
Annual Report

2015



Social Assistance and Rehabilitation for the Physically Vulnerable

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It is the 27th year of SARPV's development journey that has gained a lot from the surroundings. All my colleagues and our stakeholders have achieved great things and we are proud to acknowledge and share their accomplishments in this report. We would like to thank our colleagues, society, government bodies, local government offices and representatives and mass media for cooperating with us and moving with us in addressing different challenges and achieving intended objectives and targets.

SARPV considers disability as a cross-cutting development issue - not as a welfare or charity issue. SARPV has experience in disability prevalence-studies, advocacy and lobbying targeting community level changes; resource center management; mainstreaming disability, inclusive education; and rickets prevention. SARPV is developing networks at home and abroad raising voices of persons with disabilities for increased inclusion. SARPV works directly with local organizations, local community and other stakeholders for promotion of inclusion of persons with disabilities.



SARPV's efforts are at the community level so that communities can stand on their own. After long 27 years of this development journey SARPV feels and learned that without economic development, there will not be any sustainable development. SARPV is trying hard to take this theme to the grass root level. SARPV is also promoting healthy food habits and hygienic environment, which can prevent a lot of diseases.

SARPV is now giving more attention to the Education of the person with disability, Prevention of childhood disability, also economic empowerment of the person with disability so that they can survive with their own strength.

SARPV has been working for the socio-economic development and human rights of people with disability (PwD), marginalized, under privileged, vulnerable and disaster-affected communities, focusing on women and children, since 1988. It is the continued support and dynamic development interventions that have enabled SARPV to become a renowned, dedicated and reputed development organization in Bangladesh.

Our 2015 annual report (January to December) is the consolidation of our program and project achievements, revealing our accountability and transparency to the different stakeholders. We would like to offer sincere thanks to the respective government bodies, donors, local governments, society, media, our partners and supporters for their relentless support and cooperation in all our endeavors. We remain committed to serving the people in the future as well, as before.

M. Shahidul Haque
Chief Executive
SARPV

2 Abbreviations, Acronyms and Glossary

| | |
|----------|--|
| AEM | Amis des Enfants du Monde, France |
| AMD | Aide Medicale et Developpement, France |
| BBS | Bangladesh Bureau of Statistics |
| CBO | Community Based Organization |
| CBR | Community Based Rehabilitation |
| CDC | Chakaria Disability Center |
| CDP | Cooperative of Disabled People |
| CEDAW | Convention on the Elimination of All Forms of Discrimination against Women |
| CwD | Children with Disability |
| CRG | Convergence Rickets Group |
| DFID | Department for International Development |
| DISC | Disability Information & Service Center |
| DPO | Disabled People's Organization |
| ELCD | Early Learning & Childhood Development |
| ECDC | Early Childhood Development Center |
| FGD | Focus Group Discussion |
| HH | Households |
| HFA | Hyogo Framework for Action |
| ICS | Improved Cook Stove |
| IDCOL | Infrastructure Development Company Limited |
| IGA | Income Generating Activity |
| KDM | Kinesitherapeutes de Monde, France |
| LEB | Local Elected Bodies |
| MAM | Moderate Acute Malnutrition |
| MCH | Memorial Christian Hospital |
| MDG | Millennium Development Goal |
| MJF | Manusher Jonno Foundation |
| NGO | Non Government Organization |
| NNP | National Nutrition Program |
| NFPE | Non Formal Primary Education |
| PwD | People with Disability |
| PRDPD | Promotion of Rights and Dignity of Person with Disabilities |
| PHRPBD | Promotion of Human Rights of Person with Disabilities in Bangladesh |
| RIG | Rickets Interest Group |
| RMP | Rural Maintenance Program/Rural Medical Practitioners |
| SAM | Severe Acute Malnutrition |
| SARPV | Social Assistance and Rehabilitation for the Physically Vulnerable |
| SDG | Sustainable Development Goal |
| SOD | Standing Order on Disaster |
| SwD | Student with Disability |
| TCF | Trillion Cubic Feet |
| UK | United Kingdom |
| UNCRPD | United Nations Convention on the Rights of Persons with Disabilities |
| UNISDR | United Nations International Strategy for Disaster Reduction |
| UNICEF | United Nations Children's Fund |
| UNO | Upazila Nirbahi Officer |
| UP | Union Parishad |
| VAW | Violence Against Women |
| VDC | Village Development Committee |
| VGD | Vulnerable Group Development |
| VGf | Vulnerable Group Feeding |
| VRC | Village Resource Center |
| WHO | World Health Organization |
| WO | Women's Organization |
| WwD | Women with Disability |
| Yes Card | DSS/GOB provided primary level card for Person with Disability |

3 Introduction

Name of the Organization.....

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

Legal Status of SARPV.....

| <u>Registration authority</u> | <u>Registration number</u> | <u>Registration date</u> |
|---|----------------------------|--------------------------|
| Directorate of Social Services/GOB | Dha- 02330/89 | 23 October, 1989 |
| NGO Affairs Bureau under Foreign Donation (Voluntary Activities) | 409 | 15 November, 1990 |
| Micro credit Regulatory Authority (MRA) | 00952-00132-00542 | 01 March, 2011 |

Primary Contact and Principal Office.....

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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 and to ensure responsive service provider to the people.

Core Values.....

SARPV practices the qualities of honesty, neutrality, transparency, accountability, democracy, quality of services, mutual trust and respect with integrity for the environment and a belief in the rights of all human beings, regardless of differently able, gender, race, religion, age etc

Geographical Coverage.....

| <u>Division</u> | <u>District</u> | <u>Upazilla</u> |
|-----------------|-----------------|---|
| Chittagong | Bandarban | Lama and Naikhangchhari |
| | Chittagong | Lohagara |
| | Cox's Bazar | Chakaria, Cox's Bazar Sadar, Moheshkhali, Pekua, Ramu, Teknaf and Ukhia |
| Dhaka | Gazipur | Kapasia, Gazipur Sadar |
| 2 Divisions | 4 Districts | 13 Upazillas |

Governance and Constitution.....

SARPV has been operating under a legal constitution approved by the General body of SARPV. General body comprises 21 members while the Executive Committee (EC) 7 members. The EC is indeed the supreme authority and its members are elected by the General body members through direct votes for 2 years duration. Majority of the members of EC are persons with disabilities, under a mandatory provision. Management of SARPV is governed by the EC. In the EC, members are from different professions. The Secretary General of the EC is the Chief of the organization.

The Past and the Present

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV) is devoted to work for the most underprivileged and marginalized vulnerable groups of the society for their socioeconomic development to transform them as productive human resource with a dignified lifestyle. People with Disability (PwD) are the prime focus of all its work. Along with the disability issue SARPV is also intervening in various sensitive areas like poverty alleviation, educational support, health service provision, establishing rights, climate change, DRM and skill development to integrate the vulnerable groups living in uncertainty with the mainstream of society.

In 1988 Mr. Shahidul Haque, a person with physical disability and his friends Mr. Jamal Abu Naser, Mr. Minhaj Uddin, Mr. Abdur Rahman Shah and Ms. S. M. Ruquiya felt the urge that they should come forward to support the PwD of the society. They started their activities after the Sauria tornado in 1989. After the catastrophic tropical cyclone in the southeastern region of Bangladesh in 1991, SARPV initiated its community level work in that region. It carried out the first ever relief and rehabilitation operation that was focused on preventing disability due to physical injury and mental trauma after that disaster. Then it continued its disability sensitive relief and rehabilitation support programs after subsequent disasters in 1995, 1997, 2006, 2008, 2012 and 2015. It is the pioneering organization in Bangladesh that has identified the correlation between disaster and disability and carried out disability sensitized response & relief operation.

After being focused only on disability for last 25 years, SARPV widened its focus in 2015, through inclusion of and prioritizing all the vulnerable groups irrespective of their disabilities and their socioeconomic development. To that end, it is emphasizing on the technical skill development that will generate employment (formal or informal) for them. As SARPV believes that economic empowerment can lead towards a respectable life, it is working to integrate the vulnerable groups with the mainstream society and to increase the employment opportunities for them.

The Advisers

| | |
|--------------------------|----------------|
| Mr. Tajul Islam | Bangladesh |
| Dr. Sanchay Kumar Chanda | Bangladesh |
| Mr. Mahmudul Hasan | Bangladesh |
| Mr. David Curtis | United Kingdom |
| Dr. Cravier Thierry | France |

The Executive Committee

| | |
|-------------------------|----------------------------------|
| Ms. Tahmina Rahman | President |
| Mr. Md. Shahidul Haque | General Secretary |
| Mr. Md. Minhaj Uddin | Finance Secretary |
| Mr. Abdur Rahman Shah | Information & Research Secretary |
| Mr. Biswanath Sutradhar | Publication Secretary |
| Ms. Jolly Kowser | Women's Affairs Secretary |
| Md. Anamul Haque | Office Secretary |

The Donors

| | |
|---|------------|
| Aide Medicale et Developpement (AMD)/Kinesitherapeutes du Monde (KDM) | France |
| Action Contre la Faim (ACF) | Bangladesh |
| BRAC | Bangladesh |
| CARE | Bangladesh |
| Centre for Disability in Development (CDD) | Bangladesh |
| IDCOL | Bangladesh |
| Les Amis des Enfants du Monde (AEM) | France |
| Manusher Jonno Foundation (MJF) | Bangladesh |
| SOLiNFO | France |
| UNICEF | Bangladesh |
| WFP | Bangladesh |

Beneficiaries

Primary Beneficiary

- People with disability
 - Children with disability
 - Adolescents with disabilities
 - Woman with disability
 - Man with disability
- Hardcore/Ultra poor
- Ethnic group
- Families dependent on Elderly People
- Socioeconomic and Culturally Vulnerable groups
- Geographically vulnerable groups
- Most vulnerable and marginalized section of the community.
- Poor families headed by Woman/Widow
- Disaster affected vulnerable groups

Secondary Beneficiary

- GOs
- NGOs
- Professional Groups
- Local government
- Religion-based groups
- Business groups

Five Pillars of SARPV

SARPV follows the five mandatory pillars to be maintained by the beneficiary families of its programmes and projects:

1. 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.
2. 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.
3. Every beneficiary family must sow and grow fruit, timber and herbal medicinal plants including Guava, Papaya, Banana, Neem etc.
4. Every beneficiary household must ensure poultry and livestock rearing.
5. Every beneficiary family or household must send their children to school and ensure accessibility and in all aspects of the affairs.

Programs and Projects

| Program | Projects | Funded by | Project Period | | Area Coverage (Upazilas) | Beneficiary Coverage |
|--|--|--------------------|----------------|-------------|-----------------------------------|----------------------|
| | | | Starting | Ending | | |
| Rights , Advocacy & Networking | Promotion of rights and dignity of the people with disabilities (PRDPD) | MJF | 2013 | 2016 | CX B,CHK, KP | 2316 |
| | PHRPBD through Disability Inclusion | CDD | 2013 | 2017 | CHK | 117 |
| | Safe Migration for Bangladeshi Workers | BRAC | 2013 | 2016 | UKH | 10800 |
| Health & Nutrition | IMCN | WFP | 2014 | 2016 | MHK | 2555 |
| | Rickets Prevention in Cox's Bazar District | AMD-KDM | 2008 | Cont'd | CHK, LOH, UKH, MHK, CXB, RAM | 25135 |
| | Prosthetic Centre to Support PwD | AMD-KDM | 2008 | Cont'd | CHK | 458 |
| Inclusive Education | Prodipaloy | AEM France & SARPV | 1999 | Cont'd | CHK | 208 (in 2015) |
| | Non Formal Primary Education | BRAC | 2009 | 2017 | CHK, UKH | 726 |
| | Early Learning Childhood Development | GoB & UNICEF | 2009 | 2015 | CHK | 724 (each year) |
| Mainstreaming Disability | Promotion of rights and dignity of the people with disabilities (PRDPD) | MJF | 2013 | 2016 | CXB,CHK, KP | 2316 |
| | PHRPDP through Disability Inclusion | CDD | 2013 | 2017 | CHK | 117 |
| Micro Finance & Small Enterprise Development | Micro Credit | Own Fund | 2006 | Cont'd | CHAK, MHK, CXB, KAP | 8270 |
| | Interest Free Micro Credit for PwD | MJF | 2012 | Cont'd | CHK, MHK, CXB, KAP | |
| Climate Change, Disaster and Disability Management | Emergency Response to the Flash Flood in the South Eastern Part of Bangladesh - <i>Food Support</i> | CARE | July - 2015 | July - 2015 | CHK, RAM | 5481 |
| | Emergency Response to the Flash Flood in the South Eastern Part of Bangladesh - <i>Non Food Item Support</i> | CARE | Aug - 2015 | Aug - 2015 | CHK | 14162 |
| | Immediate Response to Floods and Landslides in South Eastern Bangladesh | WFP | Aug - 2015 | Sept - 2015 | CHK | 1609 |
| | Relief Support for flood and cyclone - affected populations in need in South-East Bangladesh (RESPONSE) | CARE | Sept - 2015 | Dec - 2015 | CHK, PEK, CXB | 8626 |
| | Emergency Support to People with Disability and their Community Affected by 2015 Flash Flood in Chakaria | CDD | Oct 2015 | Apr 2016 | CHK | 1200 |
| Renewable Energy | Improved Cook Stove | IDCOL | 2014 | Cont'd | CHK, PEK, CXB, RAM, MHK, GZP, KAP | 21000 |
| Training and skill Development | Integrated with all projects and programs | | | | | |

Cox's Bazar District: CHK: Chakaria, CXB: Cox's Bazar Sadar, PEK: Pekua, UKH: Ukhiya, MHK: Moheshkhali, RAM: Ramu, TEK: Teknaf
 Chittagong District: LOH: Lohagara
 Gazipur District: GZP: Gazipur, KAP: Kapasia

4 Programs and Projects

4.1 Rights, Advocacy and Networking Program

Rights are the most significant weapon of human beings to live accordingly in the society. But it is hindering due to some limitations of social, cultural, administrative and political aspects. Lack of rules of law, malpractices as well as irregularities of some contexts, the citizens usually cannot avail their rights and dignity in the society. Our leaders have no social and moral commitments in reality; in this context the rules of law are hindering. The rights are always ignored and the victims are also deprived from different services. As a result the vulnerable, marginalized and excluded communities cannot fulfill their needs in the society. Considering the situation SARPV initiated Rights and Advocacy Program in its intervened area.

SARPV dreams of a barrier free society where Persons with Disabilities as well as marginalized community can reach their full potentials and enjoy equal rights and opportunities in society. To achieve the goal, the organization emphasizes the responsiveness of the government, non-government and local government bodies, civil society and so on to ensure the accessibility to services of PwDs as well as the excluded communities.

PwDs are exposed to social stigma and stereotypes within their communities. The general attitudes of the duty bearers of GO and NGO, Professionals, LEB and other stakeholders towards PwDs is not positive from community level to national level. Mass People as well as duty bearers often don't consider that people with disability is the active part of society. They seem to be concerned about the issue of welfare, health or charity rather than focusing on their disability and development. Research and experience has shown that if PwDs receive appropriate support to explore their abilities, they can become involved and contribute to the development process.

Objectives.....

- To promote the rights and dignity of poor, excluded and marginalized communities
- To strengthen the networks with different stakeholders and authorities
- To raise mass awareness to reduce the violence

against Women and Children

Project/Component/Campaign under this Program.....

- Combat Violence against Women supported by MJF
- Equality through Dignity (Morjadai Gori Samata) supported by MJF

Geographical Coverage.....

| District | Working Upazila |
|--------------------|-------------------|
| Cox'sbazar | Cox's bazar Sadar |
| | Chakaria |
| Gazipur | Kapasia |
| 2 districts | 3 Upazilla |

Compliance with SDG.....

Direct Contribution

Goal 5: Gender Equality

Goal 10: Reduce Inequality

Accomplishment of 2015.....

| Accomplishment of the year | No. | Remarks |
|--|------|---------|
| Persons with Disabilities received Yes Card from DSS | 2328 | Persons |
| Awareness raising on Violence Against Women (VAW) | 3160 | |
| Staff orientation on Human, women, disability rights & VAW | 16 | |
| Group Leaders Orientation on Human, women, disability rights and VAW | 240 | |
| School awareness (Cultural event Debate & Essay competition) | 6 | Events |
| Human Chain | 15 | Events |
| Community and courtyard meeting and Rally | 42 | Events |
| Dialogue Meeting with mass media | 6 | Events |
| Student, Youth and Community gathering on women rights and Violence Against Women and children | 6 | Events |

4 Programs and Projects

4.1 Rights, Advocacy and Networking Program

| Accomplishment of the year | No. | Remarks |
|--|-----|---------|
| Networking and advocacy meeting with service providers and different stakeholders (LGI, GOB, CS) | 6 | Events |
| Conflict resolution by Salish or mediation | 03 | |
| Legal Support to Women with Disabilities | 06 | |
| Multi marriage dismissal | 03 | |
| Early marriage stopped | 02 | |
| Stopped marriage with Dowry | 03 | |
| Legal services from Village court | 04 | |
| Person with Disabilities received Trade license | 18 | |
| Poor people employed by Employment Guaranteed Scheme | 84 | |
| Media Campaign on "MorjadaiGoriSamata" | 6 | Events |
| Received assistive device from external sources by linkage development | 40 | Person |
| Holding number for Slum dwellers | 77 | HHs |
| PwDs Enlisted in govt. safety net programs | 363 | Person |
| PwDs received loan from different external financial sources | 133 | Person |
| Hanging Banner/ Festoon Equal Rights of Women | 12 | |
| Relief and or Aid support from different external sources | 678 | PwD HHs |
| Employment generation of Women with Disabilities | 74 | Person |
| Warm clothes support to poor PwDs by linkage development | 175 | Person |
| Study on early marriage and work load of women with MJF | 1 | |
| Received housing and sanitary goods support | 73 | Person |
| Beneficiary claimed information from Govt. institutions using RTI Act 2009 | 117 | Person |

Challenges faced.....

- Very few people even govt. duty bearers maintain the "Building code" during infrastructure development and housing construction which hinders physical accessibility of PwDs.

- Due to lack of ramp and/or lift at offices, accessibility of PwDs has been hindered and , as a result the PwDs can not avail their required services and exercise their rights.
- Generally the PwDs are the most vulnerable group in the societal context; their survival issues are the most important as well as prioritized to them; rights concerns are less important to them.
- Continuous Political confrontation, Strikes, terrorism and violence affected our activities. These unexpected issues become as threat in the human lives and livelihoods.
- Demand is more but allocation is limited in social protection program of GOB; as a result PwDs feel dissatisfaction in some extends.
- Demand of the beneficiaries for profession based long term Vocational or skill development training to engage with IGA.

Lessons learnt.....

- Sensitization of duty bearers of Local Govt, Govt. bodies and others can uphold and promote the rights of PwDs as well as marginalized communities, create scope of work for them and mainstream them.
- Develop and maintain the personal and professional/working relationships as well as strong coordination with the respective authority either Government, Local govt. and so on make easy to achieve the target.
- Rights and Dignity are not achievable without education.
- Need based, supportive and qualitative works spread out the reputation of implementing organization as well as donor organization rather than routine wise quantitative activities implementation among the Professionals, LEB, Govt. bodies and even mass people.
- Women with Disabilities are the victims of double discriminations and acute vulnerable in the concurrent societal context of our country.
- It is essential to raise more awareness among the disabled adolescent girls and their parents to reduce violence against women.

4 Programs and Projects

4.1 Rights, Advocacy and Networking Program

Life towards change 1

Khuruskul Union Parishad: A disability sensitized UP

According to WHO 10% of total population is Person with disability (PwD). Generally PwDs are the most vulnerable community in the society.

They are so much neglected in all aspects in the society. As a result they can not avail their rights and fail to live with dignity. Though our constitution, UNCRPD and Disability Rights and Protection Law-2013 ensure the rights of PwDs but it is on the documentary rights, not in reality. SARPV is a development organization which has been devoted to promote the rights of marginalized and vulnerable communities in the society since 1991. SARPV is emphasizing the disabilities issues in all of its development interventions. It has been implementing "Mainstreaming the Person with Disabilities in the society (MPDS) project from 2006 to 2013 and "Promotion of Rights and Dignity of Person with Disabilities (PRDPD) project" from 2013 to 2016 supported by MJF in Cox'sbazar and Gazipur district to promote the Rights and Dignity of Persons with disabilities.

Generally the Union Parishad and other Local Govt. Institutions are the pro peoples Institutions. The motto of all LGI/UP is to serve the people. Central govt. provides the services through local elected bodies i.e. LGI to the mass people of rural as well as urban area. Khuruskul is a union of Cox'sbazar Sadar Upazila which is administering the Khuruskul UP. SARPV is working closely with Khuruskul UP from 2006 to till under MPDS and PRDPD Project to address the disabilities issues. The motto of SARPV was to develop the UP as a disability friendly UP and the success of SARPV is almost completed in this regard. Now Khuruskul UP is working as a disability friendly UP in the area. This UP is providing all sorts of support regarding disability issues. Every year during the budgeting period they allocate special fund to address the disability issues, prioritize the PwDs in social protection program, widow allowance, old aged, maternal, disability allowance etc. enlisted the PwDs in UP standing committees, create disability friendly environment in UP, enrollment of disable children in school or madrasa, gift of sewing machines, special support for IGA etc. It is our great achievement that the ex-chairman and running chairman of Khuruskul UP is very much sensitive to disability issues. In this regard it has become easy to

develop the UP. In 2009 UP office has been transferred to its new building and old building has been handed over for the welfare of the PwDs by the name of "Khuruskul Disability Complex" by UP resolution. Ruling chairman of that period played a vital role in this regard. A federal committee of PwDs took the responsibility to run the complex to develop the PwDs by the support of SARPV. Running chairman continued his efforts to run well the complex like as: renovation, night guard support, increase sewing machines for IGA etc. From 2012 the UP has been allocating 2% of collected revenue in favor of PwDs. This fund is using for PwDs. Total UP is playing a favorable role for PwDs. Some IGA projects have been implemented by trained PwDs by the financial support of MPDS and PRDPD Projects.

SARPV provided different types of orientation to the duty bearers of Union Parishad, regular and close contact with them, organize meeting, workshop, sharing sessions etc. to sensitize the UP and work by proactive role for PwDs. As a result this UP has become a good friend of PwDs as well as SARPV.

"Khuruskul Disability Complex" has become as a turning point of PwDs of the area. It has been using as the Office of Khuruskul Union Cooperative of the Disabled (CDP) as well as community center. A mini garment has been operating here and 12 women with disabilities work for their IGA by the guidance of Khuruskul CDP. It remains open six days in a week and the PwDs visit the center for their meeting, sharing and amusement. In reality it has become the development cum communication center of PwDs by the support of SARPV as well as Khuruskul UP.



4 Programs and Projects

4.2 Health and Nutrition Program

In Bangladesh health service is very essential for people. As Health is directly linked with Poverty and Poverty is linked with Development. So in the development of Bangladesh we do consider health and Nutrition must have to be taken in to proper care for the sustainable development of Bangladesh.

SARPV found that if nutritional condition of the poor people is not satisfactory, then it is difficult to lead a healthy life. Simultaneously only the nutritional support can prevent disability if it is identified in childhood. These two reasons forced SARPV to consider health as a core program of it.

Objectives

- To substantially reduce the number of deaths and illnesses
- To provide health care service to rural area
- To prevent disability especially childhood disability
- To improve health system

Project/Component/Campaign under this Program

- Prevention of Rickets in Cox's Bazar
- Improving Maternal and Child Nutrition
- Prosthetic Centre to Support PwD

Geographical Coverage

| | |
|---|--|
| Cox's Bazar District Chakaria, Pekua, Ukhiya Cox's Bazar Sadar, Moheshkhali, Ramu | Chittagong District Lohagara |
|---|--|

Compliance with SDG

| | |
|------------------------------------|-----------------------|
| Direct Contribution | Indirect Contribution |
| Goal 3: Good Health and Well being | Goal 1: No Poverty |
| Goal 10: Reduced Inequalities | |

Project Details

Prevention of Rickets in Cox's Bazar

Prevention of rickets in Cox's Bazar is one of the major interventions that have been taken to reduce the disability and to mainstream this issue in Cox's Bazar region. Since 2008 this project has been providing the direct treatment service including surgeries.

Goal

To prevent disability due to rickets with especial consideration to childhood disability

Objectives

- To ensure early identification of Rickets and provide required service according to need
- To advise nutritional support.
- To ensure surgery

Geographical Coverage

Chakaria, Cox's Bazar Sadar, Ramu, Ukhiya, Pekua, Lohagara

Major Activities

- Nutritional advice to prevent childhood disability
- Physiotherapy
- Surgery
- Medication
- Meeting with Local Government
- School Visit and awareness rising on disability
- Identifying childhood disability and providing necessary guidance to prevent disability (without medicine)

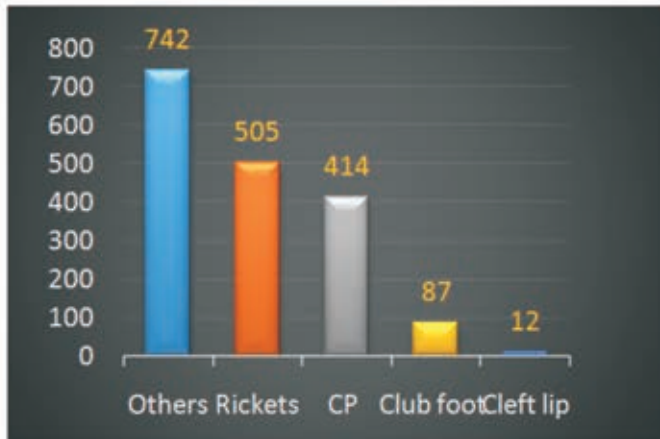
Services provided in 2015

Identification of New Patients and Providing Treatment

Total 1760 new patients were identified last year among them 29% Rickets, 23% CP, 42% others (Burn, Flat Feet, etc.), 5% Club Foot and 1% Cleft Lip.

4.2 Health and Nutrition Program

No. of New Patients based on treatment type



Total Number of New Patients of 2015

No. of New Patients based on Boys and Girls

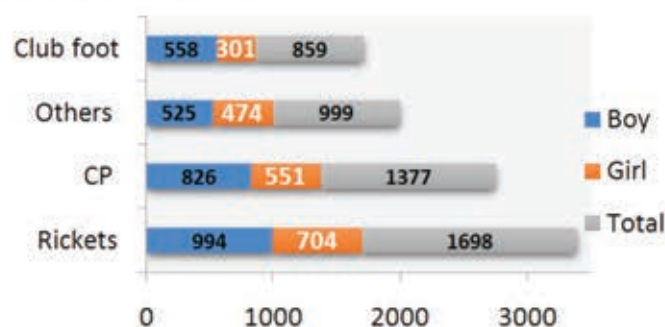


Segregation of Total New Patients based on Boys and Girls in 2015

After receiving treatment their condition gradually improved. Though it is long term process to get the final outcome from this service the impact of treatment could be measured after few years.

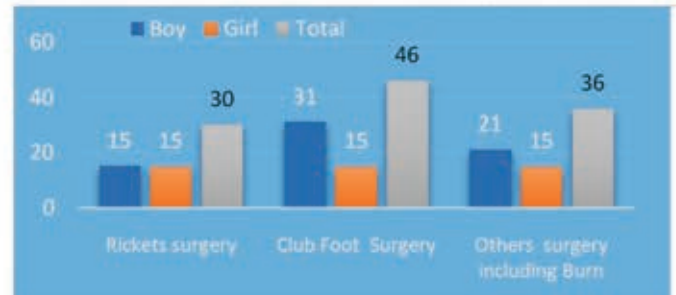
At the same time SARPV also continued to provide treatment to the follow up patients. Total 4933 patient availed treatment among them 34% Rickets Patients, 28% CP patients, 17% Club Foot Patients and rest 20% were miscellaneous such as flat feet, disabled due to burning.

No. of Follow-up Patients



Surgeries accomplished in 2015

Last year 112 surgeries are successfully accomplished. All of them are almost recovered their physical condition. After the surgery they were followed up by the SARPV's health personnel and still 28 patients are under supervision for their better recovery.



No. of Surgeries in 2015 based on surgery types and boys and girls



CwD getting treatment at SARPV

Community Based Initiatives for Promoting Disability Prevention

In 2015 SARPV has taken various initiatives for promoting disability prevention measures in community level as well. The following initiatives were accomplished successfully that enriched the knowledge of community people on disability prevention, personal hygiene.

- 220 Community consultation by the physiotherapist
- School visit and Physiotherapy to 633 SwD
- 88 Meeting with Local Government
- 94 Meeting with NBD
- 4605 Patients were followed up

4 Programs and Projects

4.2 Health and Nutrition Program

Improving Maternal and Child Nutrition (IMCN)

The goal of the "Improving Maternal and Child Nutrition (IMCN)" project is to break the intergenerational cycle of malnutrition using a combination of preventive and curative approaches which include the detection and treatment of under nutrition of pregnant & lactating women and moderately malnourished children aged of 6-59 months of 09 Unions of Moheshkhali Upazila under Cox's Bazar district.

The main components of the project are: i) community-based management of acute malnutrition namely, Supplementary Feeding Programme (SFP) to provide nutritional support to moderately undernourished children and pregnant and lactating women ii) IYCF education/counseling at the community level, and iii) development of coordination mechanisms and strengthening the capacity of the existing government and other structures.

Geographical Coverage

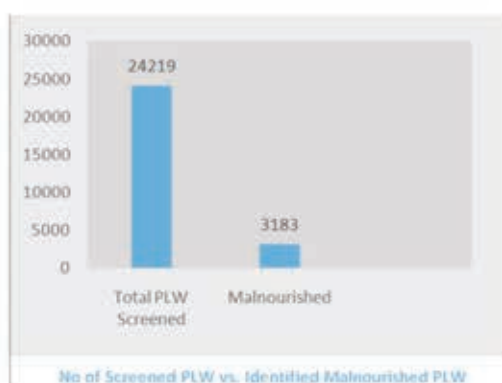
9 unions of Moheshkhali upazila

Beneficiaries

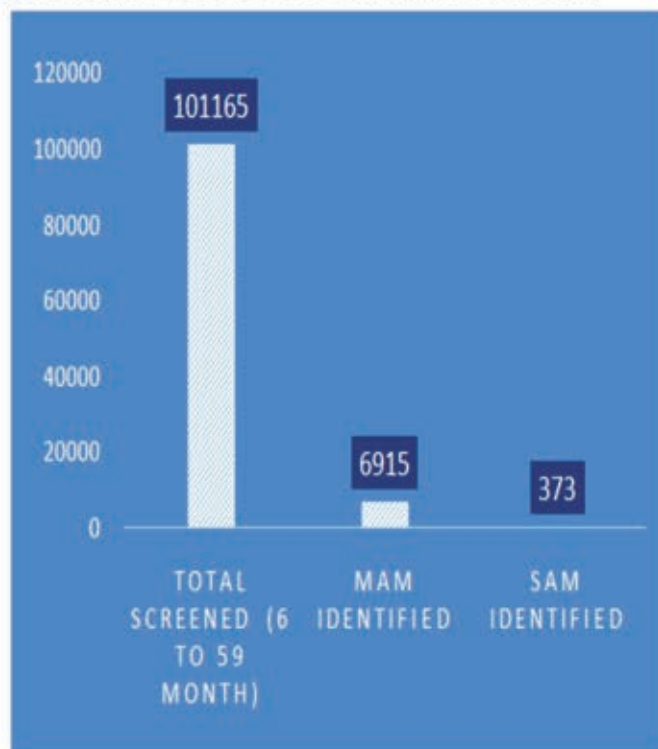
Services under the project will be given to 1820 moderately acute malnourished children aged 6-59 months and 735 acutely malnourished pregnant and lactating women.

Accomplished Tasks in 2015

Identification of Malnourished Pregnant and Lactating Woman (PLW)

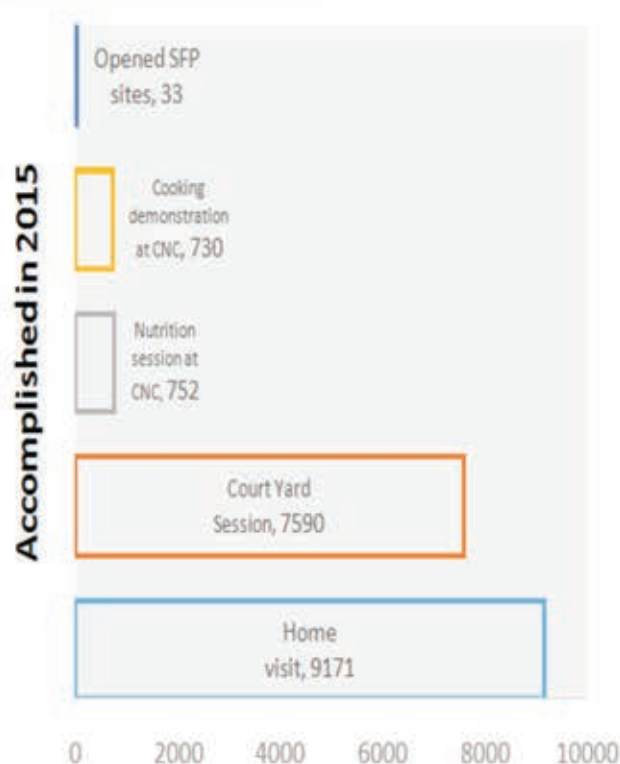


Identification of Moderate Acute Malnutrition (MAM) and Severe Acute Malnutrition (SAM)



MAM and SAM identified in 2015

Activities done in 2015

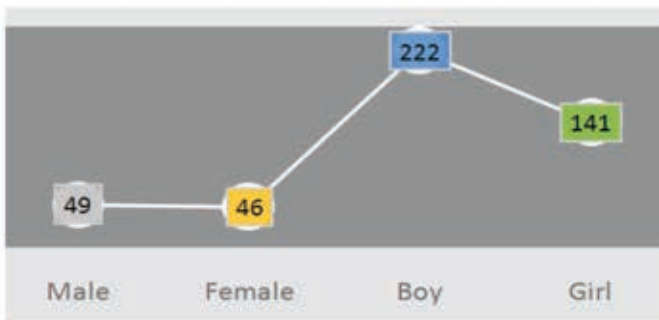


4.2 Health and Nutrition Program

Prosthetic Centre to Support PwD

The prosthetic centre has been continuing since 2008 to provide appropriate required assistive devices for person with disability. This year total 458 person got device assistance from this centre.

No. of Persons that received Assistive Device



Cathrine examining a club foot patient

Life towards change 2

Taslima - cured and back to normal life

In 2003 SARPV was conducting field consultation as an activity of Prevention Rickets in Cox's Bazar project in Khurushkul Union under Cox's Bazar Sadar upazila that time Mr. Shamsul Islam and Rashida who are resident of Mobin Para of that union came to the consultation team with their third child Taslima Aktar who was a victim of childhood rickets. Shamsul Islam who is a small fish trader in Cox's Bazar and Rashida who is a house wife were too anxious to observe her physical deformity, because they do not have sufficient economic ability for her treatment after fulfilling the basic needs of the entire family.

Considering the severity of the bone deformity that time they were advised to provide only nutritious food to Taslima for her recovery, but they could not arrange the minimum required nutrition for her. Only for this reason her physical condition went worse with respect of time and her deformity increased as well.

In year 2003 when she was first identified as a rickets victim she was severely suffering from malnutrition that caused her underweight as well. Considering her condition she was taken

care by SARPV staffs. From 2004 she was thoroughly treated and followed up by the rickets prevention team. At that stage SARPV provided 500 gm calcium tablets that was the prime requirement for her bones and continuous physiotherapy which was needed for her limbs to get normal shape.



4.2 Health and Nutrition Program

On 14th January 2003 her height was 88cm with weight only 12 Kg and the knee joint valgus (Valgus: a deformity involving oblique displacement of part of a limb away from the midline) was 160 in left leg and 100 right leg the distance between two ankle joint was 9 cm but her condition became worse in late 2003 only because of her parents' negligence and her weight also decreases 2 kg, valgus of left leg increases from 100 to 180 & left leg reduce to 160 to 120. After taking the responsibility of her treatment her physical condition was started to improve. In November 2004 the first significant improvement was noticed, her bending of right leg decreases from 160 to 100 and for left leg this turns from 160 to 70 at the same time the distance of two limbs decreases to 7 cm, most importantly this remarkable change had been achieved by nutritional support along with some medication (calcium tablets and vitamin D support). The following table will explain her gradual progress with respect of time.

In 2009 her deformity totally become nil and the distance between two ankles became 0.5 cm that was acceptable for human body. Though she was fully recovered from childhood disability in 2009, she was still under observation of prevention of rickets team. In 2015 the final follow up has been conducted and find that she was find in satisfactory physical condition.

Now Taslima is a student of class six studying in Khurushkul High School and leading a happy cheerful childhood like other children. Now she can participate to all kind of physical activities of her school, neighboring and her household. She feels confident for doing better. She wants to support all the rickets affected people like her, for this she wanted to be a doctor.

| Dates | Weight (kg) | Height (cm) | Valgus | | Distance between two ankle | Remarks |
|------------------|-------------|-------------|-----------------|-----------------|----------------------------|---------------------------------------|
| | | | R | L | | |
| 14 January 2003 | 12 | 88 | 10 ⁰ | 16 ⁰ | 9 cm | |
| 18 October 2003 | 10 | 89 | 18 ⁰ | 12 ⁰ | 9 cm | Condition goes worse |
| 05 February 2004 | 13.5 | 89 | 16 ⁰ | 16 ⁰ | 10 cm | - |
| 08 August 2004 | 14 | 90.5 | 10 ⁰ | 7 ⁰ | 7 cm | First significant improvement noticed |
| 02 November 2004 | 14.5 | 93 | 10 ⁰ | 7 ⁰ | 7 cm | - |
| 24 May 2005 | 15 | 95 | 10 ⁰ | 7 ⁰ | 7 cm | - |
| 09 April 2007 | 20 | 100 | 2 ⁰ | 8 ⁰ | 4 cm | - |
| 15 April 2008 | 21 | 110 | 2 ⁰ | 6 ⁰ | 3 cm | - |
| 24 April 2009 | 22 | 124 | 0 ⁰ | 0 ⁰ | 0.5 cm | Deformity nil |
| 29 March 2015 | 30 | 145 | 0 ⁰ | 0 ⁰ | 0.0 cm | Final Follow up |

Note the Quote

"Obviously, because of my disability, I need assistance. But I have always tried to overcome the limitations of my condition and lead as full a life as possible. I have traveled the world, from the Antarctic to zero gravity."

Stephen Hawking

4 Programs and Projects

4.3 Inclusive Education Program

In Bangladesh education is still one of the prime basic needs rather than basic rights of human being whereas education is one of the basic rights of the inhabitant of developed country. Education always got and still getting priority in global aspect. In Millennium Development Goal (MDG) the second goal was "ACHIEVE UNIVERSAL PRIMARY EDUCATION" and in Sustainable Development Goal (SDG) primary education has been changed by ensuring "QUALITY EDUCATION" that is the 4th goal. Bangladesh is performing well to achieve success in education. Both government and NGO are working for the same target that is education for all.

SARPV is also contributing to the education sector to build a knowledgeable inclusive society at the southeastern coastal zone of Bangladesh since 1999. It has been identified that only for the geographical location the literacy rate of working region was not as much higher than the other regions of Bangladesh. To decrease the social disparity education could be the prime tool and understanding the situation SARPV's educational intervention started in Cox's Bazar district.

Objectives

- To ensure Inclusive Primary Education
- To ensure education for the school dropout children of the society
- To create interest among the children so that they come to school
- To ensure fear free environment for the pre-schooling

Geographical Coverage and Services

| Type of Service | Upazila (Sub District) |
|--------------------------|------------------------|
| Formal Primary Education | Chakaria |
| NFPE | Chakaria&Ukhia |
| ELCD | Chakaria |

Compliance with SDG

| |
|---------------------------|
| Direct Contribution |
| Goal 4: Quality Education |

Project/Component/Campaign under this Program

- Prodidpaloy: An Inclusive School for Children with and without Disability
- Non Formal Primary Education
- Pre Primary education as Early Learning and Childhood Development

Project Details

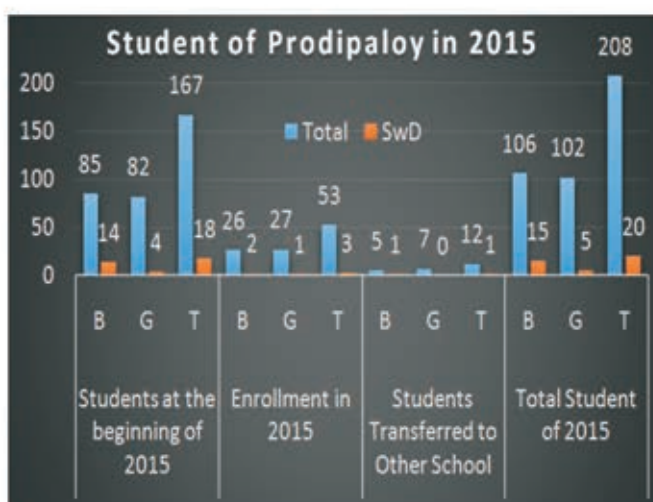
Prodidpaloy: An Inclusive School for Children with and without Disability

Prodidpaloy was established in 1999 with 12 students. This school brought a massive change in people's thinking. For the very first time local people of Chakaria realized that their children with disability have the equal rights to get education and potential to participate in development.

Last year 208 students were in this school among them 20 were student with disability (SwD)

Target Group

- Children with disability
- Children without disability
- Children from different social groups



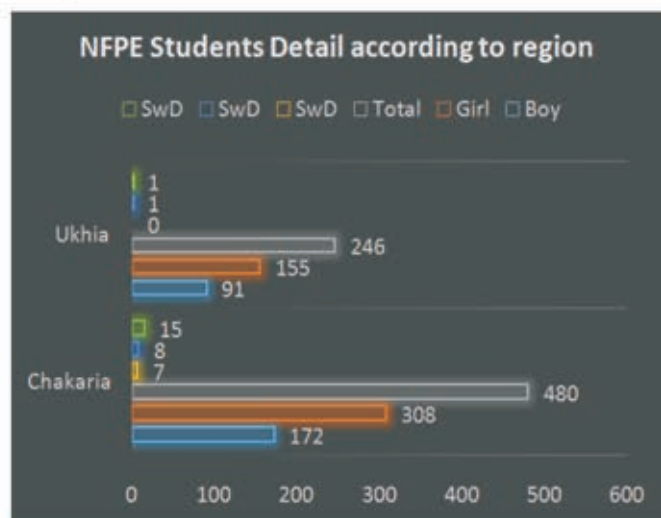
4.3 Inclusive Education Program

Achievements in 2015

- 100% success in PEC examination. 28 Students participated in that exam and all of them passed.
- Won 3rd Prize among all competitor on patriotic song on the occasion of Independence day celebration.
- Our Advocacy with governments ensured disability allowance for 14 students with disability in 2015 that worth 1800 each.
- We ensured full free studentship for 13 students and half free studentship for 22 students.

Non Formal Primary Education (NFPE)

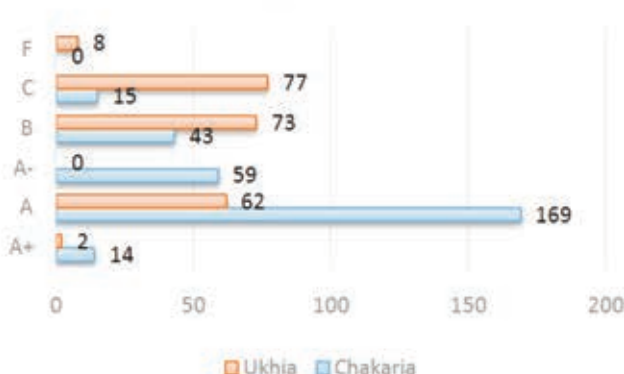
To provide education at the remote areas of the Chakaria and Ukhiya Upazilas, SARPV started NFPE for the poor, marginalized, CwD and for the drop-out children. This approach was adopted with support from BRAC. Now there are 16 Centres in Ukhiya and 10 Centres in Chakaria.



Achievements in 2015

- We conducted few demonstration sessions on disaster for the NFPE teachers of Chakaria upazila as a result these teachers played very important role during flash flood and cyclone Komen.
- 222 students were participated in PEC examination from Ukhiya centre and 214 passed successfully among them 2 got A+

PEC Results of NFPE - Chakaria & Ukhiya Upazila



Early Learning for Child Development (ELCD)

ELCD is one of the most important initiatives by SARPV to make the children familiar with the educational environment. Though the children of Chakaria region are mostly deprived from the education due to availability of school in the surrounding area and school seems a frightening place for them, SARPV has decided to ensure a friendly environment for pre schooling, which encourages the children to attend the school. For this reason in 2006 SARPV started ELCD with the support of UNICEF in 24 different areas of Chakaria.

Target Group

3-5 yr old children, irrespective of economic status, including CwD or Student with disability (SwD)



Achievements in 2015

- 24 ELCD teachers received training on overall ELCD process and Childhood Disability Identification. They applied this in their work.
- All the VDCs were sensitized to support these centres.
- We have ensured Birth Registration Card to 80% of the children.

4.3 Inclusive Education Program

Life towards change 3

Mahin - towards a potential future

Md. Ashraful Islam Mahin a Cerebral Palsy (CP) victim since he was born in 2003. He is the eldest son among three sons of Mrs. Khaleda Begum and Mr. Md. Mohiuddin living in Ukil Para of Voramuhuri that belongs to Chakaria Municipality of Chakaria Upazilla (sub district) within the Cox's Bazar district. His father is a primary school teacher and mother is a housewife but they didn't have the minimum knowledge on disability because of this reason he did not get the required supports and services at his early childhood that led his condition towards more complexity. In 2010 at the age of seven he was enrolled in nursery level in Prodipaloy and completed his primary education in 2015.

In 2010 when Mahin was enrolled in Prodipaloy he was not comfortable to interact with others because he was not supposed to go outside of his own home since his childhood. Consequently he was suffering from inferiority complex to participate in the class. Observing this situation teachers started to encourage his participation through involving him in class activities and also ensured that all his classmate would provide a friendly environment for him. At the same time he got some special facilities considering his physic-physical condition such as walker for his movement, more attention to energize his mental strength these motivated him bloom properly. All these support inspired him to participate effectively in class and his progress was remarkable.

Mahin was very bright since his childhood. He was very sharp student and had ability to understand any difficult topic easily comparing other students, but due to his physical constrain he could not able to express his understanding immediately, especially in writing he had to face extreme challenge that was his

prime limitation. Considering all his challenges Prodipaloy's teachers supported him to overcome his challenges.

During his academic life in Prodipaloy Mahin was supported in various forms. In class he always required special sitting arrangement and according to his need his teachers always provided that. But the challenge was his parent's specially his father's negative attitude for education, he did not want to spent money for his son's education knowing this situation Mahin was offered full free studentship from beginning to end of his primary education. At the same time he was

receiving the monthly disability allowance of taka 300 for each month from the social welfare ministry as a result of our advocacy. Instead of this financial support he availed continuous physiotherapy from SARPV's physiotherapy canter. At the same time he was included in different speech therapy those were held in SARPV.

All these initiatives taken by his teachers developed his psychosocial condition and the hindrances were minimized. His writing speed was main difficulties that could not be improved because it was caused by cerebral palsy.

He completed his primary education successfully and attended primary education certificate examination in 2015 and passed it by achieving grade "B" with CGPA 3.67. Now he has been enrolled in "Chaukori Pouro Adarsha Shiksha Niketon" for further education and continuing there. Currently his academic pressure has been increased and has to write more comparing earlier stage. That created a mental pressure on him

for which he is not as comfortable as he was earlier. If he gets appropriate support from his surroundings then he could perform better.



4 Programs and Projects

4.4 Mainstreaming Disability Program

Disability is a complex, dynamic, contested and multidimensional Issue. It is a part of the human condition. Almost each and everyone has to taste the impairment/s temporarily or permanently at some points of life. Not only that, even in general an old man or woman who survive to old age and who experiences the difficulties in their functionary of normal life.

BBS report 2011 shows that 1.4% of total population are the victims of Disability. According to WHO and World Bank, 15% of total population of the world is disabled, mostly living in the developing countries (09 June 2011, World Report on Disability by WHO and WB). In Bangladesh almost 50% PwDs are women and children with disability; their issues are not holistically considered as reality. Still PwDs cannot exercise their rights properly and are considered as burden for the family, society and the country. PwDs have little participation in social activities/public events, due to widespread lack of knowledge about the ability of PwDs. Still the PwDs are measured in terms of the degree of their impairment, not their talents. Lack of limited access to services such as: Health Service, Social Justice, Education, Employment and Economic sectors as a result, the PwDs remain excluded from their social life, thus they remain 'invisible' in the society.

Bangladesh has made visible progress in different aspects but still there are some fields where progress has not taken place properly. PwD is one of the less progressive groups. They are not enabled to participate equally in education, employment, training, work, recreation or other social activities. We see that women and girls with disabilities have better opportunities, in some cases, than their male counterparts. Mainstreaming is a result of combined efforts like strengthening services for PwDs, their families and communities, honoring their rights which will be reflected in the mainstream of the society, making the presence of PwDs visible and enabling them to avail appropriate health, education and social services.

Objectives.....

- To maximize the empowerment of people with disabilities
- To ensure the accessibility of the people who have disabilities to the services
- To sensitize the duty bearers of Govt. and non govt. service providers as well as Local Elected Bodies

Project/Component/Campaign under this Program.....

- Promotion of rights and dignity of the people with disabilities (PRDPD) supported by MJF
- PHRPBD through Disability Inclusion supported by CBM through CDD

Major Indicators of Mainstreaming PwDs.....

- Children with disabilities are going to schools
- People with disabilities are moving around to fulfill their daily needs
- People with disabilities are participating in the social, political and cultural events

Compliance with SDG.....

| |
|------------------------------------|
| Direct Contribution |
| Goal 3: Good Health and Well Being |
| Goal 10: Reduce Inequality |

Project Details.....

Promotion of Rights and Dignity of the People with Disabilities (PRDPD)

In August 2013 SARPV started Promotion of Rights and Dignity of Person with Disability (PRDPD) Project supported by MJF to ensure the economic development and establish their rights including accessibility of PwDs in the public and private services.

4 Programs and Projects

4.4 Mainstreaming Disability Program

Geographical location of the project

| Sl. | Name of district | Working Upazila |
|-----|--------------------|------------------------------|
| 1. | Cox'sbazar | Cox'sbazar sadar Chakaria |
| 2. | Gazipur | Kapasia |
| | 2 districts | 3 Upazilla |

Major Accomplishment

- Operationalize 80 Primary Groups and 08 CDPs
- Training on CDP management, leadership and Communications: 96 Persons
- Profession based skill development training to PwDs for IGA: 228 Ps
- Training on Market Development and Resource Mobilization: 48
- Enrollment of school aged Children with Disabilities in school: 89 CwDs
- Children completed in primary schools- grade V (five): 46 CwDs
- Seed money support to beneficiaries as interest free loan: 126 PwDs
- Referral services of PwDs for medical support: 143
- No. of marginal farmers received agriculture support: 498 PwDs
- Access to health services: 452 PwDs
- Inclusion of PwDs in different committees including UPs/forums: 34 PwDs
- Immunization /vaccination completion of children & mother: 168
- Orientation of nominated focal persons for PwDs: 88
- Educational material support on sign language to education Institutions: 95
- Humanitarian Relief Support to PwDs from the project: 16 HHs
- UP and Pourasava prepared plans by provision of budget for PwDs: 08
- Assistive Device support to PwDs for easy movement: 49 PwDs

- Registration completion of CDP: 05
- Meeting with SMC and parents for ensuring inclusive education of CwDs: 24 events
- Sharing meeting with professionals, service providers, CSO to ensure accessibility of PwDs: 06

Challenge faced

- Cox'sbazar is a disaster prone area. In 2015, due to the continuation of rainfall as well as the tidal wave of the Bay of Bengal the area over flooded and inundation 3 times from the second half of June to August '15. As a result, the mass people including People with Disabilities of the area became badly natural disaster affected and vulnerable. They lost their wealth, crops, cattle, poultry, shelter, earning sources even some lives. The conditions of persons with disabilities were very bad due to their shelter and livelihoods context
- Due to the natural disaster the mass people of the Cox'sbazar district couldn't back their normal lives for six months of the year; the communication systems were almost collapsed in the area. As a result, mass people including People with Disabilities faced different types of sufferings. In this respect, we could not organize some events timely and the realization rate is below of seed money than that of target
- Non-friendly Infrastructures and communications related barriers for Person with Disability
- Transfer of sensitized duty bearers of govt. bodies as well as local govt. Institutions
- Lack of training on inclusive education among the school teachers as a result, they don't play their responsibilities accordingly for the children with special needs
- Leadership crisis among the beneficiaries of PwDs. It is essential to take the responsibility by somebody to run well the CDP as well as the disability issues but there are lacking of such type of competent person among the PwDs. As

4.4 Mainstreaming Disability Program

a result overall advancement and move forward not up to the mark

- It needs a long term plan but due to fund crisis it was not there

Learning

- Local level combined planning with the respective stakeholders are more effective
- After any disaster the action oriented support is more sustainable than that of relief oriented support
- After any disaster, It is very hard to turn the Person with Disabilities as well as mass people from relief oriented to action oriented tendency
- It is essential to develop free action oriented inclusive planning and strong coordination in between the GO-NGO to build the inclusive society
- Effective education support for parents and guardians is essential to develop the children with special needs
- Generally the PwDs are the most vulnerable groups in the societal context; their survival issues are the most important as well as prioritized; rights concerns are less important to them
- Need based, supportive and qualitative works spread out the reputation of implementing as well as donor organization among the Professionals, LEB, Govt. bodies and even mass people rather than routine wise quantitative activities
- Sensitization of duty bearers either Government and local govt. bodies, civil society etc. can uphold to address the issues of disability as well as marginalized community
- Institute based disability friendly focal person nomination is an effective issue to address the rights of the person with disability

PHRPBD through disability inclusion project

Major Accomplishment

- Involvement of PwD in union parishad's standing committee has been ensured
- 43 PwD included to receive Disability allowance
- 15 SwD enlisted to receive stipend for SwDs
- 16 PwD got loan from different NGOs
- 18 PwD got assistive devices.
- Training on leadership and communication: 29
- Training on resource mobilization and market development: 22
- Training on skill development, poultry and livestock: 20
- Training on self-help group development, leadership, management and communication: 18
- 8 students were enrolled in primary education,
- 17 PwD were engaged in local arbeiter
- 8 woman with disability received widow allowance by our advocacy.
- 18 were tagged with 41 days program of social safety net
- Observed International disability day to promote the message on disability.
- 1 Awareness raising meeting on mental health issue

4.4 Mainstreaming Disability Program

Life towards change 4.....

SARPV Is the Ray of Hope in the lives of PwDs of Chakaria: Haleda

We were in dark, SARPV pulls us in the sunlight and shows the light in our vulnerable lives, said Haleda a visual impaired abandoned woman of Chakaria Upazilla. Haleda Begam (43) was the only daughter of Ahammad Ali and Amena Begam of Ward no. 5 of Chakaria, Paurasava. When she was only 3 years of age she became the victim of visual impairment by one boy of her neighboring house who hit her right eye. Her poor parents tried best for her medical treatment but fail to recovery. It is the starting point of her wretched life. Even her parents used to neglect her. Not only that they dis-continued her education. They tried best for her marry in her tender age and arranged her marriage with Azizur Rahman of Vewola Union of same Upazila. Her conjugal life didn't last long. After the birth of two daughters her husband left away from their residence. It is the new tragedy in her life. She took shelter in her poor paternal house with two kids.

In 2009 SARPV enlisted her as a member of the primary group "Protigga" due to her disability and she became the president of the group among 16 PwDs. It is the turning point of her life. She was very active member of the group and she tried to unite the entire persons with disabilities to promote their rights through this initiative. She used to organize the group works and began to collect savings with strong eagerness. She attended the different types of human development as well as skill development training courses provided by PRDPD Project of SARPV supported by MJF for her

capacity and skill development. In 2014 she organized the Cooperative of the Disabled People (CDP) in Chakaria poura area with some PwDs for ensuring their livelihood rights.

Now only she is the only earning member of her family which consists of five members. She is operating a small business in her residential area. PRDPD Project provided her interest free loan 20,000/= taka as seed money for her small trades after the training and she became successful in her business. She sells two types of goods; one is traditional snacks and another is

vegetables. From the benefits of business she is managing her parents' treatment, daily needs as well as educational expenses of her two daughters. She responded that SARPV cared not only for their livelihoods and rights but also their children's study. She admitted boldly that she became successful for the inspiration of SARPV. She seeks the dignity in the society for all PwDs as human beings. During her hardship she continued her daughter's study. Her elder daughter Jeni Akter passed Dakhil (SSC level) in 2015 and



Haleda with her mother

younger daughter is the student of class eight. Gradually Haleda bought the household furniture and daily needs for them. She cited that this year their bedstead saves them from the continuous flood. Jeni is also helping her mother by earning monthly 1000/= taka by private tuition after passing her SSC examination. Haleda hopes for her daughter's higher education for their enlightenment in the society.

4 Programs and Projects

4.5 Micro Entrepreneurship, Disability and Development

Economic empowerment has a positive relationship with development. People will have significant change if he/she achieve economic solvency. Especially the rural people those who do not get available financial support for investment have the ability to uplift their socioeconomic condition after getting financial support. Contextualizing the scenario SARPV initiated their micro credit program at Coxes Bazar region officially in 2006, earlier this program was running as interest free revolving loan support. That time poor women and person with disability were prioritized for getting the loans that ultimately generated their employment. Since then this program is continuing as one of the major programs of SARPV that has opened a new window for these under privileged people to live a dignified life with availability of opportunities.

In 2012 SARPV inaugurated Interest free micro credit for PwD to enhance their capacity of money management and to promote entrepreneurship among them. Moreover this credit opportunity ensured the available money flow for their investment that uplifted the socioeconomic condition of PwDs.

Objectives.....

- Reduce poverty
- Enhance the capacities of people in the area of money management
- Elevate socioeconomic condition of vulnerable groups especially women and PwD
- Develop entrepreneurship at community level

Geographical Coverage.....

| Type | District | Upazila |
|--------------------------------------|-------------|--|
| Micro Entrepreneurship | Cox's Bazar | Chakaria, Mohe shkhali |
| | Bandarban | Lama |
| | Chittagong | Lohagara |
| Micro Credit for PwD (Interest Free) | Cox's Bazar | Chakaria, Cox's Bazar Sadar, Moheshkhali |
| | Gazipur | Kapasia |

Components under this Program.....

1. Micro Finance
 - 1.1 Rural Microcredit (RMC);
 - 1.2 Small and medium entrepreneurship loan (SME);
2. Micro Credit for PwDs (interest free).

Compliance with SDG.....

| |
|--|
| Direct Contribution |
| Goal 1: No Poverty |
| Indirect Contribution |
| Goal 2: Zero Hunger |
| Goal 8: Decent work and Economic Growth |

Project Details.....

Micro Finance

In August 2013 SARPV started Promotion of Rights and Dignity of Person with Disability (PRDPD) Project supported by MJF to ensure the economic development and establish their rights including accessibility of PwDs in the public and private services.

No. of Branches

7

Membership Status

| Particulars | Female | Male | Total |
|----------------|--------|------|-------|
| Samity (Group) | 310 | 102 | 412 |
| Members | 1881 | 6389 | 8270 |
| Borrower | 277 | 3570 | 3847 |

Loan status for the financial year

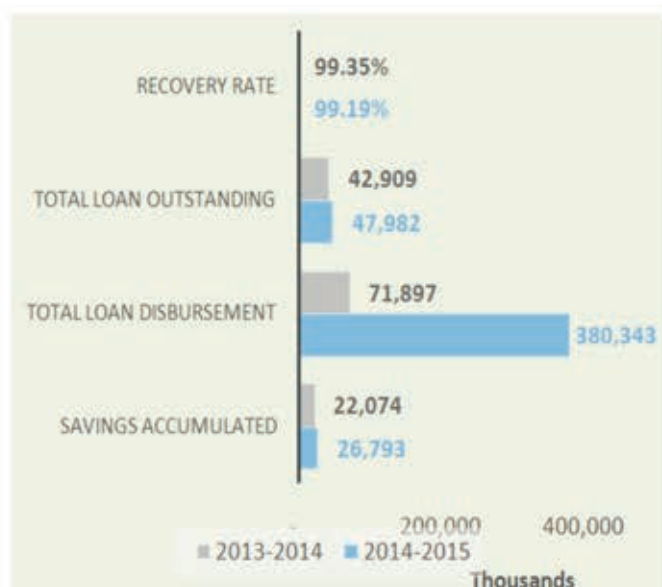
| Particular | Amount (BDT) |
|-------------------|-------------------|
| Loan Disbursement | 38,03,43,000 |
| Loan Outstanding | 47,982,216 |
| Recovery Rate | 99.35% |

4.5 Micro Entrepreneurship, Disability and Development

Savings status for the financial year

| Particular | Amount (BDT) |
|----------------------------|-------------------|
| Compulsory Savings | 17,237,508 |
| Voluntary Savings | 2,181,036 |
| General Savings | 612,875 |
| Double Benefited Scheme | 772043 |
| SARPV Pension Scheme (SPS) | 5889772 |
| Total Savings | 26,693,234 |

Comparative status of Micro Finance program 2013-2014 and 2014-2015 FY



Micro Credit for PwD (Interest Free)

To transform the PwD to a potential human resources of this society SARPV started an alternative micro credit approach in five different location. It is totally interest free and utilized for IGA to elevate the socioeconomic condition of PwDs. Conversely its revolving approach mobilize this fund among all PwD which is another significant operational feature of this type of credit. This credit support already has been praised by the PwD and the demand has been gradually increased.

Beneficiary Information

| Particular | Male | Female | Total |
|---------------------------|------|--------|-------|
| No. of Group | | | 80 |
| Group Member | 1573 | 1276 | 2849 |
| No of seed money receiver | 50 | 45 | 95 |

Loan and Savings Information

| Particular | Total |
|------------------------|---------|
| Amount of disbursement | 5010000 |
| Amount of savings | 250781 |
| Tot outstanding | 645036 |
| Recovery rate % | 94.45% |

Note the Quote

**"Disability is a matter of perception.
If you can do just one thing well, you're needed by someone."**

Martina Navratilova

4.5 Micro Entrepreneurship, Disability and Development

Life towards change 5.....

Nargis Begum: A Role Model of Entrepreneurship

Nargis Begum a native of Vilijar Para of Boroitoli Union of Chakaria Upazila is a classic example of empowered woman of her locality. At the teen stage of her life she got married with Mr. Abdul Monaf. At the early stage of her conjugal life they were happy and able to fulfill all of their needs with the income of her husband, gradually their family member increased. At present she has two son and a daughter. After giving birth of first child they starts to face financial challenges to fulfill all their demands, Monaf's income was not sufficient to bear al the expenses of their family. Nargis was striving for a way forward to overcome this challenge. Analyzing all the possible solution she decided to open a grocery shop at her locality.

2010, first time she got to know about SARPV's micro finance program and she was also demonstrated on the benefits of economic empowerment by one of the field facilitator of this program. Initially she attended the courtyard meeting with others and started to realize how the money flow can improve her initiative and how she would be able to have savings for future. After attending several meetings she demanded to be a member for micro credit program and started to deposit money as savings.

On 28 October 2010 she collected her first loan of BDT 10,000 and invested that amount to purchase commodities for her shop. It was a benchmark for her business and the earned profit inspired her to invest more to enlarge her business. Therefore she collected loan of BDT 15,000, BDT 20,000, BDT 25,000, and BDT 50,000 consecutively. Currently her monthly income is around BDT 8,000 that helps her contribute to meeting the family expenses.

At present she became one of the successful local entrepreneurs, who is being followed by other women. She has shown that if there is adequate financial and social support is available then woman can also make change to elevate their socioeconomic condition. Consequently it develops their decision making ability that improves the social ethos. Getting financial solvency she spent her money to restructuring her home with quality water and sanitation facilities, started to rearing poultries, homestead gardening and most importantly she sent her children to school to build their bright future. She is now dreaming for expansion her business and also want to participate in social development to empower woman those who want to be an entrepreneur.



4 Programs and Projects

4.6 Climate Change, Disaster and Disability Management

Bangladesh is one of the most vulnerable countries of the world that is highly exposed to various kind of hazards (specially hydro-meteorological and geological) because of geophysical location, physiography. Considering all the factors it is in 6th position among the most at risk countries containing 19.26% risk.

Since 1989 SARPV has playing a very significant role in the field of disaster preparedness, mitigation and response. SARPV played pioneering role for integrating disaster and disability in Bangladesh. Though this organization is emphasizing on this issue, but in overall practice disability is not as prioritized as it should. This organization is dedicatedly working for preventing/reduce disaster risks of its working area through including DRM & CCA with other projects as a mainstreaming DRM&CCA.

After adaptation of Sendai Framework for DRR 2015-2030, SARPV is following this framework as the guiding principle for addressing the inclusive DRM that also fulfills the core humanitarian standard during execution.

Identified gaps for addressing disabilities during disaster.....

- Inadequate accessible shelters for people with disability.
- Inaccessible communicational infrastructure.
- Weak coordination between all the service provider agencies especially for addressing disability issue.
- Shortage of trained human resources for effective response.
- Scarce of modern tools and technologies.

Objectives.....

- Mainstreaming Inclusive DRR at community level.
- Enhancing adaptation and mitigation skill.
- Promoting proactive disaster management approach.
- Developing DRR and DRM network.
- Assessing and identifying disaster risk.
- Strengthening and sensitizing local elected body by including them on various disasters related intervention.
- Empowering at risk community.

Geographical Coverage.....

| | |
|-------------------|-------|
| Chakaria | Ramu |
| Cox's Bazar Sadar | Pekua |

Projects under this Program.....

1. Emergency Response to the Flash Flood in the South Eastern Part of Bangladesh- *Food Support*
2. Emergency Response to the Flash Flood in the South Eastern Part of Bangladesh- *Non Food Support*
3. Immediate Response to Floods and Landslides in South Eastern Bangladesh
4. Relief Support for flood and cyclone - affected populations in need in South-East Bangladesh (RESPONSE)
5. Emergency Support to People with Disability and their Community Affected by 2015 Flash Flood in Chakaria

Compliance with SDG.....

| |
|----------------------------------|
| Direct Contribution |
| Goal 13: Climate Action |
| Indirect Contribution |
| Goal 15: Life on land |
| Goal 12: Responsible Consumption |

4 Programs and Projects

4.6 Climate Change, Disaster and Disability Management

Project Details

Emergency Response to the Flash Flood in the South Eastern Part of Bangladesh- Food Support

SARPV with the support of CARE-Bangladesh has provided 5481 House Holds in Cox's Bazaar after one week of devastating flood by the financial assistance of USAID.

Goal

To ensure immediate food support to the most affected population of Chakaria and Ramu Upazila

Geographical Coverage:

10 union of Chakaria and 7 unions of Ramu Upazila 99 volunteer, 20 supervisors were engaged to accomplish this immediate relief operation in 17 unions of Chakaria and Ramu Upazilas from 25th June 11th July.

Commodities distributed among the households of Chakaria and Ramu Upazilas:

- 103.9421 Metric ton wheat;
- 2.9745 Metric ton yellow pea,
- 10.04902 metric ton Vegetable oil and
- 82080 packets water purification powder

Impact:

This immediate food support to 5481 HH of two upazilas prevented the situation going to worse. These targeted population were the most affected, vulnerable and disadvantaged groups of the society, for whom the entire social context would be more complicated to maintain the minimum social balance. This food support ensured the minimum nutrition for them at the same time social conflicts were lessened.

Emergency Response to the Flash Flood in the South Eastern Part of Bangladesh- Non Food Support

After distributing emergency relief considering the need SARPV distributed Non Food Items among

14162 flood affected HH of 16 Unions of Chakaria upazila. With the joint financial support of USAID & Save the Children, CARE, Bangladesh technically assisted this project and this.

Goal

To meet immediate Nonfood support to the most affected population of Chakaria Upazila

Geographical Coverage:

16 Unions of Chakaria Upazila.

Total 82 (55 Male, 27 Female) volunteers worked from 1 August 2015 to 21 August 2015 for accomplishment of this project.

Commodities distributed among the flood victims:

- Total 169944 Candles (12 for each HH)
- Plastic Sheet 14162 Rolls (each role 30X5 foot)
- Plastic Bucket with Lid 14162
- Blanket 14162
- Aluminum Pitcher 14162
- Plastic Mug 14162
- Mosquito Net 14162
- Water Purifier 169944 Packets (15 for each HH)
- Plastic Rope

Impact:

14162 flood affected HH are able to fulfill the immediate logistic support.

Immediate Response to Floods and Landslides in South Eastern Bangladesh

After the devastating flash flood of 2015 when the entire cox's bazar was disrupted, to support the population of Chakaria upazila World Food Programme (WFP) supported 1609 female headed flood affected HHs of Chakaria Pouroroshova (Municipality).

Goal

To recover economic condition of the 1609 most affected HH through cash support.

4.6 Climate Change, Disaster and Disability Management

Geographical Coverage:

Chakaria Pouroshova (Municipality)

Output

1609 HH received 9000 BDT each in three equal installment through mobile money transfer to fulfill their immediate basic need.

Relief Support for flood and cyclone - affected populations in need in South-East Bangladesh (RESPONSE)

Torrential rainfall in South-East Bangladesh on 23 June 2015, causing landslides and flooding in Cox's Bazar District. The flash floods were followed by Cyclone Komen, causing further damage. 16.51% of the population in Cox's Bazaar district are extremely poor compared to the national average (15.39%). Nutrition indicators are also below the national average. 88% of total houses in Cox's Bazaar were either fully or partially damaged. Many affected areas of this area are agricultural, with severely affected livelihoods and food security of affected farmers. Floods also damaged the fishing equipment of many fishermen, shrimp cultivation and salt cultivation in Cox's Bazaar.

Goal

Meet people's basic needs including food consumption (especially for women, children, adolescent girls, people with disabilities and elderly people), livelihood recovery and shelter repair. It will also help the most affected population in reducing negative coping mechanism.

Geographical Coverage

Chakaria Upazila (sub district), Cox's Bazar Sadar Upazila, Pekua Upazila

Outcome

8629 Flood and cyclone-affected households in Cox's Bazaar district are able to meet their immediate basic needs during the period of September to December 2015

Output

8629 Flood and cyclone-affected households in 3 Upazilas (sub district) in Cox's Bazaar have received unconditional cash grants to meet their immediate basic needs.

Emergency Support to People with Disability and their Community Affected by 2015 Flash Flood in Chakaria

People with disability were in highly distressful situation after the flood in Cox's Bazar district. Families of person with disability had to experience enormous suffering to survive. Considering this context CBM financed for emergency support with the technical assistance of CDD in Chakaria Pouroshauva and Boroitoli Union of Chakaria upazila.

Objectives

- Reduced risks of starvation, malnutrition and health hazards for persons with disabilities, women, children and elderly people and their families in two locations of Chakaria sub-district in Cox's Bazar, Bangladesh
- Increased nutritious food intake and income in families affected by flash flood
- Increased income by flash flood affected persons with disabilities and their families
- Increased functional capacity and mobility among persons with disabilities who have lost or damaged assistive devices due to flash-flood or are currently in need of new devices
- Improved knowledge on capacities and risks in the flash-flood affected areas to develop inclusive risk reduction action plan for future application.
- Improved knowledge to enable CDD and SARPV to plan for re-construction of flash-flood durable houses with latrine and safe-drinking water source possessing accessible features for persons with disabilities

4.6 Climate Change, Disaster and Disability Management

Geographical Coverage:

Chakaria Pouroshauva and Boroitoli Union of Chakaria upazila.

Results

- 1,200 households including persons with disabilities and most vulnerable members of the community benefit from eating food, applying health & hygiene products, wearing clothing and using support items purchased after receiving unconditional cash grant.
- Affected farmers including persons with disabilities plant 800 packets of rice and vegetables seeds.
- 50 persons with disabilities and their families restart livelihood damaged or lost due to flash-floods.
- Persons with disabilities in the flash-flood affected areas receive and use assistive devices for their daily activities.
- Capacity and Risk Assessment reports of the Government for Baraitali and Chakaria Municipality (PHRPBD Project Location) are updated based on the experience of the last flash-flood and an Inclusive Risk Reduction Action Plan is designed considering the periods from 2016 to 2018.
- Design and construction guideline available on Flash Flood durable house with latrine and safe-drinking water source possessing accessible features for persons with disabilities

Along with these projects Manusher Jonno Foundation, AMD-KDM funded to provide relief in that region.

SARPV's Initiatives for DRM in 2015 at a glance

| Initiative | Supporting Agency | Upazila Coverage | Total HH Coverage | Female | Male | PwD Coverage |
|--------------------|--------------------|-------------------|-------------------|-------------|-------------|--------------|
| | | | | | | |
| Food Support | CARE | Chakaria | 3000 | 1020 | 1980 | 400 |
| | | Ramu | 2481 | 1637 | 844 | 262 |
| | | Chakaria | 15 | 5 | 10 | 15 |
| | AMD, KDM | Ramu | 36 | 20 | 16 | 36 |
| | | Cox's Bazar Sadar | 199 | 79 | 120 | 199 |
| | SARPV | Chakaria | 220 | 186 | 34 | 220 |
| | MJF | Cox's Bazar Sadar | 160 | 105 | 55 | 23 |
| | Grand Total | | 6111 | 3052 | 3059 | 1155 |
| NFI | Supporting Agency | Upazila Coverage | Total HH Coverage | Female | Male | PwD Coverage |
| | CARE | Chakaria | 14162 | 3713 | 10449 | 902 |
| Unconditional Cash | Supporting Agency | Upazila Coverage | Total HH Coverage | Female | Male | PwD Coverage |
| | WFP | Chakaria | 1609 | 1609 | 0 | 65 |
| | | Chakaria | 5329 | 1033 | 4296 | 660 |
| | CARE | Cox's Bazar Sadar | 1600 | 398 | 1202 | 293 |
| | | Pekua | 1700 | 299 | 1401 | 225 |
| | CDD | Chakaria | 1200 | 999 | 201 | 394 |
| | Grand Total | | 11438 | 4338 | 7100 | 1637 |
| Assistive Device | Supporting Agency | Upazila Coverage | Total HH Coverage | Female | Male | PwD Coverage |
| | CDD | 1 | 38 | 9 | 29 | 38 |
| IGA | Supporting Agency | Upazila Coverage | Total HH Coverage | Female | Male | PwD Coverage |
| | CDD | 1 | 50 | 35 | 15 | 50 |
| Seed | Supporting Agency | Upazila Coverage | Total HH Coverage | Female | Male | PwD Coverage |
| | CDD | 1 | 800 | 560 | 240 | 317 |

4.6 Climate Change, Disaster and Disability Management

Life towards change 6

Monwara reduces her vulnerability to flood by reconstructing her house

Monwara Begum an inhabitant of village named Khariaghona that belongs to ward no 6 of Chakaria Pouroshova. Her family was severely affected by flood four times. At the fourth attack of water her total



homestead were submerged and damaged roughly. The entire family of 8 members (3 sons, 3 daughters and her husband) had to strive for few days. That time her husband Zafar Alam a daily laborer did not go for work because the entire area was under water and no one would offer any job to him.

She and her husband were struggling to cope with the situation but without any resources it was not possible for them.

During the flood SARPV regularly communicated with various donors for support but no one were agreed to provide any support to the Chakaria pouroshova because it is a municipality area, but only WFP's personnel realized about the necessity of support to this area and they showed their interest to support in this area.

Monowara Begum was selected as one of the beneficiaries of Emergency Assistance to Flash Flood and Landslide Affected Households in Cox's Bazar and Bandarban project that was supported by WFP. She got taka 9000 in three installments that helped her restore her life.

She utilized her money for several purpose maximum of the money were spent for reconstructing her home. She purchased Tin (Corrugated sheets) for this purpose that charged her around Taka 5300. She also bought 2 chickens for rearing that charged her Taka 500, rest taka 3200 were spent on food.

Now she is trying to recover her losses and trying to fully regain her socioeconomic condition comparing to her previous situation, but she expressed that her recovering journey would be more difficult if she would not get the initial cash support from SARPV that was supported by WFP. She feels relieved after reconstruction because it reduced her risk of being affected easily.



4 Programs and Projects

4.7 Renewable Energy

Bangladesh is an emerging country with highly dense population. The geophysical location of this country made it highly potential for natural resources including minerals. Natural gas and coal are the prime minerals that are using for power generation to meet the entire national demand. Comparing to other resources natural gas is been used more for this purpose. Total reserve of gas (proven+probable) is 27.12 TCF and we have already consumed 13.032 TCF (up to June 2015) only 14.088 TCF remaining (Source: 7th five year plan, pg 310). Unless new gas fields are explored or the natural gas consumption is reduced, this amount would be consumed within 10 to 15 years.

On the other hand as a source of cooking fuel we are using wood that directly creating impact on forestry. 1991 to 2011 the use of wood reduced only 9.47% that is too low considering national development. (Source: socio economic census, BBS)

Observing the scarcity of natural energy sources and recognizing the potential of renewable energy in this region more precisely for the tropical position of this country that increased the potentiality of solar power which is around 380,054,187 MWh/year. 4-5 KWh/m² solar radiation falls on Bangladesh over 300 day per annum (Huque, S. and Mazumder, R. K., 2006, "A concentrator PV power system in water pumping". National Seminar on Renewable Energy: Biomass/Bio Energy, Dhaka, 24th March, 2006.) that is huge comparing other countries. Along with this the hydro power, biogas plants can be utilized for power generation that will ultimately reduce the pressure on other natural resources like gas and coal. Alternatively Improved Cook Stove (ICS) is also supplementing to conserve energy by reducing the use of fuel wood that is savings our forest resource. Recognizing all these factors and its positive impact on environment SARPV has taken initiatives to promote renewable energy from 2014.

Objectives.....

- Promotion of renewable energy.
- Affordable energy for all.

- Improved Public Health and Environmental quality
- Utilizing renewable energy sources at optimum level for reducing carbon emission.

Geographical Coverage.....

| Cox's Bazar District | Gazipur District |
|---|------------------------|
| Chakaria, Pekua, Cox's Bazar Sadar, Moheshkhali, Ramu | Gazipur Sadar, Kapasia |

Projects under this Program.....

- Improved Cook Stove (ICS)

Compliance with SDG.....

| |
|--|
| Direct Contribution |
| Goal 7: Affordable and clean energy |
| Indirect Contribution |
| Goal 13: Climate Action |
| Goal 15: Life on land |
| Goal 12: Responsible Consumption |

Project Details.....

Improved Cook Stove (ICS)

ICSs are those traditional stoves which upon some modification/alternation/addition yield higher efficiencies when compared with the unmodified ones

Objectives

- To save traditional fuels by popularization of improved stove and keep pollution free environment in rural areas.
- To reduce indoor air pollution (IAP) in the kitchen.
- To develop skill manpower through training course of improved stoves to the unemployed men and women of the country.
- To create awareness about the effectiveness and usefulness of improved stoves by massive advertisements through various media.

4.7 Renewable Energy

- To reduce deforestation and maintain ecological balance of the country by massive use of improved stove.
- To involve different Government, Semi-Government and Non-Government Organizations in dissemination program of improved stoves.
- To improve the hygienic condition of the kitchen

Achievements

| Cluster Name | No. of ICS sold on 2015 |
|-------------------|-------------------------|
| Chakaria | 6993 |
| Cox's Bazar Sadar | 495 |
| Moheshkhali | 772 |
| Pekua | 2247 |
| Ramu | 674 |
| Gazipur Sadar | Started from 2015 |
| Kapasia | |
| TOTAL | 11181 |

Advantages of Improved Cooking Stove (ICS) Technology

- Saves 50-65 % traditional fuels
- Reduces indoor air pollution
- Save cooking times 40-50 %
- Keeps the kitchen environment pollution free and thereby check health hazards of the users.
- Keeping proper nutritive value of cooked food.
- Less blacking of the cooking utensils
- Protect the fire hazards.
- Reduces CO2 emissions in the atmosphere, thereby reduce the greenhouse effect

Challenges Faced

- Local people were not much aware of the harmful effects of traditional mud stove and the ICS as well.
- People were not ready to purchase ICS while they could easily make mud stove without spending money.
- In the beginning ICS was not available all over the working areas, specially the remote parts.

- After installation, beneficiaries could not maintain the ICS properly as they did not follow the guidelines shown during user training.
- Ineffectiveness of other improved stoves had negative impact on local people's mind.
- Trained human resources those who could play an effective role for producing & installing ICS and demonstrate users on its uses.

SARPV's initiatives for change

- Widespread promotional campaign including meetings with different stakeholders, community consultation, school visits, house visits raised the awareness level.
- Extensive user training and continuous monitoring ensured the maintenance.
- Preliminary training from IDCOL helped develop human resources of SARPV who in turn motivated others to get involved in the program.

Learning

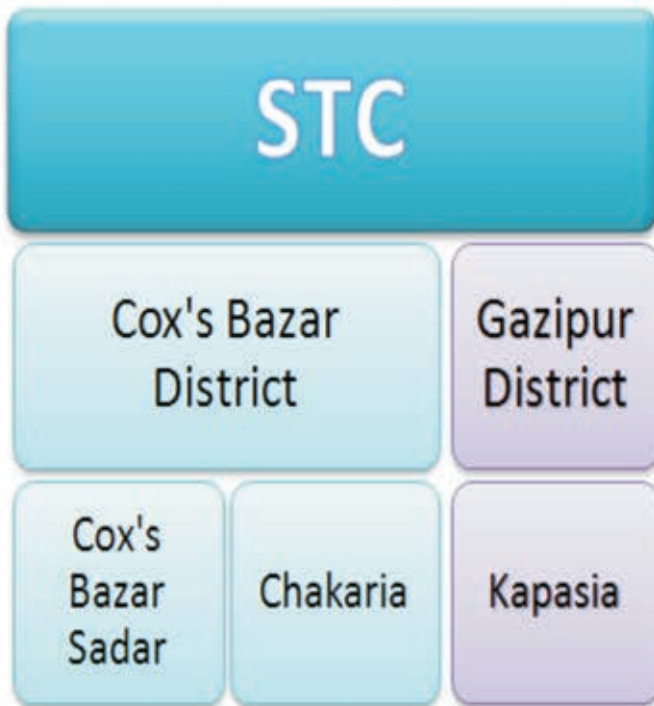
- Knowledge on local socioeconomic context helps to execute the tasks more accurately.
- Emphasizing on indigenous knowledge can improve the quality of output.
- Good understanding of the geophysical setup of each region can reduce the losses from natural hazards.
- Use of ICS reduces health expenditure at household level and improves the physical condition of individuals.



4.8 Training and Skill development

Capacity and skill development is the most important to achieve better performance. Without developing capacity and skill nobody can do anything. Training is a strong weapon to skill and capacity development of human resources. Considering the fact, SARPV initiates capacity and skill development unit with its development interventions. This unit is contributing for capacity development of professionals and human resource development.

Training Center-----



STC cum-guest house Chakaria

STC-Chakaria is contributing for capacity development of professionals as well as providing residential facilities for development practitioners and visitors. It has a conference hall for 40 participants and AC and non-AC guest rooms with 40 bed coverage for dormitory support with dining and entertainment facilities. It has been operating in the location of the central point of Chakaria pourasava which is at secured place with congenial environment. We are committed to deliver the quality services by maintaining highly standards in order to our guest's satisfaction.

STC Cox's Bazar Sadar

STC Cox's Bazar Sadar is located on the roadside of Chittagong-Cox's bazar highway near link road (Rubber dam) point of Cox's bazar sadar with congenial environment. It is a nonresidential training center which has 30 participants coverage training room.

STC Kapasia, Gazipur

STC Kapasia is located at the Kapasia Kaligonj road side with congenial environment at Tilsunia village under Chandpur Union of Kapasia Upazilla under Gazipur district. It is a nonresidential training center which coverage 30 to 35 participants with food and snacks support. There is a guest room for two single beds for course facilitators with attached bathroom.



Training Session at STC Chakaria



Training Session at STC Kapasia

5.1 Balance Sheet

ইরশাদুল্লা পটিওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

92, D.I.T. Road (3rd Floor),
Malibagh, Dhaka-1217
Phone: 9331758
E-mail: iupc211@gmail.com

SOCIAL ASSISTANCE AND REHABILITATION FOR
THE PHYSICALLY VALNERABLE (SARPV)

BALANCE SHEET
AS ON JUNE 30, 2015

| <u>PROPERTY & ASSETS</u> | <u>NOTE</u> | <u>AMOUNT</u> |
|--|-------------|-----------------------|
| <u>FIXED ASSETS</u> | | |
| At cost less accumulated depreciation (Annexure - 1) | 4 | 51,651,921.00 |
| <u>CURRENT ASSETS</u> | | |
| Loan Outstanding | 5 | 52,533,304.00 |
| FDR & Security Deposit | 6 | 1,805,787.00 |
| Advance | 7 | 387,000.00 |
| Cash & Bank Balance | 8 | 1,286,456.00 |
| Total Property and Assets | | 107,664,468.00 |
| <u>FUND AND LIABILITIES</u> | | |
| Capital Fund | 9 | 9,878,420.00 |
| <u>Current Liabilities</u> | | |
| Member Savings | 10 | 31,297,385.00 |
| Payable & Other Liabilities | 11 | 3,666,685.00 |
| Insurance | 12 | 2,443,864.00 |
| Revaluation Reserve | 13 | 49,909,412.00 |
| Loan Loss Reserve | 14 | 2,730,944.00 |
| Loan Account | 15 | 6,516,649.00 |
| Accrual Account IMCN | | 1,221,109.00 |
| Total Fund and Liabilities | | 107,664,468.00 |

Signed In terms of our separate report of even date annexed.



Irshadullah Patwary
Irshadullah Patwary & Co.
Chartered Accountants.

5.2 Income and Expenditure Accounts 1

ইরশাদুল্লাহ পাটওয়ারী এক কোং
Irshadullah Patwary & Co
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SOCIAL ASSISTANCE AND REHABILITATION FOR
THE PHYSICALLY VALNERABLE (SARPV)
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 30 JUNE, 2015

| INCOME | AMOUNT | AMOUNT |
|--|--------------|----------------------|
| Project Fund Received | | |
| PRDPD | 5,310,213.00 | |
| Prodipaloy | 515,408.00 | |
| PRC | 2,790,206.00 | |
| CDC Team Box | 1,511,402.00 | |
| DFID | 317,984.00 | |
| IMCN | 3,985,513.00 | |
| Migration Project | 33,290.00 | |
| IDCOL | 2,185,759.00 | |
| NFFE | 1,304,830.00 | |
| ELCD | 339,600.00 | |
| PHRPBD | 391,666.00 | |
| Microfinance | 1,500,003.00 | |
| ICS | 1,620,751.00 | |
| Kumari Kishi Khanna | 306,329.00 | 22,112,951.00 |
| Office Rent | | |
| PRDPD | 321,600.00 | |
| Differentment (Diaz) | 135,000.00 | |
| SF | 35,000.00 | 491,600.00 |
| Others Income | | 10,814,201.00 |
| Salary, Benefits & Others | | |
| Salary and Benefits from Project | 172,700.00 | |
| Micro Fair | 285,450.00 | |
| Central Management Cost | 1,100,000.00 | |
| Over Head Accounts | 98,334.00 | |
| Diary - 2014 (PRDPD - P) | 19,338.00 | |
| Subscription | 43,850.00 | |
| Interest | 197,480.00 | |
| Internet PRDPD | 19,270.00 | |
| Annual Report Printing Cost Received from MPDS | 74,980.00 | |
| Bank Interest | 20,310.00 | |
| Audit Fees | 60,000.00 | |
| Advertisement Cost | 13,898.00 | |
| License Fees of MRA | 5,750.00 | |
| Management Cost of SF | 63,800.00 | |
| Others Income | 5,967,228.00 | |
| Miscellaneous | 32,000.00 | 8,152,588.00 |
| Received from PRODIPALLOY | | 250,000.00 |
| | | 41,821,340.00 |
| EXPENDITURE: | | |
| Salary and Benefits | 1,658,915.00 | |
| Expenditure / Payment (Microfinance) | 9,065,470.00 | |
| Honorarium | 10,000.00 | |
| Office Rent | 503,580.00 | |
| Photocopy | 20,405.00 | |



5.2 Income and Expenditure Accounts 2

ইরশাদুল্লাহ পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co
Chartered Accountants

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Malibagh, Dhaka - 1217
Phone: 02-9331758, 01190607275
E-mail : iupc211@gmail.com

| | | |
|--|--------------|---------------|
| Diary - 2014 | 35,650.00 | |
| Meeting Expenses | 37,087.00 | |
| Repair & Maintenance | 10,565.00 | |
| Office Maintenance | 84,230.00 | |
| Clearing Materials | 525.00 | |
| Bank Charge | 2,208.00 | |
| Communication | 82,823.00 | |
| Electricity Bill | 66,852.00 | |
| Utility | 15,403.00 | |
| Subscription | 19,250.00 | |
| Stationery | 8,167.00 | |
| Entertainment | 18,282.00 | |
| Local Conveyance | 26,359.00 | |
| TA / DA | 23,879.00 | |
| Courier | 3,810.00 | |
| Audit fee | 80,000.00 | |
| License Renewal Fees | 30,750.00 | |
| Internet Bill | 49,200.00 | |
| Local Donation | 1,040.00 | |
| Advertisement | 23,303.00 | |
| Kapasia Office Expenses | 55,000.00 | |
| Website Design | 30,300.00 | |
| Annual Report Printing Cost | 127,825.00 | |
| Transport Running Cost (Fuel Expenses): | | |
| Private Car | 64,242.00 | |
| Micro Bus | 9,159.00 | |
| Motorcycle | 3,000.00 | |
| Generator | 3,208.00 | |
| Repair & Maintenance (Vehicle & Equipment): | | |
| Micro Bus | 177,484.00 | |
| Private Car | 71,049.00 | |
| Generator | - | 12,419,000.00 |
| Project Fund Transfer/Expenses | | |
| PRDP | 5,310,213.00 | |
| Prodigaloy | 777,247.00 | |
| PRC | 5,758,914.00 | |
| CDC Team Box | 1,511,402.00 | |
| MCN | 5,195,040.00 | |
| Migration Project | 21,290.00 | |
| IDCOL | 2,185,759.00 | |
| NFPE | 1,374,839.00 | |
| ELCD | 339,600.00 | |
| PHRPB | 352,950.00 | |
| TARC | 620,133.00 | |
| ICS | 2,635,251.00 | |
| Kamari Krishi Khansar | 162,040.00 | 26,244,658.00 |
| Depreciation | | 2,132,641.00 |
| | | 40,796,319.00 |
| Excess of Income over Expenditure | | 1,025,021.00 |
| | | 41,821,340.00 |



5.3 Receipts and Payments Account 1

ইরশাদুল্লাহ পাটওয়ারী এক কেং
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E-mail : iupc211@gmail.com

SOCIAL ASSISTANCE AND REHABILITATION FOR
THE PHYSICALLY VULNERABLE (SARPV)

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 JUNE, 2015

| RECEIPTS | AMOUNT | AMOUNT |
|--|--------------|---------------|
| Opening Balance: | | |
| Cash in hand | 83,275.00 | |
| Cash at Bank | 880,193.00 | 963,468.00 |
| Project Fund Received | | |
| PRDPD | 5,310,213.00 | |
| Prodiplay | 515,408.00 | |
| PRC | 2,790,206.00 | |
| CDC Team Box | 1,511,402.00 | |
| DFID | 317,984.00 | |
| IMCN | 3,985,513.00 | |
| Migration Project | 33,290.00 | |
| IDCOL | 2,185,759.00 | |
| NIPE | 1,304,830.00 | |
| ELCD | 339,600.00 | |
| PHRPBD | 391,666.00 | |
| Microfinance | 1,500,000.00 | |
| ICS | 1,620,751.00 | |
| Kumari Krishi Khanar | 306,329.00 | 22,112,951.00 |
| Office Rent | | |
| PRDPD | 321,600.00 | |
| Differentment (Dial) | 135,000.00 | |
| SF | 35,000.00 | 491,600.00 |
| Microfinance | | |
| Members Savings Collection | | 18,281,458.00 |
| Principal Realized | | 14,069,329.00 |
| Other Liabilities | | 510,932.00 |
| Loan Loss Reserve | | 268,579.00 |
| Insurance Received | | 798,200.00 |
| Others Income | | 10,814,201.00 |
| Salaries, Benefits & Others | | |
| Salary and Benefits from Project | 172,700.00 | |
| Micro Fair | 285,450.00 | |
| Central Management Cost | 1,100,000.00 | |
| Over Head Accounts | 98,334.00 | |
| Diary - 2014 (PRDPD - P) | 19,538.00 | |
| Subscription | 43,850.00 | |
| Interest | 177,480.00 | |
| Interest PRDPD | 19,270.00 | |
| Annual Report Printing Cost Received from MPDS | 74,980.00 | |
| Bank Interest | 20,310.00 | |
| Audit Fees | 60,000.00 | |
| Advertisement Cost | 13,898.00 | |
| License Fees of MRA | 5,750.00 | |



5.3 Receipts and Payments Account 2

এবং শাহউল্লাহ পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co
Chartered Accountants

92 D.I.T. Road (3rd Floor)
Malibagh, Dhaka – 1217
Phone: 02-9331758, 01190607275
E-mail : iupc211@gmail.com

| | | |
|---|--------------|-----------------------|
| Management Cost of SF | 61,800.00 | |
| Others Income | 5,957,228.00 | |
| Miscellaneous | 32,000.00 | 8,152,588.00 |
| | | <hr/> |
| Received from PRODIPALOY | | 250,000.00 |
| Received from MICROCREDIT Loan | | 300,000.00 |
| Payable to ICS | | 176,000.00 |
| Loan Received ICS | | 115,078.00 |
| Accrual Account (IMCN) | | 1,221,109.00 |
| <u>Loan & Advance Accounts</u> | | |
| Nehal | | 30,000.00 |
| Shahidul Haque | | 75,000.00 |
| Minhaj Uddin | | 70,000.00 |
| Receivable from SF | | 910,548.00 |
| | | <hr/> |
| | | 139,610,871.00 |
| <u>PAYMENTS:</u> | | |
| Salary and Benefits | 1,658,915.00 | |
| Expenditure / Payment (Microfinance) | 9,065,470.00 | |
| Honorarium | 10,000.00 | |
| Office Rent | 503,580.00 | |
| Photocopy | 20,405.00 | |
| Diary - 2014 | 35,650.00 | |
| Meeting Expenses | 37,087.00 | |
| Repair & Maintenance | 10,565.00 | |
| Office Maintenance | 84,230.00 | |
| Cleaning Materials | 525.00 | |
| Bank Charge | 2,308.00 | |
| Communication | 82,823.00 | |
| Electricity Bill | 66,852.00 | |
| Utility | 15,403.00 | |
| Subscription | 19,250.00 | |
| Stationery | 8,167.00 | |
| Entertainment | 18,282.00 | |
| Local Conveyance | 26,359.00 | |
| TA / DA | 73,879.00 | |
| Courier | 3,810.00 | |
| Audit fee | 80,000.00 | |
| License Renewal Fees | 30,750.00 | |
| Internet Bill | 49,200.00 | |
| Local Donation | 1,040.00 | |
| Advertisement | 23,303.00 | |
| Mobile Purchase for CE | 18,150.00 | |
| Selling Fan | 8,400.00 | |
| Land for Kapsia | 35,000.00 | |
| Kapsia Office Expenses | 55,000.00 | |
| Website Design | 30,300.00 | |
| Annual Report Printing Cost | 127,825.00 | |
| Printer | 4,800.00 | |
| Land Development | 75,000.00 | |
| Loan Refund to Shahidul Haque | 75,000.00 | |
| Loan Refund to Minhaj Uddin | 70,000.00 | |
| Loan to ICS Process | 335,000.00 | |



5.3 Receipts and Payments Account 3

| | | | |
|--|--------------|--|-----------------------|
| বরশাদউল্লা পটওয়ারী এন্ড কোঃ Irshadullah Patwary & Co Chartered Accountants | | 92 D.I.T, Road (3 rd Floor) Malibagh, Dhaka – 1217 Phone: 02-9331758, 01190607275 E-mail : irpc211@gmail.com | |
| Transport Running Cost (Fuel Expenses): | | | |
| Private Car | 64,242.00 | | |
| Micro Bus | 9,159.00 | | |
| Motorcycle | 3,000.00 | | |
| Generator | 3,208.00 | | |
| Repair & Maintenance (Vehicle & Equipment): | | | |
| Micro Bus | 177,484.00 | | |
| Private Car | 71,049.00 | | |
| Generator | - | | 13,040,370.00 |
| Advance Account | | | |
| Monir | | | (1,000.00) |
| Nehal | | | 30,000.00 |
| Microfinance | | | |
| Principal Disbursed | | | 81,866,100.00 |
| Members Savings Return | | | 13,042,417.00 |
| Furniture and Fixture | | | 70,000.00 |
| Equipment | | | 2,659.00 |
| FDR | | | 415,787.00 |
| Insurance Paid | | | 157,867.00 |
| Project Fund Transfer/Expenses | | | |
| PRDFO | 5,110,213.00 | | |
| Prodipalay | 772,247.00 | | |
| PRC | 5,758,914.00 | | |
| CDC Team Bus | 1,511,400.00 | | |
| IMCN | 5,195,040.00 | | |
| Migration Project | 21,290.00 | | |
| IDCOL | 2,185,759.00 | | |
| NEPE | 1,374,839.00 | | |
| ELCD | 339,600.00 | | |
| PHRFBD | 352,930.00 | | |
| TARC | 620,133.00 | | |
| ICS | 2,635,251.00 | | |
| Kumari Krishi Khazra | 162,040.00 | | 26,244,658.00 |
| Loan Account | | | |
| ICS Process | | | 454,270.00 |
| Advance to 3rd Party | | | 1,034,832.00 |
| Equipment ICS | | | 48,000.00 |
| Receivable from ICS | | | 5,030.00 |
| Receivable from SF | | | 271,468.00 |
| Closing Balance: | | | |
| Cash in hand | 61,328.00 | | |
| Cash at Bank | 1,275,128.00 | | 1,286,456.00 |
| | | | 139,610,871.00 |



6.1 SARPV Assistive Device Center, Chakaria



6.2 SARPV Assistive Device Center, Chakaria





Accessibility

Equity

Equal Opportunity

Participation

Inclusive Society

Unity in Diversity

Diversity not Divergence

Non-discrimination

Right to Choice

Right to Expression

Right to Information

Gender Equity

Right to Sight

Right of Children and People with Disabilities

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

Head Office:

House 589 , Road 11, Baitul Aman Housing Society, Adabor, Dhaka 1207, Bangladesh

Phone: 880-2-8190253-4 Fax: 880-2-8190256

www.sarpv.org