

# ANNUAL REPORT 2023-24



**SARPV**

Social Assistance and Rehabilitation for the Physically Vulnerable



## **Table of Contents**

<b>DEDICATION</b>	<b>1</b>
<b>FOREWORD</b>	<b>2</b>
<b>ORGANIZATIONAL INFO</b>	
VISION, MISSION, CORE VALUES	3
SARPV TIMLINE	4
REGISTRATION	5
PRINCIPLES	5
BANKING PARTNERS	5
DEVELOPMENT PARTNERS	5
POLICIES AND CODES FOLLOWED	5
NETWORKS	5
GEOGRAPHICAL AND DEMOGRAPHIC COVERAGE	6
ADVISORY COMMITTEE	7
EXECUTIVE COMMITTEE	7
MANAGEMENT	8
<b>PROGRAMS</b>	<b>9</b>
MAINSTREAMING DISABILITY	10
HEALTH, NUTRITION & WASH	17
MICROFINANCE AND SMALL ENTERPRISE DEVELOPMENT	20
RENEWABLE ENERGY	24
CLIMATE CHANGE, DISASTER & DISABILITY	27
TRAINING & SKILL DEVELOPMENT	43
<b>ANNUAL AUDIT REPORT 2023-2024</b>	<b>46</b>

# DEDICATION

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**To the relentless warriors,  
who fight against disability every day  
advocate for inclusivity,  
challenge barriers,  
and inspire change.**

**Your courage, compassion, and determination  
pave the way for a more equitable world.**

**We honor your unwavering spirit and  
profound impact of what you do.**



# FOREWORD

I am filled with immense joy and pride as we celebrate the completion of 35 years of SARPV's glorious journey since its inception in 1989. When we look back to see where we started and then realize where we are today concerning mainstreaming disability, we see that this year has been a remarkable lap in our journey. Throughout this tortuous journey, we have navigated through challenges, embraced opportunities, and achieved significant developments in various areas.

We have been doing our best to **ensure inclusivity** in all our approaches, thoughts and actions, by creating inclusive spaces in our minds and lives that embrace diversity, providing equitable opportunities for all focusing on the following factors:



**Empowerment:** Empowering youth through negotiation, leadership, entrepreneurship, and employability.

**Innovation:** Fostering creativity and entrepreneurial spirit to address social issues and drive impactful solutions.

However, sadly enough, when we look around, we do not hear the voices raised from different corners of society, be it individuals, organizations, and communities at large, as it used to be in the yester years regarding barrier-free societies where all can survive with their dignity and rights.

To this end, SARPV will keep up its unwavering dedication to finding the missing links and raising the flag to have the voices of the voiceless people with disabilities heard. While continuing its journey, SARPV plans to emphasize three issues:

**Collaboration:** Building strong partnerships, fostering teamwork to achieve collective goals and amplify the positive outcomes.

**Lifelong Learning:** Promoting continuous learning and skills development for personal and professional development.

**Impact-driven:** Creating meaningful and enduring change, focusing on tangible results and social benefits.

This annual report for 2023-24 highlights our achievements in various areas such as Mainstreaming Disability, Humanitarian Assistance, Alleviating Malnutrition, Protecting people from Climate Change and Disasters, Renewable Energy support, and Empowering people through Inclusive Micro-finance facilities.

I extend my heartiest appreciation to our revered Advisers, Executive Committee, Management Team, and all my colleagues at every level of the organization. Their commitment and tireless support have been the driving force behind our achievements. I also express my fullest appreciation for our stakeholders who have been with us all the time – when the journey was smooth as well as when it was bumpy.

Lastly, I have no doubt that, together, we will continue the invaluable work of SARPV with a great synergy towards a barrier-free society for all. With the support and cooperation through active engagement and sharing of thoughts and experiences of all concerned, I eagerly look forward to the promising year ahead.

**MD. SHAHIDUL HAQUE**  
Founder & Chief Executive Officer

Accessibility  
Education  
Empowerment  
Equity  
Inclusion  
Participation



# ORGANIZATIONAL INFO

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV) is an organization dedicated to promoting the socioeconomic development of underprivileged and marginalized vulnerable groups in society. Its primary focus is on people with disabilities, but SARPV also addresses other critical issues such as poverty eradication, inclusive education, health and nutrition, human rights, humanitarian support, climate change, and skill development. The organization aims to integrate these vulnerable groups into the mainstream of society, providing them with the opportunity to lead dignified lives in a productive and meaningful manner.

SARPV was founded in 1989 by Md. Shahidul Haque, a person with physical disability, and his friends in response to a catastrophic tornado that struck Saturia, a sub-district of Manikganj near Dhaka. Recognizing the correlation between disasters and disabilities, SARPV became a pioneering organization in Bangladesh, implementing disability-sensitive emergency response and relief operations.

In 1991, after a devastating tropical cyclone hit the southeastern region of Bangladesh, particularly Cox's Bazar, SARPV extended its community-level work to the area. It initiated relief and rehabilitation operations with a specific focus on preventing disabilities caused by physical injuries and mental trauma.

Additionally, SARPV played a crucial role in identifying the prevalence of Rickets in Bangladesh during the mid-90s, highlighting its commitment to addressing health issues affecting vulnerable populations.

In 2015, SARPV expanded its operations to encompass the socioeconomic development of all vulnerable groups, irrespective of disability status. To achieve this, the organization places significant emphasis on technical skill development as a means to generate employment opportunities, whether formal or informal. SARPV believes that economic empowerment is integral to leading a dignified life and strives to integrate vulnerable groups into society by increasing their access to employment.

SARPV collaborates with various entities, including government agencies, UN agencies, international/foreign organizations, INGOs, NGOs, and private entities operating in Bangladesh, to effectively carry out its mission and contribute to the well-being of vulnerable individuals and communities.



## VISION

To envision a barrier free society to enhance sustainable socioeconomic empowerment of the vulnerable groups.



## MISSION

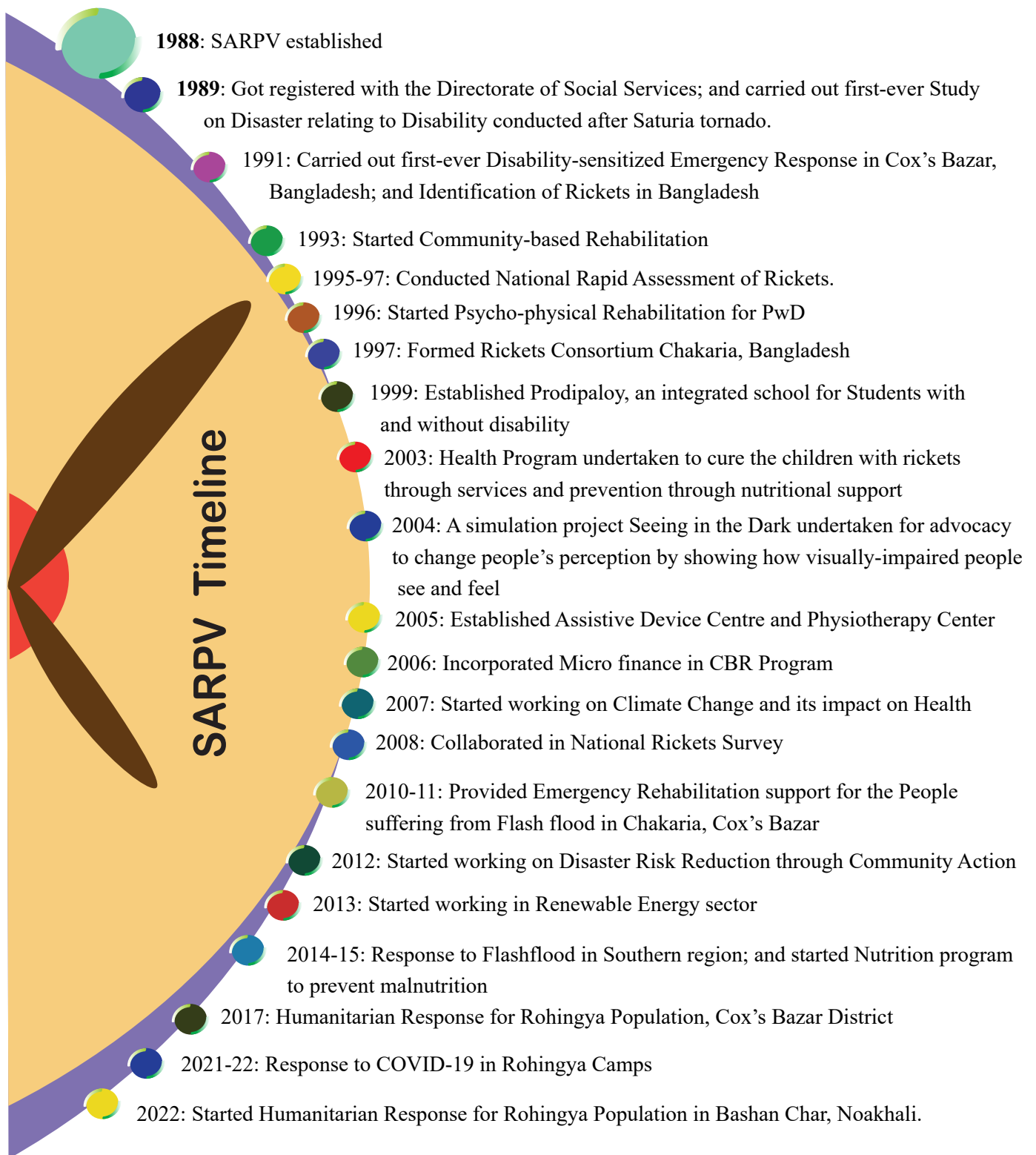
To develop an environment for the vulnerable groups to transform them as efficient and effective human resources through capacity development & to ensure responsive service provider to the people.



## CORE VALUES

Inclusion,  
Impartiality,  
Equity,  
Accountability,  
Transparency.

# ORGANIZATIONAL INFO



# ORGANIZATIONAL INFO

## Registration



Directorate of Social Services  
Registration no: 02330, date: 23/10/1989



NGO Affairs Bureau under Foreign Donation (Voluntary Activities); Registration no: 409, date: 15/11/1990



Micro Credit Regulatory Authority (MRA);  
Registration no: 00952-00132-0542

## Principles

- Every beneficiary or family must ensure easily accessible sanitary latrine use safe water in all household activities and be neat and clean in all aspects including adequate lights and air in the house.
- There must be a hole or ditch near to the household area for garbage and household waste management through composting to ensure clean and fresh environment.
- Every beneficiary family must sow and grow fruit timber and herbal medicinal plants including Guava Papaya Banana Neem etc.
- Every beneficiary household must ensure poultry and livestock rearing.
- Every beneficiary family or household must send their children to school and ensure accessibility and in all aspects of the affairs.

## Banking Partners

Bank Asia  
BRAC Bank  
Dutch Bangla Bank Limited  
Jamuna Bank Limited  
Mutual Trust Bank (MTB) Limited  
NCC Bank  
Pubali Bank  
Southeast Bank

## Development Partners

Les Amis des Enfants du Monde (AEM), France  
Aide Medicale et Developpement (AMD), France  
Concern Worldwide  
Handicap International  
Infrastructure Development Company Limited (IDCOL)  
Norwegian Refugee Council (NRC)  
Palli Karma-Sahayak Foundation (PKSF)  
People's Action for Inclusive Development (PAfID)  
Toitomboor  
UNHCR  
UNICEF  
World Food Programme (WFP)

## Policies and Codes Followed

- Child Protection Policy
- Code of Conduct for Staff
- Code Of Ethics
- Code of Conduct for Suppliers
- Gender Policy
- Transport Policy
- Policy On Prevention of Sexual Harassment (Protection of Sexual Exploitation and Abuse)
- Procurement Policy
- Human Resource Policy
- Provident Fund
- Policy of Whistle blowing
- Children and Adult-At-Risk safeguarding policy
- Information Disclosure Policy
- Safeguarding policy
- Depreciation Policy
- Staff Welfare Fund Policy
- Disaster Management Policy
- Finance Policy
- Data Management Policy

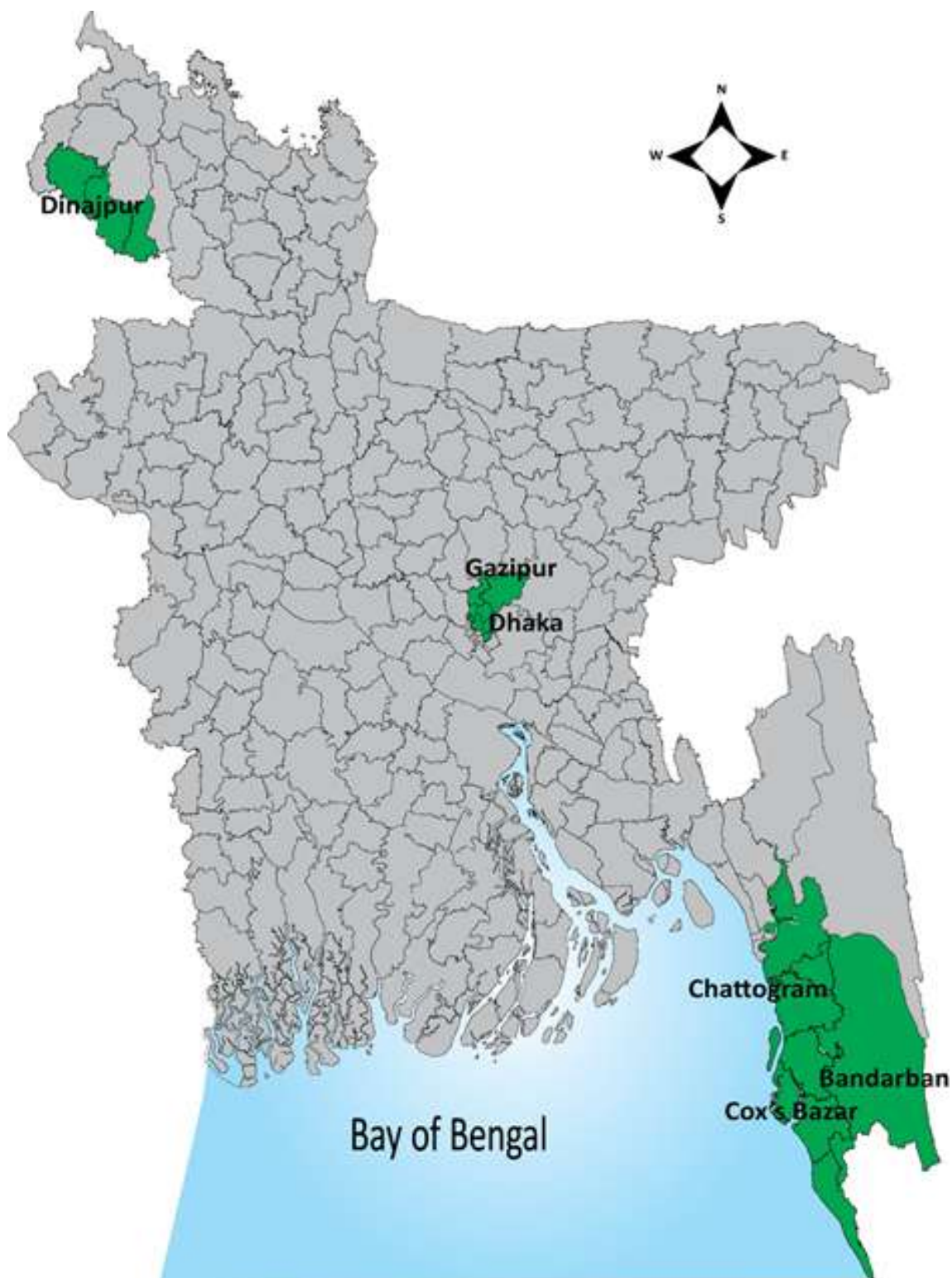
## Networks

Campaign for Popular Education (CAMPE)  
Climate Action Network South Asia (CANSA)  
Credit Development Forum (CDF)  
Federation of NGOs in Bangladesh (FNB)  
Food Security Cluster  
National Forum of Organizations Working with the Disabled (NFOWD)  
Rickets Interest Group (RIG)



# ORGANIZATIONAL INFO

## Geographical and Demographic Coverage



Division	District	Upazilla	Union	Village	Rohingya Camps	Households
3	6	21	198	1522	10	170196



# ORGANIZATIONAL INFO

## Advisory Committee



**Julian Francis**  
UK



**Mahmudul Hasan**  
Bangladesh



**Dr. Cravier Thierry**  
France



**David Curtis**  
UK

## Executive Committee



**Hasnain Sabih Nayak**  
President



**Dr. Sanchoy Kumar Chanda**  
Vice President



**Md. Shahidul Haque**  
General Secretary



**Mushfiqur Rahman**  
Finance Secretary



**Jolly Kowser**  
Executive Member



**Syed Baharul Hassan Sabuj**  
Executive Member



**Shamima Akter**  
Executive Member

# ORGANIZATIONAL INFO

## MANAGEMENT



**Md. Shahidul Haque**  
Founder & Chief Executive Officer

### Central Management Committee



**Md. Kamruzzaman**  
Senior Director - Energy



**Md. Nazmul Haque Nehal**  
Senior Director - Development Program



**Kazi Maksodul Alam**  
Regional Director



**Md. Mohsin Hossain**  
Director - Program Development



**Abdullah Al Farihal**  
Deputy Director - HR



**Subrata Debnath**  
Deputy Director- Finance

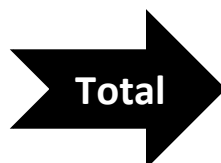
### Employee Information



199



31



230



10

4.35%

# PROGRAMS



# PROGRAM

# 01

01



## Mainstreaming Disability

- Around 10% of Bangladesh's population live with disabilities, as per World Bank.
- Only 19% of children with disabilities are enrolled in primary school, contrasting sharply with the national average of 97%.
- Labor force participation for individuals with disabilities is approximately 38%.

## Program Overview

SARPV is a disability-focused organization, and mainstreaming disability is the core mandate area of the organization's work. People with disability are the most vulnerable members of our society, and the primary objective of SARPV's initiatives is to ensure the rights of them. Mainstreaming disability can help guarantee the rights of individuals with disabilities.

## Components and Major Activities

- 1.1 Advocacy and Networking for the Rights of Persons with Disabilities
- 1.2 Disability Prevention and Rehabilitation
- 1.3 Inclusive Education.



## Program Highlights

Geographic coverage of the Program: Cox's Bazar, Chattogram, Bandarban districts	
Number of children treated for rickets	411
Number of children treated for clubfoot	53
Number of children treated for cerebral palsy	188
Number of beneficiary received physiotherapy services	12252
Number of assistive devices produced and delivered	753
Number of PwD cooperatives established	8
Total number of students at inclusive Prodipaloy school	170
Total children with disability in Prodipaloy school	10



## 1.1 Advocacy and Networking for the Rights of Persons with Disabilities

### Overview

The Advocacy and Networking for Rights of Persons with Disabilities component aims to promote inclusivity, accessibility, and equal rights for individuals with disabilities. Through targeted advocacy efforts and strategic networking, the program works towards influencing policies, raising awareness, and fostering collaboration to advance the rights and well-being of persons with disabilities.

### Key Activities

- Policy Advocacy
- Accessibility and Universal Design
- Education and Skill Training
- Employment and Economic Growth
- Health care and services

### Key Achievements

- Established 8 Registered Cooperatives of Person with Disability (PwD) in Chakaria and Cox's Bazar Sadar upazilla of Cox's Bazar District, those are now operating their economic activities for their own development.
- Incorporated PwDs in different standing committees of union parishad of Chakaria, Cox's Bazar and Moheshkhali upazilla.
- Allocated a room at Chakaria Health Complex for PwDs to get their service easily.
- Because of SARPV's advocacy the Mayor of Chakaria municipality organized himself a free medical camp for mental health support to the person with disability.
- According to the decision of Hiace Micro Bus owners association of Chakaria-Cox's bazar rout, PwDs moving by half free of fare in Chakaria-Cox's bazar route.
- Chakaria Police Station made a commitment to provide legal support to the PwD with special consideration on violence against women (women with disability) and children (children with disability)

### Sustainability and Future Plans

- Expand advocacy efforts to address specific rights issues faced by different disability groups.
- Strengthen networking platforms to enhance collaboration and knowledge sharing.
- Develop long-term sustainability strategies to ensure the continuity and impact of advocacy efforts.



## 1.2 Disability Prevention and Rehabilitation

### Overview

Under the disability prevention and rehabilitation initiative, SARPV ensures the treatment and management of children with rickets, clubfoot, and cerebral palsy. For the rehabilitation of individuals with disabilities, SARPV produces assistive devices through its Prosthetic and Orthosis production center. Additionally, SARPV operates a physiotherapy center that provides treatment for people with disabilities.

The service description and achievements under the disability prevention and rehabilitation component are outlined below.

### Rickets

Rickets is a nutritional disorder that can develop if you do not get enough vitamin D, calcium, or phosphate. Rickets leads to poor functioning of a bone's growth plate (growing edge), softened and weakened bones, stunted growth, and, in severe cases, skeletal deformities.

Vitamin D helps our body absorb calcium and phosphate from your intestines. We can get vitamin D from our foods, such as milk, eggs, and fish, but our body also makes the vitamin when exposed to sunlight.

SARPV is the first organization that identified rickets in Bangladesh and the pioneer organization of Bangladesh working on rickets prevention. In 1991 rickets was first identified in Bangladesh by SARPV. Since then, SARPV is working on this issue and trying to mitigate this disease. 2% of children in the Chattogram division are affected by rickets. If the disease is not identified early in a child's life, managing the condition becomes challenging. SARPV manages 200 children affected by rickets each year through its center, helping them lead normal lives.



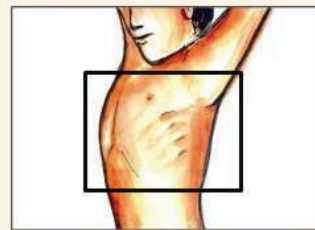
### Basic Deformities to Identify Rickets at Initial stage

গোড়ালির গিট বৃদ্ধি পাওয়া



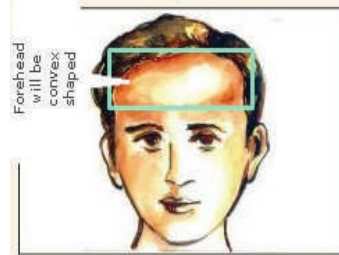
Unusual growth of Toe Joint

পাঁজর বৃদ্ধি পাওয়া



Unusual Growth of Ribs

কপাল বৃদ্ধি পাওয়া



Forehead will turn into convex shaped



Wrist joint will start to increase

## 1.2 Disability Prevention and Rehabilitation

### Club Foot

Clubfoot is a congenital foot deformity that occurs when a baby is born with one or both feet turned inward and downward. It's also known as talipes equinovarus.

Clubfoot is not painful for babies, but it can become painful and make it difficult to walk if left untreated.

Children with certain neurological and chromosome conditions are more likely to have clubfoot. Most times children who have clubfoot are otherwise completely healthy.



### Cerebral Palsy

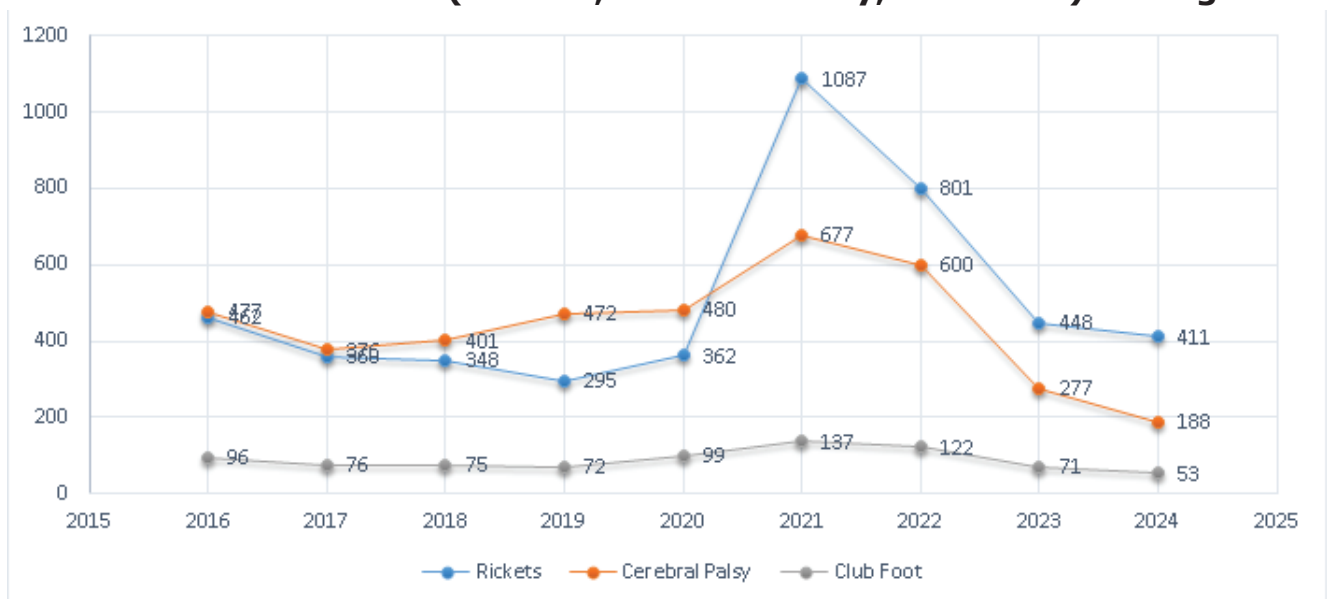
Cerebral palsy is a group of disorders that affect movement, muscle tone, or posture. It is caused by damage to the developing brain, often before birth. This damage can occur due to various reasons, such as infections, maternal health issues, or oxygen deprivation during birth.

Individuals with cerebral palsy may have difficulties with movement and coordination. The symptoms can vary widely, ranging from mild to severe. Some common signs and symptoms of cerebral palsy include:

1. Muscle stiffness or floppiness
2. Impaired reflexes
3. Poor coordination and control of movements
4. Tremors or involuntary movements
5. Delays in reaching developmental milestones (e.g., sitting up, crawling, walking)

Treatment for cerebral palsy typically involves a multidisciplinary approach that may include physical therapy, occupational therapy, speech therapy, medications to manage symptoms like muscle spasticity, and in some cases, surgery.

**Yearwise new cases (Rickets, Cerebral Palsy, Club Foot) managed**





## 1.2 Disability Prevention and Rehabilitation

### SARPV Physiotherapy Center

SARPV initiated a physiotherapy unit in May 2001, supported by AMD and KDM of France, to train six physiotherapists serving the rural populace of Chakaria in Cox's Bazar District. Collaborating with AMD France and CMOSH hospital, efforts include correcting deformities caused by conditions like rickets, especially in children with disabilities. Currently in Cox's Bazar, our four physiotherapy centers focus on disability rehabilitation, catering not only to persons with disabilities but also to paralyzed patients. Our trained team offers a variety of services, including pain management, recovery assistance following surgeries or injuries, movement improvement, strength building, balance enhancement, injury prevention education, heart health improvement, and pediatric physiotherapy services. We are here to support you on your journey to improved health and mobility.

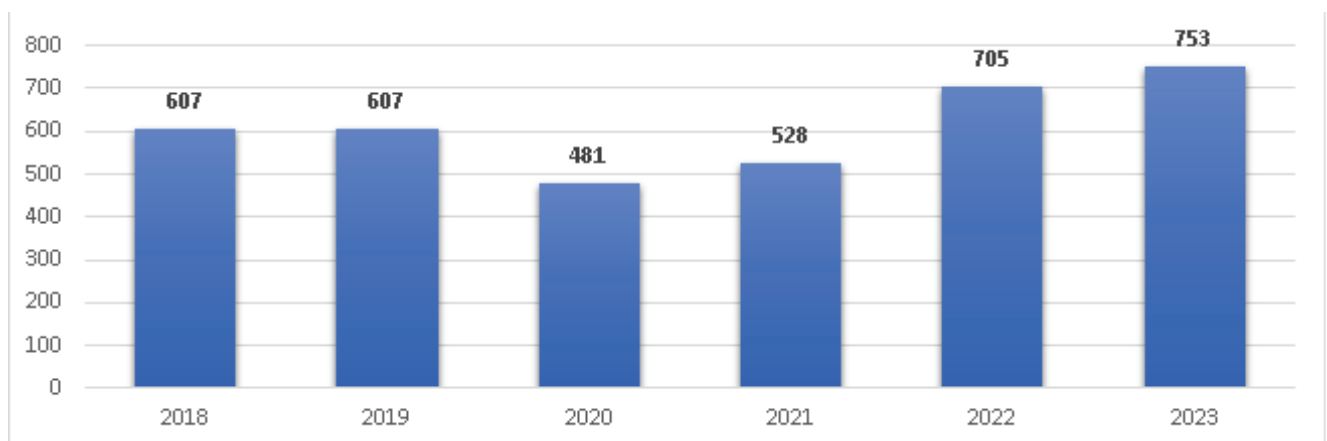


### SARPV Prosthetic & Orthosis Center

SARPV initiated a physiotherapy unit in May 2001, supported by AMD and KDM of France, to train six physiotherapists serving the rural populace of Chakaria in Cox's Bazar District. Collaborating with AMD France and CMOSH hospital, efforts include correcting deformities caused by conditions like rickets, especially in children with disabilities. Currently in Cox's Bazar, our four physiotherapy centers focus on disability rehabilitation, catering not only to persons with disabilities but also to paralyzed patients. Our trained team offers a variety of services, including pain management, recovery assistance following surgeries or injuries, movement improvement, strength building, balance enhancement, injury prevention education, heart health improvement, and pediatric physiotherapy services. We are here to support you on your journey to improved health and mobility.



### Number of Assistive Devices Produced





## 1.2 Disability Prevention and Rehabilitation

Assistive Devices produced at SARPV Prosthetic & Orthosis Center



Cerebral Palsy Chair



Knee Ankle Foot Orthosis (KAFO)



Ischial weight-bearing KAFO with bar Joint



Leaf splint AFO Ankle foot orthosis removing preview



Partial foot Prosthesis



AFO (Ankle Foot orthosis)



Prosthesis limb



Transtibial Prosthesis

## 1.3 Inclusive Education

### PRODIPALOY

In collaboration with Cornell University, Institute of Child and Mother Health, SARPV conducted a study in Chakaria in 1998, which revealed that 6.4% of children were affected by calcium deficiency rickets (only clinical rickets), leading to permanent disabilities if left untreated. In response to these findings, SARPV initiated a program called "Prevention of Rickets in Cox's Bazar," which provided treatment to many children with disability.

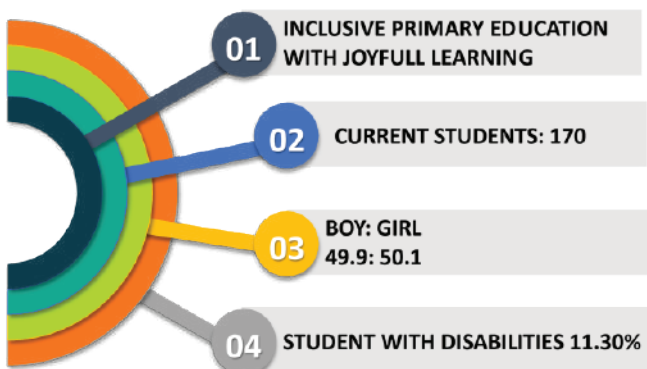
As part of the treatment, SARPV also offered nutritional snacks and physiotherapy services to the children. Subsequently, Mr. Md. Shahidul Haque, the Founder and Chief Executive Officer of SARPV, arranged for primary education for the treated children with disability, leading to the establishment of PRODIPALOY, a school for inclusive education catering mainstream education children with disabilities.

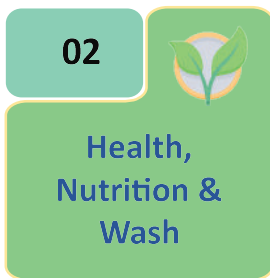
Since its establishment in 1999, Prodigaloy School has seen a total of 2,000 students graduate from class five, including 200 children with disabilities. Many of these individuals with disabilities are now employed in various sectors.



Unique characteristics of the Prodigaloy School:

- 1) An inclusive school for all children, with and without disability.
- 2) Accessible classrooms.
- 3) Ensuring a joyful learning environment by incorporating inclusive sports activities, exploration, creativity, and collaboration to make learning enjoyable and effective for students.
- 4) Well-trained teachers to educate a diverse student regardless their disability.
- 5) Participation in extracurricular activities by both students with and without disability sets a positive example for building an inclusive society.
- 6) Physiotherapy and assistive device support services for student with disability.
- 7) Parental engagement serves as a positive example for creating an inclusive society.





- Approximately 31% of children under five in Bangladesh are affected by stunted growth due to chronic malnutrition.
- Only 43% of the population has access to basic sanitation services in Bangladesh, contributing to waterborne diseases.

## Program Overview

The goal of the Health, Nutrition & WASH program is to reduce mortality and illness among children under 5, pregnant and lactating women, and vulnerable groups by providing essential interventions to combat malnutrition. It also aims to access to clean water, safe sanitation facilities, and promote hygiene practices in rural communities in Chattogram district. By addressing these fundamental needs, the program seeks to enhance the health and well-being of community members, particularly women and children who are most vulnerable to waterborne diseases.

SARPV has been providing life-saving emergency nutrition services in the Rohingya camp since the beginning of the influx. With 14 integrated nutrition facilities in Cox's Bazar and 2 at Bhasan Char, SARPV ensures a comprehensive nutrition package, including treatment and prevention services. A unique characteristic of SARPV is its disability-inclusive nutrition program. An innovative aspect of the SARPV nutrition program is the appropriate feeding technique for children with disabilities.

## Components and Major Activities

### 2.1 Malnutrition Treatment

### 2.2 Malnutrition Prevention

### 2.3 Water, Sanitation & Hygiene

## Program Highlights

Geographic coverage of the Program: Cox's Bazar, Chattogram, Rohingya Camps Nos. 5,6,8W,10, Kutupalong Registered Camps, 19, 20, 20 Extension, 1E, 1W and Bhasanchar Noakhali camp.	
Number of children aged 6-59 months screened for malnutrition identification	82,945 (Monthly)
Number of Pregnant and breastfeeding mother screened for malnutrition identification	18,054 (Monthly)
Number of children aged 6-59 months with Severe Acute Malnutrition managed in Outpatient Therapeutic Program (OTP)	1,207
Number of children aged 6-59 months with Moderate Acute Malnutrition managed in Targeted Supplementary Feeding Program (TSFP)	12,822
Number of Pregnant & breastfeeding women with Moderate Acute Malnutrition managed in Targeted Supplementary Feeding Program (TSFP)	5,377
Number of children aged 6-59 months received Blanket Supplementary Food	8,395
Number of Pregnant and breastfeeding mother received Blanket Supplementary Food	6,831
Number of Adolescent girl and the Pregnant mother received Iron Folic Acid tablet	16,002
Number of households with upgraded water sources	296
Number of Households benefitted from Twin Pit toilet construction	1,025
Number of Households benefitted from toilet up gradation	19



## 2.1 Malnutrition Treatment

SARPV, in collaboration with WFP, UNICEF, & UNHCR, worked on the malnutrition treatment program. Malnutrition treatment is a life-saving intervention, and SARPV implemented these activities in Moheshkhali & Pekua Upazilla of Cox's Bazar district and in the Rohingya Refugee camp both Cox's Bazar & Bhasan Char. SARPV managed severely and moderately acute malnourished children without any medical complications. Severely malnourished cases with medical complications were referred to nearby facilities with inpatient management facilities.



## 2.2 Malnutrition prevention



As part of the integrated nutrition package, SARPV implemented a malnutrition prevention program at the above geographic locations. Under this component, SARPV implemented a Blanket Supplementary Feeding Program for children aged 6-59 months and pregnant and breastfeeding mothers. Infant and Young Child Feeding (IYCF) counseling and messaging are important activities of this component. Growth monitoring and promotion, cooking demonstrations, and iron folic acid supplementation for adolescent girls and pregnant mothers are also implemented in the program area.



## 2.3 Water, Sanitation & Hygiene

In collaboration with PKSF, SARPV implemented WASH activities in Chattogram district. Major activities are as follows:

### Water Supply

The program focuses on constructing water sources such as Tube well to provide safe and reliable access to clean drinking water for community members.

### Sanitation Facilities

Efforts are directed towards building twin pit latrines and promoting safe sanitation practices to reduce open defecation and improve overall hygiene standards.

### Hygiene Promotion

Through community workshops, training sessions, and awareness campaigns, the program educates community members on proper hygiene practices like hand washing, food handling, and menstrual hygiene management.

### Capacity Building

The program works with local authorities and community volunteers to build their capacity in managing water sources, maintaining sanitation facilities, and promoting sustainable hygiene behaviors.



### Future Plans

- Expand the program to neighboring communities to reach an additional 2000 individuals lacking access to safe water and sanitation facilities.
- Strengthen partnerships with local health clinics to integrate WASH practices into healthcare services for a more holistic approach to community health.
- Planned to address health and nutrition needs during the critical 'Golden Thousand Days'.

03



**Microfinance  
and Small  
Enterprise  
Development**

□ It is estimated that over 35 million people in Bangladesh have been reached by microfinance institutions, providing them with access to financial services.

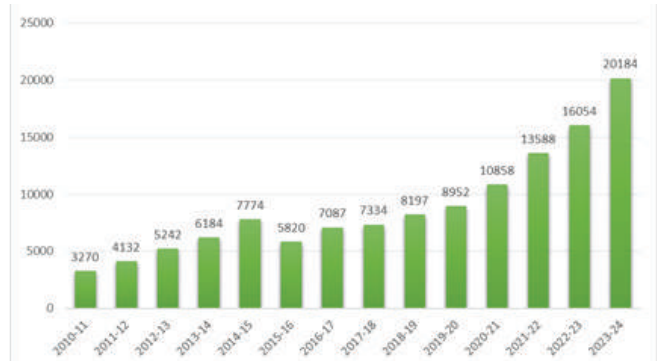
□ Around 90% of microfinance borrowers in Bangladesh are women, contributing to their economic independence and social empowerment.

## Program Overview

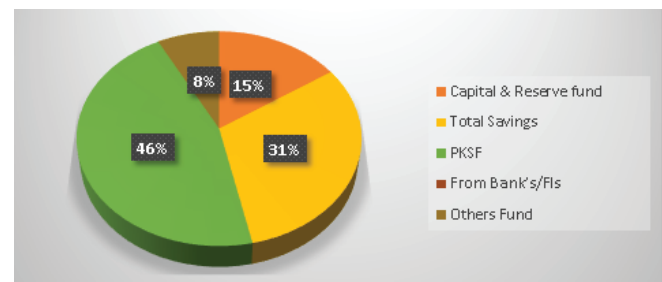
SARPV believes that every single person regardless sex, ethnicity, disability is potential resources for development. Contextualizing the economic condition and availability of resources specially for PwDs, this organization started this program in 2006 as a component of community-based rehabilitation for PwDs. Though the financial capacity indicates the social wellbeing for the vulnerable groups, SARPV continued this program since then. SARPV obtained the legal permission from Microcredit Regulatory Authority in 2011 and became the 275th Partner organization of Palli karma Sahayak Foundation (PKSF) in 2017.

In the financial year of 2023-24 the total number of members was 20,184 where 98% are the female members.

## Growth of Micrfinance Members



## Source of Fund 2023-24



## Components and Major Activities

- 3.1 Savings Component
- 3.2 Malnutrition Prevention
- 3.3 Disability & Development Component
- 3.4 Social Responsibility

## Program Highlights (Micro Finance and Small Enterprise)

Number of District	3
Number of Upazilas	10
Number of Union/ Pouroshova	111
Number of Village	921
Number of Branches operational	16
Number of Loan Disbursed	18417
Number of members	20,184
Number of borrowers	11849
Total amount of savings (BDT)	260,882,091
Total amount of loan disbursed (BDT)	1,309,058,000
Number of Person with Disabilities members	164
Amount of loan distributed to Person with Disabilities (BDT)	4,591,000

## 3.1 Savings Component

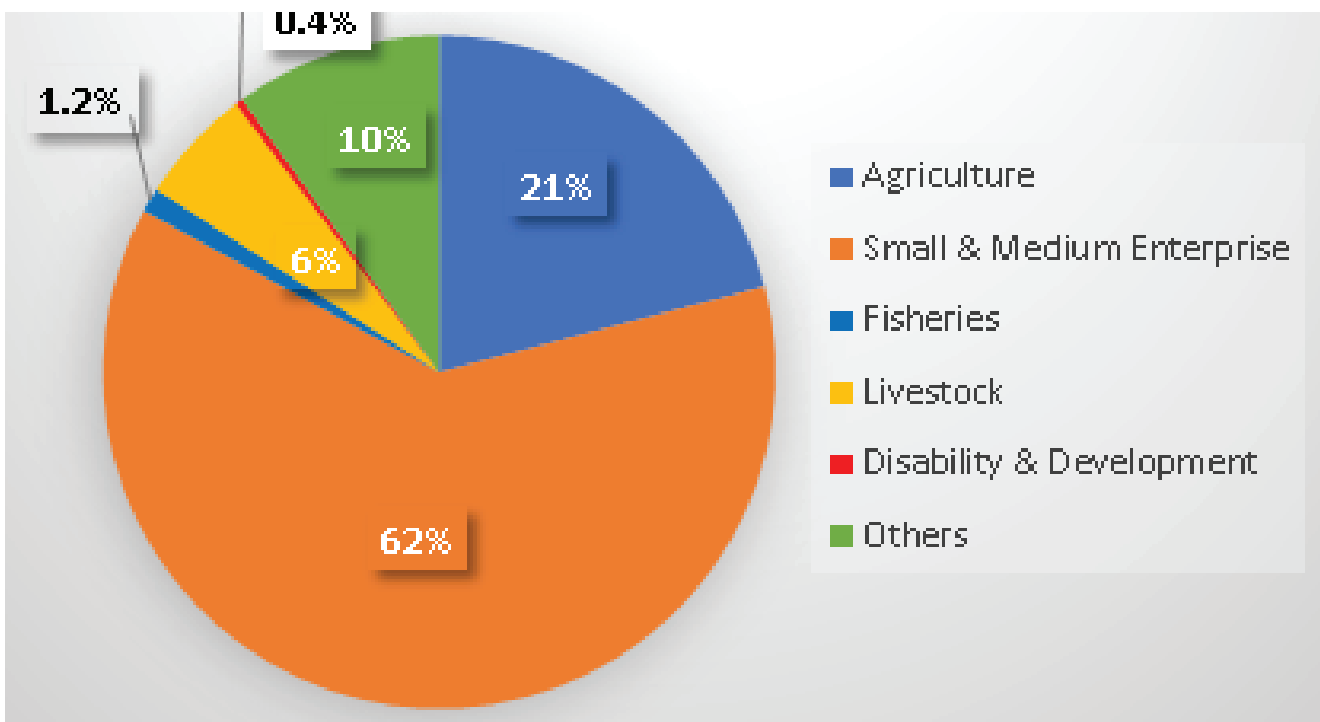
There are 4 products under savings component of SARPV microfinance. At the end of financial year 2023-24, the savings balance was BDT 260,882,091



## 3.2 Loan Component

SARPV is empowering women and persons with disabilities through its loan component under the microfinance program. SARPV is providing loans in the sectors of agriculture, small and medium enterprises, fisheries, livestock, and nurseries. The total amount of loans disbursed in 2023-24 is BDT 1,309,058,000. 1% of loan recipients are persons with disabilities.

### Sectorwise Loan Disbursement





## 3.2 Loan Component

### LIFE TOWARDS LIGHT



**Kaisernesa Sumi**, a member of the Shefaly group in our microfinance program. With a BDT 70,000 loan, she started her poultry farm and succeeded. Now, she shows how microfinance can help people reach their business goals.



**Laila Begum**, a dedicated member of the Akash Samity in our microfinance program. With a loan of 150,000 Taka, she ventured into betel leaf cultivation. Today, Laila's story exemplifies the power of microfinance in turning dreams into reality, showcasing how determination and support can lead to success in the world of entrepreneurial endeavors.

**Md. Habibur Rahaman**, (004-138-064) is a member of Hera Samiti of Harbang branch. At the beginning he borrowed 2,50,000 taka but considering the increased growth of his business at present he took 4,00,000 taka as loan and operating his business in Harbang Bazar at Harbang Union of Chakaria Upazilla.





## 3.3 Disability & Development Component

SARPV is a disability-focused organization that supports the financial inclusion of persons with disabilities. 1% (165) of the members in SARPV's microfinance program are persons with disabilities. In the last financial year (2023-24), SARPV disbursed a loan of BDT 4,591,000 among 133 borrowers with disabilities



## 3.4 Social Responsibility



- In collaboration with PKSF, every year SARPV provides scholarships to 20 poor but brilliant students within the microfinance coverage area. This scholarship is distributed among the children of the members of the microfinance program.
- Other than the scholarship SARPV provide treatment service and assistive device support to its members of Microfinance Program. Previous year total 173 members got this support.

## Future Plans

- Expansion of the program in additional districts.
- Provide multidimensional loan to its members.

04



**Renewable  
Energy**

- Bangladesh aims for a 10% renewable energy share by 2021 and 20% by 2030, emphasizing sustainable energy growth.
- According to World Health Organization estimates, in Bangladesh alone - there are over 107,000 deaths annually because of indoor air pollution.

## Program Overview

Climate change is a global issue that requires significant attention. Bangladesh is a country profoundly impacted by climate change. The world's temperature is rising due to this phenomenon. CO2 emissions are a major cause of the increasing global temperature. One solution is to reduce CO2 emissions and replace them with renewable sources of energy. Bangladesh has set a target for 20% of its energy to come from renewable sources by 2030. SARPV is one of the leading contributing organizations working to reduce CO2 emissions by implementing renewable energy projects in the country.



## Components and Major Activities

- 4.1 Improved Cooked Stove (ICS)
- 4.2 Biogas and Bio Fertilizer
- 4.3 Solar Irrigation

## Program Highlights

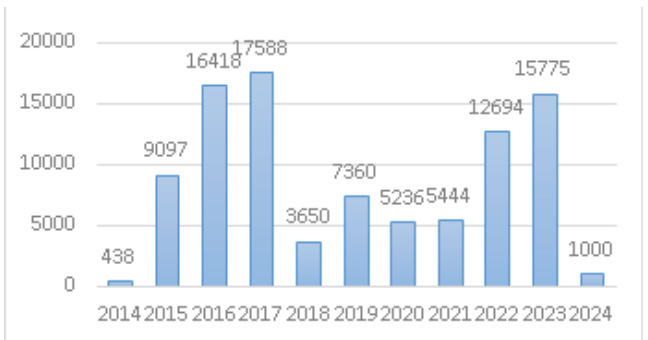
Geographic coverage of the Program: Cox's Bazar, Chattogram, Bandarban, Dinajpur	
Number of solar irrigation pump operating	28
Number of Improved Cook Stoves (ICS) produced and distributed	16775
Number of Biogas plant constructed	14
Amount of CO <sub>2</sub> emission reduced (Ton)	94396
Amount of fuel wood savings (Ton)	55331
Amount of land cultivated by Solar pump (Acre)	1400
Number of farmers trained on agriculture production by solar pump	420
Number of beneficiaries trained on clean cooking	16775



## 4.1 Improved Cooked Stove (ICS)

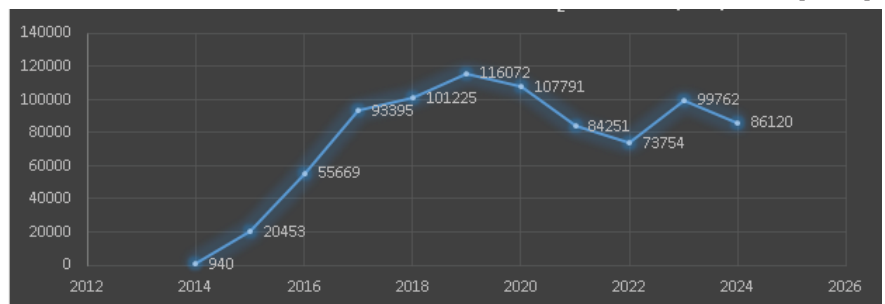
Improved cook stoves are designed to enhance the efficiency of cooking processes while reducing fuel consumption and emissions compared to traditional cooking methods. Only 5%-10% of households in Bangladesh use fossil fuels such as kerosene or liquefied petroleum gas for cooking. The majority use a mix of agricultural residues, twigs, leaves, cow dung, and firewood.

**Yearwise ICS Production and Distribution**



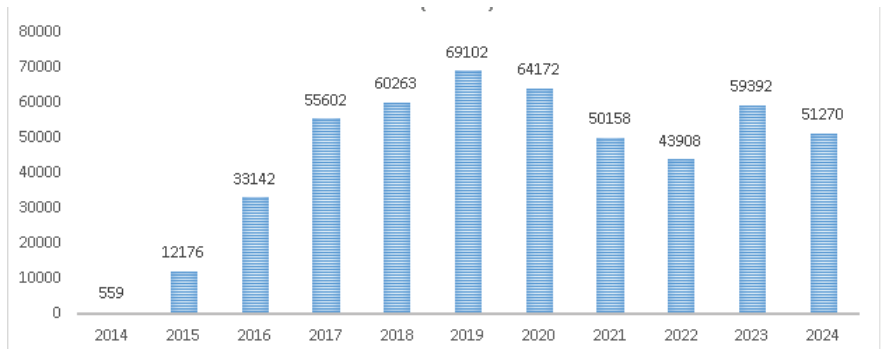
The combustion of some of this biomass in traditional cooking stoves generates a variety of gases, including CO<sub>2</sub>, carbon monoxide, and other particulate matters. The replacement of traditional stoves by improved cook stoves improves heat transfer, reducing the total amount of fuel required for cooking and the emissions produced.

**Yearwise contribution on reduction of CO<sub>2</sub> emission (Ton)**



In collaboration with IDCOL, SARPV is producing 3 types of improved cooked stoves since 2014.

**Yearwise Amount of fuelwood savings (Ton)**





## 4.2 Biogas and Bio Fertilizer

Biogas is a renewable energy source produced through the anaerobic digestion of organic matter such as agricultural waste, food waste, sewage, and other biodegradable materials. The process involves microorganisms breaking down the organic matter in the absence of oxygen, producing biogas, primarily composed of methane (CH<sub>4</sub>) and carbon dioxide (CO<sub>2</sub>), along with small amounts of other gases like hydrogen sulfide.

Since 2016, SARPV has been implementing a biogas program in Cox's Bazar district as a partner of Infrastructure Development Company Limited (IDCOL).

The main objective of biogas is to reduce dependency on fossil fuel, firewood, and electricity.

In the reporting year, SARPV constructed 14 biogas plants in Cox's Bazar district.



## 4.3 Solar Irrigation

In collaboration with the Infrastructure Development Company (IDCOL), SARPV initiated the solar irrigation program in 2017. To date, SARPV has successfully installed 28 solar irrigation pumps in Dinajpur district. The primary objectives of the project are to ensure uninterrupted irrigation and to reduce dependency on fossil fuels. The target demographic of this initiative is the agriculture-dependent population residing in rural off-grid areas. Presently, approximately 1400 acres of land benefit from solar irrigation systems.

One of the key challenges facing the project is the lack of awareness among farmers regarding this innovative technology. Enhancing outreach and education efforts to promote understanding and adoption of solar irrigation systems among farmers is ongoing to achieve a more significant impact of the project.



05



Climate Change,  
Disaster &  
Disability

- Bangladesh ranked 7th most affected by climate change (2000-2019), with 700,000 deaths from climate disasters.
- 20% of Bangladesh's population faces waterborne disease risks, causing 100,000 annual deaths.

## Program Overview

Bangladesh is the most climate-affected country in the world. Every year, Bangladesh faces cyclones and floods. The coastal areas of Bangladesh are experiencing the most adverse effects of climate change. People are losing their livelihoods and living below the poverty line. The Bangladesh government has developed a climate change strategy and action plan with six pillars.

SARPV is a disability-focused organization that begins its work by supporting people after a disaster. SARPV participates in the emergency response to disasters. In collaboration with Palli Karma Sahayak Foundation (PKSF), SARPV is working in the climate program.



## Components and Major Activities

- 5.1 Resilient Homesteads
- 5.2 Livelihood Support
- 5.3 Emergency Response

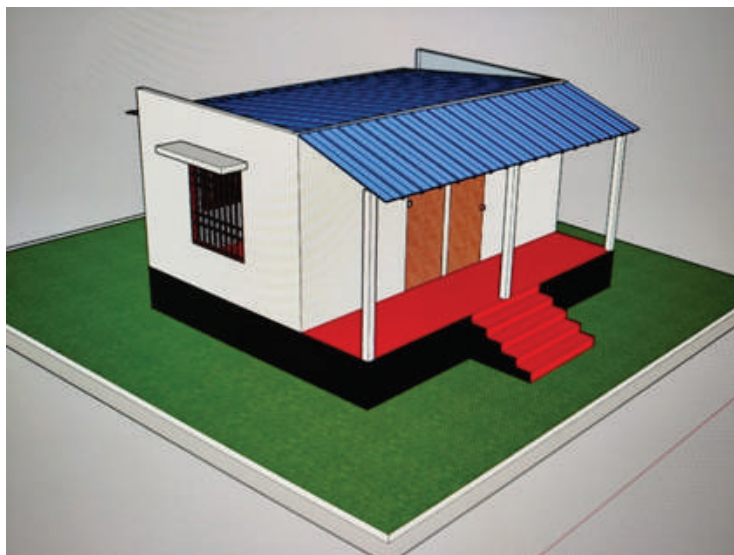
## Program Highlights

Geographic coverage of the Program: Chakaria Upazilla of Cox's Bazar district	
Earth work for raising plinth	20
Reconstruction of resilient house	20
Construction of sanitary latrines	20
Rainwater harvesting system	20
Homestead tree planting	3000
Construction and loan support of slatted houses for goat/sheep rearing	563
Introduce the cultivation of saline tolerant vegetables within homestead areas	150
Development of crab hatcheries (1st stage)	2
Technical and financial support for "crab nursers"	161
Number of families received 5000 BDT/family cash support after flash flood	2000
Number of family received NFI after flash flood	600



## 5.1 Resilient homesteads

House repair & Construction: In the disaster-prone area, there is a significant issue concerning the housing of the people. Every year, cyclones destroy the houses of the inhabitants. Ultra-poor individuals cannot afford to repair or construct their houses. SARPV has observed that houses made with CI sheet and bamboo pose risks during cyclones, as CI sheet can injure people. SARPV has developed a model house that is safe during disasters and also accessible to person with disability and the elderly. SARPV has provided these houses to the most vulnerable people in Chakaria Upazila, a disaster-prone coastal area of Bangladesh.



### Tree Plantation

Rickets is a nutritional disorder that can develop if you do Tree plantation is one of the activities that ensure household resilience against disasters. Trees keep the soil intact, safeguarding homes from erosion and cyclonic winds. SARPV is implementing this initiative and aims to plant 3000 trees in Chakaria upazilla by next year. People will benefit by obtaining wood and fruits from these trees. Furthermore, trees will help maintain a cool environment and absorb carbon from the atmosphere



### Cultivation of Saline-tolerant Vegetables within Homesteads

There is a significant scarcity of fruits and vegetables in the coastal belt area due to water salinity. SARPV has initiated efforts to cultivate saline-tolerant varieties of vegetables in the homesteads of the coastal area of Chakaria. This initiative helps prevent malnutrition among the children of the beneficiaries. In the initial stage, SARPV is assisting 150 families in cultivating saline-tolerant vegetables in their homesteads.

Tomatoes, cabbage, spinach, lettuce, and radishes are some varieties that are tolerant to saline water and soil.

These vegetables are selected and cultivated based on their ability to grow in soils with elevated salt content, making them suitable for cultivation in coastal areas with salinity issues.

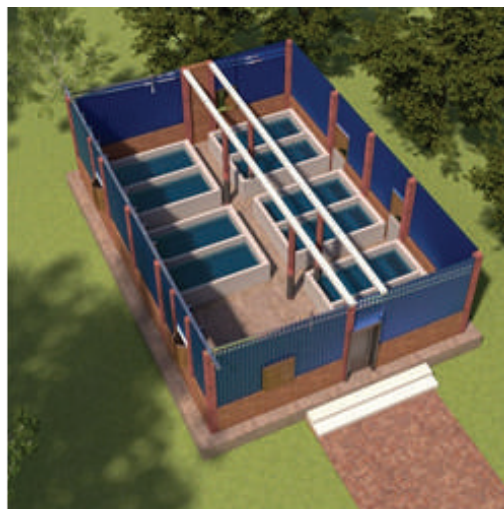




## 5.2 Livelihood Support

House repair & Construction: In the disaster-prone coastal area of Bangladesh adverse effect of climate change is high and SARPV is working for the people to improve their livelihood. Under this component, SARPV is doing the following activities:

- Construction and loan support of slatted houses for goat/sheep rearing
- Introduce the cultivation of saline-tolerant vegetables within homestead areas
- Development of crab hatcheries
- Technical and financial support for “crab nurseries
- Technical and financial support to “crab farmers



### Training Session on Crab Farming



### Goat/sheep Rearing: Slatted House for Goat/sheep



## 5.3 Emergency Response

SARPV was established by distributing relief in Satoria, Manikganj after a devastating cyclone in 1989. Every year, SARPV implements relief distribution programs after any disaster, actively responding to crises. People with disability are the most vulnerable in the society, and their vulnerability typically increases during disasters. SARPV is particularly concerned with supporting affected persons with disabilities by providing life-saving assistance and facilitating their rehabilitation.

During the reporting period, SARPV in collaboration with Norwegian Refugee Council responded to 2000 families by providing 5000 BDT in cash support after a flash flood in Chakaria upazilla.



## Future Plans

- Climate change has adverse effects on health and nutrition. SARPV will focus on the climate-related health program in the future.
- Planned to initiate disability inclusive and gender-sensitive climate program.
- Increase resilience through financial inclusion.
- Promote locally led adaptation



06



## Training & Skill Development

- Investing in skill development is crucial for Bangladesh's economic growth.
- According to the Bangladesh Bureau of Statistics, as of 2021, only 16% of the country's workforce has received formal vocational training.

### Program Overview

At SARPV, we believe that capacity and skill development are not just tools but lifelines for achieving better performance and a dignified life. Without opportunities to grow and learn, individuals are left struggling to reach their potential. Training, therefore, becomes a powerful instrument — a beacon of hope that equips people to transform their lives.

Recognizing this profound need, SARPV established a Capacity and Skill Development Unit as an integral part of its mission to uplift vulnerable communities. This unit is more than just a service; it is a pathway for empowering individuals, nurturing self-reliance, and building resilient professionals.

In this journey, SARPV ensures that no one is left behind, especially individuals with disabilities. We are committed to creating inclusive learning environments where every person, regardless of their physical limitations, has the opportunity to grow, learn, and thrive. By addressing the diverse needs of all, we strive to build a world where dignity, opportunity, and success are within reach for everyone.

SARPV's Training Centers (STCs) are designed to be inclusive and accessible for persons with disabilities, ensuring a friendly and accommodating environment for all. The training rooms, residential accommodations, dining areas, and washrooms are equipped with features that prioritize accessibility and comfort, making them ideal venues for diverse participants, including those with disabilities.



### Centers

<b>STC Chakaria</b> Chakaria, Cox's Bazar	<b>STC Kapasia</b> Kapasia, Gazipur	<b>STC Maheshkhali</b> Maheshkhali, Cox's Bazar	<b>STC Ukhiya</b> Ukhiya, Cox's Bazar
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## 6.1 STC Chakaria

A disability-inclusive training venue with residential facilities, a conference hall for 40 participants, AC and non-AC dormitories (40 beds), and dining services. Located centrally in Chakaria Pourasava, it offers a tranquil and secure environment.



## 6.2 STC Kapasia

A non-residential training center in Gazipur district, catering to 30–35 participants. It includes food/snack services and a guest room for facilitators.

## 6.3 STC Maheshkhali

Established in 2020, it accommodates 25–35 participants with facilities for training, workshops, and seminars.

## 6.4 STC Ukhiya

Established in 2021, this center hosts 50 participants and provides visitor accommodations alongside facilities for training, workshops, and seminars.



## Future Plans

- To offer disability identification training for civil society organizations and others.
- Introduction of new trade for skill training.
- Ensure an accessibility audit for all service points of SARPV.

# Annual Audit Report 2023-24/1



**K. M. ALAM & CO.**  
CHARTERED ACCOUNTANTS



**INDEPENDENT AUDITOR'S REPORT  
ON THE FINANCIAL STATEMENTS  
OF  
SOCIAL ASSISTANCE AND REHABILITATION  
FOR THE PHYSICALLY VULNERABLE (SARPV)  
CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE, 2024**

## **Opinion**

We have audited the Financial Statements of **Social Assistance And Rehabilitation For The Physically Vulnerable (SARPV)** (the organization), which comprise the Consolidated Statement of Financial Position as at 30 June 2024, and the Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated the statement of Receipts and Payments for the year ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying Financial Statements give a true and fair view of the consolidated statement of financial position of the organization as at 30 June 2024, and its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

## **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) By Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## **Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls**

Management is responsible for the preparation of the consolidated financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), and other applicable Laws and Regulations and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

1

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**Head Office:** 46, Mohakhali C/A (12th Floor), Dhaka-1212, Tel: 02222285697, E-mail: k.monowar@kmacobd.com, www.kmacobd.com



# Annual Audit Report 2023-24/2



**K. M. ALAM & CO.**  
CHARTERED ACCOUNTANTS

## **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization's to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all



# Annual Audit Report 2023-24/3



**K. M. ALAM & CO.**  
CHARTERED ACCOUNTANTS

relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

## **Report on other Legal and Regulatory Requirements:**

We also report the following:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b. In our opinion, proper books of accounts as required by law have been kept by the Group so far as it appeared from our examination of these books; and
- c. The statements of Financial Position, Statement of Comprehensive Income and Statement of Receipts and Payments for the year then ended dealt with by the reports are in agreement with the books of account;

**Signed for & on behalf of  
K. M. Alam & Co.  
Chartered Accountants**

**Md. Belayet Hossain FCA  
Partner**

**Enrollment No.: 1480**

**K.M. Alam & Co.**

**Chartered Accountants**

**DVC: 2411301480AS845225**

**Place: Dhaka, Bangladesh  
Dated: November 30, 2024**

# Annual Audit Report 2023-24/4

## Social Assistance & Rehabilitation For The Physically Vulnerable (SARPV)


### Statement Of Financial Position As at 30 June 2024

Particulars	Notes	Amount in BDT	
		2023-2024	2022-2023
<b>Property and Assets:</b>			
<b>A. Non-Current Assets:</b>			
Property, Plant & Equipment	5.00	82,051,487	77,844,902
<b>Total Non-Current Assets:</b>		<b>82,051,487</b>	<b>77,844,902</b>
<b>B. Current Assets:</b>			
Loan Outstanding	6.00	611,012,433	453,358,248
FDR & Security Deposit	7.00	66,445,225	41,245,225
Advance A/C	8.00	115,121,214	114,810,325
Savings Account	9.00	11,948	11,948
Stock & Store	10.00	1,160,048	764,794
Head Office field Office current A/C	11.00	185,700,424	185,270,958
Accounts Receivable	12.00	2,651,748	-
Bank Guarantee (Cash Margin)	13.00	5,440,141	5,440,141
Cash In Hand	14.00	351,850	269,473
Cash At Bank	15.00	100,740,016	76,373,607
<b>Total Current Assets:</b>		<b>1,088,635,047</b>	<b>877,544,719</b>
<b>Total Assets:</b>		<b>1,170,686,534</b>	<b>955,389,621</b>
<b>Capital Fund and Liabilities:</b>			
<b>C. Capital Fund:</b>			
Capital Fund / Cumulative Surplus	16.00	315,265,154	221,820,753
<b>Total Capital Fund:</b>		<b>315,265,154</b>	<b>221,820,753</b>
<b>D. Current Liabilities:</b>			
Members Savings Deposit	17.00	355,539,251	221,357,170
Payable & Other Liabilities	18.00	33,849,516	60,196,858
Insurance Fund	19.00	5,873,075	5,873,075
Revaluation reserve	20.00	49,909,412	49,909,412
Loan loss reserve	21.00	10,389,438	10,389,438
Loan Account	22.00	353,515,554	349,927,736
Accrual A/C	23.00	21,756,262	21,756,262
Members Welfare Fund	24.00	21,553,815	8,783,455
Security Money	25.00	80,000	80,000
Staff Security Money	26.00	1,470,733	1,161,226
Contingency Fund For Staff	27.00	(671,314)	156,949
Donation- Conditional	28.00	445,000	445,000
Interest Provision on SPS & Savings	29.00	862,905	2,684,554
Provision for Expenses	30.00	549,883	549,883
Misc. Payable	31.00	297,850	297,850
<b>Total Current Liabilities:</b>		<b>855,421,380</b>	<b>733,568,868</b>
<b>Total Capital Fund and Liabilities:</b>		<b>1,170,686,534</b>	<b>955,389,621</b>

The annexed notes form an integral part of these financial statements.

  
Subrata Debnath  
Deputy Director - Finance

  
Md. Shahidul Haque  
Founder & Chief Executive Officer

  
Hasnain Sabih Nayak  
President

  
Md. Belayet Hossain FCA  
Partner  
K.M Alam & Co.  
Chartered Accountants  
DVC: 2411301480AS845225

Dated, Dhaka  
30 November, 2024

*"Concentrate on the abilities your disability doesn't hinder and don't dwell on the things it interferes with.  
Be disabled physically, not in spirit"*

*Stephen Hawking*







**SARPV**

**Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)**

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[www.sarpv.org](http://www.sarpv.org)