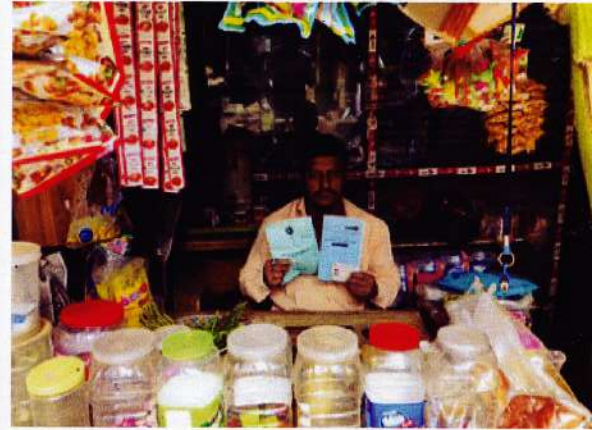


ANNUAL REPORT 2024-25



SARPV

Social Assistance and Rehabilitation for the Physically Vulnerable

DEDICATION

To
the individuals and advocates,
who challenge barriers everyday,
whose resilience and progress to make
a world that includes everyone,
inspire our work.





Social Assistance and Rehabilitation for the Physically Vulnerable

ANNUAL REPORT 2024-25

Overall Supervision

Md. Shahidul Haque

Founder & Chief Executive Officer

Report Preparation Team

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Md. Kamruzzaman, Sr. Director Energy

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FOREWORD

It is with profound pride that I present our Annual Report for 2024–2025, marking **36 years** of SARPV's journey. Since 1989, we have evolved from a grassroots initiative into a cornerstone of disability mainstreaming. This past year stands out as a "remarkable lap" where our long-term vision has achieved tangible, life-changing results.

Our path has never been easy, but our goal remains constant: **Inclusivity**. We are not just building ramps; we are creating inclusive spaces in our minds and communities through two core drivers:

Empowerment: Equipping the next generation with leadership and entrepreneurship skills.

Innovation: Fostering a creative spirit to solve modern social issues with sustainable solutions.

While we celebrate 36 years of progress, we must acknowledge a sad reality: the collective voices championing barrier-free societies have grown quieter. SARPV refuses to accept this silence and plans to double its efforts on its three strategic pillars:

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

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

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

This annual report for 2024-25 highlights our achievements in Disability Mainstreaming, Humanitarian Assistance, Malnutrition Alleviation, Climate Resilience, Renewable Energy, and Inclusive Micro-finance..

My deepest gratitude goes to our Advisers, Executive Committee, Management Team, and all my colleagues at every level of the organization. Their commitment and tireless support have been our heartbeat. I also thank our stakeholders for staying the course through every peak and valley.

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

Together, we will continue creating the synergy required to build a truly barrier-free society.

MD. SHAHIDUL HAQUE
Founder & Chief Executive Officer



Accessibility
Education
Empowerment
Equity
Inclusion
Participation



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ORGANIZATIONAL INFO

Organizational Overview

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

Originally established to provide disability-sensitive disaster relief, through its 36 year journey, SARPV evolved to building a barrier-free society with socioeconomic empowerment as its cornerstone. Its mission focuses on transforming vulnerable groups—including people with disabilities and marginalized by poverty or climate change—into efficient, self-reliant human resources through capacity building, inclusive education, and technical skill development.

Rooted in the values of Inclusion, Equity, and Accountability, SARPV bridges the gap between marginalization and mainstream society. From identifying national health crises like Rickets in the 1990s to its current expansion into inclusive micro-finance and climate resilience, SARPV remains committed to a holistic approach. By collaborating with the government, UN agencies, and global partners, it ensures that every individual has the opportunity to lead a dignified, productive, and meaningful life.

Vision, Mission and Values



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



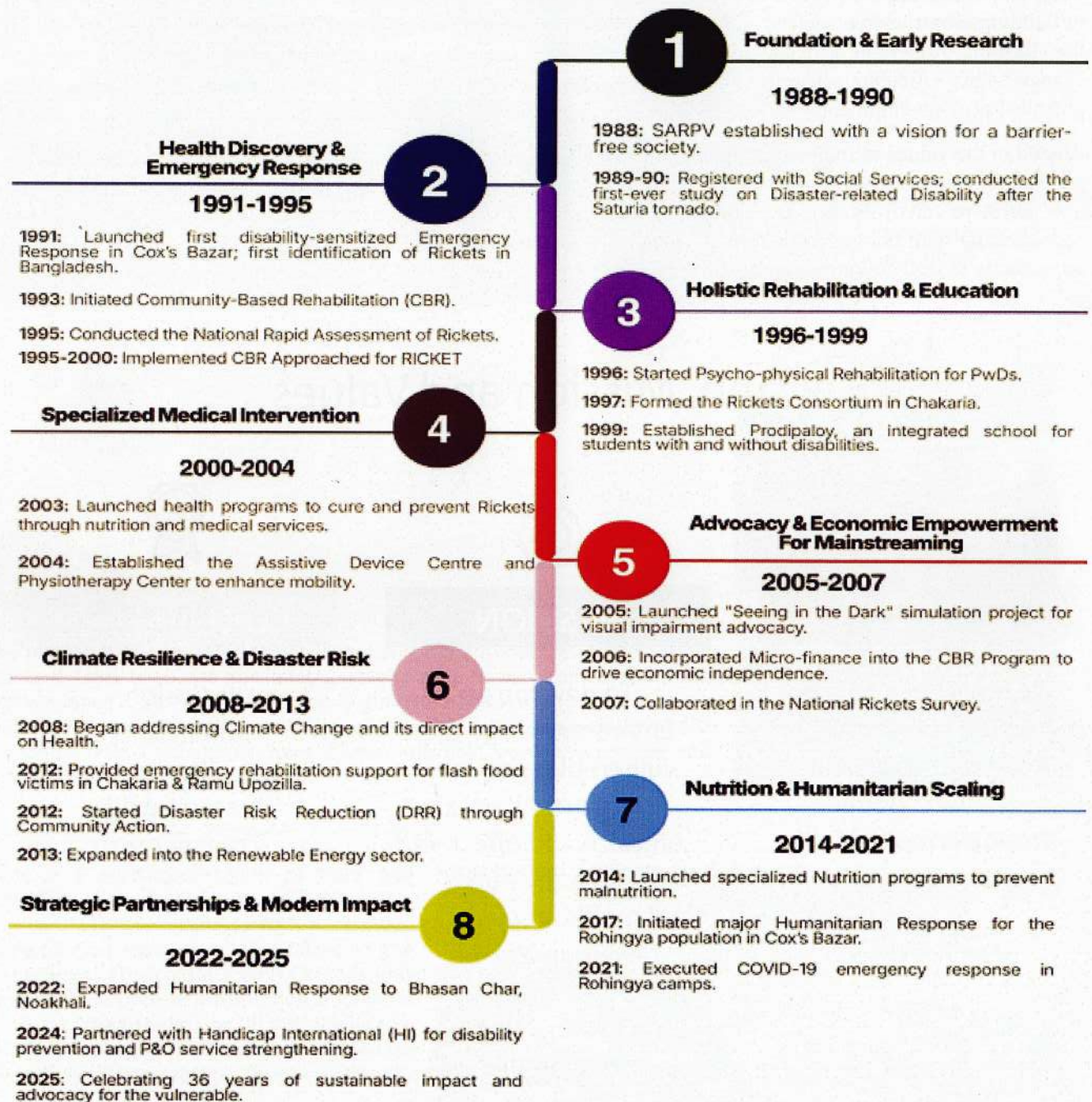
To develop an environment for the vulnerable groups to transform them as efficient and effective human resources through capacity development & to ensure responsive service provider to the people.



Inclusion,
Impartiality,
Equity,
Accountability,
Transparency.

ORGANIZATIONAL INFO

SARPV Timeline



ORGANIZATIONAL INFO

Registration



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



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



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

SARPV Programs

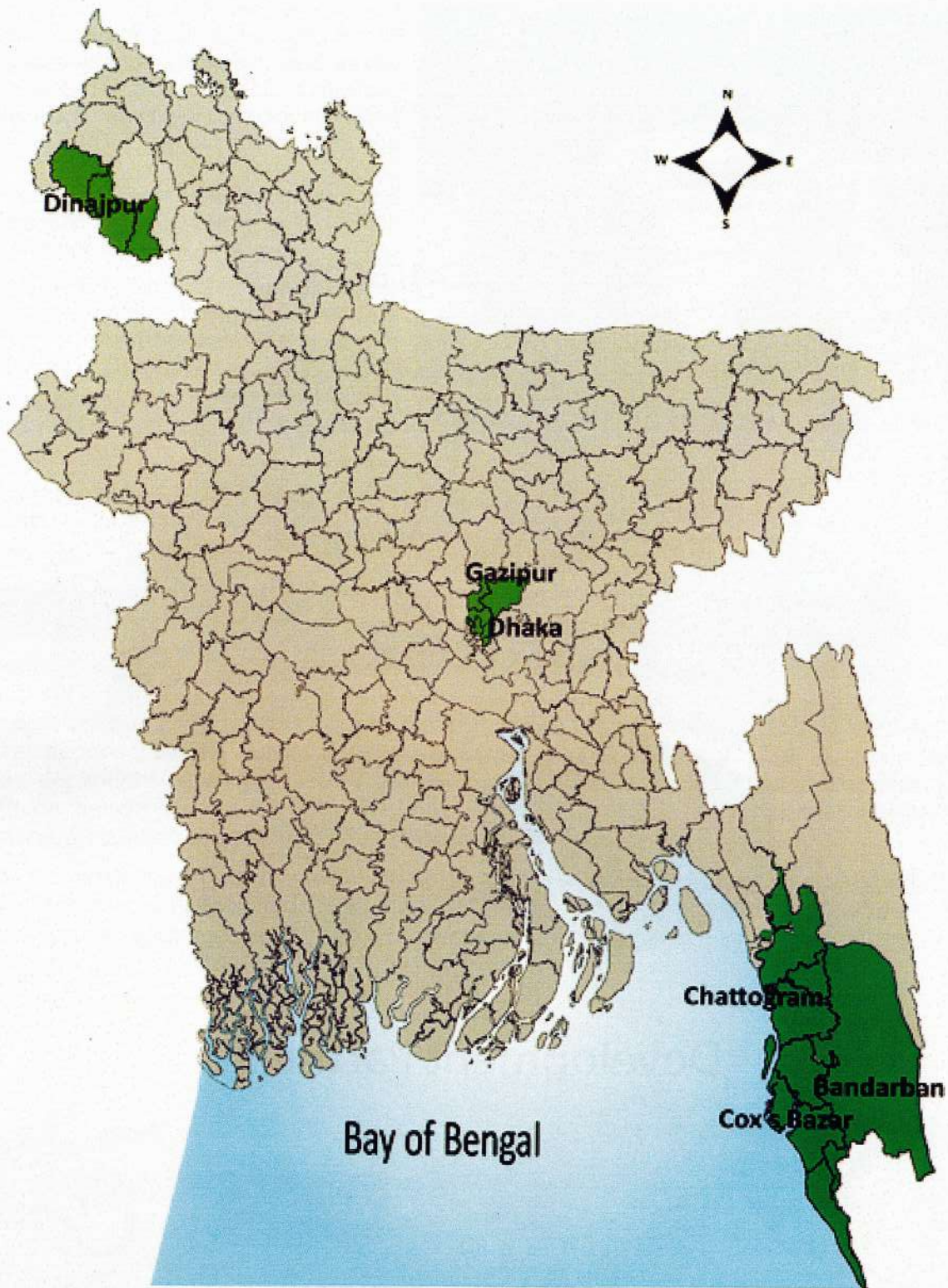


Development Partners



ORGANIZATIONAL INFO

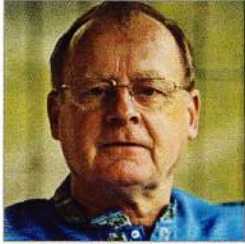
Geographical and Demographic Coverage



Division	District	Upazilla	Union	Village	Rohingya Camps	Households
3	6	21	198	1522	33	170196

ORGANIZATIONAL INFO

Advisory Committee



Julian Francis
UK



Mahmudul Hasan
Bangladesh

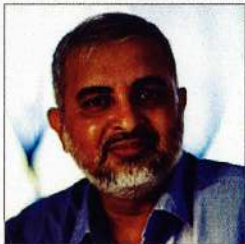


Dr. Cravier Thierry
France



David Curtis
UK

Executive Committee



Hasnain Sabih Nayak
President



Dr. Sanchoy Kumar Chanda
Vice President



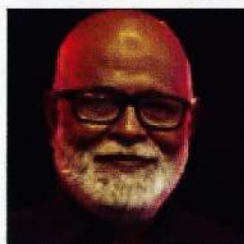
Md. Shahidul Haque
General Secretary



Mushfiqur Rahman
Finance Secretary



Jolly Kowser
Executive Member



Syed Baharul Hassan Sabuj
Executive Member



Shamima Akter
Executive Member

ORGANIZATIONAL INFO

Management



Md. Shahidul Haque
Founder & Chief Executive Officer

Central Management Committee



Md. Kamruzzaman
Senior Director - Energy



Md. Nazmul Haque Nehal
Senior Director - Development Program



Kazi Maksodul Alam
Regional Director



Md. Mohsin Hossain
Director - Program Development



Abdullah Al Farial
Deputy Director - HR



Subrata Debnath
Deputy Director- Finance

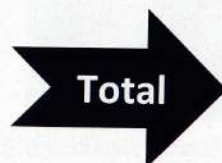
Employee Distribution



216



37



253



10

3.95%

PROGRAMS

Impact of SARPV Programs at a Glance



850,980 People served



170,196
20%



680,784
80%



17,000
2%

1205	Assistive Device Delivered
32	Climate-resilient Houses Constructed
370860	People Accessed Health Care
161574	Person Accessed Finance
07	Development Projects Implemented
1400	Solar Irrigation Supported Land Cultivation (Acres)
102312	Improved Cook Stoves Distributed (cum)
112	Biogas Plants Installed (cum)

01



**Mainstreaming
Disability**

- About 7% of Bangladesh's population lives with disabilities, facing barriers to health, education, and livelihoods (BBS, 2022)..
- According to World Health Organization, about 1 in 1,000 children are born with clubfoot globally, and without early treatment, it can cause lifelong disability.

Program Overview

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

Components and Major Activities

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



Program Highlights

Geographic coverage of the Program: Cox's Bazar, Chattogram, Bandarban districts	
Number of children treated for rickets	2141
Number of children treated for clubfoot	467
Number of children treated for cerebral palsy	1558
Number of beneficiary received physiotherapy services	6939
Number of assistive devices produced and delivered	1205
Number of PwD cooperatives established	8
Total number of students at inclusive Prodipaloy school	205
Total children with disability in Prodipaloy school	15

1.1 Advocacy and Networking for the Rights of Persons with Disabilities

Overview

The program promotes inclusivity, accessibility, and equal rights for persons with disabilities (PwDs) through advocacy, awareness-raising, and strategic networking.

Key Activities

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

Key Achievements

- Established 8 PwD cooperatives in Chakaria and Cox's Bazar Sadar, now running economic activities.
- Included PwDs in union parishad standing committees in Chakaria, Cox's Bazar, and Moheshkhali.
- Facilitated the allocation of a dedicated room for PwDs at Chakaria Health Complex.
- Organized a free mental health camp through advocacy with the Chakaria Municipality Mayor.
- PwDs receive half-fare privilege for travel by bus on the Chakaria–Cox's Bazar route.
- Chakaria Police committed to provide legal support for women and children with disabilities facing violence.

1.2 Disability Prevention and Rehabilitation

Overview

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

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

Rickets

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

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

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



Before

After

2.1 Malnutrition Treatment

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



2.2 Malnutrition prevention



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



SARPV Physiotherapy Center

- Physiotherapy unit established in 2001 with support from AMD & KDM (France).
- Four physiotherapy centers operating in Cox's Bazar.
- Services focused on disability rehabilitation and paralysis care.
- Specialized support for rickets-related deformities, especially in children.
- Comprehensive physiotherapy services including pain management, post-surgery recovery, mobility, strength, balance, and pediatric care.

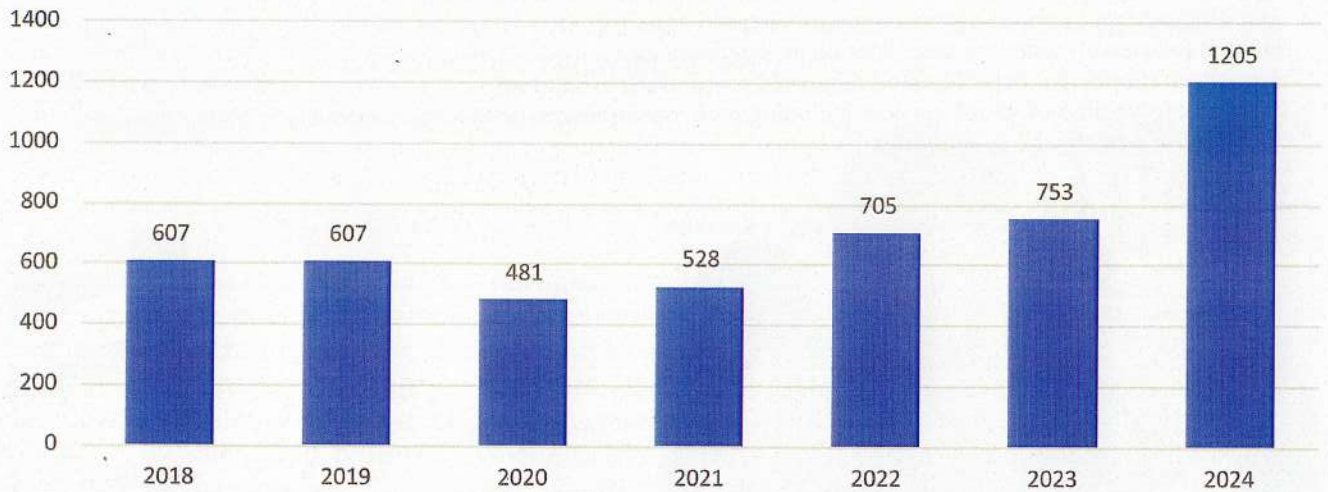


SARPV Prosthetic & Orthosis Center

- 3 centers (1 production + 2 satellite) providing assistive devices since 2001.
- Produced and distributed 10,000 assistive devices for people with disabilities.
- 50 types of devices manufactured with international standard technology.
- Services supported by a certified and experienced Prosthetics & Orthotics team.



Number of Devices Produced and Delivered



Assistive Devices produced at SARPV Prosthetic & Orthosis Center



Cerebral Palsy Chair



Knee Ankle Foot Orthosis (KAFO)



Ischial weight-bearing KAFO with bar Joint



Leaf splint AFO Ankle foot orthosis removing preview



Partial foot Prosthesis



AFO (Ankle Foot orthosis)



Prosthesis limb



Transtibial Prosthesis

1.3 Inclusive Education

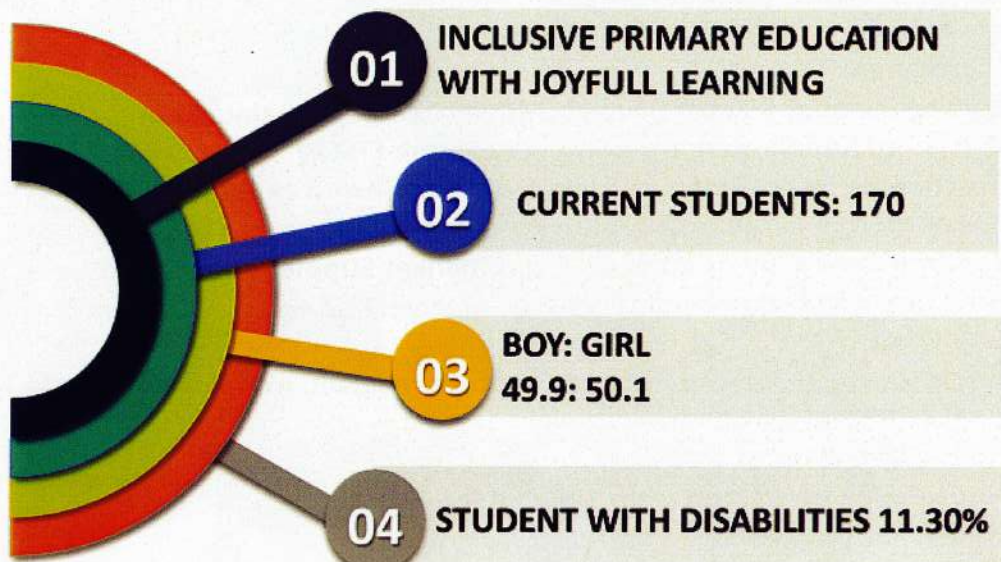
PRODIPALOY

- Established in 1999 following SARPV's rickets prevention and treatment program.
- 2,000 students graduated from class five, including 200 children with disabilities.
- Inclusive education model with accessible classrooms and trained teachers for all children.
- Provides physiotherapy and assistive device support for students with disabilities.
- Promotes inclusive learning through sports, creativity, and extracurricular activities, building an inclusive society.



Unique characteristics of the Prodipaloy School:

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



02



**Health,
Nutrition &
Wash**

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

Program Overview

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



Components and Major Activities

- 2.1 Malnutrition Treatment
- 2.2 Malnutrition Prevention
- 2.3 Water, Sanitation & Hygiene

Program Highlights

Geographic coverage of the Program: Cox's Bazar, Chattogram, Rohingya Camps Nos-5,6,8W,10, Kutupalong Registered Camps, 19, 20, 20 Extension, 1E, 1W and Bhasanchar (Noakhali) Camp (2023-24)

Number of children aged 6-59 months screened for malnutrition identification	82,945 (Monthly)
Number of Pregnant and breastfeeding mother screened for malnutrition identification	18,054 (Monthly)
Number of children aged 6-59 months with Severe Acute Malnutrition managed in Outpatient Therapeutic Program (OTP)	1,207
Number of children aged 6-59 months with Moderate Acute Malnutrition managed in Targeted Supplementary Feeding Program (TSFP)	12,822
Number of Pregnant & breastfeeding women with Moderate Acute Malnutrition managed in Targeted Supplementary Feeding Program (TSFP)	5,377
Number of children aged 6-59 months received Blanket Supplementary Food	8,395
Number of Pregnant and breastfeeding mother received Blanket Supplementary Food	6,831
Number of Adolescent girl and the Pregnant mother received Iron Folic Acid tablet	16,002
Number of households with upgraded water sources	296
Number of Households benefitted from Twin Pit toilet construction	1,025
Number of Households benefitted from toilet up gradation	19

2.1 Malnutrition Treatment

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



2.2 Malnutrition prevention



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2.3 Water, Sanitation & Hygiene

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

Water Supply

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

Sanitation Facilities

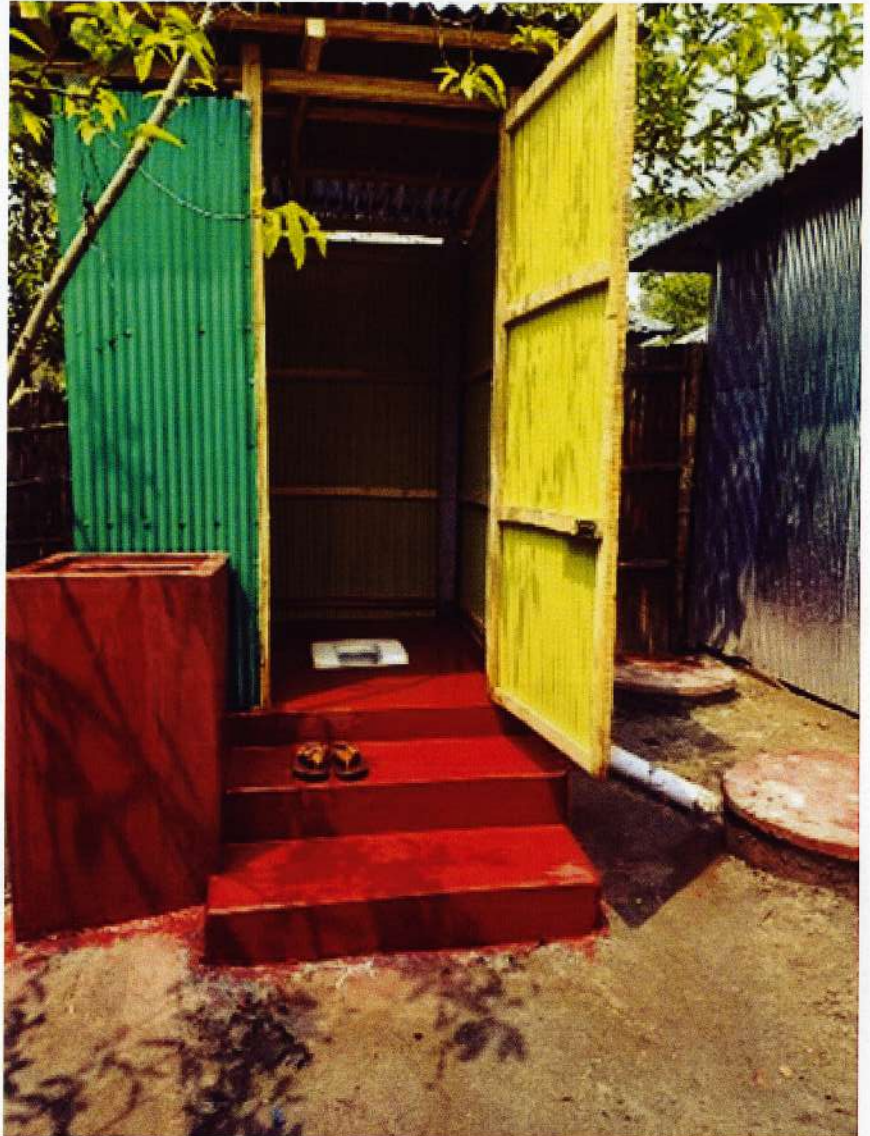
Efforts are directed towards building twin pit latrines and promoting safe sanitation practices to reduce open defecation and improve overall hygiene standards.

Hygiene Promotion

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

Capacity Building

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



03



**Microfinance
and Small
Enterprise
Development**

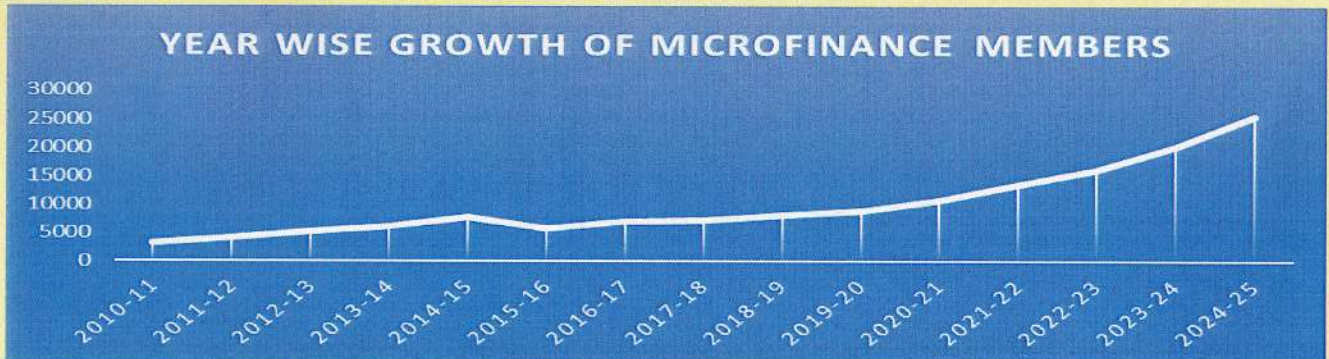
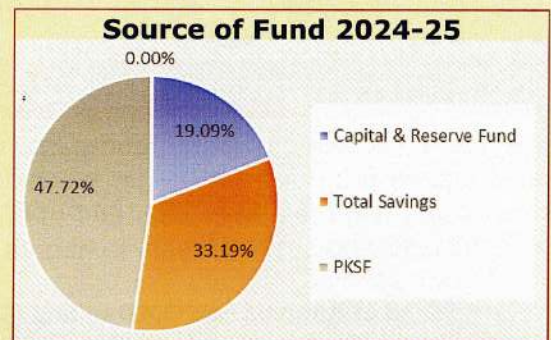
- It is estimated that over 35 million people in Bangladesh have been reached by microfinance institutions, providing them with access to financial services.
- Around 90% of microfinance borrowers in Bangladesh are women, contributing to their economic independence and social empowerment.

Program Overview

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

Components and Major Activities

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

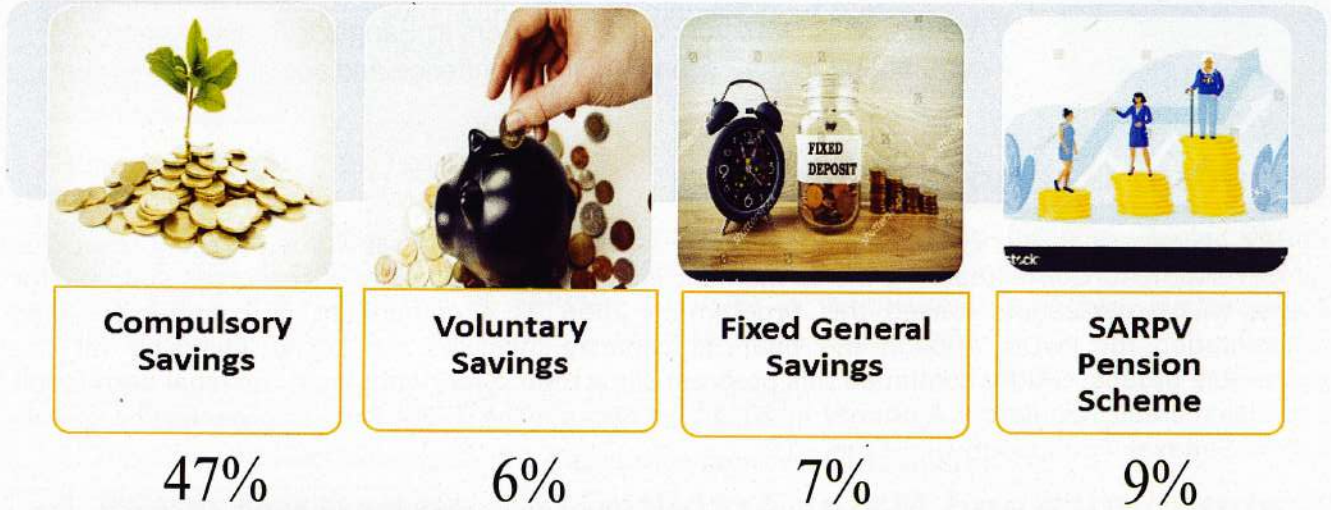


Program Highlights (Micro Finance and Small Enterprise)

Number of Districts	3
Number of Upazilas	10
Number of Union/ Pouroshova	111
Number of Villages	921
Number of Branches operational	16
Number of members	25,476
Total amount of savings (BDT)	378,039,926
Total amount of loan disbursed (BDT)	1,831,329,000
Number of Person with Disabilities as members	164
Amount of loan distributed to Person with Disabilities (BDT)	7,805,000

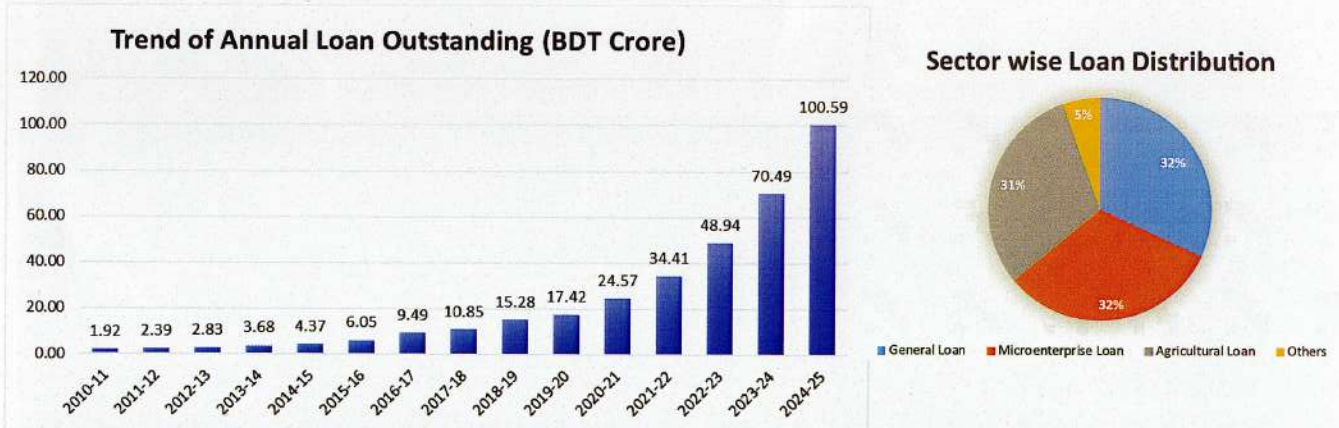
3.1 Savings Component

There are 4 products under savings component of SARPV microfinance. At the end of financial year 2024-25, the savings balance was BDT 378,039,926.



3.2 Loan Component

SARPV is empowering women and persons with disabilities through its loan component under the microfinance program. SARPV is providing loans in the sectors of agriculture, small and medium enterprises, fisheries, livestock, and nurseries. The total amount of loans disbursed in 2024-25 is BDT 1831,329,000. 1% of loan recipients are persons with disabilities.



Laila Begum, a dedicated member of the Akash Samity in our microfinance program. With a loan of 150,000 Taka, she ventured into betel leaf cultivation and then a poultry.

3.3 Disability & Development Component

SARPV is a disability-focused organization that supports the financial inclusion of persons with disabilities. 1% (165) of the members in SARPV's microfinance program are persons with disabilities. In the last financial year (2024-25), SARPV disbursed a loan of BDT 7,805,000 among 133 members with disabilities.



With a business loan from the SARPV Microfinance Program, **Hemonto Kanti**, a person with disability from Podua, Lohagara, Chattogram, is improving his livelihood.

3.4 Social Responsibility



In collaboration with PKSF, every year SARPV provides scholarships to 20 poor but brilliant students within the microfinance coverage area. This scholarship is distributed among the children of the members of the microfinance program.

04



**Renewable
Energy**

- Bangladesh aims for a 10% renewable energy share by 2021 and 20% by 2030, emphasizing sustainable energy growth.
- Traditional cook stoves produce indoor air pollution, causing around 114,000 premature deaths yearly in Bangladesh.

Program Overview

Climate change is a global challenge, and Bangladesh is among the countries most vulnerable to its impacts due to its geographic location and high population density. Rising global temperatures, driven largely by increasing CO₂ emissions, are intensifying climate-related risks such as floods, cyclones, and heat stress. Transitioning to renewable energy is a critical solution to reducing emissions and promoting sustainable development. In line with this, the Government of Bangladesh has set a target to generate 20% of its total energy from renewable sources by 2030. SARPV is a leading organization contributing to this national goal by implementing innovative and community-based renewable energy projects across the country, particularly in underserved and climate-vulnerable areas.



Components and Major Activities

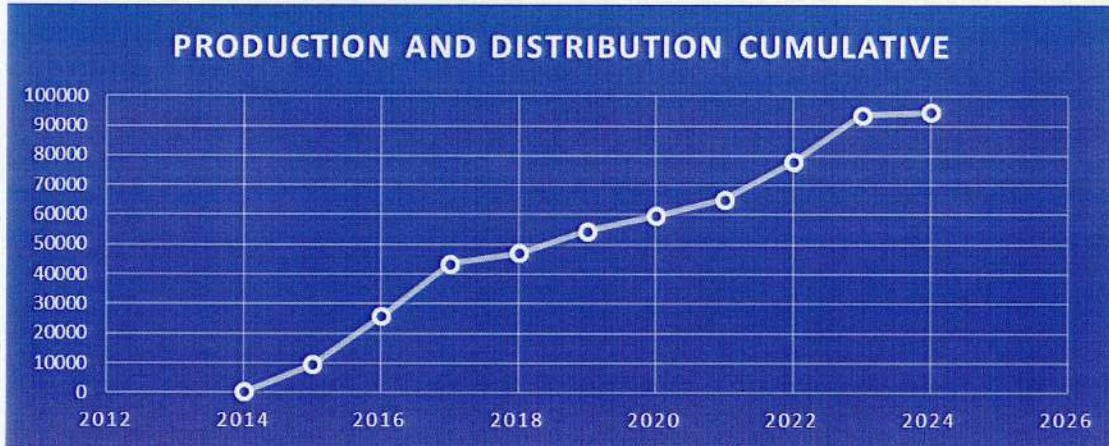
- 4.1 Improved Cooked Stove (ICS)
- 4.2 Biogas and Bio Fertilizer
- 4.3 Solar Irrigation

Program Highlights

Geographic coverage of the Program: Cox's Bazar, Chattogram, Bandarban, Dinajpur	
Number of solar irrigation pumps operating	28
Number of Improved Cook Stoves (ICS) produced and distributed (cumulative)	102312
Number of Biogas plant constructed (cumulative)	112
Amount of CO ₂ emission reduced (Ton)	94396
Amount of fuel wood savings (Ton)	55331
Amount of land cultivated by Solar pump (Acre)	1400
Number of farmers trained on agriculture production by solar pump	420
Number of beneficiaries trained on clean cooking	16775

4.1 Improved Cooked Stove (ICS)

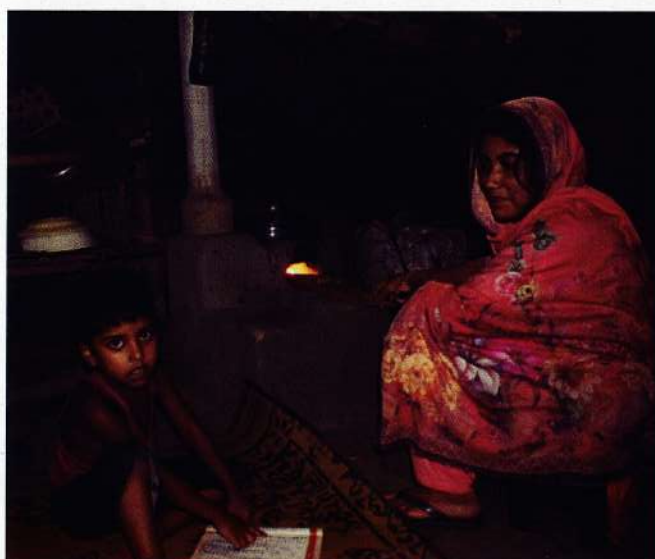
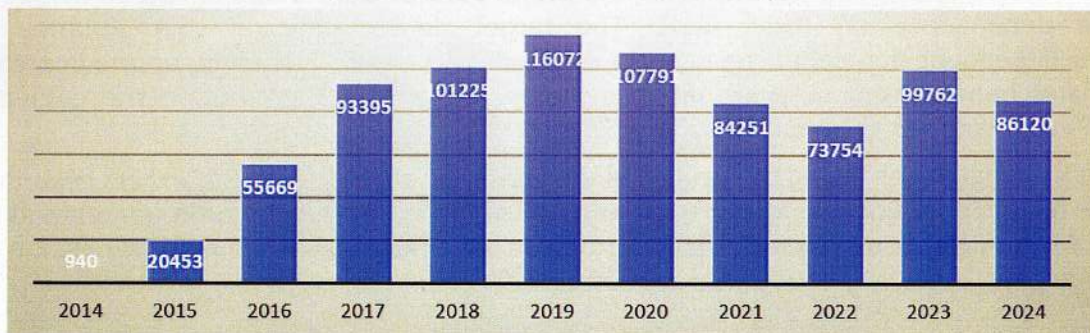
Improved cook stoves are designed to enhance the efficiency of cooking processes while reducing fuel consumption and emissions compared to traditional cooking methods. Only 5%-10% of households in Bangladesh use fossil fuels such as kerosene or liquefied petroleum gas for cooking. The majority use a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



The combustion of some of this biomass in traditional cooking stoves generates a variety of gases, including CO₂, carbon monoxide, and other particulate matters. The replacement of traditional stoves by improved cook stoves improves heat transfer, reducing the total amount of fuel required for cooking and the emissions produced.

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

Amount of Reduction of CO₂ Emission (Ton) (Per ICS/Year = 2.145)



4.2 Biogas and Bio Fertilizer

Biogas is a renewable energy source produced through the anaerobic digestion of organic matter such as agricultural waste, food waste, sewage, and other biodegradable materials. The process involves microorganisms breaking down the organic matter in the absence of oxygen, producing biogas, primarily composed of methane (CH₄) and carbon dioxide (CO₂), along with small amounts of other gases like hydrogen sulfide.

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

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

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



4.3 Solar Irrigation

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

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



05



**Climate Change,
Disaster &
Disability**

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

Program Overview

Bangladesh is one of the most climate change-affected countries, facing cyclones and floods annually, especially in coastal areas where people lose livelihoods and fall into poverty. SARPV, a disability-focused organization, supports disaster-affected communities through emergency response and climate resilience programs in partnership with PKSF.



A female beneficiary of RHL project of SARPV, received climate resilient house.

Components and Major Activities

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

Program Highlights

Geographic coverage of the Program: Chakaria Upazilla of Cox's Bazar district	
Earth work for raising plinth	32
Reconstruction of resilient house	32
Construction of sanitary latrines	32
Rainwater harvesting system	32
Homestead tree planting	6201
Construction and loan support of slatted houses for goat/sheep rearing	563
Introduce the cultivation of saline tolerant vegetables within homestead areas	371
Development of crab hatcheries (1st stage)	2
Technical and financial support for "crab nursers"	161

5.1 Resilient Homesteads



SARPV developed a disaster-resilient and disability-friendly model house to protect ultra-poor families in cyclone-prone Chakaria, where traditional CI sheet and bamboo homes are unsafe. The organization constructs and repairs these safe houses for the most vulnerable households who cannot afford rebuilding

Tree Plantation

Tree plantation is one of the activities that ensure household resilience against disasters. Trees keep the soil intact, safeguarding homes from erosion and cyclonic winds. SARPV is implementing this initiative and aims to plant 6201 trees in Chakaria upazilla by next year. People will benefit by obtaining wood and fruits from these trees. Furthermore, trees will help maintain a cool environment and absorb carbon from the atmosphere.



Cultivation of Saline-tolerant Vegetables within Homesteads

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

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

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



5.2 Livelihood Support

In coastal Bangladesh, SARPV supports climate-resilient livelihoods through: slatted houses and loans for goat/sheep rearing, saline-tolerant vegetable cultivation, crab hatchery development, and technical/financial support for crab nurseries and farmers, along with beneficiary training.



5.3 Emergency Response

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

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



06



Training & Skill Development

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

Program Overview

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

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

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

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



Skill Training Centers (STCs)

STC Chakaria Chakaria, Cox's Bazar	STC Kapasia Kapasia, Gazipur	STC Maheshkhali Maheshkhali, Cox's Bazar	STC Ukhiya Ukhiya, Cox's Bazar
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Components and Major Activities

Skill Training and Apprenticeship Development

With the financial and technical support of PKSf, SARPV implemented the RAISE Project with the objective of enhancing the skills and employability of individuals engaged in non-formal employment. The project focused on strengthening technical competencies, apprenticeship opportunities, and life skills to improve sustainable livelihood outcomes.

Key achievements include:

- **Master Craftsperson Orientation:** A total of 140 master craftsperson received orientation to strengthen their mentoring and technical guidance capacity.
- **Apprenticeship Enrollment:** 597 apprentices were enrolled under various trades and received hands-on, on-the-job training.
- **Life Skills Training:** 186 individuals were provided with life skills training to enhance workplace readiness, communication, and personal development.

Through these interventions, the project contributed to improving employability, productivity, and income-generating opportunities among youth and workers in the non-formal sector.

STC Chakaria

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



STC Kapasia

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

STC Maheshkhali

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

STC Ukhiya

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

ANNUAL AUDIT REPORT 2024-2025

Social Assistance & Rehabilitation For The Physically Vulnerable (SARPV)

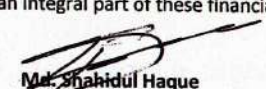
Statement Of Financial Position

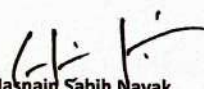
As at 30 June 2025

Particulars	Notes	Amount in BDT	
		2024-2025	2023-2024
Property and Assets:			
A. Non-Current Assets:			
Property, Plant & Equipment	6.00	83,585,193	82,051,487
Total Non-Current Assets:		83,585,193	82,051,487
B. Current Assets:			
Loan Outstanding	7.00	1,029,386,137	611,012,433
Others Loan (Staff + Vehicle)	8.00	308,107	-
FDR & Security Deposit	9.00	94,497,853	66,445,225
Advance Account	10.00	62,957,191	115,121,214
Savings Account	11.00	-	11,948
Stock Materials	12.00	656,930	1,160,048
Head office/ Field office C/A	13.00	-	185,700,424
Account Receivable	14.00	1,778,644	2,651,748
Bank Gurantee (Margin)	15.00	5,440,141	5,440,141
Cash In Hand	16.00	370,877	351,850
Cash At Bank	17.00	253,960,024	100,740,016
Total Current Assets:		1,449,355,904	1,088,635,047
Total Assets:		1,532,941,097	1,170,686,534
Capital Fund and Liabilities:			
C. Capital Fund:			
Capital Fund / Cumulative Surplus	18.00	323,340,521	315,265,154
Total Capital Fund:		323,340,521	315,265,154
D. Current Liabilities:			
Members Savings Deposits	19.00	379,268,030	355,539,251
Account Payable	20.00	25,671,977	33,849,516
Insurance Fund	21.00	-	5,873,075
Revaluation reserve	22.00	49,909,412	49,909,412
Loan Loss Provision (LLP)	23.00	19,142,726	10,389,438
Loan A/C	24.00	666,212,196	353,515,554
Accrual A/C	25.00	-	21,756,262
Members Welfare Fund	26.00	48,422,618	21,553,815
Security Money	27.00	113,930	80,000
Staf Security Fund	28.00	3,344,957	1,470,733
Contingency Fund	29.00	-	(671,314)
Donation Conditional	30.00	1,910,129	445,000
Interest Provision On SPS and Savings	31.00	12,266,350	862,905
Provision for Expenses	32.00	81,111	549,883
Provision for Income Tax	33.00	2,028,140	-
Misc Payable	34.00	-	297,850
Incentive for 2nd Pit of Toilet (BD-WASH)		1,229,000	-
Total Current Liabilities:		1,209,600,576	855,421,380
Total Capital Fund and Liabilities:		1,532,941,097	1,170,686,534

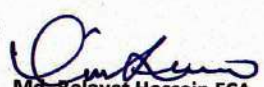
The annexed notes form an integral part of these financial statements.


Subrata Debnath
Deputy Director - Finance


Md. Shahidul Haque
Founder & Chief Executive Officer


Hasnain Sabih Nayak
President

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


Md. Belayet Hossain FCA
Partner
Enrollment No. 1480
K.M Alam & Co.
Chartered Accountants
DVC: 2512081480AS872928

Place: Dhaka
Date: 08 December 2025

People with Disabilities and Livelihood

People with disabilities can engage in a wide range of livelihoods, professions, and income-generating activities. With the right support, accessibility, and opportunities, they can contribute to the society meaningfully across many sectors.

1. Formal Employment

- Government and private sector jobs (office work, administration, teaching, banking)
- Inclusive workplaces that provide accommodations (ramps, screen readers, flexible hours)
- Reserved job quotas in some countries to promote inclusion

2. Freelancing & Remote Work

- Writing, graphic design, programming, data entry
- Online platforms allow flexible work hours and environments
- Particularly suitable for people with mobility challenges

3. Small Business & Entrepreneurship

- Tailoring, handicrafts, food businesses
- Online shops (Facebook, Instagram, e-commerce platforms)
- Microfinance and NGO support often help start businesses

4. Creative & Skilled Professions

- Artists, musicians, photographers
- Motivational speakers, trainers
- Many individuals turn personal experiences into impactful careers

5. Agriculture & Home-based Work

- Poultry farming, gardening, fish farming
- Cottage industries (weaving, candle-making, packaging)
- Adapted/tailormade tools/devices can make physical tasks easier

6. Education & Advocacy

- Teaching, counseling, social work
- Disability rights activism and NGO work
- Peer support and community leadership roles

7. Technical & Vocational Jobs

- Electricians, mechanics, mobile repair technicians
- Vocational training centers often provide skill-based education and competency-based training

SARPV

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

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