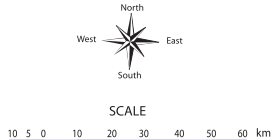


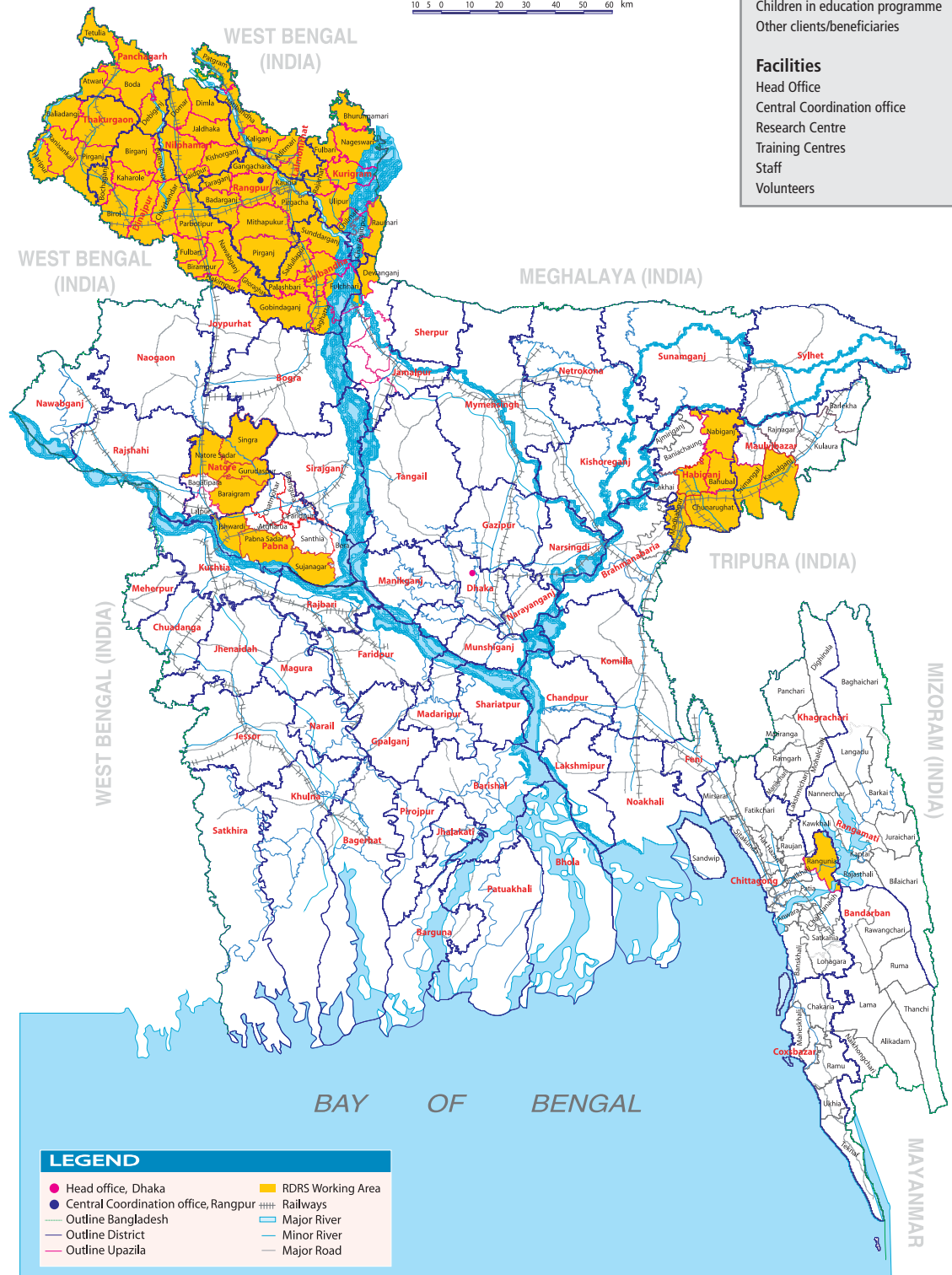
A close-up photograph of a hand using a needle and thread to stitch a pattern onto a circular object. The pattern consists of a central circular motif surrounded by radiating lines, all rendered in a light, shimmering thread. The background is dark and out of focus, with some bokeh light spots.

annual report 2012

RDRS working area



RDRS working area and population	
Working Area	: 22,161 sq. km
District	: 14
Upazila (Subdistricts)	: 74
Union	: 534
Population of RDRS area	: 21 Million
Total Groups	: 16,525
Participant Households	: 410,000
Programme Participants	: 2.25 Million
Other participants	
Participants in health programme	: 144,000
Children in education programme	: 68,000
Other clients/beneficiaries	: 289,658
Facilities	
Head Office	: Dhaka
Central Coordination office	: Rangpur
Research Centre	: NBI, Rangpur
Training Centres	: 11
Staff	: 3,096
Volunteers	: 723



LEGEND	
● Head office, Dhaka	■ RDRS Working Area
● Central Coordination office, Rangpur	▬ Railways
— Outline Bangladesh	▬ Major River
— Outline District	▬ Minor River
— Outline Upazila	▬ Major Road



Annual
Report
2012

Annual Report 2012
RDRS Bangladesh

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Vision

The rural poor and marginalised achieve meaningful political, social and economic empowerment, quality of life, justice and a sustainable environment through their individual and collective efforts.

Mission

RDRS works with the rural poor and their organisations in order to establish and claim their rights as citizens; to build their capacity and confidence to advance their empowerment, and resilience to withstand adversity; and to promote good governance among local institutions and improved access by the marginalised to opportunities, resources and services necessary to fulfil decent lives.

Core Values

- Compassion, loyalty and commitment for, by and with the poor
- Equality and participation
- Integrity, dedication, and professionalism
- Responsibility, accountability and transparency

foreword

2012 was a momentous year for RDRS. We celebrated 40 years of operations from our inception as a Lutheran World Federation programme in February 1972. Although it has been a challenging journey, with active support from the people of the northwest region and generous support from development partners, we have made significant differences to the lives and landscape of this disadvantaged region. RDRS also managed to establish itself as a major NGO in Bangladesh. To mark this milestone, we invited former expatriate staff from across the globe. They came, shared their experiences and memories with the new generation and together we evaluated our progress and re-committed ourselves to achieving our common vision.

In 2012, RDRS continued to operate a substantial development programme. There is clear progress being made in enabling poor rural and indigenous communities to assert their civil rights through the platform of Federations (the civil society movement we have facilitated). The most marginalised, poor and abandoned women, obtained real support through livelihood promotion to achieve self-reliance while vulnerable and destitute women were rehabilitated. RDRS strengthened



networking and advocacy with policy makers on burning development issues. This included taking the lead in promoting fair government budget allocations for the neglected northwest region (now a Division), and also work to ensure transparency and fair allocation of local public resources. These key measures, with support from civil society, are vital to ensure effective governance.

Climate change adaptation and food security continues as priority areas, as RDRS seeks innovative ways of mitigating the impact of a changing climate. Flood-proofing homesteads of vulnerable river households, strengthening their food and livelihood security and piloting exciting new crop varieties are among the major contributions of RDRS. Improving quality of life also features strongly in our programme and we run very effective health and education programmes which reach out to tens of thousands of individuals. The effectiveness, scale and innovativeness of the RDRS approach is recognized by our partners, enabling RDRS to expand its area of its coverage area through new projects.

RDRS received a national award from the Ministry of Women & Child Affairs for the best practice

to stop violence against women, a reflection of our continued determination to make a difference.

RDRS continues to struggle for rights of the rural poor but we face difficult organisational challenges. The steady decline of core funding, as long-standing partners end support as part of their global strategy to work in other countries, places us under pressure to maintain programme continuity and innovation by relying increasingly on both bi/multilateral funding and our own self-financing efforts. Already disadvantaged in terms of our remote location, we struggle to match remuneration and staff investment offered by others in the sector and this has been a factor in on-going high staff turnover, especially of key and skilled individuals.

Bangladesh can be a hostile as well as competitive environment. RDRS survived malicious but utterly baseless attacks on the organisation's reputation, which affected morale despite being given a completely clean bill of health by a special audit review. This demonstrated that even the transparency agenda can be misused to cause harm.

2012 saw the 13th RDRS Partners' Consultation held in Rangpur, an important bi-annual consultative forum in which we examined and discussed strategic issues with the core partner stakeholders. Held over two days, this involved open and transparent discussion, with suggestions emerging for ways forward; for example, building links with the private sector, strengthening staff capacity development, etc.

RDRS would like to express its sincere thanks for the co-operation of donor and government as we work together to address and overcome deep-rooted challenges of empowerment of the poor. After 40 years, northwest Bangladesh is making progress but we know there is much work still to be done.



Dr. Salima Rahman

Executive Director
Dhaka, March 2013



বার্ষিক প্রতিবেদন ২০১২

সারসংক্ষেপ

আরডিআরএস পুনর্বাসন কেন্দ্রের ক্ষীণ দৃষ্টিসম্পন্ন মেয়েরা
বাংলাদেশ টেলিভিশন-এর সাংস্কৃতিক অনুষ্ঠানে অংশগ্রহণ করে



২০১২ সাল ছিল আরডিআরএস বাংলাদেশ-এর জন্য গুরুত্বপূর্ণ একটি বছর। এ বছর আরডিআরএস উন্নয়ন সংস্থা হিসেবে তার কার্যক্রমের ৪০ বছর অতিক্রম করে। ১৯৭২ সালে, মুক্তিযুদ্ধোত্তর যুদ্ধবিক্ষস্ত বাংলাদেশের মানুষকে ত্রাণ সহায়তা প্রদান ও তাদের পুনর্বাসনের মাধ্যমে আরডিআরএস তার যাত্রা শুরু করে; উত্তর-পশ্চিমাঞ্চলের ভেঙ্গে পড়া অবকাঠামো পুনর্নির্মাণে অংশ নেয় এবং পর্যায়ক্রমে এটি ত্রাণ সংস্থা থেকে পল্লী উন্নয়ন সংস্থায় রূপান্তরিত হয়। আন্তর্জাতিক উন্নয়ন সংস্থা হিসেবে দীর্ঘ ২৫ বছর সফল কার্যক্রম পরিচালনার পর ১৯৯৭ সালে আরডিআরএস দেশীয় উন্নয়ন সংস্থা হিসেবে আত্মপ্রকাশ করে। কর্মসূচি পরিচালনার ক্ষেত্রে প্রয়োজন ও চাহিদাকে গুরুত্ব দিয়ে আরডিআরএস কৌশলগত পরিবর্তনের মাধ্যমে উন্নয়ন সেবা প্রদানে এক স্বতন্ত্র বৈশিষ্ট্য অর্জনে সক্ষম হয়।

২০১২ সালে নাগরিক অধিকার প্রতিষ্ঠার ক্ষেত্রে দরিদ্র ও প্রান্তিক জনগোষ্ঠীর অগ্রগতি ছিল সুস্পষ্ট। আর এই অগ্রগতিতে গুরুত্বপূর্ণ ভূমিকা রাখে দরিদ্র মানুষের সংগঠন হিসেবে প্রতিষ্ঠিত ও পরিচিত ফেডারেশনসমূহ। এ বছর মোট ৩৬৪টি ফেডারেশনের মাধ্যমে প্রায় ১৫ লক্ষ সুবিধাবঞ্চিত মানুষকে সেবা প্রদান করা হয়। ২০১২ সালে এসে ফেডারেশনগুলোর মোট সদস্য সংখ্যা দাঁড়ায় ২ লক্ষ ৯০ হাজার, যার মধ্যে নারী সদস্য শতকরা ৭০ ভাগ। ফেডারেশনগুলোর নেতৃত্বে নারীর উপস্থিতি শতকরা ৬৫ ভাগ, যা তৃণমূল পর্যায়ে নারী নেতৃত্বের বিকাশ ও তাদের ক্ষমতায়নে ফেডারেশনগুলোর ইতিবাচক ভূমিকার দিকটি স্পষ্ট করে। এছাড়া যুব ফোরামের মাধ্যমে স্থানীয় যুবসমাজের নৈতিক ও সামাজিক দায়িত্বশীলতা বৃদ্ধিতেও ফেডারেশনগুলো এ বছর গুরুত্বপূর্ণ ভূমিকা রাখে।

নারীর প্রতি সহিংসতা প্রতিরোধ ও নারীর ক্ষমতায়নে আরডিআরএস দীর্ঘদিন ধরে কাজ করেছে। নারীদের জন্য দক্ষতা বৃদ্ধি প্রশিক্ষণ, সচেতনতা বৃদ্ধি, অর্থনৈতিক ও সামাজিক ক্ষমতায়ন, নির্যাতিত নারীদের আইনী সহায়তা ও পুনর্বাসনসহ বিভিন্ন ধরনের কর্মসূচি অন্যতম। ২০১২ সালে ‘সহিংসতার শিকার নারীদের পুনর্বাসন ও সহায়তা’ কার্যক্রমের

স্বীকৃতি হিসেবে আরডিআরএস মহিলা ও শিশু বিষয়ক মন্ত্রণালয়ের অধীনে মহিলা বিষয়ক অধিদপ্তর ও জাতিসংঘ জনসংখ্যা তহবিল কর্তৃক সম্মাননা লাভ করে।

দরিদ্র মানুষের জীবন-যাত্রার মান উন্নয়ন আরডিআরএস-এর অন্যতম লক্ষ্য। এ লক্ষ্য পূরণে আরডিআরএস তার কর্মসূচিতে স্বাস্থ্য ও শিক্ষাকে গুরুত্ব থেকেই গুরুত্ব দিয়ে আসছে। মা ও শিশু স্বাস্থ্য রক্ষা, কুষ্ঠ ও যক্ষ্মা রোগীর সেবা ও পুনর্বাসন, চক্ষু রোগের সেবা এবং ক্ষীণ দুগ্ধসম্পন্ন শিশুদের সামাজিক পুনর্বাসন স্বাস্থ্য কর্মসূচির প্রধান উল্লেখযোগ্য দিক। এছাড়াও এইচআইভি/এইডস সম্পর্কে মানুষকে সচেতন করা, নিরাপদ পানির ব্যবহার ও স্বাস্থ্যসম্মত স্যানিটেশন ব্যবস্থা নিশ্চিত করা এবং রাষ্ট্রীয় স্বাস্থ্যসেবা গ্রহণে সাধারণ মানুষের অভিমত্যা নিশ্চিত করা অন্যতম। ২০১২ সালে আরডিআরএস ৬৩ হাজার গর্ভবতী মাকে স্বাস্থ্যসেবা এবং ২৭ হাজারের বেশি মানুষকে অপারেশনসহ চক্ষুরোগের সেবা প্রদান করে। নতুন কর্মকৌশল অনুসারে আরডিআরএস বর্তমানে সরাসরি সেবা প্রদানের চেয়ে সরকারি স্বাস্থ্যসেবা গ্রহণে মানুষকে সচেতন করছে বেশি।

শিক্ষা ক্ষেত্রে বিগত কয়েক বছর ধরে আরডিআরএস মানসম্মত শিক্ষার ওপর জোর দিয়ে আসছে। বিভিন্ন শিক্ষা কর্মসূচি পরিচালনার মাধ্যমে আরডিআরএস এ বছর ৮ লক্ষের বেশি দরিদ্র, আদিবাসী ও প্রান্তিক চর এলাকার শিশুদেরকে মানসম্মত শিক্ষালাভে সহায়তা প্রদান করে।

জলবায়ু পরিবর্তনের ক্ষতিকর প্রভাব হ্রাসে নতুন পস্থা উদ্ভাবনের পাশাপাশি পরিবর্তিত জলবায়ুর সঙ্গে খাপ খাওয়ানো ও খাদ্য নিরাপত্তা কর্মসূচি ছিল গুরুত্বপূর্ণ। দুর্যোগ মোকাবিলায় মানুষকে সচেতন করা যেমন অব্যাহত ছিল, একই সঙ্গে দুর্যোগের ঝুঁকি হ্রাসের জন্য বসতিভিটা উঁচুকরণ, বৃক্ষরোপণ, জীবন ও জীবিকার মানোন্নয়নসহ আবহাওয়ার সঙ্গে লাগসই নতুন শস্য উৎপাদনের পরীক্ষা-নিরীক্ষাও ছিল উল্লেখযোগ্য। খাদ্য নিরাপত্তা ও জীবিকায়ন কর্মসূচির মাধ্যমে বিশেষ করে দুগ্ধ ও দরিদ্র নারীদের স্বাবলম্বী করার কর্মসূচি এ বছরও চলমান ছিল।

ধামের দরিদ্র মানুষ বিশেষ করে নারীদের অর্থনৈতিক সক্ষমতা তৈরিতে ক্ষুদ্রঋণের ভূমিকা গুরুত্বপূর্ণ। ২০১২ সালে আরডিআরএস ১৫৬টি শাখা অফিসের মাধ্যমে তিন লক্ষের অধিক মানুষের কাছে ক্ষুদ্রঋণ সেবা পৌঁছে দেয়। আয়বৃদ্ধিমূলক কাজের জন্য এ বছর সংস্থা ২ লক্ষ ৪০ হাজার সদস্যকে ঋণ প্রদান করে, যার মধ্যে শতকরা প্রায় ৮৯ ভাগ সদস্য নারী।

এ বছর আরডিআরএস-এর ১৩তম পার্টনারস কনসাল্টেশন অনুষ্ঠিত হয়। উন্নয়ন সহযোগী সংস্থার প্রতিনিধিরা এতে অংশগ্রহণ করেন। আরডিআরএস-এর চলমান কার্যক্রম, কর্মসূচির সাফল্য, চ্যালেঞ্জ ও সম্ভাবনাসমূহ নিয়ে কনসাল্টেশনে আলোচনা হয়।

সুনির্দিষ্টভাবে দেশের উত্তর-পশ্চিমাঞ্চলের উন্নয়নে কাজ করা আরডিআরএস-এর কর্মকৌশলের অন্যতম দিক। কর্মকৌশলের প্রতিফলন ঘটাতে দাতা সংস্থার সহযোগিতায় আরডিআরএস নতুন নতুন প্রকল্প বাস্তবায়ন করে যাচ্ছে। দক্ষতা ও সাফল্য এর পরিধিকে বাড়িয়ে দিয়েছে, বিস্তৃতি ঘটছে কর্মএলাকার। আর তাই ১৯৭২ সালে ঠাকুরগাঁও জেলার হরিপুর উপজেলায় কর্মসূচি শুরু করে ক্রমান্বয়ে এর পরিধি বিস্তৃত হয়েছে দেশের ১৬টি জেলায়। বর্তমানে আরডিআরএস-এর উন্নয়ন সেবার আওতায় রয়েছে প্রায় ২২ লক্ষ মানুষ।

চল্লিশ বছরের সুদীর্ঘ পথ পরিক্রমায় চ্যালেঞ্জ ছিল সবসময়ই, এখনো রয়েছে। কখনো রাজনৈতিক অস্থিরতা, বৈশ্বিক মন্দা, কখনো বা দাতা সংস্থার ক্রমহ্রাসমান তহবিল, আবার কখনো অভিজ্ঞ ও দক্ষ কর্মীর সংকট। কিন্তু আরডিআরএস সবসময়ই তার কর্ম অভিজ্ঞতা ও স্বদৃষ্টি দিয়ে সকল প্রতিকূলতা কাটিয়ে উঠে সামনে এগিয়ে গেছে। আগামিতেও সংস্থা সাফল্যের এই ধারাবাহিকতা ধরে রাখার দৃঢ় প্রত্যয় রাখে।

উন্নয়ন কর্মকাণ্ডে সহযোগিতার জন্য আরডিআরএস বাংলাদেশ দাতা সংস্থা ও উন্নয়ন সহযোগী সংস্থাসহ গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের প্রতি গভীরভাবে কৃতজ্ঞ।



bangladesh 2012



In 2012, the political question was whether a caretaker government would be formed prior to the next parliamentary election. Dominating the national news this year were the deaths of 112 garment workers in factory fire; a massive landslide in the Chittagong hills which killed 114 people; and, the destruction of Buddhist temples, monasteries and houses in Cox's Bazaar.

On the diplomatic front, high profile visits from the US Secretary of State, Hillary Clinton, and the Indian President, Pranab Mukharjee, saw the signing of important agreements. Bangladesh also won important exclusive economic and territorial rights in the Bay of Bengal up to 200 nautical miles. However, bilateral relations with Myanmar were tense as a result of the Rohingya issue there; despite international pressures, for strategic reasons, Bangladesh refused refuge to fleeing Rohingyas.

In spite of the global downturn, Bangladesh recorded GDP growth of 6.5%. There was significant growth in exports, despite power shortages and strikes, while remittances reached 12.885bn US\$. Bangladesh

also saw a reduction in levels of poverty, having made progress in a range of social and economic indicators despite poor aid flows. In contrast, a share scam embarrassed the financial sector while the World Bank suspended credit for the much-needed Padma Bridge amid allegations of corruption.

In agriculture, Bangladesh researchers' decoded the genome of a fungus which causes havoc in jute and soybean productions, helping to ensure improved crop productions and raising the country's scientific standing. In the food sector we are much closer to attaining self-sufficiency despite our vulnerability to climate change.

This year, Bangladesh celebrated the 150th anniversary of our national poet, Rabindranath Tagore; two Bangladesh women, Nishat Majumdar and wasfia Nazreen, conquered Mount Everest in May; and, the Magsaysay Award was won by Syeda Rizwana Hasan, Chief Executive of BELA and Chair of the RDRS Bangladesh Board of Trustees.

Fact File on Bangladesh

Area

147,579 sq km

Population

161,083,804

Population Growth Rate

1.58%

Fertility

2.25

Birth Rate

22.53 Birth/1000
Population

Death Rate

5.71 Deaths/1000
Population

Maternal Mortality

194 Deaths/100000 Live Births

Infant Mortality

35 Deaths/1000 Live Births

Life Expectancy at Birth

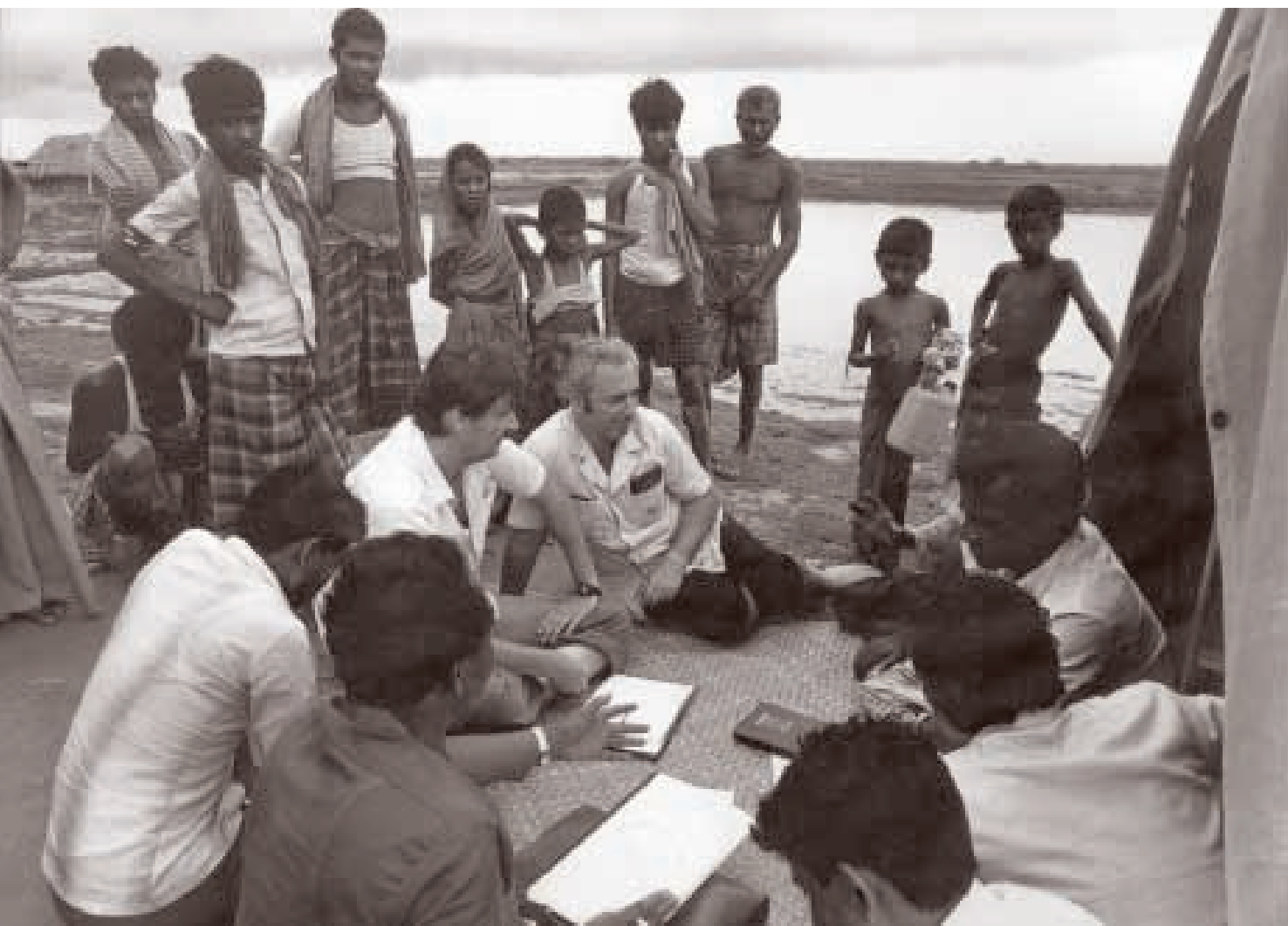
70.06 years

Literacy Rate

56.8

GDP

6.1%



rdrs: four decades of service

RDRS assists the cyclone-victims in Char
Gangchil, Noakhali district, 1985



The foundations of RDRS lie across the border in India. In 1971, the Cooch Behar Refugee Service was established by the Norwegian missionary, Olav Hodne, to provide relief to the many thousands of refugees fleeing the War of Independence. When peace came on 16th December, 1971, and the people returned home, CBRS was asked to continue its relief work in Rangpur-Dinajpur district in the north-west of the new country of Bangladesh.

For the first 5 years, RDRS' relief-and-rehabilitation programme was carried out in Cooch Behar refugee camps and the war-torn border towns of Rangpur-Dinajpur, where there was a mix of Hindu, Muslim and indigenous communities. There were also Biharis, ordinary people who had sided with the West Pakistan Government and were left behind, ostracised by others. From 1975-80, relief work was gradually phased-out, though rebuilding of the infrastructure (roads, bridges, schools, clinics, houses) continued. At this time, development work expanded to improve agriculture; provide employment in work schemes; widen social understanding, awareness and education; and, create a strong foundation for future progress. At that time, RDRS was the only NGO combating the deeply-rooted

poverty and historic backwardness of this remote and isolated corner of Bangladesh.

Over the last 4 decades, RDRS' projects have encompassed all aspects of life among the poorest and dispossessed in a rural society where large landowners have the power and wealth; small farmers fear unpredictable futures; and, large numbers of landless labourers face low wages, irregular employment and seasonal hunger. Despite much progress, many still lack proper health care, are poorly educated, live in inadequate housing, earn less than a living wage and have no voice in the political sphere. The women and girls of these communities are also burdened by threats of physical and mental violence inside and outside the home, poorer access to their human rights and less control over their own lives.

RDRS' experiments in the 1980s in social and economic development that focussed on group activities laid the groundwork for the comprehensive development programmes of the 1990s. From these emerged the Union Federations, community-based organisations which have become the voice of the rural poor across our working area, within RDRS, local society and nationally. During

this period, our micro-credit programme crystallised from a savings-and-loans scheme, which itself replaced grants given out in the early days. Today, it is both important to the well-being of our clients and vital to the continuing success of RDRS.

Over the last 12 years, we have been privileged to see great strides being made by the poorest families and among the most deprived communities within our working area. For example, the local rates of maternity and health care in TB and leprosy surpass their national targets; girls' education is widely accepted; farmers quickly accept new methods and crops; famine is rare; latrines are common; families keep money safe in our micro-credit banks; remote villagers are prepared for climate change; and, sex workers, the disabled and minorities, including the Biharis, feel part of our community. Today, the seeds we began sowing 40 years ago are now trees bearing strong, nutritious fruit; and, yes, through our extensive tree planting schemes, the once-bare landscape is green again.

Originally, RDRS was part of the Geneva-based Lutheran World Federation, Department for World Service and funded by churches and Governments of Europe and

America. Over time, we have acquired a wide range of donors and partners, large and small, from across the globe. In 1997, we opted to become a Bangladeshi NGO, independent from LWF but still working closely with them and our other partners. For the last four decades we have worked closely with local and national government and networked with

other development actors and local civic society to provide the best possible service.

For the last 40 years, RDRS has survived by evolving as the world around us has dramatically altered. This capacity will assist our clients face the approaching threats of climate change and the changing world order. We will help them

meet their own growing demands as part of an expanding population insisting on greater access to consumer goods and political power. Sadly, though circumstances will improve for some, there will always be those on the margins of society who will require a helping hand. We have achieved much in 40 years; we have much left to do.



Over the 40 years, four broad stages are identified in the development of the RDRS programme:

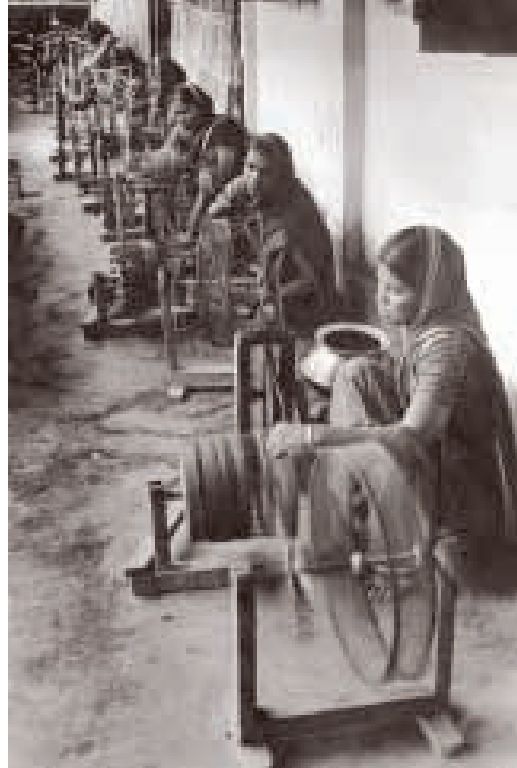
Relief and Rehabilitation: 1972-1975
(emergency response; Physical rehabilitation)

Sectoral development: 1975-1985
(Key sectoral specialism; Research & Development phase)

Comprehensive Development: 1985-2005)
(community based Federation; Microfinance programme)

Comprehensive Development with Right-based Approach: 2005-onwards
(Partnership with GO/NGOs; Access to resources and services)





rdrs time-line: 1971-2012



1971

The Cooch Behar Refugee Service (CBRS), the forerunner of RDRS, started by Norwegian Missionary Dr Olav Hodne to provide relief to thousands of people fleeing from war ravaged Rangpur-Dinajpur region of Bangladesh to adjoining Cooch Behar in India during the War of Liberation which started on 26 March 1971 with the Declaration of Independence and culminating in victory on 16 December 1971

1972

- Rangpur Dinajpur Rehabilitation Service (RDRS) established as Bangladesh Field Programme of the Geneva-based Lutheran World Federation/Department for World Service
- Founder Director (Dr Olav Hodne from Norway)

1975

Shift from relief-and-rehabilitation to sectoral development programme

1976

- Tree planting begun
- First women's Group established
- Health nutrition and family planning introduced

1977

Thakurgaon Silk Factory established

1980

Haripur Hospital handed over to Government

1981

Thakurgaon Silk Factory handed over to Government Sericulture Board

1983

First Women's Small Farmer's Group formed

1985

RDRS transformed its name from Rehabilitation to Rural Service

1987

Comprehensive Development Programme launched

1988

- First Federation established
- First bilateral project (Char Development Project) started
- Research cell established

1989

Maternity centres handed over to Government

1990

Non-formal schools set up

1991

- Credit Programme established
- Staff Voluntary Fund established for children's education

1993

Prime Minister's National Tree Plantation Award received

1994

New Credit Policy introduced

1995

Prime Minister's National Tree Plantation Award received

1997

- RDRS emerges as Bangladeshi national NGO
- First Bangladeshi Executive Director (Mr Kamaluddin Akbar) appointed

2001

- Comprehensive Development Programme split into Development and Microfinance
- North Bengal Institute (NBI) established

2005

- First women Director (Dr Salima Rahman) appointed for Community Health Programme
- RDRS Enterprise Pvt Ltd established

2006

- CITI Group Foundation award received for the Best Programme for the Ultra-poor
- European Microfinance Runner-up award received For the Best Programme for the Ultra-poor

2011

First women Executive Director (Dr Salima Rahman) appointed

2012

- Community Radio (Radio Chilhari) set up
- Award received for best practice in fighting violence against women from Government's Women's Affairs Department and UNFPA



Cooch Behar Refugee Camp in India during the War of Independence of Bangladesh in 1971

relief, rehabilitation and development: 1971-2012











civil empowerment



Social Organisation

Empowering the rural poor is a prerequisite for sustainable development and exercise of their rights. It requires challenging exclusion, discrimination and exploitation of and against the landless, women, char dwellers, indigenous people and other dispossessed. RDRS has found that the best vehicle for this is community-based action by grassroots organisations, the Union Federations.

Federation membership

At present there are 364 Federations across the north-west with almost 290,000 members and, as each member represents a family of 5 on average, we reach 1.5 million people directly. Of these, some 70% are women and 114 Federations are led by women; another 600 women are involved in local management committees. Following a strong drive to include minorities, we now have almost 9,000 people from indigenous communities of which over 7,000 are women. As well as taking part in the general social, economic and environmental projects run by Federations and RDRS, these women still have responsibility for housework and childcare. Combined with their traditionally passive role in Bangladesh society, this makes their strong presence in such large numbers extremely impressive.

Community Engagement for Pro-Poor Democratic Governance

If Bangladesh is to reach its Millennium Development Goals, it is essential that local communities are fully engaged and responsible. To that end, in 2012 RDRS instigated this project in 30 Unions to empower people through the collective strength of community-based organisations and to improve the accountability and capacity of local government. In addition, Federations also use their combined size to influence local strategies through mass mobilisation and other advocacy methods. This has given Federations unprecedented leverage at elections, for example, with 559 members now sitting as Union Parishad Councillors. Federation members also offer a new perspective on local committees (for schools, markets, etc) from which they were previously barred.

Accountability, transparency and good governance

Audit panels consisting of 3 Federation members assess the work of their local councils by asking questions of Union Parishad (local council) representatives about the administration, community participation, responsibilities, transparency and accountability, justice, social welfare, information

dissemination, the citizen's charter, social peace, and economic and social developments within the UP. This enables people to see for themselves the gaps between their expectations and the UP's performance, thereby making the UP more effective. The results of these interviews are put on UP noticeboards for everyone to see. Likewise, the UPs are opening their books – budgets, minutes of meetings, etc – on specified days

when any member of the public can examine them and discuss with officials and representatives.

Managing delivery of benefits

In Federation areas, the Government now distributes a range of benefits – to the aged, widows, the landless, those affected by flood, starvation, etc – via Federation Co-ordination Committees. Based in the

communities, Federations are more likely to ensure the money or goods reach the needy and so reduce the corruption and nepotism which used to be rife. Already, some 30,630 people have accessed government schemes, with 457 landless families acquiring khas land, without any trouble.

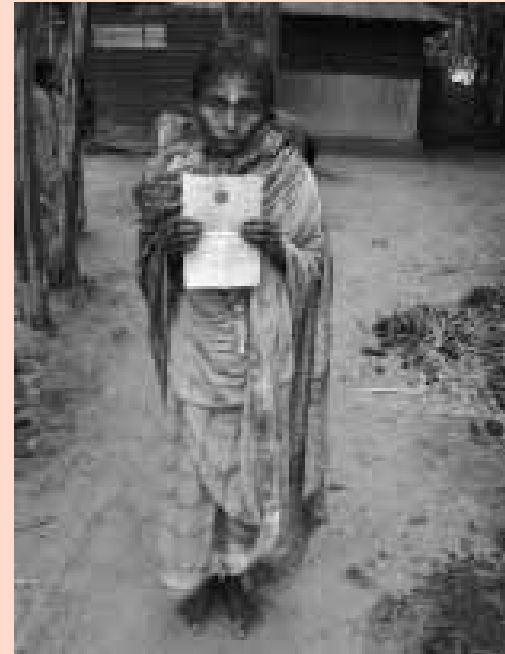


Abdul Gafur's Reward

Md. Abdul Gafur, Secretary of Jatrapur Union Federation, Kurigram is also an elected member of his Union Parishad; his ambition is to become its Chairperson. This year, for his outstanding social work he was given the General Osmani Award from the Swadhin Bangla Sangsad, Dhaka, a much-respected prize among NGOs. But 20 years ago, he could never have dreamt of such a thing happening. Then, he was a day labourer, struggling to feed his family and unable to send his children to school. But after joining RDRS' Jatrapur Federation he embarked on a journey of exploration, learning new skills in farming, finance, group dynamics, management and social responsibility. Inspired, he was able to raise his family's living standards and, eventually, to help others when he was elected Secretary. For him, the greatest reward is knowing he can make a difference to someone less fortunate than himself.

Fighting for her old age pension

Dulay Bala is a 70 years old widow who lives alone in Akaskuri village, Nilphamari. Since her husband died and her daughter moved away to live with her husband's family, Dulay has been penniless. Unable to work as a labourer, and with no land to cultivate she should have been eligible for support under the Government's Safety Net programme. But because she could not afford the bribe the official asked for, she received nothing. Then she heard the local Federation was holding an open meeting with Government officials and Union Parishad members to discuss community issues. With nothing to lose, Dulay went along. When the topic of safety net allowances came up, she stood up and asked the Chairperson why she did not get her old age allowance card. The UP Chair was very quick to reply that she should have a card, and the money, and undertook to arrange it for her. Before long, Dulay was given her card, her allowance and was finally able to enjoy her old age.



Community-based Policing

This project aims to improve public security through police-citizen collaboration by improving police responsiveness to people's needs; increasing community engagement and trust in law enforcement; and, strategically strengthening community-based policing. The project works with Community Policing Forums in Rangpur, Kurigram and Dinajpur to improve social attitudes and to introduce the Scanning Analysis Response Assessment system for problem-solving. Developing common understanding is encouraged through monthly

meetings between the police and forum members. Awareness raising is carried out at the community-

level; in 2012, the focus was on domestic violence, sexual harassment, illegal drug-taking and gambling.



Women's Rights

Women in RDRS

The situation of women in Bangladesh is still one of insecurity, low social status and economic dependence. But many women believe equality, equal rights, freedom from violence, free choice and full participation in all areas of society, politics and work should be more than just dreams. RDRS agrees and actively promotes women and women's issues in everything it does. Areas of concern for poor rural women include: their legal rights; gender equity at family and community level; domestic violence; sexual harassment and rape; reproductive health provision; trafficking of women and girls; early marriages and dowries. Awareness raising, advocacy campaigns and practical projects are carried out across the spectrum of stakeholders - RDRS

Groups, Federations and staff; youth clubs, schools and colleges; public officials and representatives; religious organisations, other agencies and wider civic society. Work is carried out amongst men to educate them about the benefits of women's advancement and their own responsibilities towards achieving a just society.

Women's Forum

RDRS supports women's forum for our members, our staff and women professionals. The goal at Federation level is to ensure that women are fully involved in the running of their own organisations, influencing policy and financial decisions to benefit families and not just men. After years of hard work, Federations are among the most equal institutions in Bangladesh today, with a large



number of women in community leadership roles and on elected political bodies.

The staff forum was set up to ensure gender-balance and to create an environment free from harassment (physical, mental and sexual) through education and the strict implementation of policy guidelines. The forum also supports women staff to accept new challenges and responsibilities. Today, the leadership of RDRS is more women-friendly than before.

Professional forums have been established in 6 districts of the working area. They work towards reducing violence against women and improving access to the legal system for women and girls. Involvement of these forum helps to achieve positive outcomes in cases of domestic violence, early marriages dowry-giving and other campaigns.

Rehabilitation Centre

Our rehabilitation centre supports women and girls who have suffered from domestic violence, acid attack, rape, sexual exploitation, trafficking, early marriage, etc. At the centre, women are given skills' training, basic education, counselling, mental health support, legal and human rights information; and enjoy the safety and comfort of the centre. When

Significant achievements during 2009-2012	
Outreach	2009-2012
District Covered	14
Staff and Spouse Received Gender Training	2,140
Federation Leaders and Spouse Oriented on Gender, Mediation and law	5,091
Women Leaders Received Leadership Development Training	3,328
Advocacy Workshop/Network with Different Stakeholders on Different Issues	17,832
Women Elected to Federation	2,317
Women Leaders Elected to Local Govt.	219
Medical assistance provided	395
Legal Support Provided	365
Case solved	190
Victims Supported by Govt. Legal Aid Fund	68
Women and girls received from Safe Custody	65
Women rehabilitated though RDRS rehabilitation centre	277
Hilla Marriage was Protected	33
Early Marriage was Protected	249

ready, they return home with more confidence and greater capacity to make a living for themselves. The centre catered for 20 women and girls in 2012, among them victims of violence who would otherwise have been kept in jail. It was only in 2010 that the High Court of Bangladesh ruled that victims should not be kept in safe custody in jails. Of 40 victims who went to the police last year, 32 were handed over to their legal guardians, 8 went to other shelters and 8 came on temporary basis to our Centre.

Advocacy and Networking

Our advocacy efforts at the policy level are geared to making practical changes for women, such as the campaigns to keep victims out of jail and to widen access to legal aid. We also liaise with individuals and departments from Government, NGOs and other agencies to discuss vital issues, to raise awareness amongst professionals, and to create common platforms on such concerns as violence and empowerment.

Stimulating Income-generation for Non-violent Assertive Livelihood (SIGNAL)

This project, which ended in 2012, supported women and girls subject to violence including rape, sexual abuse and exploitation and cross-border trafficking. It allowed the women to rebuild their lives through creating self-help economic opportunities.

Reward and Recognition

In December, 2012, RDRS received an award for Best Practice in fighting violence against Women from the Government's Women's Affairs Department and United Nations Population Fund (UNFPA). Our rehabilitation services, legal support and advocacy programme were praised and awarded the prize of \$50,000.



A Troubled Young Life

Arifa is the 18-year old daughter of Amzad Hossain, a labourer in Dorshona village, Rangpur. Her mother had died when she was young. When she was 13, her father married her off to Ripon Miah who demanded a dowry of 50,000Tk after the wedding had taken place. But Amzad could not afford this amount of money and

Ripon and his family became angry. They began to beat Arifa, both physically and mentally, to force her to return to her father's house. When Arifa became pregnant she thought things would improve but instead they worsened. Instead of being a good father and husband, Ripon refused to get proper treatment for his baby daughter when she was contracted typhoid.

That was when Arifa's father reluctantly agreed she could return home, expecting Ripon to give him maintenance for Arifa. But Ripon's family refused to pay and, instead, they went to Amzad's house and abducted the baby. Desperate, Arifa went to Dorshona Federation for help but they failed in their attempts to retrieve her daughter. With help from RDRS, Arifa filed a case against her husband and with a court order was reunited with her baby. Because of poverty, things were still difficult at her father's house and her stepmother resented her. Eventually, Arifa went to live at the RDRS Rehabilitation Centre. There, she received counselling, legal advice, literacy and numeracy education and skills-training in tailoring and block-printing; she was also safe and happy for the first time in her young life. Now she is earning 100-150Tk per day and not dependent on anyone.

Adibashi Empowerment

The Adibashis are the indigenous communities of north-west Bangladesh who have long suffered on the margins of society. The Adibashi Empowerment project aims to improve their social, economic and cultural situation

through education, skills development and awareness-raising.

Education Programme

Among these disadvantaged communities almost one-third of children (mostly girls) do not attend mainstream schooling and for those who do, drop-out rates are high. To combat this, RDRS supports 17 pre- and non-formal schools which prepare over 1,400 young children every year for formal education through social, physical and intellectual activities. These are managed through Management Committees drawn from civic society and Adibashi parents. Since 2009, the rates of Adibashi children regularly attending primary schools has risen from 60% to 100% while the drop-out rate has fallen from 17% to 10%.

Shonglap

Shonglap (or dialogue) courses for adolescents aim to improve skills and understanding and ensure the teenagers become confident and self-reliant adults. Activities include awareness-raising on health, puberty and reproduction, women and children's rights, gender equality and family law. Useful and appropriate income-generation skills in poultry-rearing, tailoring, etc, are also taught. This year, 885 youngsters successfully





undertook the courses and went on to support their families through an interest-free loan. A progressive forum, Kishory Bagan was set up in 2012 for all Shonglap graduates. Popular among the youth, and respected by the community, these groups hold meetings, monitor incidences of eve teasing, drugs, early water, dirty water, etc, and organise effective responses to such social problems.

Economic Development

The objective here is to reduce exploitation of the Adibashi by mainstream society by creating income-earning opportunities through access to micro-credit and training in agricultural and other skills. The aim is to raise the individual's and communities' economic potential and secure their legal and social rights. To combat the obstacles faced by the

Adibashi, RDRS' Micro-finance programme provides a range of credit products which support land redemption from money-lenders, house-building and on- and off-farm activities such as livestock rearing, home gardening, handicrafts and motor-bike repairing. In 2012, 450 people accessed 5.4mTk of credit support.



Pronoti Fights for Everyone

Pronoti Murmu is the Chairperson of Mohonpur Union Federation, Birgonj; she is also from the Santal tribe, an indigenous community despised even today by some people in her area. It has taken her a long time and a lot of effort to reach this position because, as a Santal, she was poorly educated, at the mercy of greedy money lenders, ignored by government and non-governmental officials. Since joining her RDRS Group a few years ago, she listened and learned and made a difference to the lives of her family and neighbours. Once she knew what her rights were, she was not afraid to stand up in public and fight for them, winning her support in the last Federation Committee election. Well-respected in her community, she is also an executive member of the District and Divisional Federation Co-ordination Committees and on the Social Safety Net Implementation Committee, working closely with Union Parishad officials and representatives. Finally, Pronoti is a teacher in the “Indigenous Adolescent Girls’ Training Programme” and a co-facilitator of RDRS training events. Pronoti is definitely not afraid of hard work!





quality of life



Community Health

Working for the poorest and dispossessed of Bangladesh's citizens, RDRS continues to fight for better health among its clients through provision of preventive and curative health care measures as well as local and national advocacy work.

Reproductive Health Services

In 2012, 63,352 pregnant women attended our 153 antenatal clinics and maternity centre for advice, medical supplies and support from trained Rural Birth Attendants. The local maternal mortality rate is now 0.59/1,000 live births; the national rate is 1.94/1,000. As we are closing ante-natal clinics in areas with the same level of government facilities, we are strengthening Union Health Standing Committees and local Federations.

HIV and AIDS

With high rates of infection, RDRS promotes prevention activities among those most at risk, including students, rickshaw workers and pregnant women. Advocacy takes place at Federations, workshops, people's theatre, mass gatherings and among staff. The Saidpur Drop-in

Centre for sex workers continues to support 25 women a day with advice, condoms and opportunities for vocational training.

Tuberculosis and leprosy

RDRS has provided TB services for many years in Lalmonirhat and Kurigram and achieved a notification rate of 56% (national rate is 70%) and cure rate of 86%. Over 2,800 (32% women) TB patients were treated in 2012. The number of leprosy patients continues to decline with the prevalence rate at 0.19/10,000, under the national target of <1/10,000. Five leprosy sufferers were able to set up cattle-rearing projects in 2012.

Eye care

There are 18 eye clinics at Federation level and one operating theatre in Lalmonirhat while eye camps take place in remote areas. In 2012, 26,800 patients received treatment, 622 attended surgery (59% for cataracts) and 1,800 school children were screened.

Support for visually impaired children

Our Rehabilitation Centre offers skills-training and education in Braille to enable blind children to lead meaningful, independent lives. It has places for 50 youngsters, with 5 going onto regular schools and 5 to

community-based rehabilitation schemes each year. In 2012, the pupils won a prize at a national cultural event.

Water, Sanitation and Hygiene

The Rural Wash (Water, Sanitation and Hygiene) Project in Nilphamari and Lalmonirhat aims to reduce levels of communicable diseases among the rural poor by raising awareness about the benefits of personal hygiene. The use of hygienic latrines among group members has now reached 90% while almost all households have tubewells for safe, clean and arsenic-free drinking water.

Advocacy initiatives

Advocacy work to improve the health of the rural poor and the quality of service delivery is carried out with key stakeholders at meetings and workshops and through networking. Clients' associations are now being formed to resolve local health problems.

Afsana has a healthy daughter

Afsana Begum from Aditmari is one of five children of a bicycle repairer and was educated up to Class 7. At the age of 18, she was married to Nahid, a garment worker who lives in Dhaka and, within a year she was pregnant. Since neither her mother nor mother-in-law could tell her much advice on looking after herself and the baby while she was pregnant, Afsana went to see the local Rural Birth Attendant, Bashonti Bala. Ms Bala gave her a lot of information about ante-natal and post-natal care and advised Afsana to attend the weekly ante-natal clinic at the Family Welfare Centre run by RDRS in nearby Mohishkocha Union. On her first day, the Community Health Worker noted her history on a registration card, took a urine test and provided her with the first dose of essential supplements such as iron, calcium and Vitamin B. As recommended, Afsana visited the clinic on a regular basis and attended classes on such topics as complications, nutritious food, preparing for the birth, rest, breast- and complementary feeding, and HIV/AIDs. During the pregnancy, Afsana had 6 check-ups and faithfully followed any advice given. She continued to receive the supplements needed for a healthy baby and easy birth. But when she was 36 weeks gone, Afsana began to suffer abdominal pain and backache. Going to the clinic for help, she was referred to a doctor at the Mother and Child Welfare Centre who wanted her to have blood tests and a ultrasonogram.



Because of her poverty, she asked for help and RDRS was able to assist her with the costs of these. The tests did not show anything wrong and Afsana went home again. But two weeks before her due date, she felt uncomfortable and called on Bashonti Bala who told her to go immediately to the Aditmari Maternity Centre. There, her labour pains began in earnest until, assisted by the Staff Nurse, her daughter was born without complications, weighing in at a healthy 8.8lbs. Very pleased with the quality of service and friendly attitude of RDRS's health services, Afsana now tells all her friends and neighbours that they, too, should go to the ante-natal clinics as soon as they know they are pregnant.

Fighting Tuberculosis (Global Fund)

Tuberculosis (TB) is a major public health problem in Bangladesh which ranks sixth among 22 high-burden TB countries. According to the WHO there are 51 deaths from TB per 100,000 people in the

country. RDRS' involvement in the Global Fund to Fight AIDS, Tuberculosis and Malaria is to reduce morbidity, mortality and transmission of TB until it is no longer a public health problem in Lalmonirhat and Kurigram. By ensuring access to diagnosis, treatment, cure and follow-up of sufferers, we hope to reduce the stress on families and communities. The long-term goal is to eliminate TB by 2050. For the

present, the aims are to identify patients; provide easily accessible treatment; ensure treatment is completed; and, provide social and economic support to TB patients and their families who are often stigmatised. We also strive to ensure quality-controlled testing at our laboratories, to supply standard medicines and to conduct regular training of our staff and other health workers.



Safe Motherhood

Health Monitoring and Advocacy on Safe Motherhood project was set up in Lalmonirhat District to ensure good governance in the maternal health system. Although the local neo-natal and maternity death rates are lower than the national average due mainly to earlier work by RDRS, there are still many gaps in the services. This project works with all providers - rural birth attendants, health workers, medical staff and private clinics - and poor and vulnerable rural women. It aims to create a competent Union Parishad (local council) health committee; to train

staff to a higher level and make them more sensitive to women's needs as individuals, regardless of wealth, social standing or education; to empower women to demand a proper service for the well-being of their children as well as their own safety; and, to educate girls on the dangers, as well as the joys, of pregnancy. Through meetings and community-based awareness-raising, it is hoped that avoidable deaths and difficulties experienced during pregnancy and early childhood can be greatly reduced.

Education and Training

Education

The next generation

Creating opportunities for schooling in remote and difficult areas and among dispossessed sections of the community has been a long and difficult task. But the non-formal schools which RDRS supports have changed attitudes, allowing children from the poorest families to develop beyond their parents' dreams. The first generation of scholars are now parents themselves and RDRS still works with them, but this time encouraging them to be involved in the management of their children's schools, formal and non-formal and at pre-primary and secondary stages.

Core Education Programme

This supports 40 government and non-government primary schools in Panchagarh and Kurigram, encouraging extra-curriculum activities by the 6,000 students and parent-participation through Community Monitoring Forums.

Non-formal Schools (NFS)

These schools are small, basic and part-time but give deprived children a gateway into formal education. The teachers are drawn from the local community. These include 7 Shishu Niloy primaries which are paid for by voluntary contributions from RDRS staff and educate

just over 1,000 children in remote areas. On the chars, there are 10 primary and 5 junior secondaries for 450 children up to Grade 8, after which the students would board at mainland Government High Schools. A third group of non-formal schools is provided through the Adibashi Empowerment Project working with indigenous communities. This supports 41 NF pre-schools, 25 NF primaries up to Grade 3, and 43 Shanglap Kishori Kendra for adolescent girls and 40 Kishori Bagan for young women. In 2012 there were 950 children in the pre-schools, 514 in NFP, 1,000 girls in Shanglap and 750 Kishori. Many of these children are the first in their families to receive an education and many of them will go on to government primaries and secondaries.

Nutrition for Education

RDRS runs this project in the most poverty-stricken part of our working area, Kurigram, Gaibandha and Nilphamari reaching about 650,000 students in 3,332 schools. Work with parents, teachers and others is helping to reduce the drop-out rates and improve the quality of education, while the cultivation of vegetable gardens and fruit and medicinal orchards has proved popular among the students.



Governance Monitoring and Promoting Local Partnership for Quality Education

This is carried out in the same area as the Nutritional project. It aims to create a more positive environment for children's education by developing skills and awareness among parents, teachers, officials and the local civic society.

PROTEEVA

Also in this area, this promotes school readiness, attendance and academic performance in 480 pre-schools and 240 NF primaries among 14,400 children who would otherwise drop-out due to gender, disability or ethnicity.

SHIKHON- Learning Alternatives for Vulnerable Children

This project works across Rangpur and Sylhet to bring vulnerable and excluded children into mainstream education. It supports non-formal schools, children's clubs, teacher training and community capacity building. About 80,200 vulnerable children from chars, hills, haors, tea gardens, ethnic communities and very poor families are targeted in this way through 800 pre-schools, 1,340 NF primaries and 800 Community Children's Clubs. In 2011, 97% of Shikhon children passed their primary school completion exams and all went onto high school.

Training

RDRS provides a wide range of courses for its members and staff as well as civic actors (professionals, officials and representatives). In 2012, some 4,730 people attended courses in the field or at our training centres, some of which are based at Federation Centres. Other organisations also use these facilities, spread across the working area, including the central facility at Rangpur. The courses on offer range from microfinance management, understanding climate change, running a community radio, leadership skills, to drama, livestock rearing, tree planting and fishing.





natural resources and environment



Agriculture



Agriculture is the largest sector of Bangladesh's economy, contributing 21% of GDP and employing 52% of the labour force. Yet this contribution to the national budget is less than it should be because of uneducated farmers, limited production, inefficient post-harvest technologies, and restricted access to marketplaces. To raise incomes among the rural poor, both farmers and farm labourers, RDRS provides training on a wide range of concerns, develops skills and introduces new technology and inputs. To boost resilience among our clients, we tackle food insecurity, widen access to resources and markets, and create rural networks for farmers. One of the major and continuing challenges facing the rural poor, however, is munga. This seasonal famine affects thousands of farm labouring families every year and it will remain in place unless there is year-round employment through intensification and expansion of the agricultural year.

Farmer Field School (FFS) and Farmers' Forum in Federations (FFF)

The FFS extension approach allows farmers to play the key role in trialling new technology in the field as well as building-up their capacity to address agricultural challenges. Originally, these were

run in partnership with local NGOs but a pilot project was begun in 2012 in which the FFS whose members belong to Union Federations are organised through FFF under direct supervision of RDRS staff. The goal is for FFF to take responsibility for managing FFS and undertaking advocacy work on their behalf.

Experiments in Agriculture

RDRS has long pioneered experiments to improve agricultural output by introducing new strains of seeds and livestock, promoting better fertilisers and other inputs, and encouraging different cropping patterns to maximise land-use. It is through our farmers that scientific investigations at local universities and research bodies are trialled in a field situation. In 2012, farmers were experimenting with cropping patterns, fish production in ditches, goat exchanges, rice banks and soil fertility.

Increased cropping intensity

Intended to reduce munga locally and to help with national food security, this cropping pattern uses short-duration rice-potato-mung bean pattern. In experiments in 2012, RDRS developed a variation, of short duration rice-mustard-mung bean-pariza. This intensive cropping pattern was successfully piloted on 1,000 farmers' plots in Rangpur division and generated higher yields



and profits as well as providing longer employment for labourers.

Introduction of pariza

A local rice, pariza is highly suitable as it has a very short duration and gives very high yields of 3ton/ha. It is also more valuable because it can be grown and harvested between the main boro and aman seasons and gives three harvests instead of two during a calendar year. By using pariza, farmers can cultivate other crops in the boro season, especially on higher lands. Repeated success of this

experiment has led to over 800ha being brought under pariza by over 4,500 farmers in 2012. They planted 33,435kgs of seeds which were supplied by RDRS, as this local variety is almost extinct.

Fish culture in mini-ponds

One solution to food insecurity, low yields and unemployment is the farming of fish in paddy fields. Long promoted by RDRS, this ecologically-sound and environmentally-friendly system attracts new farmers every year. Constantly experimenting, in 2012, RDRS introduced a new scheme to

make use of the ditches which surround farms and homesteads, channels unused due to low water-holding and retention capacities. Local trials in FFS, showing how tilapia fish could grow under the right conditions in these ditches, have caused a stir amongst their neighbours because of the high yields.

Goat exchange

This new method of distributing resources is spreading rapidly among women in FFS. Each recipient of a goat has to handover the first offspring free to another

member of her group, and so on; the FFS decides who will be next, enhancing group dynamics. All these beneficiaries are widows and divorcees, vulnerable women who need to increase their assets quickly, cheaply and easily. This simple approach allows RDRS to reach more people and improve their communities' capacities.

Community Rice Banks

Rice is the most important locally-produced staple food; people's livelihoods depend on it and it is eaten at almost every meal. Better-off farmers will store rice between harvests; others will save to buy at the market when their own stocks are finished. But vulnerable households without land cannot store rice, and without regular employment cannot afford to buy rice. For these ultra-poor families, who endure food insecurity,

especially during munga seasons, lack of rice is the difference between living and starving. At such times, they are forced to take such desperate measures as selling-off their meagre assets; selling their labour in advance; or, borrowing from money-lenders. The purpose of rice banks, therefore, is to encourage vulnerable people to save (money and/or food) when they are working, thereby enhancing their food security during lean or disaster periods. RDRS provides a one-off grant of rice which they deposit at the Grain Store bank at their Federation Centre. During the year, members will borrow rice during lean periods and return it at the next harvest, with an extra 5kg per 50-70kg to cover losses during storage. In 2012, 133 rice banks benefited 3,000 households.

Conservation Agriculture

This project for sustainable intensification of rice-maize production has been implemented since 2008 under the principles of conservation agriculture and site-specific nutrient management. The key principles here include minimum soil disturbance by using small tillers; covering the soil surface with crop residues; and, crop rotation. Evidence from trials suggests that farmers can save 20-25,000Tk by using this system, which reduces labour, tillage and fuel costs, rather than conventional practices. The project results also suggest that machine seeding, rather than the usual method of planting maize by hand, gives a further saving of 10,000Tk, and farmers are now keen to adopt this technology.





Worms Make a Difference

Basonti Rani is one of millions of poor, hard-working farmers who seize anything that comes along to make life better for their families. So Basonti was disappointed when her husband put his foot down and said “you are not bringing that thing here” when she told him about a wonderful new invention she’d heard about. He was worried about their four children, he said.

Earlier that day, Basonti had been at a meeting of her Farmer Field School, run by RDRS in her village of Horidev, Panchogram. The

extension worker had been talking to them about soil fertility and how to improve it on land that had been heavily-worked for years. One way was by vermiculture, or vermicompost a clean fertiliser created from bio-degradable waste found in every household; using it would mean farmers like Basonti would not have to buy or use more expensive synthetic materials. Basonti’s could see it was ideal for their 40 decimal plot, and although her husband said “no” she eventually managed to change his mind and she set about improving their land.

The first thing was to attend a day’s training with RDRS after which she was given 200 earthworm and the boxes to keep them in. Basonti brought them home carefully and put the worms near to the homestead where she could keep an eye on them. After three months she had 56 kg of compost which she used to cultivate gourds, cucumber and coriander on 16 decimals of their plot. She was delighted. “The 200 earthworms increased to 7,000 and I sold 5,000 of them to a local NGO for 5,000Tk. The next time, the worms gave me 130kg of compost and so I had an even better crop on 35 decimals. I sold most of them but kept some back for my family. Doing that saved me 10,000Tk alone. Now my husband agrees with me!”

For her splendid work, Basonti has been honoured by the Federation and even the Department of Agriculture has recognised her efforts. But Basonti is not sitting still; instead she is working tirelessly to persuade other husbands to let their wives set up vermiculture on their plots.

Climate Change Adaptation

Bangladesh lies on a large delta formed by three large Himalayan river systems on the Bay of Bengal. It has always been plagued by cyclones, floods, droughts, nor'easter storms, dense fogs and winter cold, but all of these have increased in intensity and frequency in recent years. As a result, the country is experiencing substantial environmental damage, social displacement and economic losses

To mitigate the effects of climate change, RDRS works with the poorest rural households to increase resilience, improve skills and raise awareness of such issues as food insecurity, access to resources and modern farming technology. We are reaching 2,400 households in three extremely vulnerable districts: Kurigram, Lalmonirhat and Rangpur through Community-Coping Mechanisms Addressing Climate Change Adaptation/Mitigation Project.

The activities include: use of flood- and drought-resistant rice varieties;

sweet pumpkin cultivation on infertile sandy soils; sustainable, intensive homestead gardening; reducing energy by saving up to 30% irrigation water with plastic bottles in an alternate wetting and drying process; raising homesteads by a metre to withstand floods and providing much needed lean-season work; promoting eco-friendly vermi-composting to improve yields and provide another source of income for farmers; making small solar panels cheaply available in rural areas; and, roadside or block tree planting to reduce erosion and create work for poor women.





Collecting a Harvest from Sandy Soil

Abdul Kashem, a char dweller, has had to move house three times in his life because of floods and erosion of river banks. He has always been poor, working as a farm labourer when he could, going hungry in the lean seasons. He and his wife, Aklima Begum, have three sons and three daughters and they live on a small plot in Karaibarishal village in Chilmari. When they first arrived here 12 years ago, they had grown some crops but as the climate changed, the soil became more and more and sandy until nothing would grow there. Then, in 2009, Aklima became a member of her Village Task Force and trained

in homestead gardening with RDRS. In 2011, she learnt that sweet gourds can be cultivated on the sandy char soils and she decided to grow some on her demonstration plot. She discovered that gourds would grow on sandy soil and that they could be stored easily for up to a year without being eaten by rodents or rotting away. And that she had a tasty, healthy vegetable for her growing family to eat.

At first, Abdul was unimpressed but when RDRS set up a pilot scheme and invited 26 local farmers to cultivate 6 acres of sandy soil, he joined in and, remembering his wife's words,

planted sweet gourd. RDRS supported the farmers with seeds, fertilizer, a machine and pipes for shallow irrigation and trained them in this innovative method. The inputs cost 4,000Tk. From his 20 decimal plot, at the end of the season Abdul collected 400 gourds. Yet he had spent much of his time not in gardening but in explaining to people how and why he was growing these plants on such sandy soil. When sold at the market, the gourds earned Abdul 12,600Tk.

During the growing season it was Aklima who had the paid job, as a caretaker on the 6 acre farm, and who had kept the family fed and clothed. Now, for the first time in many years, she no longer had to worry about the approaching monga season as she kept enough sweet gourds to feed her family. Abdul and Aklima decided to use the profits from the gourds to plant 40 fruit and timber trees and bought a sheep and a goat for rearing. No longer are they ignored by their neighbours, but respected as the family who introduced the new idea of growing sweet gourd on sandy soil into Karaibarishal. Abdul expects all the farmers to be cultivating sweet gourds next year.

Food for Progress for Bangladesh

To create food security in Bangladesh, it is essential that the land is well-managed. An important part is to ensure the soil has a pH value of <math><5.5</math>, something



that most farmers know little about. However, for the last three years, RDRS has been promoting soil liming to its clients through FFS demonstrations. The information collected from the farmers suggests that soil liming has immediate effect; yield improvements ranged from 15-120%, depending on local factors and the crop involved (rice, potatoes, maize, wheat, beans, lentils, gourds). The project worked with over 6,300 demonstrators and almost 28,000 farmers; just over 4mTk was distributed to around 4,200 farmers for purchase of the lime. The impact of liming suggests that the land's fertility can be quickly improved to allow a green revolution and making food insecurity a thing of the past.

Soil Fertility in Hill Areas

Unlike the riverine area of the north-west, this hilly south-east sector is environmentally-vulnerable due to low levels soil fertility and related problems. To improve yields and quality of cultivation in the south-east districts of Chittagong and Moulvibazar, RDRS provides fruit tree saplings, vegetable seeds, compost and vermi-compost and other inputs to local farmers. Rice banks were also created to reduce food insecurity in the lean seasons.



Food Security for Ultra-Poor Women

The Gaibandha Food Security Project for Ultra Poor Women aims to improve the lives of the poorest, most vulnerable women and their dependants in Gaibandha. To date, 60 Federations have been formed through this project which focuses on enhancing food security, well-being, income-generating capacities and human rights while reducing vulnerabilities. The 40,000 women members are widows, divorcees, separated or single mothers and, as such, suffer social exclusion as well as extreme poverty. The women are encouraged to access Government services, especially financial safety nets and legal ownership of their khas lands.



His Excellency Mr William HANNA, Ambassador and Head of the Delegation of European Union to Bangladesh visits RDRS project in Gaibandha

Livelihood Improvements

The women are encouraged to save, between 5-10Tk per fortnight, individually as well as within their RDRS Groups. Over half the women cultivate vegetables, improving nutrition and providing income. Equipment is supplied for the many disabled or infirm women to expand mobility and boost their household contributions. Through the project, tubewells and sanitary latrines are installed while 98 leprosy patients have been identified.

Disaster Risk Management

To reduce the impact of disasters, natural and human, the women undertake risk assessments in their own communities. They undergo training; identify problems and resources in their own neighbourhoods; create calendars prioritising hazards; and, establish their own and the community's capacities. They then prepare contingency plans to reduce their vulnerability before, during and after threats. Training is also provided in early warning, rescue, first aid and shelter management for those who choose to become taskforce volunteers. Plinth raising, shelter constructions are also carried out, providing employment for many during the lean season.



Chars Livelihoods Programme

The Chars Livelihoods Programme (CLP) works with poor and ultra-poor households living on the chars (islands and sandbars of the major rivers in Kurigram and Lalmonirhat) to improve their livelihoods and reduce their poverty. The main challenge is to create food security for one million under-employed and lowly-paid labourers without assets. The poverty itself is caused by frequent floods and consequent erosion. Every year, hundreds of households have to move home; individuals do

so 5 or 6 times in their lives. The CLP focuses on social development, family livelihoods, sustainable infrastructure and market growth.

Improving infrastructure and providing employment

Through this, 799 houses were raised 60cm higher and 5,000 latrines and 90 tubewells were installed on plinths to avoid flooding. This gave employment to almost 1,000 people at 339Tk/day. To encourage financial self-reliance, over 2,800 households in 124 new groups were given cattle, training and a stipend to cover vets' fees, etc. In addition, 714 old or disabled members were given grants totalling 636,200Tk. which addresses the problem of munga, or lean-season hunger.

Community Safety Net

This new intervention is intended to help those who suffer from malnutrition and food insecurity and to create a sense of community between the poor and the ultra-poor. Group members are encouraged to save a little food or cash each day which is then distributed at the end of the week among those who cannot find or are unable to work. This ensures no-one starves in the village; it helps to maintain peace and security; and, it creates respect among the people. In 2012, over 29,000kgs of rice worth about 113,800Tk was distributed in Rangpur and Kurigram.

Environment and Disaster Preparedness

In Bangladesh, natural disasters have always been part of life: cyclones, floods, tornadoes, earthquakes, river erosion, heat and cold are frequent events across the RDRS working area. With a rapidly increasing population and a forecast for climate change, the future looks bleak for Bangladesh. But RDRS has learnt from experience that giving people the resources, skills and confidence to deal with catastrophes will help communities to survive whatever the environment throws at them. So we support Disaster Management Committees (DMC) at village and Federation levels, preparing for the long-term while helping the rural poor today.

Awareness raising and volunteer training

In 2012, 100 DMC volunteers attended training courses on disasters, disaster-risk reduction and climate change issues, acquiring practical skills as well as theoretical understanding. Returning to their villages and Federations, these individuals contribute to the development of disaster-risk reduction plans and

inform others on how to prepare for and deal with emergencies. At the local level, households and communities are now better equipped to respond to early warning signs, to listen to the radio and to tell neighbours. They know what is important to take and what to leave behind when they go to high grounds when floods come. They remember to look after elderly neighbours when a cold spell hits. Mock drills for volunteers, with their torches and boats and first aid kits, are conducted to minimise the impact when a catastrophe does strike. Such messages are also spread during celebratory days when people gather together. And because everything costs money, at a workshop in Lalmonirhat, 25 Federation representatives were given training in how to raise funds to train and equip volunteers in disaster preparation, early warning systems, rescue efforts and post-event organisation.

Tree Plantations

One method long-used for protecting earth embankments from river erosion is tree planting so in 2012, over 4,200 trees were planted in blocks or along the roadsides. The caretakers, usually poor women, are employed by the Federations who will benefit from the fruit, timber or other harvests from the trees.







Emergency Response

In 2012, RDRS distributed over 5,000 blankets and around 2,000 warm garments to poor households, the elderly and infirm during an extreme cold spell which swept down from the nearby Himalayas.

Alleviating Poverty through Disaster Risk Reduction

Alleviating Poverty through Disaster Risk Reduction

This project is raising the disaster-risk reduction capacity of rural poor communities and improving local authority services. Working with Village Disaster Management Committees (VDMC) is proving an

effective and efficient method for reaching the wider community. By widening access to government and private services and resources, we can strengthen community disaster management capacity. To date, 300 VDMCs have been formed and are active in their villages.



Biodiversity in Singra Sal Forest

The Restoration and Conservation of Biodiversity in Singra Sal Forest Project has been run by RDRS since 2009. Its main objectives are to restore and retain the biodiversity of this old woodland by working with the local communities. It aims are the establishment of a sustainable co-management system; improvements in the livelihoods of the poor living in and around the forests, including creating new sources of fuel wood; and, creation of new revenue streams from the landscape value or environmental resources of the

forest, for example by developing eco-tourism. There are 9 Forest User groups in the 7 villages encircling the park, and all are exceeding expectations. Each Group has its meeting room and revolving loan fund. They have planted 1,250 mango saplings to meet nutritional needs; use 170 improved stoves to reduce wood consumption and carbon emissions; installed 27 latrines; and are growing vegetables, a food group previously missing from their diets.



A billboard on environmental protection



economic empowerment



Microfinance

Micro-credit is an essential, appropriate and effective tool for the eradication of poverty and accompanying deprivations, particularly monga, the annual hunger season that affects many RDRS' programme participants. With increasing demand from, and capacity among our programme participants, the Microfinance (MF) programme continues to expand its well-respected financial service. The MF programme operates through 156 branches across the working area with 1,603 staff. It has 303,166 programme participants (89% women). At

December 2012, there were 240,921 borrowers of which 65,516 were ultra-poor; 2,288 came from the Adibashi community; 212,522 were landless labourers and marginal farmers; and 22,840 were small farmers.

Innovations

MF IT Upgrades

Improvements to the monitoring system to enable a more effective and efficient reporting and recording of activities through the installation of Ascend banking software has finished and is working under observation.



Social and Financial Transparency

We are committed to strengthening our social responsibilities towards our programme participants and their communities so we have devised a Social Performance Management project to begin in early-2013 to ensure a clearer and more amicable balance between financial and social performance. And, to ensure our programme participants know and understand their rights and the systems we use, we have recently published two booklets: Client Protection Principles and The Citizen's Charter.

Services and Loans

Loan Insurance

This is offered to offset financial losses to a borrower's family in the case of their death. It not only wipes out the balance remaining on the loan, but also provides 2,000Tk to the heirs. Borrowers (except for those in the micro-enterprise category) pay a one-time premium of 0.5% of the loan. There is also a "risk fund" for ultra-poor borrowers in which 5,000Tk is paid out in the event of the death of the main income-earner or 3,000Tk for serious illness or disability, and in the events of borrower's death the balanced loan amount is written-off and his/her heirs paid out

5,000Tk. In 2012, 687 families benefited from this insurance and RDRS paid out 2,803,000Tk and exempted 1,922,338Tk of loan balances.

Remittance service

This gives families with relatives working abroad quick and easy access to their remittances. This service is available across the working area and in 2012, 462 clients accessed 10,781,536Tk.

Savings Mobilisation

This service benefits both our programme participants and ourselves. On the one hand, it provides an opportunity for poor families to save small amounts; on the other hand, it builds up the capital holding of RDRS' MF programme. Programme participants can save in an ordinary scheme, or they can open a long-term account which provides a monthly premium (of 100, 200 or 300Tk for the period of 3, 5 or 7 years). In 2012, 6,313 members deposited 4,464,800Tk.

Specific Projects

Programme Initiatives for Monga Eradication (PRIME)

The goal of this project is to mitigate the effects of monga, the period of hunger in September and October that strikes annually. At this time, poor farmers and landless labourers have usually

used up their stores of grain from the last harvest and have no work, and therefore no money with which to buy rice in the markets. The PRIME project offers employment (on earthworks), health care, training and other supports to the very poorest, women and men alike. At the same time, people are encouraged to use and save money sensibly.

North-west Crop Diversification

Through this project we deliver training and credit to small and marginal framers to enable them to cultivate high value crops. In 2012, 25,791 people (73% women) borrowed 371,443,000Tk.

Adibashi Empowerment

In this project MF provides credit support for issues specific to the indigenous community, such as land redemption and housing loans, to bring them into line with the living standards of ordinary poor villagers. We also assist income generating activities, on and off the farms. At the end of 2012, 1,598 members had outstanding loans of 8,898,109Tk and savings of 5,705,778Tk.

Micro-enterprise

RDRS introduced this programme in 2006 to those programme participants who have established enterprises to gear up their

activities and thereby to create more employment. This loan product has proved very popular and effective and, at the end of 2012, 14,069 members had loan outstanding of 337,518,014Tk.

Learning and Innovation Fund to Test New Ideas: Land Lease Loan

This popular, practical product is for displaced char dwellers needing

funds to resettle and restart income-generating activities. In 2012, 3,079 farmers leased of 507 acres of land with loans of 79,971,000Tk.

Research Studies

Migration as a labour market intervention looks at how migration has as an effect on the seasonal hunger of monga. From Sydney University, Australia,

Mr Dr Shyamal Chowdhury, Senior Lecturer, Agriculture & Resource Economics.

RDRS and the Poor Microfinance Partnership by Dr Benini explains how a long relationship with RDRS Micro-Finance programme can have a significant effect on the economic improvement of the rural poor.



His Own Tea Plantation

Habibur Rahman (34) lives in Darzipara village, Tetulia. He owns a 2-acre tea garden which produces 1,500kg of tea worth 292,500Tk annually and he and his family are living the good life. But it was not always this way. When he was younger, he had inherited some uncultivable land and had to survive as a labourer working for his neighbours. Then, after meeting an RDRS Micro-finance Organiser he a member of the Darzipara men's group and was soon loaned 4,000Tk to grow vegetables; that proved unsuccessful and Habibur resigned himself to further poverty. But then he was advised to plant tea bushes instead, and he has never looked back. Though the work is still hard, from having nothing a few years ago, he now has assets worth a staggering 3,000,000Tk.



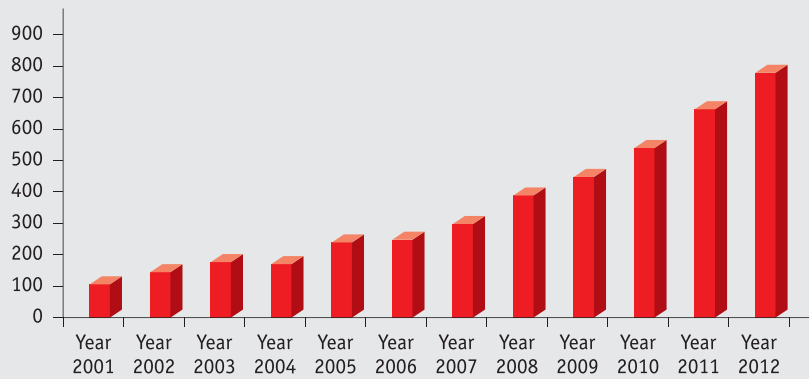
Making Money out of Mats

Kochukata village, Nilphamari, lies on the banks of the Teesta River. Most of its inhabitants are extremely poor and every year during the lean agricultural season, monga strikes and everyone goes hungry. Members of an RDRS group, the women of the poorest families agreed to join in the "Prime" project which offered training and loans to overcome their dire situation. After their short training, they used their loans to buy mat-making materials; the 46 women now earn between 150-250Tk a day having paid of their loans and expanded their businesses. The work does not take all day, as they still have to do chores around the house and make sure the children, who can now go to school, do their homework in the late afternoons. For their families, monga is nothing more than a bad dream.

A Black Bengal Goat Makes Such a Difference

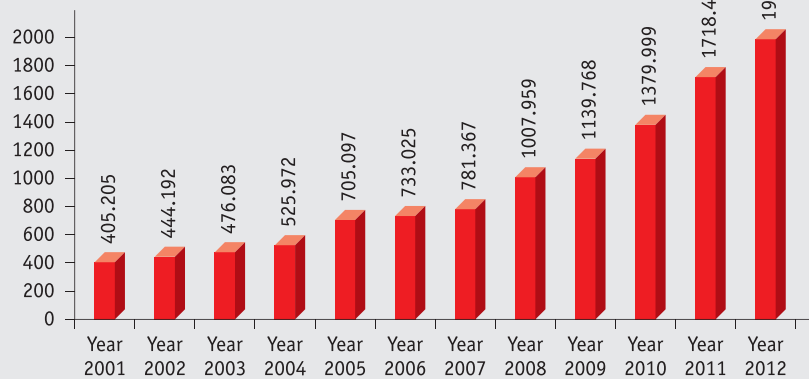
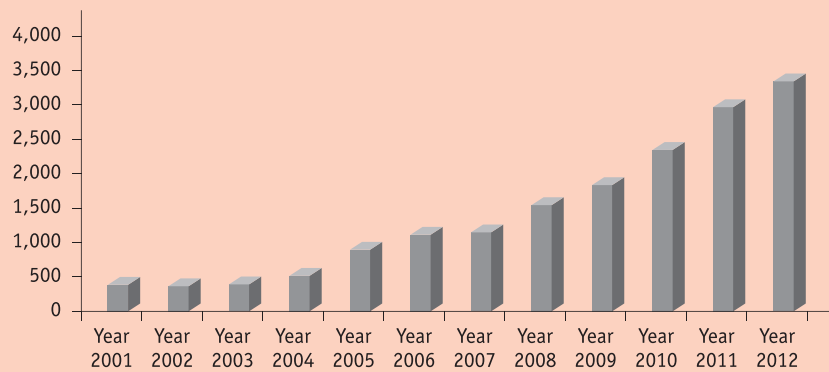
Malaton Begum, the second wife of a poor farmer, Shahabuddin, led a very poor life of hunger in hut on someone else's land. In the past she reared goats, but of a local-breed which brought in very little profit. But once she became an RDRS group member and could borrow 4,000Tk, she invested in 4 Black Bengal kids, an improved breed of goat which brought in much more profit. Already she has earned 12,000Tk and has a flock of 15 good goats and kids. With continuing support and advice from RDRS, she is no longer hungry and no longer lives in a hut on someone else's land.



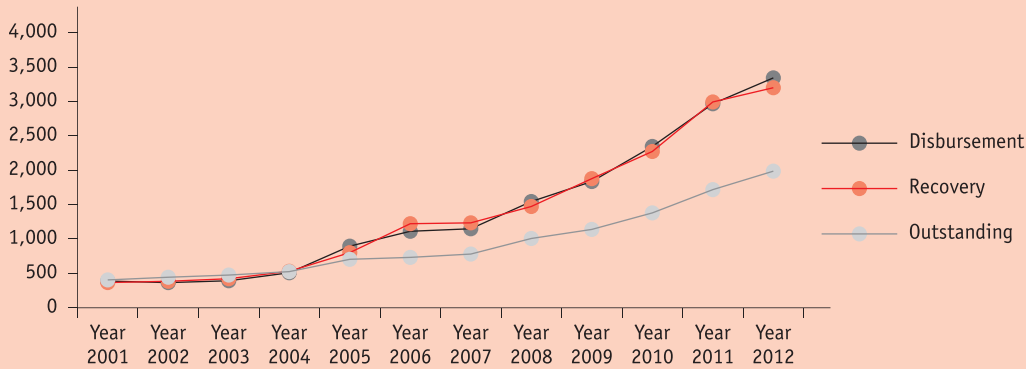


Year wise Savings Balance

Year wise Microcredit Disbursement



Loan Outstanding Trend



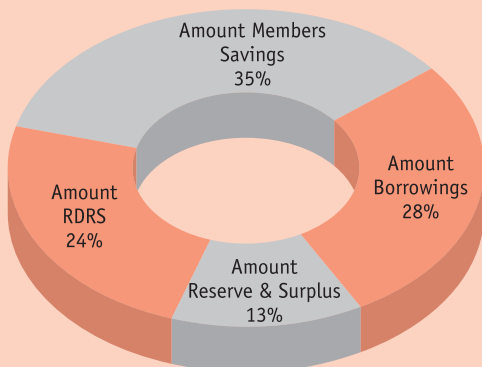
Year wise Loan Disbursement, Recovery & Outstanding

Year wise Operational Self Sufficiency

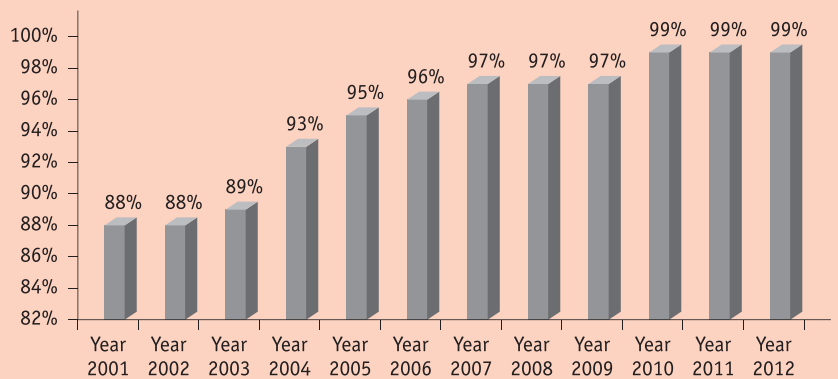


RLF Composition

As on 31st Dec'12



Recovery Rate Trend



Microfinance Programme at a glance

OUTREACH WITH GENDER DIMENSION

Particulars	Yr-2012	Yr-2011	Yr-2010	Yr-2009
Village Coverd	10,565	10,565	10,565	10,565
Union Coverd	467	467	467	467
Upazila (Sub District) Covered	57	57	55	55
District Covered	11	11	11	11
Total MF Group Members	303,166	305,188	343,749	385,330
Percentage of Female MF Group Members	89%	89%	87%	85%
Total MF Groups	16,729	16,610	18,598	19,886
Percentage of Female MF Groups	87%	87%	85%	83%
Total Borrowers	240,921	240,398	253,692	284,431
Female Borrowers	213,652	213,954	224,792	243,067
Male Borrowers	27,269	26,444	28,900	41,364
Percentage of Female Borrowers	89%	89%	89%	85%
Borrowers Received Credit this Year	199,201	188,468	219,793	199,821
Total Branches	156	156	155	155

CREDIT DISBURSEMENT AND RECOVERY (AMOUNT IN MILLION BDT)

Total Credit Disbursement (Cumulative)	18,958.775	15,614.893	12,646.762	10,300.109
Total Credit Realised (P.+S.Charge)	18,839.464	15,638.831	12,715.751	10,330.068
Total Outstanding (Principal)	1,987.163	1,718.483	1,379.925	1,139.768
Total Credit Disbursement (Year)	3,343.882	2,967.556	2,346.653	1,834.513
Total Credit Recovery (Year)	3,500.528	2,920.156	2,343.958	1,881.232
Credit Recovery Principal	3,064.210	2,600.965	2,106.375	1,675.721
Credit Recovery Interest	436.318	319.191	237.583	205.511
Rate of Recovery	99%	99%	99%	97%

SAVINGS MOBILISATION (AMOUNT IN MILLION BDT)

Total Savings (End Balance)	814.641	699.321	577.954	486.245
Savings Collection (Year)	258.648	260.407	231.334	195.846

SOME IMPORTANT RATIO/INFORMATION

Operational Self Sufficiency	133%	119%	126%	111%
Yield on Portfolio	22.06	20.60	18.98	19.14
Savings Loan Ratio	41%	41%	42%	43%
Average Loan per Borrower (Disbursement BDT)	18,365	15,736	10,677	9,190
Average Savings per Borrower (BDT)	4,090	3,709	2630	2,428
Average Loan per Loan Officer (BDT)	2,408,682	2,038,529	1,686,950	1,314,611
Cost per Taka lent	0.08	0.09	0.07	0.08
Total MF Staff	1,603	1,581	1452	1,508
Total MF Female Staff	378	196	264	261

RDRS Enterprise Pvt Ltd (REPL)



In 2012, REPL concentrated on selling high quality agricultural inputs to our own farmer promoters and others through private dealers. Seeds (120MT rice, 150MT potato and 1.5MT vegetables) sold to 15,000 farmers. The 450MT of poultry feed was sold as well as selling the message of modern agricultural methods to the wider community. The 28MT of poshu pushti (cattlefeed) was sold to local dairy farmers and traders. The 600kg fingerlings for fish hatcheries were bought by our members, private farmers and traders.

In addition, 2,050 trained women produced handicraft items. The output consisted of 46,520 sq ft of matting; 10,500 yds of cloth; 1,790 garments; and, 9,000 seedbags. Some 3,250 women had trained in these skills, being provided with the raw materials and machines at the end of their courses; 1,200 women decided not to sell back to REPL.





media and communications



Effective communication is crucial to success so we share information through a variety of media to suit our messages and communities. We use paper and computers, radio and tv, dancing and singing. 2012 was a particularly busy year, with additional material being produced for our 40th anniversary celebrations.

Publications

- *An Odyssey in Bangladesh* by Kamaluddin Akbar (Former Executive Director of RDRS). A picture of RDRS over the years as seen by Kamal, who began as a communicator for RDRS in 1980 and retired as Executive Director in 2011. (English)
- *Let's Extend A Helping Hand*. A souvenir booklet celebrating 40 years of RDRS. (Bangla and English)
- *Naari Odhikar: Prekkhapot Bangladesh* (Women's Rights: The Bangladesh perspective) 3rd Edition. The socio-economic conditions of women in Bangladesh, their rights, the violence they live with daily, and efforts to ensure women's rights. (Bangla)
- *Arjan* (Achievement). Stories of women in RDRS' Gaibandha Food Security Project for Ultra Poor Women. (Bangla)
- *RDRS and its Union Federations* by Dr Aldo Benini. Historical research about the role of Union Federations. (English)

- *Food Security in Changed Climate: RDRS Experience* by Dr M G Neogi and Dr Syed Samsuzzaman. A picture of RDRS initiatives on climate change adaptation, mitigation and food security under its Climate Change Project. (English)

Audio-visual

- *In the Same Boat*: A 17-minute film for RDRS' 40th anniversary broadcast on national TV on 8th February 2012. (Bangla; English)
- *Ray of Hope II*: A 15-minute film on healthcare. (Bangla; English)
- *The Face*: A 15-minute film on Disaster Risk Reduction activities. (English)
- *Dolochun*: A training film on the impact of liming for soil fertility. (Bangla)
- *Cholo Haat Barai, Manusher Pashe Darai*: A 5-minute song inviting

everyone to extend their hands to help the poor and uphold their rights. (Bangla)

Newspaper Articles

- Climate change adaptation initiatives
- Health and maternity services
- Different activities and event news

Community Radio

Radio Chilmari broadcasts for 4 hours-a-day to 500,000 people in Kurigram on mainly rural development initiatives. At the end of its first year, it has acquired a reputation for quality. The delivery of information, such as market prices of essential commodities and advice during emergencies, proved particularly popular. Local people, especially women, used the radio to have their own voices heard.





advocacy and networking



Advocacy

Since 1996, advocacy has been integral to RDRS' programme for economic and social development of the rural poor. Its strategic rights-based approach to the many obstacles faced by the disadvantaged and disempowered of Bangladesh society has helped these communities and individuals to acquire the skills, knowledge and confidence to play a more active and positive role in their communities, from local to national levels.

Networking

RDRS Bangladesh and its programme participants have built links with other organisations at the grassroots, regional and national levels to allow common advocacy and action to happen when necessary.

In 2102, for example, RDRS was active in the anti-poverty campaign, Daridro Birohdi Mancha, one of 31 national and international agencies formulating national and international policies on issues such as food security, women's rights, social safety nets, climate change and the UN's Millennium Development Goals.

National Budget Campaign

Because of political and infrastructural factors, our working area has been deprived of funding for development, crucial if the poor are to access development opportunities and for the quality of life to reach national levels. So RDRS has campaigned in recent years for a greater share of the national budget for the Rangpur

Division. At a meeting organised by RDRS, the Finance Minister assured local MPs for a more equitable distribution of budgetary resources.

Food Adulteration Campaign

Of continuing concern in Bangladesh is poor health among mothers and children caused by a variety of factors. One issue easily challenged is the selling in local markets of inferior and adulterated food, about which RDRS has supported an awareness-raising campaign since 2010. The positive results of this, resulting in more effective action by Government officers and exemplary punishment of dishonest traders, is proof of the value of single-issue campaigns.

Abul Maal Abdul Muhit (2nd from left), the Honourable Finance Minister speaks in an RDRS organised discussion in Dhaka



RDRS Network Linkage

RDRS Programme Priorities to achieve Strategic Aims	RDRS Lead Responsibility	Specific Advocacy and
		RDRS
<p>Active Citizens, Civil Society & Justice</p> <ul style="list-style-type: none"> • Informed, empowered active citizens and CBO/CSOs • Accountable, representative & responsive local governance • Gender equity + women's empowerment • Reduce violence, conflict, trafficking & injustice against women & children • Enhancing skills of programme participants, staff & CBOs 	<ul style="list-style-type: none"> • Social Organisation • Women's Rights • Training 	<ul style="list-style-type: none"> • Sensitization & facilitation at community, media & GO/NGO level for effective use of laws on Women, Children & Domestic violence, Trafficking, Land rights, district. Legal aid fund and National women development policy implementation • Campaign for demanding rape examination center at upazila hospitals; Early marriage law; Hindu laws on Inheritance, Marriage & Divorce; and for activation of village courts • Campaign on Begum Rokeya's vision and Syama Sunduri Khal • Free and fair election campaign • Study, Research, Publication • Workshop, Seminar, Lobby, Mobilisation
<p>Quality of Life: Health, Education</p> <ul style="list-style-type: none"> • Reduction in communicable diseases (incl.HIV/AIDS), poor reprod health • Ensuring safe water, sanitation & hygiene • Access to basic health care • Quality education - children & adolescents 	<ul style="list-style-type: none"> • Community Health • Education 	<ul style="list-style-type: none"> • Campaign for safe blood transfusion, safe motherhood, quality/user-friendly hospital service • Community monitoring & participation for quality learning & dropout reduction campaign • Good Govt. campaign in schools
<p>Food, Environment & Disaster Risk Resilience</p> <ul style="list-style-type: none"> • Climate change mitigation, adaptation, response • Disaster risk & vulnerability reduction • Enhanced food security, sovereignty • Access to livelihoods, resources, skills, technology 	<ul style="list-style-type: none"> • Agriculture • Environment & Disaster 	<ul style="list-style-type: none"> • Advocacy to consider RDRS innovation 'short timing additional rice technology [pariza]' adaptation nationally to ensure food security • Linkage and sharing • Access to Khas land campaign for disaster survivors
<p>Economic Empowerment</p> <ul style="list-style-type: none"> • Access to financial services • Reduce seasonal unemployment • Enhanced enterprise activities, skill development and market linkages 	<ul style="list-style-type: none"> • Microfinance • Enterprise 	<ul style="list-style-type: none"> • Pro poor policy development campaign • Women empowerment campaign • Inclusive Microfinance campaign • Fair Price Movement
<p>Overall and Cross Cutting</p> <ul style="list-style-type: none"> • Gender & Governance • Climate Change 	<ul style="list-style-type: none"> • All 	<ul style="list-style-type: none"> • Networking • Alliance • Voice raising

related Actions		Active Network/Coalitions Participation		
	Others (eg Federation)	Local	National	International
	<ul style="list-style-type: none"> • Workshop to get Khas land • Participatory LGI budget campaign • Sensitisation • Liaison & Networking • Mobilisation • Public hearing • IEC materials • Documentary show 	<ul style="list-style-type: none"> • Professional Forum • LFCC • LGI • OIP • Begum Rokeya Forum 	<ul style="list-style-type: none"> • GAF • Women for Women • We Can • STEPS • ASF • Gender & PRSP Group • BSAF • EWG • ALRD • NCIP • DBM 	<ul style="list-style-type: none"> • Core partners • SAGA • AMARC
	<ul style="list-style-type: none"> • Awareness raising and counseling at community level • Farming, display for attraction & cultivation • Khas land, disaster survivors listing/ preparation for informed lobbying 	<ul style="list-style-type: none"> • Reproduction Health Network • District Technology Committees (Health, Agriculture) 	<ul style="list-style-type: none"> • TBLCC • PHM • HRM • STI/ AIDS • CAMPE • ECD • CAN • NGO Forum • BWFSP • ACT BD Network • NIRAPAD • DER • Disaster Forum • Nodi O Jibon • ARCAD 	<ul style="list-style-type: none"> - • AZEECON • GCAP • EAA
	<ul style="list-style-type: none"> • Participation • Group effort 	-	<ul style="list-style-type: none"> • CDF • Microfinance Institute 	<ul style="list-style-type: none"> • Microcredit Summit • INAFI
	-	<ul style="list-style-type: none"> • GO/NGO collaboration 	<ul style="list-style-type: none"> • FNB 	<ul style="list-style-type: none"> • LWF and Core Partners • ACT Alliance



north bengal institute (nbi)

Social workers Nadira Anis and Raihanara Begum receive Begum Rokeya Award for their contribution to women's rights



An alternative research and information centre, NBI provides a valuable resources for students of RDRS, rural development, women's rights, north-west Bangladesh and Bangladesh in general. Through networking it provides information to other institutions and individuals. Grants are awarded annually to public university students for appropriate research projects while NBI hosts foreign students on short internships. It supports other RDRS departments with information, technical advice and programme evaluation. NBI also maintains an archive of RDRS reports, research and surveys on its website. Among the work undertaken this year were 5 student dissertations, an RDRS survey and a number of reports and publications.

Student Research

- Applications of the indigenous knowledge of farmers in cultivation
- The past, present and future of Jujube cultivation in the Bangladesh ecosystem service at community level
- Causes of drop-out among school students in two villages.

- The health of women and children of Char Gangachara Upazila
- Homestead phyto-diversity and its economic impact in Dahagram-Angarpota Enclave, Lalmonirhat

Community Radio Chilmari

This survey looked at people's responses to and opinions about the Community Radio broadcast in the char areas of Kurigram District.

Report and Publications

- Explore North-west Bangladesh A synopsis of student research
- Songbadpotra RDRS: A quarterly report of RDRS activities.
- Market Prices of Northwest Bangladesh Report
- Staff Voluntary Contributory Fund Schools (Shishu Niloy) Programme Audit

Begum Rokeya Forum

An awareness-raising programme was run in 8 Rangpur schools on Begum Rokeya's philosophy and accomplishments, with prizes for 100 children. The Rokeya Award, given to those who contribute to women's advancement, went to *Nadira Anis and Raihanara Begum*

who, as social workers and teachers are vocal in their *fight for women's rights*.

Transparency Information Fair

RDRS attended this event to promote its efforts to create transparency by Federations, local government and other institutions. It demonstrated its own transparency by displaying a wide range of its own documents, for which it won 1st Prize among NGOs.

events and visitors



40 years of RDRS

RDRS Bangladesh celebrated its 40th anniversary on 8 February 2012. For two days, our members, staff (past and present, national and expatriate) and supporters came together in celebration of the past and hope for the future.



Church of Sweden

A 19-member delegation from the Church of Sweden Commission for International Mission and Diakonia visited RDRS in April. They went to the north-west to witness the positive energy of Federations; progress in women's empowerment; support for the poorest and dispossessed of our society (sex workers, indigenous communities, destitute women); youth activities; health provision; and, climate change adaptation projects.



views from outside



Five students from University of Manitoba, Canada visited RDRS' working area in May 2012. They have shared their experiences of their five weeks stay and their views on development strategy and socio-cultural aspects of Bangladesh. These are the comments of Ms Allison Birch, a Geography student.

My experience with RDRS Bangladesh as a student intern from the University of Manitoba for the past five weeks has been incredible, eye-opening, and without a doubt a life-changing experience. Since entering Bangladesh on 2 May 2012 and being hosted by the tremendous RDRS Bangladesh staff (in Dhaka, Rangpur, Thakurgaon, Lalmonirhat, Kurigram, Panchagarh, and Nilphamari) I witnessed, experienced and felt things that I had not thought possible. For me personally, seeing the multivariate approaches that RDRS uses to tackle an issue from so many angles has been great to see. I feel incredibly fortunate and lucky to get the opportunity to travel abroad to a developing nation and see firsthand an NGO's efforts in a fight to create change through empowering the rural poor, making equal opportunities for men and women, reducing gender segregation and enhancing a

better sense of community. From each meeting we sat in on, each location we visited and each site we stopped at, people would ask "What would you recommend"? To be honest, as 21 years old who is still discovering what I want to be in society, I feel that I have no authority in answering this. I would just say that RDRS Bangladesh is doing an incredible job and please just keep providing your support and services. Coming from a nation where there is less gender divisions (or limitations), less corruption and more opportunities for all, it is hard to fully comprehend my experience here in Bangladesh.

What I can say is that, despite the social justice issues which persist in this nation there is rarely (if ever) fear, negativity or despair but rather an overwhelming sense of hope for change. Coming to Bangladesh has resulted in an expanded comfort zone for me, an increased knowledge of problems which are prevalent outside my home and a better understanding of who I want to be in order to make the best impact on society. Before the programme began, I made a personal mission statement saying "I wish to expand my comfort zone, listen fully, venture into the unexplored, and challenge my personal views based on the

stories and sights I hear and see from Bangladesh". In all honesty, I am not 100% sure how this experience will affect me or change me upon my arrival home because I have seen so much, felt so much and learnt so much that it is hard to make sense of it all. It feels as if I just went on a huge shopping spree for the past 5 weeks: it has been exhilarating, fun, emotional, parts of it were hard and other parts were easy; however I will not know what I really got or understood until I go home "unpack" my bag and see what I have gained.

Thank you for this opportunity.

Alison Birch

Contribution of RDRS Bangladesh to Government Exchequer

	2012	2011
	BDT	BDT
Tax deduction at source from third parties	6,264,417	3,163,635
VAT collection from customers	13,641,353	7,528,587
Income tax deduction at source from staff salary	1,482,527	1,308,252
Total	21,388,297	12,000,474



Independent Auditor's Report

The Executive Director
RDRS Bangladesh
House 43, Road 10
Sector-6, Uttara
Dhaka-1230
Bangladesh

We have audited the accompanying financial statements of the RDRS Bangladesh which comprise the Balance Sheet as of 31 December 2012, Income and Expenditure Statement and Statement of Cash Flows for the year then ended and a summary of significant accounting policies and other explanatory information.

Management Responsibilities for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards as adopted in Bangladesh and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility and Scope of Audit

Our responsibility is to express an opinion on the financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing as adopted in Bangladesh. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above give a true and fair view of the financial position of RDRS Bangladesh as of 31 December 2012 and of the result of its operations and its cash flows for the year then ended in accordance with accounting policies described in note 2 of the financial statements and comply with the applicable laws and regulations.

Dhaka,
28 March 2013


ACNABIN
Chartered Accountants

RDRS Bangladesh

BALANCE SHEET as at 31 December 2012

(In Bangladesh Taka)

	Note	2012	2011
ASSETS			
Current Assets			
Bank Accounts	3.1	868,566,390	907,756,234
Cash	3.2	25,999,459	13,154,139
Project Balance Receivable	3.3	18,977,847	31,707,746
Other Receivable	3.4	95,370,829	101,571,280
Current Account - LWF Geneva		11,810,363	9,729,748
Total Current Assets		1,020,724,888	1,063,919,147
Non-Current Assets			
Loans to Group Members	3.6	1,768,696,776	1,519,660,475
Fixed Assets			
Land	3.7	45,174,253	45,174,253
Building		208,730,769	194,054,304
Furniture & Fixture		19,724,060	15,698,141
Office Equipment		24,629,260	16,237,615
Machineries		6,919,776	6,766,176
Other Equipment		10,355,890	5,153,513
Other Assets		3,718,097	3,639,214
Vehicles		8,861,756	8,326,931
		328,113,861	295,050,147
Less: Accumulated Depreciation		97,210,899	81,238,760
Total Fixed Asset		230,902,962	213,811,387
Total Non-Current Assets		1,999,599,738	1,733,471,862
TOTAL ASSETS		3,020,324,626	2,797,391,009
LIABILITIES AND RESERVES			
Current Liabilities			
Accounts Payable	3.8	66,505,782	132,769,968
Contribution Received in Advance	3.9	73,690,041	147,617,784
Accrued Expenses	3.10	5,104,657	5,303,314
Short Term Liabilities - Microfinance	3.11	88,196,765	63,753,655
Total Current Liabilities		233,497,245	349,444,721
Long Term Liabilities			
Staff Gratuity Fund	3.12	86,299,322	74,858,949
Long Term Borrowings	3.13	543,916,662	513,145,835
Group Members Savings Deposits	3.14	814,641,341	699,257,635
Total Long Term Liabilities		1,444,857,325	1,287,262,419
Reserves			
Reserves	3.15	484,683,641	436,281,819
Net worth - Microfinance	3.16	857,286,415	724,402,050
Total Reserves		1,341,970,056	1,160,683,869
TOTAL LIABILITIES AND RESERVES		3,020,324,626	2,797,391,009

The annexed appendix and notes form an integral part of the Balance Sheet.

This is the Balance Sheet referred to in our separate report of even date.

Dhaka,
28 March 2013


Executive Director
RDRS Bangladesh


ACNABIN
Chartered Accountants

RDRS Bangladesh

INCOME AND EXPENDITURE STATEMENT for the year ended 31 December (In Bangladesh Taka)

	<u>2012</u>	<u>2011</u>
INCOME		
<u>Donor Contribution</u>	807,073,733	947,272,440
<u>Non-Project Income</u>	38,995,843	7,968,608
<u>Local Contribution:</u>		
Programme Participants' Contribution	2,811,540	3,608,049
Own Contribution	2,683,839	2,036,673
Service Charges on Loan to Group Members	436,857,567	319,191,102
Interest Earned from Bank	34,025,512	32,633,962
Cost Recovery/Sales	30,784,000	42,649,098
Office Facilities/Self-Financing Activities/Miscellaneous	55,810,030	32,479,970
Total Income	<u>1,409,042,064</u>	<u>1,387,839,902</u>
EXPENDITURE		
Civil Empowerment - Active Citizens, Civil Society and Justice		
Social Organization	90,018,015	232,979,558
Women's Rights and Gender Awareness	17,190,058	33,065,127
North Bengal Institute	3,980,099	3,807,144
Quality of Life		
Community Health	84,572,471	55,155,226
Education and Advocacy	135,117,936	93,136,980
Food, Environment and Disaster Resilience		
Agriculture and Food Security	341,074,930	399,526,338
Environment and Disaster Resilience	96,609,905	91,849,668
Economic Promotion	414,968,864	366,855,907
Staff Capacity Building	4,024,864	4,571,415
Supporting Services, Units and Programme Operations		
Programme Support Unit	23,368,334	17,097,317
Administrative cost	19,733,040	20,144,715
Non-Project Expenditure	4,148,176	15,473,942
Total Expenditure	<u>1,234,806,691</u>	<u>1,333,663,337</u>
Increase in reserves for the year	174,235,373	54,176,565
Less: Surplus of Microfinance Operation transferred to:		
Emergency and Disaster Management Fund	(3,553,010)	(3,660,481)
Reserve and Surplus-Microfinance	(122,280,541)	(48,383,199)
Add :Reserves - Beginning of the year	436,281,819	434,128,934
Reserves - End of the year	<u>484,683,641</u>	<u>436,281,819</u>

RDRS Bangladesh

STATEMENT OF CASH FLOWS (total of all funds) for the year ended 31 December

(In Bangladesh Taka)

	<u>2012</u>	<u>2011</u>
<u>Operating activities</u>		
Result for the year	181,286,187	43,670,587
Adjustments for:		
- Depreciation	15,972,139	11,205,696
Operating surplus before changes in working capital	<u>197,258,326</u>	<u>54,876,283</u>
Changes in working capital		
- Advance accounts, other receivables & prepayments	6,200,451	11,922,315
- Current account with LWF Geneva	(2,080,615)	(2,045,905)
- Project balances receivable	12,729,899	15,072,501
- Loans to group members	(249,036,301)	(308,537,101)
- Contributions received in advance	(73,927,743)	36,350,539
- Accounts payable & accrued expenses	(42,019,733)	85,860,629
- Staff Gratuity Fund	11,440,373	23,957,617
Net change in working capital	<u>(336,693,669)</u>	<u>(137,419,405)</u>
Net cash (used in) operating activities	<u>(139,435,343)</u>	<u>(82,543,122)</u>
<u>Investing activities</u>		
Fixed Assets		
- Purchases of fixed assets	(33,063,714)	(29,446,358)
Net cash used in investing activities	<u>(33,063,714)</u>	<u>(29,446,358)</u>
<u>Financing activities</u>		
- Long Term Borrowings	30,770,827	58,291,668
- Group Members Savings Deposits	115,383,706	121,357,052
Net cash flow from financing activities	<u>146,154,533</u>	<u>179,648,720</u>
Net (decrease)/increase in cash and bank balance	(26,344,524)	67,659,240
Cash & bank balance at the beginning of the year	<u>920,910,373</u>	<u>853,251,133</u>
Cash & bank balance at the end of the year*	<u>894,565,849</u>	<u>920,910,373</u>
* Cash and bank balance at the end of the year		
Cash balance	25,999,459	13,154,139
Bank balance	868,566,390	907,756,234
	<u>894,565,849</u>	<u>920,910,373</u>

RDRS Bangladesh

Notes to Financial Statements For the year ended 31 December 2012

1. INTRODUCTION

RDRS Bangladesh, the successor to the Bangladesh Field Programme of the Geneva-based Lutheran World Federation, Department for World Service (LWF/DWS) was established in 1972. After 26 years of successful operation as an international organization, RDRS transformed into an autonomous national NGO (Registration - 003) with the legal entity as a Trust under the name and title of “RDRS Bangladesh” through a registered Deed of Trust dated 16 June, 1997. By virtue of a Memorandum of Understanding (MOU) signed on 29 August 2000, RDRS Bangladesh also enjoys the status of an ‘Associate Programme’ of LWF/DWS to maintain standards of integrity and programme quality associated with LWF/DWS Field Programmes. RDRS Bangladesh is functioning in fourteen districts namely; Kurigram, Lalmonirhat, Nilphamari, Rangpur, Gaibandha, Dinajpur, Thakurgaon, Jamalpur, Panchagarh, Hobigonj, Moulavibazar, Natore, Pabna and Rajshahi.

Brief Description of the Core Development Programme:

The vision of RDRS Core Development Program is the rural poor and marginalized achieve meaningful political, social and economic empowerment, quality of life, justice and a sustainable environment through their individual and collective efforts. The mission is that RDRS works with the rural poor and their organizations in order: to establish and claim their rights as citizens; to build their capacity and confidence to advance their empowerment, and resilience to withstand adversity; and to promote good governance among local institutions and improved access by the marginalized to opportunities, resources and services necessary to fulfill decent lives.

In order to fulfill the RDRS Mission, RDRS has agreed strategic aims to guide its development interventions. Overall, RDRS seeks:

To ensure the rights of the rural poor in Bangladesh:

- to enjoy the full benefits of citizenship; and thus to challenge exclusion, discrimination, exploitation and injustice (women, landless, ultra-poor, char dwellers, ethnic minorities, physically challenged)
- to organize, to be represented and to have their voices heard
- to a sustainable livelihood (including food security)
- to a decent quality of life (including access to basic social services and health)
- to security from harm (including domestic and social conflict, disaster, environmental degradation and climate change effects)

The strategic aims have been developed bearing in mind, on the one hand Millennium Development goals and on the other, the priorities and capabilities of RDRS in responding to the stated views of its constituency.

RDRS will, over the six years (2011 – 2016) concentrate its programme focus on four mainstream programmes.

- ❖ Active Citizen, Civil Society and Justice
- ❖ Quality of Life, Health and Education
- ❖ Food, Environment and Disaster Resilience
- ❖ Economic Empowerment

1. INTRODUCTION (Contd.)

The main priorities or issues that reflect RDRS mission and strategic aims for 2011-2016 can be summarized as follows:

- Informed, empowered active citizens and CBO/CSOs
- Accountable, representative & responsive local governance
- Gender equality and women's empowerment
- Reduce violence, conflict, trafficking & injustice against women & children
- Enhancing skills of programme participants, staff & CBOs
- Reduction in communicable diseases (incl. HIV/AIDS), poor reproductive health
- Ensuring safe water, sanitation & hygiene
- Access to basic health care
- Quality education - children and adolescents
- Climate change mitigations, adaptation and response
- Disaster risk & vulnerability reduction
- Enhanced food security, sovereignty
- Access to livelihoods resources, skills and technologies
- Access to financial services
- Reduce seasonal unemployment
- Enhanced enterprise activities, skill development and market linkages

Over the Strategic Plan period, RDRS will continue to rely on a range of operational modalities but with continuing deliberate effort to stress non-direct implementation through local partnering, networking and advocacy. Direct implementation: deploying mainly RDRS's own staff in the spheres of community health, microfinance. Business co-operation will be followed especially in enterprise, RDRS facilities such as training and guesthouses actions both in terms of direct implementation.

Bilateral Projects

Bilateral projects are generally short-term and add value to the basic core programme of the organization. These cover many sectors and range from minor collaboration to major short-term projects including Food Security, Aquaculture, Forestry, Roadside Tree Plantation, Quality Education, Basic Health Services, STD and AIDS etc. Some are located in specific locality and some throughout the RDRS working areas. Such projects are complementary to the core programme activities and offer enhanced opportunities to RDRS programme participants.

Microfinance Programme

Microfinance programme is an integral component in the comprehensive development 'package' that RDRS extends to ultra poor, landless and marginal farmers and small farmers. Microfinance is considered as an essential financial service to support economic empowerment of the poor. In addition to financial service microfinance programme also offer skill training, quality input, lean season employment and technical assistance to group members. Microfinance programme is relatively independent as well as financially self-reliant.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Statement of Compliances

The financial statements have been prepared in accordance and compliance with the financial regulations and the accounting principles as adopted in Bangladesh. The accounting policies have been based in part on the

2. SIGNIFICANT ACCOUNTING POLICIES (Contd.)

general principles of the International Financial Reporting Standards as adopted in Bangladesh, as detailed in the International Accounting Standards Board Framework for the Preparation and Presentation of Financial Statements.

2.2 Basis of preparation

The financial statements are presented in Bangladesh Taka (BDT).

The financial statements have been prepared under the historical cost convention. RDRS Bangladesh follows the accrual basis of accounting.

Preparation of the financial statements requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on management's best knowledge of current events and actions, actual results ultimately may differ from those estimates and the original estimates and assumptions will be modified as appropriate in the year in which the circumstances change.

2.3 Restricted/unrestricted funds

The financial statements distinguish between Restricted and Unrestricted funds according to usage thereof. Restricted use funds are those funds received from third parties who have imposed restrictions on the purposes for which they may be used. Unrestricted use funds are those funds where there are no externally imposed restrictions and include assets freely available or appropriated to reserves for internally designated purposes.

2.4 Foreign currency transactions

Transactions in foreign currencies are converted to Bangladesh Taka at the rates prevailing on the date of transaction.

2.5 Revenue and expenditure recognition

Restricted use funds are normally received as a result of a specific solicitation or with donor imposed restrictions and are recognized as income over the duration of the program/project in proportion to the achievement of the conditions attached to the contributions. Income for the year is therefore equal to expenditure. Expenditure in excess of funds received for projects or specific purposes are recorded in assets. Excess of expenditure is written off in the event that management determines that such over expenditure is unlikely to be recovered by additional funding. Contributions received but not yet recognized are included in Current Liabilities.

In-kind contributions of fixed assets that are not restricted by the donor are accounted for using the same principles as used for purchased assets (see Note 2.9), with acquisition costs being determined on the basis of donor values.

Bank Interest earned on project funds with the year if any, are treated as income of RDRS Development Programme as income under Programme Operations, except in case of projects where such income is required to be credited to the donor account or to be shown in the respective project account as per the agreement.

2. SIGNIFICANT ACCOUNTING POLICIES (Contd.)

Service charge on micro credit loans is recognized as income upon realization.

Interest on Group member's savings is calculated @ 5% on monthly product basis and credited to the group member's account at the end of year.

Unrestricted use funds are received and recognized as income for the year.

2.6 Cash and cash equivalents

RDRS Bangladesh considers cash in hand and amounts due from banks to be cash and cash equivalents.

2.7 Accounts receivable

Receivables are stated at original amount less provision made for impairment of these receivables.

A provision for impairment is made when there is objective evidence that RDRS will not be able to collect all amounts due according to the original terms of the receivables. The amount of the provision is the difference between the carrying amount and the recoverable amount.

2.8 Inventories

Inventories purchased from restricted use funds are expensed in the year of purchase. Rights over inventories would not generate future economic benefit to RDRS Bangladesh due to the short term nature of program contracts and the terms of contracts where rights over residual program assets are vested with the grantors.

2.9 Fixed assets

Tangible assets

Fixed assets purchased from restricted use Funds are expensed in the year of purchase. It is considered improbable that such expenditures will generate future economic benefit to the programme due to the short-term nature of programme contracts and the terms of contracts where rights over residual programme assets are vested with the grantors.

Assets purchased from unrestricted use funds are capitalized and depreciated over the useful lives of the assets, under the straight-line method. Such fixed assets are disclosed in the financial statements at Cost less Accumulated Depreciation.

Repairs and maintenance expenses are booked in the Income and Expenditure Statement during the financial period in which they are incurred.

Subsequent expenditure is capitalized only when it increases the probable future economic benefits of the asset.

2. SIGNIFICANT ACCOUNTING POLICIES (Contd.)

2.10 Fixed assets - depreciation

Depreciation is calculated on the straight-line method to write off assets to their estimated residual values over their estimated useful lives as follows:

Item	Annual Depreciation Rate
Building	3%
Furniture & Fixture	15%
Office Equipment	20%
Vehicle/MC/BC	25%
Machineries	25%
Other Equipment	20%

2.11 Impairment

The carrying amount of the RDRS's assets, other than inventories (see Note 2.8), are reviewed at each balance sheet date to determine whether there is any indication of impairment or, if earlier, whenever events or changes in circumstances indicate that the carrying amount may not be recoverable.

An impairment loss is recognized whenever the carrying amount of an asset exceeds its recoverable amount. Recoverable amount is the higher of the asset's net selling price or its value in use. Impairment losses are recognized in the Income and Expenditure Statement.

An impairment loss is reversed if there is an upward revision of the recoverable amount. An impairment loss is only reversed to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined net of depreciation or amortization, if no impairment loss had been recognized.

2.12 Loans to group members

RDRS's activities include providing micro-finance loans to group members without collateral, on a service charge basis under various programme. Loans inclusive of service charge are stated net of provision for loan losses.

2.13 Provisions

Provision for loan losses (Microfinance)

RDRS regularly assesses the adequacy of the loan loss provision based on the age of the loan portfolio. At the half year end, RDRS calculates the required provision for loan losses based on the loan classification and provisioning methodology which is shown below and any adjustment, if required, are made and accounted for in the financial statements for the year.

2. SIGNIFICANT ACCOUNTING POLICIES (Contd.)

Loan Classification	Days in Arrears	Provision Required
Regular	Current (no arrears)	1%
Watch List	Outstanding of overdue loan, 01 to 30 days	5%
Below Standard	Outstanding of overdue loan, 31 to 180 days	25%
Doubtful	Outstanding of overdue loan, 181 to 365 days	75%
Bad Loan	Outstanding of matured overdue loan over 365 days	100%

Provision for Liabilities

Provisions for liabilities are recognized when RDRS Bangladesh has a present obligation as the result of a past event and it is probable that an out flow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount can be made. Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. Where the effect of the time value of money is material, the amount of provision is the present value of the expenditure expected to be required to settle the obligation.

2.14 Staff Gratuity Fund

RDRS Bangladesh makes provisions for employees Gratuity Fund, on the basis of one month's basic salary for each completed year of service for each eligible core staff (based on basic salary drawn in last month of the employee's service). Gratuity of every eligible employee is calculated monthly on the basis of one twelfth of basic salary and necessary provision shall be made in the accounts. Separate Bank account is maintained for gratuity fund. This fund is held as a provision within 'Long Term Liabilities' (see note 3.12). Gratuity is to be paid on the resignation, death, retirement and redundancy of employees. An eligible core staff, who has rendered 5 (five) years' continuous service in RDRS Bangladesh, is entitled to Gratuity benefits.

2.15 Reserves

Reserves comprise the following:

Assets Replacement Fund

Unless stipulated otherwise in Donor agreements sales proceeds from the disposal of vehicles are set aside in an Assets Replacement fund for the purpose of replacing the existing fleet.

Staff Insurance Fund

This fund was created to provide a self-financing mechanism for the compensation to staff in respect of accidents or medical emergencies.

Loan Guarantee Fund

Upon the localization of RDRS a Loan Guarantee Fund was created against liabilities incurred by LWF / DWS RDRS in respect of Credit funds borrowed for on-lending to Beneficiaries to ensure that these liabilities can be financed from RDRS resources.

2. SIGNIFICANT ACCOUNTING POLICIES (Contd.)

Staff Training Fund

This fund was created to finance future staff training. The accumulated fund to date represents contributions received from staff who contributed 10% to 20% of the gross salary for the period during which they participated an overseas training course financed by RDRS.

Local Fund Raising

This fund was created from RDRS local fund raising effort and was primarily generated from the proceeds of raffle draw tickets, commissions from suppliers and other receipts. This fund is set aside for the generation of additional project income in near future.

Motor Cycle Lease Purchase Loans to Staff

This is related to RDRS Vehicle Policy. Prior to Financial year 2000, RDRS prepared its accounts on a cash basis and the full 100% cost was charged to Project expenditure when the Motorcycles were initially purchased by RDRS. Subsequent repayments by staff credited to projects upon deducted from the monthly salary.

Staff and Beneficiaries Contributory Reserve Fund

This Fund is generated through staff and beneficiaries contribution for creating financial strength to chase any vulnerable situation in coming future.

Capital Reserve Fund

This reserve is created as the result of various income generating activities, sale of property and income from use of office facilities. This fund has been used to purchase land and buildings and development of office facilities.

2.16 Consolidation of Operations of Subsidiaries

RDRS Enterprise Private Limited, a wholly RDRS owned subsidiary company was incorporated on 15 June, 2004 as a private limited Company under the Companies Act 1994 with authorized capital of Tk. 200,000,000.

The total profit/loss of the subsidiary Company is reflected in the consolidated Income and Expenditure Statement with the proportion of profit/loss after taxation.

All assets and liabilities of the organization and of its subsidiary are shown in the balance sheet. The financial statements of the company were audited up to the year ended as on June 30, 2012. The unaudited financial information for the period from July 2012 to 31 December 2012 were extracted from the books of account of the Company.

2. SIGNIFICANT ACCOUNTING POLICIES (Contd.)

2.17 Financial Risk Management

RDRS Bangladesh has minimal exposure to financial risks as detailed below:

a) Interest Rate Risk

There is no significant short-term exposure to changes in interest rates as cash and cash equivalents are held as cash on hand or on term deposits and earns minimal interest.

b) Foreign Exchange Risk

RDRS Bangladesh's foreign exchange risks comprises transaction risk which arises from donor grants received in currencies other than the local currency. Foreign currency risk arises primarily when the foreign currency falls against the local currency. To minimize this risk, budgets are prepared in both local and foreign currency, expenditure incurred in local currency and funds are immediately converted in to local currency from the foreign currency, when received. To meet up the expenditure in foreign currency RDRS maintains a foreign currency account with a minimum balance.

Foreign exchange exposures in transactional currencies other than the local currency are monitored via periodic project cash flow and budget forecasts and are kept to an acceptable level.

c) Liquidity Risk

RDRS Bangladesh manages its debt maturity profile, operating cash flows and the availability of funding so as to meet all refinancing, repayment and funding needs. As part of its overall liquidity management, RDRS Bangladesh maintains sufficient levels of cash or term deposits to meet its working capital requirements.

d) Credit Risk

The credit policy of RDRS Bangladesh requires all credit exposures to be measured, monitored and managed proactively. Exposure to credit risk is monitored on an ongoing basis by the respective management teams.

RDRS Bangladesh does not have any significant exposure to any individual customer or counterparty.

2.18 Taxes

Income of RDRS Bangladesh is exempted from taxes as per SRO # 283 Income Tax /2002 except income from other sources.

2.19 Capital commitments

There were no capital expenditure commitments at 31 December 2012.

2.20 General

Previous year's figures have been re-arranged, where necessary to fit in this year's presentation.

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012 <u>BDT</u>	2011 <u>BDT</u>
3.1 Bank Accounts		
<u>Restricted</u>		
<u>Core Programme</u>		
<u>Sonali Bank</u>		
Panchagarh - CA - 001033092	69,364	28,754
Thakurgaon - SND - 36000499	428,110	222,755
Nilphamari - SND - 36000746	123,249	34,098
Lalmonirhat - SND - 36000646	3,510	3,860
Kurigam CDP - SND - 520836000715	8,580	335,678
Kurigam - CA - 520833010213	45,115	697,265
Gaibandha - STD - 87	24,004	5,000
<u>AB Bank Limited</u>		
Srimangal - SND - 4118 775442 430	1,203,408	373,193
Rangpur - SND - 4205 762491 430	44,555	22,628
Dinajpur - SND - 4208 294997 430	455,582	64,155
Dhaka - CA - 4020 76586 2000	21,619,823	6,459,930
	24,025,300	8,247,316
<u>Partnership Projects</u>		
<u>Standard Chartered Bank</u>		
Dhaka - Gaibandha FSUP - SND - 02109371107	4,399,188	-
Dhaka - SDLG Project - SND - 02 1093711 10	2,236,748	-
Dhaka - Shikhon Project - SND - 02 1093711 11	3,283,921	-
Dhaka - Gaibandha FSUP - CA - 01 1093711 05	246,123	60,179,968
<u>Sonali Bank</u>		
Thakurgaon - Tribal Poor Project - SND - 36000409	1,714,460	1,585,431
Thakurgaon - Shikhon Project - SND - 3600074	634	634
Nilphamari - EEHCO - SND - 36000738	1,701,919	890,114
Nilphamari - Manusher Jonno - SND - 36000754	191,549	213,160
Lalmonirhat - Global Fund 8th Round - SND - 94	-	33,644
Lalmonirhat - Health Monit & Adv. on Safe M.hood - SND - 36000695	831	831
Lalmonirhat - Global Fund 10th round - SA - 34105463	3,344,983	2,207,253
Kurigam - Char Development Prog - SND - 34	-	63
Kurigam - CLP Assets Transfer Project - SND - 68	-	63
Kurigam - CLP Infrastructure Project - SND - 69	-	63
Kurigam - CLP MDF - SND - 73	-	6,163
Kurigam - Shishur Khamatayaan Project - SND - 5208 36000087	15,194	15,999
Kurigam - VGDUP Training - SND - 520836000764	89,263	90,418
Kurigam - VGDUP Cash Grant - SND - 5208 36001325	22,341	23,266
Kurigam - DRR Project - SND 520836000731	352,614	304,832
Kurigam - Manusher Jonno - SND - 520836000847	142,463	304,223
Kurigam CDP - STD - 76	-	63
Kurigam CDP - STD - 77	-	7,075
Kurigam CDP - CLP Health & Family Palnning - STD - 113	-	59,481
Rangpur - SMF Tribal - SND - 004000921	530,610	613,088
Kurigam CDP - CLP - 2 Asset Transfer - SND - 128	-	713

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012	2011
	BDT	BDT
Kurigram CDP - CLP-2 Infrastructure - SND - 240000	347,870	1,435,699
Kurigram CDP - Market Innv Unit - SND - 240000634	1,838,290	1,649,748
Kurigram CDP - CLP-2 Livelihoods - SND - 240000655	3,845,188	7,835,464
Kurigram CDP - CLP-2 Social Dev. - SND - 240000665	132,736	2,324,203
Kurigram CDP - CLP-2 Primary Health - SND - 240000612	890,349	3,747,132
Kurigram CDP - CLP-2 IMO Management - SND - 240000623	333,883	1,625,382
Kurigram CDP - CLP-2 Infrastructure - Row - SND - 521636000582	68,595	194,982
Kurigram CDP - CLP-2 Livelihoods - Rowmari - SND - 521636000599	35,695	436,655
Rangpur - Comm.Policing - SND - 0037 13100000254	89,785	1,099,892
Rangpur CLP - CLP-2 IMO Managment - SND - 00400151	508,235	1,077,312
Rangpur CLP - CLP-2 Infrastructure - SND - 00400152	2,627,291	1,978,634
Rangpur CLP - CLP-2 Market Dev. - SND - 004001534	218,550	1,795,004
Rangpur CLP - CLP-2 Livelihoods - SND - 004001545	7,529,621	5,627,785
Rangpur CLP - CLP-2 Social Dev. - SND - 004001556	114,615	1,646,669
Rangpur CLP - CLP-2 Village Loan - SND - 00400156	64,401	514,385
Rangpur CLP - CLP-2 Health Care - SND - 004001578	126,834	152,797
RDRS/CLP-2 Direct Nutrition Project - SND - 004001818	28,016	-
<u>AB Bank Limited</u>		
Rangpur - EPF Project - SND - 4205 246191 430	-	1,471
Rangpur - DSP - 4205 763658 430	-	527,581
Rangpur - Singra Sal Forest - 4205 767367 430	190,328	594
Rangpur - PROTEEVA - SND - 4205 770713 430	381,903	4,016,460
Rangpur - SHIKHON Proj - SND - 4205 780775 430	2,908,433	-
Srimangal - Soil fertilities - SND - 4118 773553 430	152,625	1,474,709
Srimangal - SHIKHON Proj - SND - 4118 780 761 430	537,280	-
<u>South East Bank Limited</u>		
Rangpur - SIGNAL Project - SND - 003 13100000235	26,093	2,552,939
<u>Mercantile Bank Limited</u>		
Nilphamari - IWPHD Proj - SND - 017313100000060	3,962,511	-
<u>Prime Bank Limited</u>		
Rangpur - Manusher Jonne - SND - 16131050002198	1,643,649	535,550
Rangpur - Food for Progress - SND - 16131020005853	1,650,751	2,467,920
Natore - SDLG Project - SND - 18031010006113	478,183	-
	<u>49,004,551</u>	<u>111,255,512</u>
<u>Unrestricted</u>		
<u>General Fund</u>		
<u>Standard Chartered Bank</u>		
Dhaka - CA - 01 1093711 01	55,914,422	75,399,887
Dhaka - CA - 01 1093711 03	4,384,527	19,756,137
Dhaka - SND - 02 6624731 01	500,176	484,883
Dhaka - SND - 02 1093711 03	314,509	305,022
Dhaka - RDRS University - CA - 01242509201	-	5,014
Dhaka - Staff Gratuity Fund - FDR - 9 1093711 066	85,859,422	77,364,770
Dhaka - Reserve Fund - FDR - 9 1093711 064	-	26,200,000
Dhaka - General Fund - SND - 02 1093711 08	21,980,674	-
Dhaka - Asset Replacement Fund - 9 1093711 072	5,000,000	-

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012	2011
	<u>BDT</u>	<u>BDT</u>
<u>BRAC Bank</u>		
Dhaka - Reserve Fund - SND - 1510101512544001	52,181	51,453
Dhaka - Reserve Fund - FDR - 1510301512544001	25,663,560	23,124,491
Dhaka - Staff Gratuity Fund - STD - 151010047407701	-	9,304,533
Dhaka - Staff Insurance Fund - SND - 1510101512532001	68,826	67,651
Dhaka - Staff Insurance Fund - FDR - 1510301512532001	10,732,863	9,670,989
Dhaka - Staff Security Deposit - FDR - 15103004740772	16,859,858	15,191,798
<u>Commercial Bank of Ceylon PLC</u>		
Dhaka - Local Fund Raising - FDR - 380200001961	6,546,631	5,883,900
<u>Sonali Bank</u>		
Panchagarh - General Fund - CA 001018504	4,630,215	2,994,122
Thakurgaon - General Fund - SND - 33003934	705,401	861,504
Dinajpur - General Fund - SND - 33004329	3,997,430	78,752
Nilphamari - General Fund - SND - 33000195	6,351,393	5,500,440
Lalmonirhat - General Fund - SND - 33000161	2,976,840	5,629,034
Kurigram - General Fund - SND - 520836000723	2,988,716	3,883,905
Kurigram - General Fund - CDP CA - 520833003695	934,089	1,496,332
Rangpur - General Fund - CA - 001031385	19,454,855	17,655,153
Rangpur - Fed.Centre Repair & Maintenance - SND - 004001124	74,628	71,788
Rangpur - IFLAB - SND - 004000976	-	127,222
Rangpur - Staff Contribution - SND - 004000965	851,672	7,111,579
Rangpur - Staff Security Deposit - SND - 004000737	394,923	529,159
Gaibandha - General Fund - CA - 511/10	748,101	1,186,730
<u>AB Bank Limited</u>		
Rangpur - Reserve Fund - FDR	26,959,320	24,273,578
Rangpur - General Fund - SND - 4205 147333 430	14,355,226	11,942,524
Rangpur - Expatriate Alumni Association Contribution - SND - 4205 770712 430	844,170	354
Rangpur - Expatriate Alumni Association Contribution - FDR 3389624	500,000	1,130,951
Rangpur - Federation Centre Repair & Maintenance - FDR 3329987	2,769,000	2,500,000
<u>Janata Bank</u>		
Rangpur - Staff Contribution to Reserve Fund - FDR - 255534/5996	7,000,000	-
<u>IFIC Bank</u>		
Dhaka - Asset Replacement Fund - SND - 1024140066041	-	3,361,671
<u>South East Bank Limited</u>		
Rangpur - RDRS University - FDR 7125469	30,000,000	30,000,000
Rangpur - RDRS University - SND 003713100000246	2,967	3,916
	360,416,595	383,149,242
<u>Microfinance Programme</u>		
Dhaka - Credit Bank Accounts	28,765,229	953,714
Rangpur - Central Bank Accounts	47,610,373	26,235,898
Unit and Branch Level - Bank Accounts	60,147,707	42,983,975
Dhaka - AB Bank Limited FDR - Group Savings Fund	4,635,117	4,184,220
Dhaka - Standard Chartered Bank FDR - Group Savings Fund	71,300,000	52,543,750
Dhaka - BRAC Bank Limited FDR - Group Savings Fund	33,956,573	150,782,362
Dhaka - Bank Asia Limited FDR - Group Savings Fund	-	37,903,750

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012	2011
	BDT	BDT
Dhaka - Bank Asia Limited FDR - Emergency Fund	42,504,056	37,903,750
Dhaka - Standard Chartered Bank FDR - Emergency Fund	2,307,085	2,078,830
Dhaka - Standard Chartered Bank FDR - Equity Fund	75,200,000	-
Rangpur - AB Bank Limited FDR - DMF	7,280,919	3,503,537
Rangpur - AB Bank Limited FDR - Staff Security Deposits	4,509,509	4,070,857
Rangpur - Mutual Trust Bank Limited - Insurance Fund	1,998,506	1,796,410
Rangpur - AB Bank Limited - Insurance Fund	7,628,319	5,803,537
Rangpur - South-East Bank Limited - Insurance Fund	4,808,828	4,341,000
Rangpur - AB Bank Limited - Staff Gratuity Fund	1,543,945	1,394,355
Rangpur - Standard Bank Limited - Staff Gratuity Fund	7,654,800	6,800,000
Rangpur - South East Bank Limited - Staff Gratuity Fund	8,358,200	2,400,000
Rangpur - Rajshahi Krishi Unnayan Bank FDR - Credit Fund	329,477	305,739
Rangpur - Southeast Bank Limited - FDR Staff Security Deposits	15,591,426	12,886,594
Rangpur - Southeast Bank Limited - FDR DMF	5,539,000	5,000,000
	<u>431,669,069</u>	<u>403,872,278</u>
<u>RDRS Enterprise</u>		
Rangpur - AB Bank Limited C/A - 4205145595000	3,450,875	1,231,886
	<u>3,450,875</u>	<u>1,231,886</u>
Total	<u>868,566,390</u>	<u>907,756,234</u>
3.2 Cash		
<u>Unrestricted</u>		
<u>Microfinance Programme</u>		
Cash in Hand	25,938,659	12,914,539
Cash in Transit	60,800	239,600
	<u>25,999,459</u>	<u>13,154,139</u>
3.3 Project Balance Receivable		
<u>Restricted</u>		
<u>Partnership Projects</u>		
Arannayk Foundation	01 4735	149,041
Bangladesh Ministry of Agriculture/European Union	01 4746	1,958,068
Bangladesh Ministry of Food & Disaster Management	01 4688	1,841,820
Church of Sweden	01 4754	438,052
DanChurchAid/European Union	01 4719	1,716,358
Directorate of Primary Education	01 4749	4,792,407
Department of Women Affairs/European Union	01 4717	1,591,568
Europe Aid	01 4620	11,574,338
German Development Cooperation	01 4732	285,309
Global Fund to fight for AIDS, Tuberculosis and Malaria	01 4670	45,100
	01 4751	4,217,013
	-	<u>4,262,113</u>
International Rice Research Institute	01 4724	134,601

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

		2012	2011
		BDT	BDT
ORBIS International	01 4689	627,361	627,361
Save the Children/USAID	01 4761	791,452	-
Save The Children/European Union	01 4682	3,994,406	3,994,406
The Embassy of the Kingdom of the Netherlands	01 4677	-	3,952,866
World Food Program	01 4637	2,362,094	3,312,260
	01 4757	571,480	-
		<u>2,933,574</u>	<u>3,312,260</u>
		<u>18,977,847</u>	<u>31,707,746</u>
3.4 Other Receivables			
<u>Restricted</u>			
<u>Partnership Projects</u>			
Sundry Debtors		8,429,833	6,276,469
Workshop and training expenses		5,266,709	-
Exchange visit - ICCO & Kerk in Actie - FSUP project		442,447	-
Motorcycle/Bicycle outstanding		10,058	10,083
		<u>14,149,047</u>	<u>6,286,552</u>
<u>Unrestricted</u>			
<u>General Fund</u>			
Sundry Debtors		167,758	1,659
Provident Fund Account		-	7,194,973
Loan to Staff for Bicycle/Raincoat		2,452,102	2,464,777
Motorcycle Outstanding Account		7,328,084	11,042,952
Staff Voluntary Contribution		777,264	837,810
Advance to Atta Mill Construction		1,808,516	4,296,411
Receivable from Microfinance Programme		5,524,800	7,039,357
Receivable from RDRS Enterprise		-	2,131,344
		<u>18,058,524</u>	<u>35,009,283</u>
<u>Microfinance Programme</u>			
Other Advances		14,286,851	12,320,643
Accrued Interest on FDR		19,117,399	18,209,281
Other Receivables		9,574,585	7,294,783
		<u>42,978,835</u>	<u>37,824,707</u>
<u>RDRS Enterprise</u>			
Accounts Receivable		8,295,515	11,847,908
Stock, stores and others		11,049,519	9,402,969
Advances and Prepayments		319,389	679,861
Investment in Security Bond		520,000	520,000
		<u>20,184,423</u>	<u>22,450,738</u>
		<u>95,370,829</u>	<u>101,571,280</u>
3.5 Inter-project Transactions			
<u>Restricted</u>			
<u>Core Programme</u>			
Payable to General Fund		(4,843,955)	(236,025)
		<u>(4,843,955)</u>	<u>(236,025)</u>

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012 <u>BDT</u>	2011 <u>BDT</u>
<u>Partnership Projects</u>		
Payable to General Fund	(9,640,635)	11,024,304
	<u>(9,640,635)</u>	<u>11,024,304</u>
<u>Unrestricted</u>		
<u>RDRS General Fund</u>		
Receivable from Core Programme	4,843,955	236,025
Receivable from Partnership Projects	9,640,635	(11,024,304)
Receivable from RDRS Enterprise - expenditure	2,546,101	-
Long term Investment in RDRS Enterprise	32,000,000	32,000,000
Staff Gratuity Fund - Microfinance	(12,753,302)	(16,451,341)
Payable to Microfinance	(13,358,978)	-
Loan from Microfinance - University	(30,000,000)	(30,000,000)
Fund received from CoS - Microfinance SPMS	(2,762,389)	-
	<u>(9,843,978)</u>	<u>(25,239,620)</u>
<u>Microfinance Programme</u>		
Staff Gratuity Fund	12,753,302	16,451,341
Receivable from General Fund	13,358,978	-
Loan to RDRS University	30,000,000	30,000,000
Fund received from CoS - Microfinance SPMS	2,762,389	-
	<u>58,874,669</u>	<u>46,451,341</u>
<u>Enterprise Private</u>		
Payable to RDRS General Fund - Capital Fund	(32,000,000)	(32,000,000)
Loan from RDRS General Fund	(2,546,101)	-
	<u>(34,546,101)</u>	<u>(32,000,000)</u>
	<u>-</u>	<u>-</u>
3.6 Loans to Group Members		
<u>Unrestricted</u>		
<u>Microfinance Programme</u>		
Opening Balance	1,718,474,783	1,379,998,764
Add: Disbursement during the year	3,343,882,000	2,967,556,500
	<u>5,062,356,783</u>	<u>4,347,555,264</u>
Less: Recovery during the year	3,064,210,142	2,600,964,797
Less: Adjustments	10,983,725	28,115,684
	<u>3,075,193,867</u>	<u>2,629,080,481</u>
	1,987,162,916	1,718,474,783
Less: Loan Loss Provision (Note 3.6.1)	218,466,140	198,814,308
	<u>1,768,696,776</u>	<u>1,519,660,475</u>
3.6.1 Loan Loss Provision		
Opening Balance	198,814,308	168,875,390
Add: Provision made during the year	19,894,022	37,840,264
Less: Amount written-off	(242,190)	(7,901,346)
	<u>218,466,140</u>	<u>198,814,308</u>

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

3.7 Fixed Assets

Fixed assets purchased from unrestricted use funds are recorded in the balance sheet as follows:

Particulars	Land	Buildings	Furniture & Fixture	Office Equipment	Machineries/ other equipment/ Other Assets/ Vehicles	Total
Cost						
Balance as at 01 January 2012	45,174,253	194,054,304	15,698,141	16,237,615	23,885,834	295,050,147
Additions	-	14,676,465	4,025,919	5,353,166	5,969,685	30,025,235
Disposals/Adjustments		-	-	3,038,479	-	3,038,479
Balance as at 31 December 2012	<u>45,174,253</u>	<u>208,730,769</u>	<u>19,724,060</u>	<u>24,629,260</u>	<u>29,855,519</u>	<u>328,113,861</u>
Accumulated Depreciation						
Balance as at 01 January 2012	-	46,341,539	14,629,115	8,872,364	11,395,742	81,238,760
Disposals/Adjustments	-	-	-	303,848	-	303,848
Depreciation charged for the year	-	5,819,423	835,181	3,950,944	5,062,743	15,668,291
Balance as at 31 December 2012	-	<u>52,160,962</u>	<u>15,464,296</u>	<u>13,127,156</u>	<u>16,458,485</u>	<u>97,210,899</u>
Net book value at 31 Dec 2012	<u>45,174,253</u>	<u>156,569,807</u>	<u>4,259,764</u>	<u>11,502,104</u>	<u>13,397,034</u>	<u>230,902,962</u>
Net book value at 31 Dec 2011	<u>45,174,253</u>	<u>147,712,765</u>	<u>1,069,026</u>	<u>7,365,251</u>	<u>12,490,092</u>	<u>213,811,387</u>

RDRS maintains a register of all assets including those that are for restricted use. The following figures reflect the assets held for restricted purposes at their original cost.

Cost	Balance at 01 January 2012	Additions	Disposals/ Adjustments	Balance at 31 December 2012
Land	39,589,650	-	-	39,589,650
Building	148,945,742	-	-	148,945,742
Furniture & Fixture	24,451,536	2,584,263	-	27,035,799
Office Equipment	61,190,217	4,333,406	(2,174,018)	63,349,605
Vehicle/MC/BC	66,618,897	4,845,460	(3,315,500)	68,148,857
Machineries	19,047,391	52,920	(113,500)	18,986,811
Other Equipment	13,902,943	104,362	(52,500)	13,954,805
Other Assets	2,024,684		-	2,024,684
	<u>375,771,060</u>	<u>11,920,411</u>	<u>(5,655,518)</u>	<u>382,035,953</u>

3.8 Accounts Payable	2012	2011
<u>Restricted</u>	<u>BDT</u>	<u>BDT</u>
<u>Core Programme</u>		
Sundry creditors	<u>942,771</u>	<u>570,096</u>
	<u>942,771</u>	<u>570,096</u>
<u>Partnership Projects</u>		
Sundry creditors	7,806,046	15,980,939

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012	2011
	<u>BDT</u>	<u>BDT</u>
Shelter home	26,092	-
Fair Climate Programme - ICCO & Kerk in Actie	6,138,360	-
Staff Capacity Building - ICCO & Kerk in Actie	751,577	-
	14,722,075	15,980,939
<u>Unrestricted</u>		
<u>RDRS General Fund</u>		
Sundry creditors	24,221,045	67,194,195
Staff security deposits	17,254,951	39,551,876
Federation center repair & maintenance fund	2,843,628	2,571,788
Earnest money against tender	1,161,489	544,285
Alumni association - deposits	1,344,170	1,035,307
	46,825,283	110,897,451
<u>RDRS Enterprise</u>		
Accounts payable	3,854,133	5,321,482
VAT payable	161,520	-
	4,015,653	5,321,482
	66,505,782	132,769,968

3.9 Contribution Received in Advance

Restricted

Core Programme

ICCO & Kerk in Actie

FinnChurchAid

Partnership Projects

Aquaculture without Frontier - UK

Arannayak Foundation

Bangladesh Ministry of Agriculture/ European Union

CORDAID (Catholic Organization for Relief and Development)

Cornell University

DanChurchAid/European Union

DanChurchAid

Department For International Development

Project no.

01 4210	17,738,574	6,243,930
01 4215	-	697,265
	17,738,574	6,941,195
01 4690	-	52,754
01 4735	192,497	
01 4746	-	6,497,252
01 4748	-	2,941,614
01 4745	941,967	1,163,497
	941,967	4,105,111
01 4739	1,650,753	2,467,921
01 4719	-	6,547,908
01 4743	-	184,586
01 4663	-	1,293
01 4665	4,965,048	2,389,512
01 4673	66,555	72,485
01 4685	20,039	1,219,866
01 4691	196,099	395,275
01 4692	2,356,349	2,710,330
01 4693	767,297	996,123
01 4695	212,509	1,976,358
01 4696	654,667	4,001,915
01 4697	8,297,083	13,899,737

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

		2012	2011
		<u>BDT</u>	<u>BDT</u>
	01 4706	815,153	3,957,149
	01 4707	455,641	581,897
		<u>18,806,439</u>	<u>32,201,937</u>
Evangelical Lutheran Church in Japan/LLT Japan	01 4645	743,809	604,061
	01 4646	668,577	620,474
		<u>1,412,386</u>	<u>1,224,535</u>
FinnChurchAid	01 4733	-	2,552,938
Global Funds to fight for AIDS, Tuberculosis and Malaria	01 4741	-	6,457,910
	01 4751	3,344,983	-
		<u>3,344,983</u>	<u>6,457,910</u>
German Development Cooperation	01 4732	493,735	-
ICCO & Kerk in Actie	01 4729	930,826	706,084
ICCO & Kerk in Actie/European Union	01 4718	4,909,279	60,413,636
International Maize and Wheat Improvement Centre	01 4681	-	277,058
International Rice Research Institute	01 4724	-	201,018
	01 4728	122,850	78,731
		<u>122,850</u>	<u>279,749</u>
Kik Textilien & Non Food GMBH	01 4753	4,425,618	-
Manusher Jonno Foundation	01 4705	2,025,721	1,052,982
	01 4740	4,508	9,718
	01 4760	178,260	-
		<u>2,208,489</u>	<u>1,062,700</u>
Natural Resources International Limited/DFID	01 4711	-	274,728
Norwegian Church Aid	01 4683	-	18,319
	01 4662	-	54,724
		<u>-</u>	<u>73,043</u>
Nova Consultancy Bangla/CORDAID	01 4758	209,239	-
Save the Children/USAID	01 4742	381,903	4,016,460
Save the Children/European Union	01 4684	6,825,785	-
SDLG/USAID	01 4752	2,147,227	-
Stromme Foundation	01 4623	2,327,059	2,655,307
The Asia Foundation	01 4747	89,784	1,099,891
University of Manitoba, Canada	01 4750	70,993	146,266
WaterAid Bangladesh	01 4730	1,697,267	889,204

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

		2012 BDT	2011 BDT
World Food Program	01 4720	-	2,487,895
	01 4723	-	4,001,716
		-	6,489,611
		53,189,078	140,676,589
<u>Microfinance Programme</u>			
Church of Sweden		2,762,389	-
		73,690,041	147,617,784
3.10 Accrued Expenses			
<u>Restricted</u>			
<u>Core Programme</u>			
Audit fees		500,000	500,000
		500,000	500,000
<u>Partnership Projects</u>			
Post closure benefits		407,262	231,054
Audit fees		1,663,065	2,000,905
Provision for expenses		2,509,330	2,571,355
		4,579,657	4,803,314
<u>Unrestricted</u>			
<u>RDRS Enterprise</u>		25,000	-
		5,104,657	5,303,314
3.11 Short Term Liabilities			
<u>Unrestricted</u>			
<u>Microfinance Programme</u>			
Members Insurance Fund		36,155,354	25,814,910
Staff Security Deposit		17,179,220	15,624,737
Interest Payable on Group Members Savings		24,645,715	20,451,431
Provision for expenses		6,238,440	-
Members Contribution		439,660	
Other payable		3,538,376	1,862,577
		88,196,765	63,753,655
3.12 Staff Gratuity Fund			
<u>Unrestricted</u>			
<u>General Programme</u>			
Opening balance		47,045,669	25,707,489
Add: Provision during the year		1,559,999	1,393,918
Add: Interest earned during the year		8,542,738	27,728,560
		57,148,406	54,829,967
Less: Gratuity paid during the year		2,546,891	7,784,298
		54,601,515	47,045,669
<u>Microfinance Programme</u>			
Opening balance		27,813,280	25,193,843
Add: Provision during the year		5,871,470	5,085,455
Add: Interest earned from bank during the year		1,845,163	-
		35,529,913	30,279,298
Less: Gratuity paid during the year		3,832,106	2,466,018
		31,697,807	27,813,280
		86,299,322	74,858,949
3.13 Long Term Borrowings			
<u>Unrestricted</u>			
<u>Microfinance Programme</u>			
Loan from Palli Karma Sahayak Foundation		372,916,662	345,645,835

NOTE 3 : DETAILS RELATING TO THE FINANCIAL STATEMENTS

	2012 BDT	2011 BDT
Loan from Stromme Foundation - Tribal Project	6,000,000	37,500,000
Loan from Rajshahi Krishi Unnayan Bank	165,000,000	130,000,000
	543,916,662	513,145,835
3.14 Group Members Savings Deposits		
<u>Unrestricted</u>		
<u>Microfinance Programme</u>		
Opening Balance	699,257,635	577,900,583
Add: Collection during the year	258,648,161	260,406,510
Add: Interest allowed during the year	38,829,912	35,266,432
	996,735,708	873,573,525
Less: Refund during the year	174,552,211	145,798,511
Adjustment with Loan balance	7,542,156	28,517,379
	182,094,367	174,315,890
	814,641,341	699,257,635
3.15 Reserves		
<u>General Reserves</u>		
Opening balance	437,913,429	425,704,524
Addition during the year:		
Interest earned during the year	1,956,785	832,107
Transferred from non project fund	32,890,882	5,081,790
Transferred from project	16,846,257	6,295,008
Closing balance	489,607,353	437,913,429
<u>Reserve and Surplus - RDRS Enterprise</u>		
Opening balance	(1,631,610)	8,424,410
Addition during the year	(3,292,102)	(10,056,020)
Closing balance	(4,923,712)	(1,631,610)
	484,683,641	436,281,819
3.16 Net Worth - Microfinance		
Revolving Loan Fund	476,236,379	476,236,379
Emergency and Disaster Management Fund	62,939,150	52,552,418
Reserve and Surplus	317,833,480	195,552,939
Assets Replacement Fund	277,406	60,314
	857,286,415	724,402,050
3.16.1 Emergency and Disaster Management Fund		
Opening balance	52,552,419	25,459,900
Transferred from Income and Expenditure Statement	3,553,010	3,660,481
Interest earned from Bank	6,758,686	-
Risk Management Fund	75,035	400,709
Disaster Management Fund	-	2,795,684
Transferred from reserve and surplus	-	20,235,644
	62,939,150	52,552,418
3.16.2 Reserve and Surplus		
Opening Balance	195,552,939	180,446,342
Adjustment - interest on loan	-	(2,726,991)
Adjustment - expenses	-	(10,293,967)
Transferred to EU Emergency Fund	-	(20,235,644)
Restated opening balance	195,552,939	147,189,740
Addition during the year	122,280,541	48,363,199
	317,833,480	195,552,939

3.17 SUMMARY OF INCOME RECEIVED AND INCOME RECOGNIZED IN 2012

(In Bangladesh Taka)

Description	2012	2012	2012	2012	2011	2011	2011	
	Received/ Re-imbursed	Income	Receivable	Received In Advance	Payable	Received In Advance	Receivable	Payable
<u>INCOME RECEIVED THROUGH GENEVA:</u>								
<u>Received in previous year</u>								
Evangelical Lutheran Church in Japan	-	1,107,482	-	117,053	-	1,224,535	-	-
<u>Received and recognized in current year</u>								
Evangelical Lutheran Church in Japan	1,577,604	282,272	-	1,295,333	-	-	-	-
	<u>1,577,604</u>	<u>1,389,754</u>	<u>-</u>	<u>1,412,386</u>	<u>-</u>	<u>1,224,535</u>	<u>-</u>	<u>-</u>
<u>INCOME RECEIVED LOCALLY:</u>								
<u>Received in previous year</u>								
Bangladesh Ministry of Agriculture/European Union	-	6,497,252	-	-	-	6,497,252	-	-
CORDAID (Catholic Organization for Relief and Development)	-	4,105,111	-	-	-	4,105,111	-	-
Cornell University	-	2,467,921	-	-	-	2,467,921	-	-
DanChurchAid/European Union	-	6,547,908	-	-	-	6,547,908	-	-
Department For International Development	-	31,130,002	-	1,029,951	-	32,159,952	-	-
Department of Women Affairs/European Union	-	-	1,591,568	-	-	-	1,591,568	-
FinnChurchAid	-	3,250,203	-	-	-	3,250,203	-	-
ICCO & Kerk in Actie	224,742	6,243,930	-	930,826	-	6,950,014	-	-
ICCO & Kerk in Actie/European Union	-	60,413,636	-	-	-	60,413,636	-	-
International Rice Research Institute	-	279,749	-	-	-	279,749	-	-
Manusher Jonno Foundation	-	1,062,700	-	-	-	1,062,700	-	-
ORBIS International	-	-	627,361	-	-	-	627,361	-
Save the Children/USAID	-	4,016,460	-	-	-	4,016,460	-	-
Stromme Foundation	-	2,655,307	-	-	-	2,655,307	-	-
The Asia Foundation	-	1,099,891	-	-	-	1,099,891	-	-
Water Aid - Bangladesh	-	889,204	-	-	-	889,204	-	-
University of Manitoba, Canada	-	75,273	-	70,993	-	146,266	-	-
<u>Received and recognized in current year</u>								
Arannayk Foundation	1,619,832	1,278,294	-	192,497	-	-	149,041	-
Bangladesh Ministry of Agriculture/European Union	12,500,000	14,458,068	1,958,068	-	-	-	-	-
Bangladesh Ministry of Food and Disaster	1,841,820	-	-	-	-	-	1,841,820	-
Bread for the World	7,789,413	7,789,413	-	-	-	-	-	-
Church of Sweden	86,843,593	84,519,256	438,052	2,762,389	-	-	-	-
CORDAID (Catholic Organization for Relief and Development)	29,208,027	28,266,060	-	941,967	-	-	-	-
Cornell University	13,462,876	11,812,123	-	1,650,753	-	-	-	-
DanChurchAid/European Union	17,609,543	19,325,901	1,716,358	-	-	-	-	-
Department For International Development	169,293,903	151,517,415	-	17,776,488	-	-	-	-
Directorate of Primary Education	9,500,563	14,176,306	4,792,407	-	-	-	116,664	-
Europe Aid	11,574,338	-	-	-	-	-	11,574,338	-
Evangelical Lutheran Church in America	8,110,000	8,110,000	-	-	-	-	-	-

3.17 SUMMARY OF INCOME RECEIVED AND INCOME RECOGNIZED IN 2012 (Contd.)

(In Bangladesh Taka)

Description	2012	2012	2012	2012	2011	2011	2011
	Received/ Re-imbursed	Income	Receivable	In Advance	Payable	In Advance	Receivable Payable
FinnChurchAid	19,726,450	19,726,450	-	-	-	-	-
German Development Cooperation	779,044	-	-	493,735	-	-	285,309
Global Fund to fight for AIDS, Tuberculosis and Malaria	11,114,308	9,965,122	-	3,344,983	-	6,457,910	4,262,113
ICCO & Kerk in Actie	26,113,070	8,374,496	-	17,738,574	-	-	-
ICCO & Kerk in Actie/European Union	69,948,578	65,039,299	-	4,909,279	-	-	-
International Rice Research Institute	1,169,450	1,181,201	134,601	122,850	-	-	-
Kik Textilien & Non Food GMBH	11,944,968	7,519,350	-	4,425,618	-	-	-
Light for the World	41,999,765	41,999,765	-	-	-	-	-
Manusher Jonno Foundation	16,573,931	14,365,442	-	2,208,489	-	-	-
Norwegian Church Aid	10,976,761	10,976,761	-	-	-	-	-
Nova Consultancy Bangla/CORDAID	494,600	285,361	-	209,239	-	-	-
Save the Children/European Union	76,114,292	69,288,507	3,994,406	6,825,785	-	-	3,994,406
Save the Children/USAID	14,689,823	15,099,372	791,452	381,903	-	-	-
SDLG/USAID	19,438,144	17,290,917	-	2,147,227	-	-	-
Stromme Foundation	11,354,471	9,027,412	-	2,327,059	-	-	-
The Asia Foundation	3,365,543	3,275,759	-	89,784	-	-	-
The Embassy of the Kingdom of the Netherlands	3,952,866	-	-	-	-	-	3,952,866
The Leprosy Mission	16,914,748	16,914,748	-	-	-	-	-
WaterAid Bangladesh	11,865,141	10,167,874	-	1,697,267	-	-	-
World Food Program	7,087,836	13,198,761	2,933,574	-	-	6,489,611	3,312,260
Funds to be Reimbursed/Adjusted							
Aquaculture without frontier	(52,754)	-	-	-	-	52,754	-
DanChurchAid	(184,586)	-	-	-	-	184,586	-
Department For International Development	(41,985)	-	-	-	-	41,985	-
International Maize and Wheat Improvement Center	(277,058)	-	-	-	-	277,058	-
Natural Resources International Limited/DFID	(274,728)	-	-	-	-	274,728	-
Norwegian Church Aid	(73,043)	-	-	-	-	73,043	-
	744,298,285	805,683,980	18,977,847	72,277,656	-	146,393,249	31,707,746
Local contribution							
Programme Participants Contribution	2,811,540	2,811,540	-	-	-	-	-
Own Contribution - RDRS	2,683,839	2,683,839	-	-	-	-	-
Service Charge on Loan to Group Members	436,857,567	436,857,567	-	-	-	-	-
Interest earned from Bank/Refunded	34,025,512	34,025,512	-	-	-	-	-
Cost Recovery/Sales	30,784,000	30,784,000	-	-	-	-	-
Office facilities/self-financing activities/miscellaneous	55,810,030	55,810,030	-	-	-	-	-
Total of Local Contribution	560,160,948	560,160,948	-	-	-	-	-
Total	1,306,036,837	1,367,234,681	18,977,847	73,690,041	-	147,617,784	31,707,746

3.18 Segmental Financial Information

Balance Sheet as at 31 December 2012
(In Bangladesh Taka)

	Appendix Note	RESTRICTED		UNRESTRICTED			Total 2012	Total 2011	
		Core Programme	Partnership Projects	General Fund	Microfinance Programme	RDRS			
						Enterprise			Total
ASSETS									
Current Assets									
Bank Accounts	3.1	24,025,300	49,004,551	360,416,595	431,669,069	3,450,875	795,536,539	907,756,234	
Cash	3.2	-	-	-	25,999,459	-	25,999,459	13,154,139	
Project Balance Receivable	3.3	-	18,977,847	-	-	-	18,977,847	31,707,746	
Other Receivable	3.4	-	14,149,047	18,058,524	42,978,835	20,184,423	81,221,782	101,571,280	
Inter-project Transactions	3.5	(4,843,955)	(9,640,635)	(9,843,978)	58,874,669	(34,546,101)	14,484,590	-	
Current Account - LWF Geneva	1	-	-	11,810,363	-	-	11,810,363	9,729,748	
Total Current Assets		19,181,345	72,490,810	380,441,504	559,522,032	(10,910,803)	929,052,733	1,063,919,147	
Non-Current Assets									
Loans to Group Members	3.6	-	-	-	1,768,696,776	-	1,768,696,776	1,519,660,475	
Fixed Assets	3.7	-	-	-	-	-	-	-	
Land		-	-	44,543,523	-	630,730	45,174,253	45,174,253	
Building		-	-	202,017,542	-	6,713,227	208,730,769	194,054,304	
Furniture & Fixture		-	-	16,860,063	2,773,277	90,720	19,724,060	15,698,141	
Office Equipment		-	-	9,291,544	15,337,716	-	24,629,260	16,237,615	
Machineries		-	-	473,200	-	6,446,576	6,919,776	6,766,176	
Other Equipment		-	-	8,152,342	1,003,163	1,200,385	10,355,890	5,153,513	
Other Assets		-	-	-	855,879	2,862,218	3,718,097	3,639,214	
Vehicles		-	-	7,290,000	1,571,756	-	8,861,756	8,326,931	
Less: Accumulated Depreciation		-	-	288,628,214	21,541,791	17,943,856	328,113,861	295,050,147	
		-	-	78,035,567	11,259,220	7,916,112	97,210,899	81,238,760	
		-	-	210,592,647	10,282,571	10,027,744	230,902,962	213,811,387	
Total Non-Current Assets		19,181,345	72,490,810	210,592,647	1,778,979,347	10,027,744	1,999,599,738	1,733,471,862	
TOTAL ASSETS		38,362,690	144,981,620	591,034,151	2,338,501,379	(883,059)	3,020,324,626	2,797,391,009	
LIABILITIES AND RESERVES									
Current Liabilities									
Accounts Payable	3.8	942,771	14,722,075	46,825,283	-	4,015,653	50,840,936	132,769,968	
Contribution Received in Advance	3.9	17,738,574	53,189,078	-	2,762,389	-	2,762,389	147,617,784	
Accrued Expenses	3.10	500,000	4,579,657	-	-	25,000	5,104,657	5,303,314	
Short Term Liabilities - Microfinance	3.11	-	-	-	88,196,765	-	88,196,765	63,753,655	
Total Current Liabilities		19,181,345	72,490,810	46,825,283	90,959,154	4,040,653	233,497,245	349,444,721	
Long Term Liabilities									
Staff Gratuity Fund	3.12	-	-	54,601,515	31,697,807	-	86,299,322	74,858,949	
Long Term Borrowings	3.13	-	-	-	543,916,662	-	543,916,662	513,145,835	
Group Members Savings Deposits	3.14	-	-	-	814,641,341	-	814,641,341	699,257,635	
Total Long Term liabilities		-	-	54,601,515	1,390,255,810	-	1,444,857,325	1,287,262,419	
Reserves		-	-	489,607,353	-	(4,923,712)	484,683,641	436,281,819	
Reserves	3.15	-	-	-	-	-	484,683,641	436,281,819	
Net Worth - Microfinance	3.16	-	-	-	857,286,415	-	857,286,415	724,402,050	
Total Reserves		-	-	489,607,353	857,286,415	(4,923,712)	1,341,970,056	1,160,683,869	
TOTAL LIABILITIES AND RESERVES		38,362,690	144,981,620	591,034,151	2,338,501,379	(883,059)	3,020,324,626	2,797,391,009	

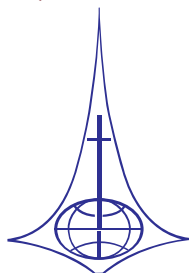
3.19 Segmental Financial Information

Income and Expenditure Statement for the year ended 31 December 2012

(In Bangladesh Taka)

	RESTRICTED		UNRESTRICTED			Total 2012	Total 2011
	Programme Operations	Core Programme	Partnership Projects	General Fund	Microfinance Programme		
INCOME							
Donor Contribution	-	104,021,827	703,051,906	-	-	-	947,272,440
Non-Project Income	-	-	-	38,995,843	-	-	7,968,608
Local Contribution:							
Programme Participants' Contribution	-	-	2,811,540	-	-	-	3,608,049
Own Contribution	-	-	2,683,839	-	-	-	2,036,673
Service Charges on Loan to Group Members	-	-	540,044	436,317,523	-	436,317,523	319,191,102
Interest earned from Bank	1,951,371	-	593,075	31,481,066	-	34,025,512	32,633,962
Cost recovery/Sales	-	-	36,049	828,788	29,919,163	30,747,951	42,649,098
Office Facilities/Self-Financing	-	-	-	52,596,353	3,213,677	55,810,030	32,479,970
Total Income	1,951,371	104,021,827	709,716,453	91,592,196	471,841,054	29,919,163	1,387,839,902
EXPENDITURE							
Civil Empowerment - Active Citizens, Civil Society and Justice							
Social Organization	-	16,011,541	74,006,474	-	-	-	232,979,558
Women's Rights and Gender Awareness	-	11,592,171	5,597,887	-	-	-	33,065,127
North Bengal Institute	-	3,980,099	-	-	-	-	3,807,144
Quality of Life							
Community Health	-	13,263,780	71,308,692	-	-	-	55,155,226
Education and Advocacy	-	3,075,784	132,042,152	-	-	-	93,136,980
Food, Environment and Disaster Resilience							
Agriculture and Food Security	-	10,298,890	330,776,040	-	-	-	399,526,338
Environment and Disaster Resilience	-	7,140,542	89,469,363	-	-	-	91,849,668
Economic Promotion							
Staff Capacity Building	-	2,958,458	1,066,406	35,750,096	346,007,503	33,211,265	366,855,907
Supporting Services, Units and Programme	-	-	-	4,148,176	-	-	4,571,415
Programme Support Unit	-	23,368,334	-	-	-	-	17,097,317
Administrative cost	1,951,371	12,332,228	5,449,441	-	-	-	20,144,715
Non-Project Expenditure	1,951,371	104,021,827	709,716,453	39,898,272	346,007,503	33,211,265	1,333,663,337
Total Expenditure	1,951,371	104,021,827	709,716,453	51,693,924	125,833,551	(3,292,102)	54,176,565
Increase/(decrease) in reserves for the year	-	-	-	4,148,176	-	4,148,176	17,097,317
Less: Surplus of Microfinance operations transferred to:	-	-	-	-	-	-	20,144,715
Emergency and Disaster Management Fund	-	-	-	-	-	-	15,473,942
Reserve and Surplus - Microfinance	-	-	-	-	-	-	436,281,819
Add: Reserves - beginning of the year	-	-	-	437,913,429	-	(1,631,610)	436,281,819
Reserves - End of the year	-	-	-	489,607,353	-	(4,923,712)	436,281,819
							484,683,641

CORE PARTNERS



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DanChurchAid (DCA), Denmark

FinnChurchAid (FCA), Finland

Norwegian Church Aid (NCA)

CORDAID, The Netherlands

ICCO & Kerk in Actie, The Netherlands

Evangelical Lutheran Church in America (ELCA)

Bread for the World (BftW), Germany

Canadian Lutheran World Relief (CLWR)

Lutheran World Relief (LWR), USA

Japan Evangelical Lutheran Church (JELC)/LLT Japan

Australian Lutheran World Service (ALWS)

Partnership Projects

CORDAID, The Netherlands

Community Health Programme

Health Monitoring and Advocacy on Safe Motherhood

ICCO & Kerk in Actie, Light for the world and LEPRazending, The Netherlands/EU

Gaibandha Food Security Project for Ultra Poor Women

FCA

Stimulating Income Generation for Non-violent Assertive Livelihood (SIGNAL)

Staff Capacity Building Project

CoS

Community Engagement for Pro-Poor Democratic Governance in North-West Bangladesh Project

DCA/EU

Poverty Reduction through Disaster Risk Reduction in North West Bangladesh

Stromme Foundation, Norway

Empowering Disadvantaged Tribal Poor in Northwest Bangladesh

JELC/LLT Japan

Primary and Secondary Education for the Disadvantaged Children

Bilateral Projects**PKSF**

Credit Programme Support

PKSF/GoB

Microfinance for Marginal and Small Farmers project

Programme Initiatives for Monga Eradication (Prime)

RAKUB/ADB

North-West Crop Diversification Project (NCDP)

DFID/GoB

Chars Livelihoods Programme

WFP

Nutrition for Education/School Feeding Programme

Ministry of Agriculture/EU

Promoting of Food Security through Soil Fertility Management in Hilly Area

ACIAR/IRRI

Sustainable Intensification of Rice-Maize Production

Manusher Jonno Foundation

Governance Monitoring and Promoting Local Partnership for Ensuring Children's Right to Quality Education in Northwest Bangladesh

Save the Children/USAID

Promoting Talent through Early Education (PROTEEVA)

Save the Children/EU

Shikhon-II

BRAC/Global Fund to Fight for AIDS, Tuberculosis and Malaria

Tuberculosis Control Programme

WaterAid Bangladesh

Rural Wash (Water Sanitation and Hygiene)

Kik Textilien and Non-Food GmbH, CSI & BGCCI

Improving WATSAN and Personal Hygiene in Dimla

Cornell University, USA

Food for Progress for Bangladesh

USAID

Strengthening Democratic Local Governance

German Development Cooperation (GTZ)

Gender Responsive Community Based Policing

Directorate of Primary Education/GoB

Management of School Feeding Programme in Poverty Prone Area

Arannyak Foundation

Restoration and conservation of bio-diversity in Singra Sal Forest, Dinajpur

The Asia Foundation

National Initiative and Response to Advance Public Order for Development (NIRAPOD)/Community Based Policing

Acid Survivors Foundation

Addressing the Cause & Effect of Acid Attack

The co-operation and support of the NGO Affairs Bureau, Government of the People's Republic of Bangladesh is gratefully acknowledged

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Executive Director : Dr Salima Rahman
Director (Programme
Coordination) : Muhammad Azizul Karim

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Human Resources : Sabrina Shamshad
Women's Rights : Monjusree Saha
Microfinance : Md Humayun Khaled
Food Security - Gaibandha : Md Nazrul Ghani
Health : Dr Mohammad Zakiul
Islam Faruque (from 01 April)

Coordinators

Programme

Lalmoinirhat : Basudeb Chakraborty (up to
30 June)
Kurigram : Md Shariful Islam Khan
Nilphamari : Khandoker Md Rashedul Arefeen
Thakurgaon : Md Al-Montazir
Panchagarh : Zeba Afroza

Sector

Agriculture : Md Mamunur Rashid (from
17 April)
Education & Training : Md Nurunnabi
Microfinance : Goutam Kumar Halder
Health : Dr Bipul Chandra Sarker
Advocacy : Md Iqbal Uddin
Legal Affairs : Advocate S M Parvez
Research : NAM Julfiker Ali Hanif
Monitoring & Evaluation : Mamunur Rashid
Estate/Facilities : Md Abdur Rashid
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Support Unit

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Finance & Accounts : Arefa Siddiqua
: M A Saleh Uddin Ahmed
: Irfan AL Hayat Chisti
General Services : Md Tariqul Islam
Md Ashraful Islam
Peter P Das (up to 19
December)
Government Relations : Muhammad Atiqur Rahman
(from 01 July)
Sanaul Karim (up to 22 May)
Human Resources (MF) : Hasinur Rahman
Accounts (MF) : Subrata Kumar Kar
Internal Audit : Praloy Krishna Sarker
Information Technology : Azmal Hossain
Md Mozammel Haque

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3,096
m - 2,348
f - 748

Total Volunteers

723
m - 45
f - 678

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Strategic

Dr Allen M Armstrong
Dr Aldo Benini
Kamaluddin Akbar

Finance

David Neil Ballantyne

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Participants of the 13th RDRS Partners' Consultation.
The consultation was held during 22-23 October 2012 in Rangpur.



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In association with LWF/World Service Geneva and Related Agencies
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