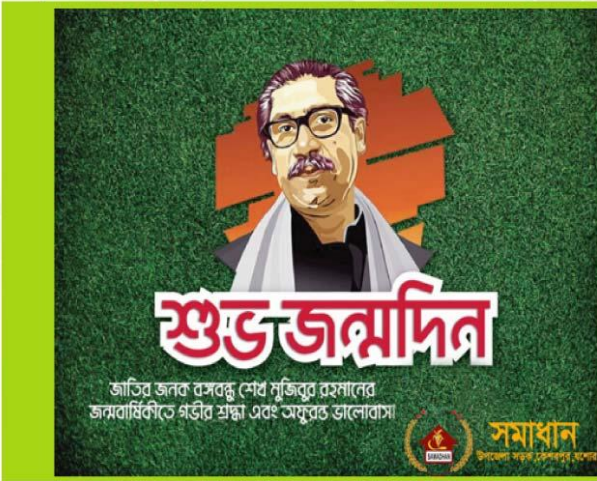


Bangabandhu Sheikh Mujibur Rahman, the great hero of the great personality struggle movement, showed the people of Bengal the great dream of breaking the shackles of subjugation and living independently on the soil of Bengal. I am talking about the person who, if he had not been born, may be Bengal would not have been independent, the national flag would not have flown in the sky of Bengal. He was born on March 17, 1920 in Tungi Para of Gopalganj. Even then, no one knew that he would grow up to become Bangabandhu one day and conquer the country. Throughout his life, he has been agitating for the liberation of the people of Bengal, serving in jail. He spent a total of 4,682 days i.e. about 13 years in the dark cell of the jail for the sake of the liberation of the people. This Bengali, the greatest of a thousand years, had such patriotism that there was a plan to capture him in Pakistan and kill him. But he said, "May my body be delivered to the soil of Bengal". Although those Pakistani soldiers forgave him, he did not get forgiveness from the people of Bengal. Finally, on August 15, 1975, he had to die at house number 32 in Dhaka. Basically, on the occasion of his martyrdom anniversary celebration, the details activities implemented by Samadhan (the Voluntary Development Organization) in the month of mourning have been mentioned in below.

Holding Black Badge over the August, 2022 month, national flag half-mast, paying homage to the portrait of the Father of the Nation, dropdown banner placement, discussion meeting and doa mahfil on the occasion of Mourning Day, distribution of food among distressed, poor and orphans, plantation, providing assistance in vaccination awareness and registration to cope with the covid 19 situation, Provision of free health camp, promotion on website, social media and other media, screening of documentaries on Father of the Nation on the occasion of mourning day.



Celebrating Bangabandhu Sheikh Mujibur Rahman Birth Anniversary Day 2022



Bangabandhu Sheikh Mujibur Rahman, the father of the nation, the architect of Bangladesh's independence, the great personality of the struggling movement, showed the people of Bengal the dream of breaking the shackles of subjugation and living independently on the soil of Bengal. He was a heroic man who, if he had not been born, Bengal would not have been independent, the national flag would not have flown in the sky of Bengal, a new map of the world would not have been born. He was born on 17 March 1920 in Tungi Para, Gopalganj. Even then no one knew that when he grows up, he will one day become Bangabandhu and conquer the country. Throughout his life he fought for the liberation of the people of Bengal and was imprisoned. There was such a love of country in this best Bengali of a thousand years that it was planned to capture him in Pakistan and kill him. But he said, "Let my body be brought to the land of Bengal." In a word, Bangabandhu and the freedom movement of Bangladesh are united.

The government is announcing various programs this year to mark the birth centenary of Bangabandhu and the great Independence Day.

As a part of it, the Samadhan has organized various programs on this occasion which were raised the National Flag, Illuminated, Participated in various government programs, organized various competitions such as painting, composition, self-composed poetry recitation competition, discussion meeting and prizes were distributed on the occasion of Bangabandhu's birth centenary and the great Independence Day, Prayer and Milad Mahfil and Publication of a memoir. All of the programs were implemented, visualized and presented.



Sports and Cultural Event

Samadhan was promoted and encouraged sports and cultural activities to ensure the physical well-being of children, youth, adolescents and the elderly the ENRICH, aged people and Adolescent program with the support of the PKSF. As a result of participating in sports and cultural activities, the monotony of the elderly is being removed and the vitality is being restored, while children and young people are concentrating on their education. There is also a sense of excitement among the parents. The youth have returned to the sports and cultural arena for a while but have created a beautiful environment to bring peace to the society.



Staff Gathering



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

Keep in mind that, while managers/supervisors recommend merit increases, the supervisors must ensure that spending for their entire organization stays within budget. The review of merit recommendations are not completed or approved until mid-June. Managers and supervisors should wait to communicate merit increases to employees until they are informed that increases have been finalized and approved. In some situations, a conversation about pay can lead to a conversation about job performance. No manager/supervisor should put forward a request for a pay review for an employee who is not performing well. Managers/supervisors have both a right and an obligation to explain performance deficiencies to an employee and to work with the employee to provide coaching and feedback to improve performance.

Annual General Meeting (AGM) of Samadhan

Annual general meeting of Samadhan was held on 24 September 2020. Organizational program wise progress and income and expenditure of 2020 - 2021 Fiscal Year were presented as well as, specific achievement and failure and strategic direction and projection of 2022 were discussed in the meeting. It has become a get together forum of the organization because of the arrangement of those meeting. Organizational Executive and General Committee were also present in those meeting. The attended guests thanked for ensuring the transparency and accountability of the organization as well they committed to provide all kinds of resources and other facilities for the development of the organization. Mr Rezaul Karim, Founder and Executive Director of

Samadhan spoke and brief over the organization strength and weakness. Lastly, organization has been amended General committee and for Executive Committee by election through developing election commission.



Program visit:

Samadhan senior management staffs always were visited the program and book of documents and also give their support in field and as well office level. Organizational honorable Executive Director (ED) was frequent visited our field and unit office and provide constructive feedback for ensuring quality implementation in effective and efficient way over the Fiscal Year 2021-2022. On the other hand over the financial year donor (Palli Karmo-Shahayak Foundation-PKSA, Bangladesh NGO Foundation-BNF and regulatory authority representatives also visited Samadhan program and activities and also provide constructive feedback and suggestion.



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	Jashore
	2. Enhancing Resources & Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)	Jashore
	3. Adolescent development program	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 Islamic Bank Ltd.	7. Agriculture Support Program Loan	Jashore
AB Bank Ltd.		Jashore
Union Bank Ltd.		Jashore
Samadhan Social Business	8. Samadhan Guest House and Training Centre	Jashore
	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
EU- PKSF	Food Security 2012 Bangladesh Ujjibito Project. (Exit April 2019)	Jashore
World Bank- PKSF	Community Climate Change Project	Jashore (Zhikorgacha)
Bangladesh NGO Foundation- BNF	Mother and child health service Program	Jashore (Keshabpur&Manirampur)
UK-aid through Concern Worldwide	Flood RESistant Shelter for South-West region in Bangladesh (FRESH)	Satkhira (Tala)
UK-aid through CARE Bangladesh	Emergency support to waterlogging affected populations in Bangladesh	Satkhira (Tala)
NGO Forum- ECHO	Water and sanitation and Arsenic mitigation	Jashore (Keshabpur&Manirampur) and Khulna (Koyra)
UK-aid through Concern Worldwide	Emergency humanitarian Aid in favor of communities affected by flood and waterlogging in Bangladesh	Jashore (Keshabpur&Manirampur)
Bangladesh NGO Foundation- BNF	Domestic violence against women and children	Jashore (Keshabpur)
ECHO through CARE-Bangladesh	Early Recovery Assistance to Cyclone AILA Affected Poor & Marginal people of Bangladesh	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)
DFID and UNDP through CDMP	Water logging Relief Project (Food & non-food items)	Satkhira (Kalaroa and Tala)
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	Preparedness for Effective Emergency Response (PEER) Project.	Jashore (Keshabpur, Monirampur and Avoy nagor)
Concern Doubling through Concern worldwide Bangladesh	Water logging Relief Project (Food and non-food items)	Jashore (Keshabpur&Manirampur)
Islamic Relief 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)

INDEPENDENT AUDITORS' REPORT

To the Members of General body of **SAMADHAN**

We have audited the accompanying financial statements of **SAMADHAN** which comprise the Statement of Financial position as on June 30, 2022, and the Statement of Comprehensive Income, Statement of Cash Flows, Statement of Receipts and Payment, Statement of Changes in Equity for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial

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

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 respects, the financial position of **SAMADHAN** as at June 30, 2022, and its financial performance and its cash flows for the year then ended June 30, 2022 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws regulations including MRA guidelines.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of accounts as required by law and MRA Act and Rules have been kept by **SAMADHAN** so far as it appeared from our examination of those books; and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of account.



Date: 22 September 2022
Place: Dhaka

Helen

Jeenat Jahan Dipty, FCA
Senior Partner
Membership number # 0753
S M Rafique & Co.
Chartered Accountants
DVC: 2209220753A765224

SAMADHAN
 Upazilla Road, Keshabpur, Jashore.
CONSOLIDATED
Statement of Financial Position
As at June 30, 2022

Particulars	Notes	Amount in taka	
		June 30, 2022	June 30, 2021
Properties & Assets:			
Non-Current Assets:			
Property, Plant & Equipment :	06.00	66,883,208	35,645,699
Long Term Investments	07.00	123,672,664	123,262,210
Total Non-Current Assets		190,555,872	158,907,909
Current Assets:			
Loan Account (Beneficiaries)	08.00	1,374,955,191	1,055,180,920
Loan & Advance Accounts	09.00	38,138,952	39,620,653
Unsettled Staff Advance	10.00	2,201,400	2,201,400
Short Term Investments	11.00	43,230	37,735
Inter Project Loan Outstanding	12.00	19,274,379	205,000
Receivable from PKSF (Adolescence)	13.00	216,474	583
Cash and Bank Balance	14.00	27,539,174	54,972,800
Total Current Assets		1,462,368,800	1,152,219,091
Total Properties & Assets:		1,652,924,672	1,311,127,000
Capital Fund & Liabilities:			
Capital Fund:			
General Reserve fund	15.00	-	-
Cumulative Surplus	15.01	30,197,483	26,227,259
	15.02	271,777,346	240,460,778
Total Capital Fund		301,974,829	266,688,037
Non-Current Liabilities:			
Loan from PKSF	16.00	571,925,005	405,450,004
Gratuity Fund A/C-Long Term	17.00	46,884,825	35,742,398
Interest on Saving Reserve Fund- Fixed Long Term	18.00	35,383,823	27,479,039
Accumulated Depreciation	19.00	20,180,964	17,401,217
Total Non-Current Liabilities		674,374,617	486,072,658
Current Liabilities:			
Members Savings Account	20.00	430,988,222	381,103,697
Member Welfare Fund	21.00	36,707,926	31,826,139
Loan & Advance Accounts	22.00	730,717	1,954,809
Provident Fund A/C	23.00	42,810,520	34,053,816
Provision for Liabilities	24.00	503,351	582,279
Loan Loss Provision (LLP)	25.00	55,883,669	39,505,140
Pension Fund-Long Term	26.00	145,371	145,371
Human Rights Fund :	27.00	33,229	33,229
Bank Loan	28.00	71,637,492	68,584,825
Pronodona Loan (CMSME)	29.00	17,500,000	-
Others Liabilities	30.00	351	-
Inter Project Loan Outstanding	31.00	19,274,379	205,000
Scholarship Program		360,000	372,000
Total Current Liabilities		676,575,227	558,366,305
Total Capital Fund & Liabilities:		1,652,924,672	1,311,127,000

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

Chief Finance Officer

মোঃ শাহাবুল হোসেন
 চেফ ফিন্যান্স অফিসার
 সমাধান
 কেশবপুর, যশোর।

Chairman
 মোঃ আব্দুল মালেক
 সভাপতি
 সমাধান
 কেশবপুর, যশোর।

Executive Director

মোঃ জেহান ডিপ্তি
 এক্সিকিউটিভ ডিরেক্টর
 সমাধান
 কেশবপুর, যশোর।

Jeenat Jahan Dipy, FCA (0753)
 Senior Partner
S M Rafique & Co.
 Chartered Accountants
 DVC : 2209220753A765224

Place : Dhaka
 Date : 22 September 2022




SAMADHAN
 Upazilla Road, Keshabpur, Jashore.
CONSOLIDATED
Statement of Comprehensive Income
 For the year ended 30th June 2022

Particulars	Notes	Amount in taka	
		June 30, 2022	June 30, 2021
Income:			
Service Charge Collection	40.00	233,826,903	205,365,145
Bank Interest Income	41.01	7,480,577	6,981,965
Others Income	42.01	2,959,823	3,829,873
Received from PKSF (Adolescence Reimbursement)		446,259	494,504
Received from PKSF (Elderly Reimbursement)		590,507	253,164
Received from PKSF (ENRICH Reimbursement)		4,306,286	1,632,266
Total Income:		249,610,355	218,556,917
Total Expenditure:			
Service Charge Paid to PKSF	51.01	24,487,375	19,157,578
Service Charge Paid to Bank	52.00	3,314,357	4,925,193
Bank Charge	53.01	643,038	499,678
Administrative Expenses	54.01	122,161,104	96,811,039
Interest on Saving	55.01	30,064,700	31,951,869
Loan Loss Provision Expenses		16,378,529	8,878,934
Service Charge Paid to Provident Fund Loan		25,631	336,406
Provident Fund Surplus Transfer		1,907,070	1,479,168
Gratuity Fund Surplus Transfer		1,917,419	1,209,987
Gratuity Fund Expenses		9,600,000	7,200,000
VAT		69,656	49,932
Tax		790,454	774,413
Staff Welfare Fund Expenses		184,484	19,741
Fixed Asset Damage		-	4,680
Depreciation during the year		2,779,747	2,813,483
Total Expenditure:		214,323,564	176,112,101
Surplus/(Deficit) during the year:		35,286,791	42,444,816
Grand Total:		249,610,355	218,556,917

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


Chief Finance Officer
 মোঃ শাহাবুদ্দীন হোসেন
 কোম্পানি ডিরেক্টর (ফিন্যান্স)
 সমাধান
 কেশবপুর, যশোর।


Chairman
 মোঃ আব্দুল্লাহ হোসেন
 সভাপতি
 সমাধান
 কেশবপুর, যশোর।


Executive Director
 মোঃ জেদাত হান ডিপ্তী
 নির্বাহী পরিচালক
 সমাধান
 কেশবপুর, যশোর।

Place : Dhaka
 Date: 22 September 2022




Jeenat Jahan Dipty, FCA (0753)
 Senior Partner
S M Rafique & Co.
 Chartered Accountants
 DVC : 2209220753A765224

**SAMADHAN
 CONSOLIDATED**

ANNEXURE – A1/4

**Receipts and Payments Account
 For the year ended 30th June 2022**

Particulars	Notes	Amount in taka	
		June 30, 2022	June 30, 2021
Receipts:			
Opening Balance	32.00	54,972,800	45,771,726
Loan Received From PKSf	33.00	430,000,000	274,000,000
Pronodona Loan (CMSME)	34.00	17,500,000	
Loan Realized-Principle	35.00	1,683,844,514	1,369,301,483
Loan Realized-Loan & Advance	36.00	14,898,863	11,682,259
Loan Received-(Inter Project)	37.00	8,500,000	36,483,594
Member Saving Collection	38.00	255,759,975	248,158,902
Investment Encashment	39.00	40,029,543	5,260,659
Service Charge Collection	40.00	233,826,903	205,365,145
Bank Interest Income	41.00	1,721,628	1,329,397
Others Income	42.00	1,560,841	2,455,258
Bank Loan	43.00	149,000,000	75,000,000
Provident Fund Collection		7,709,102	6,181,738
Provident Fund Loan Realized Staff		13,351,337	9,255,864
Loan Received from Gratuity Fund		14,232,658	2,317,764
Loan Received from Provident Fund		13,226,721	2,835,440
Gratuity Fund Collection		9,600,000	7,200,000
Loan General Fund		120,000	-
Member Welfare Fund Collection		13,654,372	10,286,153
VAT		966,862	836,903
Income Tax		349,207	291,354
Scholarship Program		360,000	372,000
Received by PKSf (Adolescence)		230,368	493,921
Income Tax (Staff)		13,950	-
Human Rights Fund A/c		107,383	-
Human Rights Fund Investment		29,064	-
Samadhan BNF Loan Fund A/c		10,000	-
Total Receipts:		2,965,576,091	2,314,879,560



Payments:

Loan Refund to PKSF	44.00	263,524,999	150,070,833
Loan Disbursement-Principle	45.00	2,006,692,000	1,546,176,000
Loan Payment-Loan & Advance	46.00	17,377,849	41,695,294
Bank Loan Payment	47.00	145,947,333	52,077,221
Member Saving Refund	48.00	228,036,466	266,276,737
Investment	49.00	35,257,986	49,200,000
Interest on Saving	50.00	-	1,115
Service Charge Paid to PKSF	51.00	24,487,375	19,172,564
Service Charge Paid to Bank	52.00	3,314,357	4,925,193
Bank Charge	53.00	554,877	413,378
Administrative Expenses	54.00	130,560,319	102,508,300
Capital Costs-Fixed Assets	55.00	31,237,509	2,588,759
Closing Balance	56.00	27,539,174	54,972,800
Member Welfare Fund Refund		5,698,380	4,834,710
Provident Fund Refund		859,468	474,256
PF Loan to Micro Credit		13,226,721	2,835,440
Gratuity Fund Refund		374,992	329,671
GF Loan to Micro Credit		14,232,658	2,317,764
Service Charge Paid to Provident Fund Loan		40,275	336,406
Provident Fund Loan Disbursement (Staff)		14,588,000	11,846,000
Loan Paid to Samadhan General Fund		10,000	-
VAT		987,530	840,763
Income Tax		495,426	433,586
Scholarship Program		372,000	552,000
COVID-19		-	770
Income Tax (Staff)		13,950	-
Human Rights Fund A/c		107,383	-
Human Rights Fund Investment		29,064	-
Samadhan BNF Loan Fund A/c		10,000	-
Total Payments:		2,965,576,091	2,314,879,560

Chief Finance Officer
স্বাক্ষরিত
স্বাক্ষরিত
স্বাক্ষরিত
স্বাক্ষরিত
স্বাক্ষরিত

Chairman
স্বাক্ষরিত
স্বাক্ষরিত
স্বাক্ষরিত

Executive Director
স্বাক্ষরিত
স্বাক্ষরিত
স্বাক্ষরিত

Jeenat Jahan Dipty, FCA (0753)
Senior Partner
S M Rafique & Co.
Chartered Accountants
DVC : 2209220753A765224

Place : Dhaka
Date: 22 September 2022





Estd.1987



Samadhan

(A Voluntary Development Organization)

Samadhan Bhaban, Upazila Road, Keshabpur,
Jessore-7450, Bangladesh
Contact: PABX 02-477767038
Mobile number- 01711-131250, Fax # 04226-56377
E-mail: samadhan_rezaul@yahoo.com, info@samadhan-bd.org