



SSS Bulletin

a special issue

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SSS Stands by Flood-affected People

Inclusive Efforts in Rehabilitation--Contributing to Central Relief Fund of Government, Distributing of Relief (Food, Medicine and Necessary Goods), Organizing Medical Camps, Arranging Livestock Camps, Providing Agro-Inputs & Vegetable Seeds, Repairing Houses, Installing Tube-wells and Latrines, disbursing easy Loan, etc.

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Floods and Natural Disasters

Perspective of the Developing Economy

A basic correlation--adverse relationship between natural disasters and developing economy accelerates poverty, brings progress to a standstill and drops off production and living standards, and this circumstance makes the third world countries fail to overcome the catastrophic gap, whereas, underdeveloped countries collapse one step behind the well-off-circle every calamity. In Bangladesh, due to floods droughts, storms and heat waves and other disasters lose about 400 thousand million taka worth of assets or production, which negatively affects 6.3 million people with life and livelihood each year as well [Source: the Climate Risk Index Report 2025].

Irrational human activities call in all calamities, especially--the aggression of capitalism made people drive away from morality. As a result, in the pursuit of temporary wealth and satisfaction, they cut down forests, wipe out mountains and hills and fill up the rivers, canals and ditches and set up industrial factories to the way of urbanization. The impact of cruel capitalism--to get more profit and money, people desperately keep on multiple shifts in industries, which discharges harmful gases--chlorofluorocarbons, carbon monoxide, carbon dioxide, and so on at maximum levels that destroy the ozone layer and ecological balance, and swell up global warming with succession.

For faster and unethical expansion of the developed countries, one percent of the richest people give off carbon equal to 66 percent of the poorest people in the world [Source: Research Paper-25, Oxfam]. As a downbeat reaction--various epidemics and natural misfortunes enter in the world, which produce adverse outcome on the developing countries like Bangladesh. While the developed countries can easily cope with global disasters and epidemics, but in the case of developing and less developed countries--every disaster and epidemic causes extreme shocks and suffering among the nations.

Conversely, geographical position, as a major factor, is responsible to bring out disasters in our country, explicitly--the Himalayas is in the north of Bangladesh; the Bay of Bengal in the south; the maximum number of rivers flow through the country in a meandering manner from India or Nepal; in our southern region, there are no

obstacles like hills, mountains, that would stand as a strong barrier to natural disasters--cyclones and tidal waves; most of our land is made up of flood plains; our country is located near the border of the India and Myanmar plates (gigantic plates existing inside the earth--is also prone to earthquakes; and furthermore Bangladesh is located in a tropical monsoon climate zone; which all--occur disasters: floods, cyclones, river erosion, landslides, and the like [Source: Earth Sciences, Oxford University].

Developing countries get more suffering and losses--more than 95 percent of deaths occurs and wealth is lost 20 times higher than rich countries in floods or any other natural disasters. Since low-income countries like Bangladesh do not have well-built buildings and good plans to handle the emergencies. Rather, these countries take post-disaster measures. Hence, in developing countries including Bangladesh, floods or other natural disasters--pose large vulnerability and fatalities [Source: United Nations and World Bank Disaster Risk Management].

We have no power to get rid of the natural disasters, but, early warning and public awareness can diminish the losses to a large extent. In Bangladesh, proper research conduction on the type, trend, intensity and reality of disasters is necessary to scrutinize and adopt early caution, emergency funds forming, permanently transferring people from disaster-prone areas to safe the places by government and private sectors. And more efficient and appropriate use of all foreign funds for climate and environmental conservation is urgently vital. In this way, it is possible--to protect the country and the nation from the black clutches of the natural disaster. In this issue, the development organizations are expected to come forward.

SSS Stands by Flood-affected People

Inclusive Efforts in Rehabilitation: Contributing to Central Relief Fund of Government, Distributing of Relief (Food, Medicine and Necessary Goods), Organizing Medical Camps, Arranging Livestock Camps, Providing Agro-inputs and Vegetable Seeds, Repair of Houses, Installing Tube-wells and Latrines, Disbursing Easy Loan, etc.

On 21 August 2024, all of a sudden, a horrible disaster: flood appeared in the eastern part of Bangladesh from the Indian province following deep and rapid tide, which caused heavy and nonstop rainfall and overflowed 11 districts--Sylhet, Moulvibazar, Habiganj, Feni, Khagrachari, Cox's Bazar, Cumilla, Noakhali, Chittagong, Laxmipur and Brahmanbaria of the country. Simultaneously--this situation also affected low-lying part of five districts of the southeastern and eastern parts of the country with short-term flood.



The dreadful flood, in the recorded history, flooded over about 8 lakh 87 thousand 629 families in 11 districts of the country, which distressed roughly 5.4 million people. Houses, livestock farms, agro cropping fields, educational and religious institutions, offices, and shops and markets were gone under the water. The rivers, canals and ponds get overflowed. Roads and communication systems were destroyed. Thousands of people and animals floated away and the unlimited suffering, misery and death toll continuously went with increase. People spent their days without foods, sleeping and fear of death. Darkness and cries were all around--it was like a death valley. Children, old and women fell into more problems. Humanity wept bitterly, and pleading and request drifted away in the air. In this circumstances, the government and non-govt. bodies stood by the flood-affected people with suitable initiatives. Several national and international organizations stepped forward to cope with the crisis. Development organizations put relief and rehabilitation activities into effective in the region on an emergency basis.

SSS' Spontaneous Humanity and Rehabilitation Activities

SSS, since inception, has been keeping welfare and people-friendly activities into application, and always stands by the general people in various disasters and misery. In this context, there is a regular special program--Disaster Management, Relief and Rehabilitation Program in the organization.

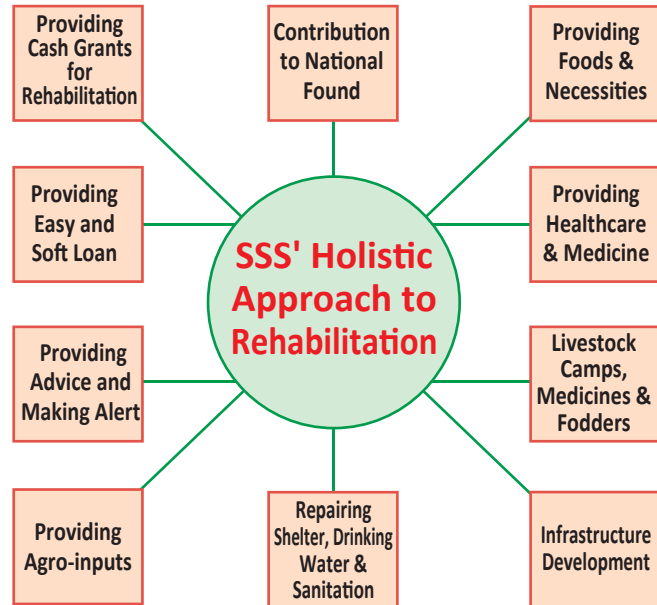
The unexpected flood in August 2024 immerses the 11 districts of the country in where, a total of 107 branch offices of SSS fell on solemn trouble with about 150,000 families. Mr. Abdul Hamid Bhuiyan, Executive Director, SSS wept for the flood-stricken families from the cardiac-hole, and instantaneously called an emergency meeting with the senior officials of the organization. In the meeting, he took quick and inclusive steps to rehabilitate the flood-affected families.

Flooded District in August 2024



Inclusive Approach in Rehabilitation

The honorable Executive Director of SSS, through wise thinking, took up special approach to bring the flood-affected families--both members of the organization and non-members back to the normal situation. The holistic rehabilitation mechanism pursuing--grants to the Chief Advisor's Relief and Welfare Fund, providing food and livelihood goods, organizing medical camps and providing necessary medicines, organizing livestock medical camps and providing free medicines and fodders, developing infrastructure (agro-fishery-livestock farms, house repairing, installing tube-well and latrine), distributing agro-inputs, providing necessary advice and making awake to control the situation, disbursing easy and soft loan, providing cash grants for rehabilitation, and so forth is applied.



Relief and Rehabilitation Activities of SSS in Detail

SSS announced BDT 60 million as grant-in-aid to conduct the aforesaid relief and rehabilitation activities, which was spent at various levels— is meticulously illustrated below:

Making Contribute to the Chief Advisor's Relief and Welfare Fund: In company with the organization, the employees of the organization tried to forward the helping hand to the flood-affected families through donating BDT 10 million tantamount to their one-day salary to the Chief Advisor's Relief and Welfare Fund of the Interim Government on 27 August 2024.

Foods and livelihood Items Distribution:

The organization, by a allocation of BDT 15 million, distributed foods and livelihood items--rice, pulses, chira, potatoes, oil, dates, salt, sugar, gas-light, candle, orsaline, powdered milk, biscuits, etc among 10,584 families, which would help the families stay alive at least seven days.

Concurrently a total of 8,071 families got baby foods, whereas more than 400 students of a madrasa took up benefit of cooked food.

Distribution foods and livelihood items--rice, pulses, chira, potatoes, oil, dates, salt, sugar, gas-light, candle, orsaline, powdered milk, biscuits, etc among 10,584 families.





A Partial Outlook of Spontaneous Labor and Helps of the Staff-members in Relief (Packaging Food and Livelihood Items) Activities (SSS Foundation Office, Tangail)

Providing Healthcare: The organization, to protect the health of the flood-affected people, organized medical camps and endowed with necessary medicine free-of-cost, which benefited 34,974 people, and BDT 2.22 million and 26 thousand was spent in this purpose.



A Special Medical Camp Organized by SSS for the Flood-Affected Population

Distributing Cash Money: The organization handed out BDT 21.89 million 6 thousand among 21 thousand 8 hundred 96 families (one thousand per family) as financial assistance for quick rehabilitation in the field of agriculture, fisheries, livestock, house repair, water, sanitation, etc in the flood-stricken region. In addition, throughout a field survey on the repairing the homestead and installing sanitation and tube wells urgently, 106 families were actually identified and provided them totally with BDT 1 million and 60 thousand—10 thousand per family. Overall spending on cash money donation of the organization was figured out BDT 22.9 million and 56 thousand for rehabilitation as well.

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A Livestock Medical Camp Organized in the Flood-Affected Area

Arranging Livestock Camp and Distributing Fodder and Medicine:

Necessary initiatives are taken for the protection and development of the livestock in the flood-affected areas. The livestock development program of the organization, organized free livestock camps and gave out medicine in 107 branches free-of-cost in the flood-affected areas financed by PKSF. In collaboration with the upazila livestock departments and veterinary hospitals, the mentioned camps were conducted.

Besides, the organization, to prevent the affected cattle from the upcoming diseases, distributed a set of crucial vaccines and tablets among the farmers in the affected area. Especially, vaccines against scabies, scurvy, black quarter, lumpy-skin and hemorrhagic septicemia for cows, PPR and goat-pox vaccines for goats and sheep, de-worming tablets, and Virulent Newcastle and plague vaccines for hens and ducks were distributed. Necessary advice was provided to the affected farmers with growing awareness.

Agro-inputs Distribution: Vegetable seeds (spinach, red cabbage, radish, gourd, sweet pumpkin, chili, lady's finger, bitter gourd, beans and eggplant) of BDT 4.9 million and 65 thousand were distributed among the flood-affected families to achieve self-sufficiency in food. Seeds worth BDT 4.9 million 65 thousand were distributed to 30 thousand families.

Providing Easy and Soft Loan: The organization, to keep the affected families active in income-generating activities, provided easy and soft loan with demand-based regular loan to the flood-affected members. In particulars, the opportunity to take disaster (Sahash) loan was provided on soft terms. The organization has initially planning to disburse BDT 300 million as the Sahash (disaster loan) loan product.

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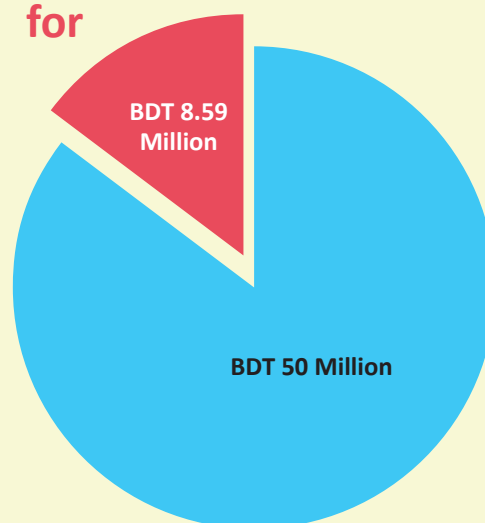
Source of Funds allocated for Relief and Rehabilitation

SSS conducted relief and rehabilitation activities to revitalize affected families very fast. The source of the allocated found of SSS is illustrated through the pie chart below:

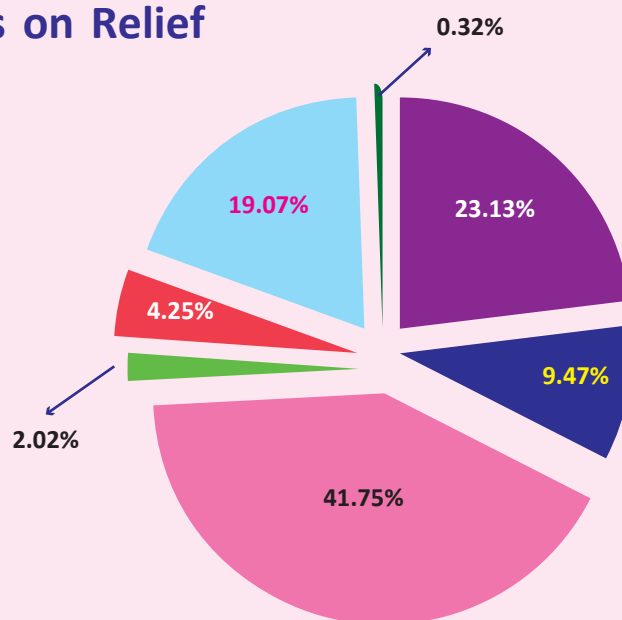
Indication:

Staff Members' Contribution (one-day salary) ■

SSS Contribution ■



Segment of Expenses on Relief and Rehabilitation



Indication:

Relief Items..... ■

Distribution of Agro-inputs (Seeds) ■

Cash Grants ■

Development of Shelters, Drinking Water & Sewage..... ■

Healthcare & Medicines Distribution..... ■

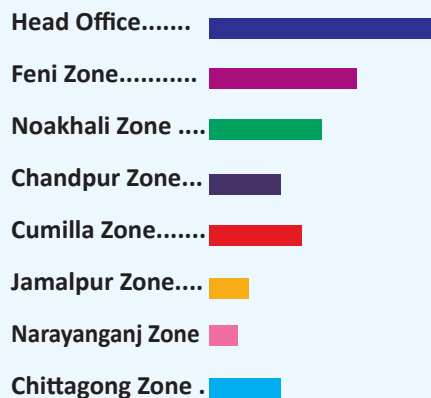
Contribution to the Chief Advisor's Welfare and Relief Fund ■

Administrative Expenses ■

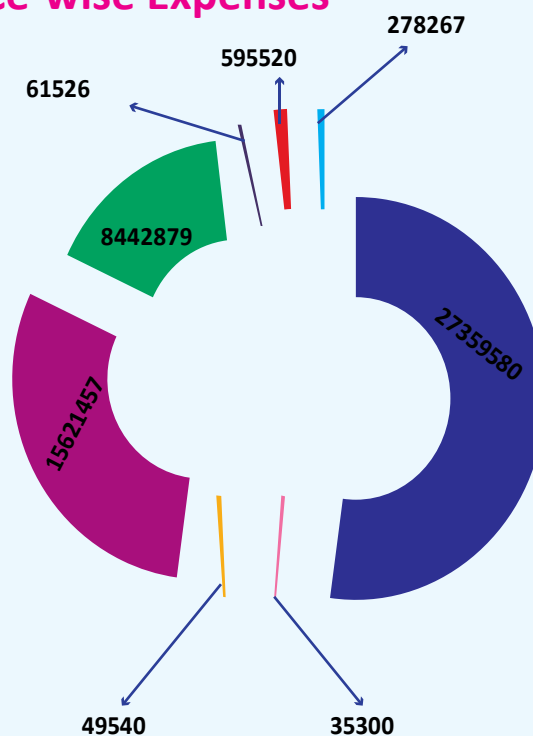
Total Expenses:
BDT 52,444,069

Head Office and Zone Office-wise Expenses

Indication:



Total Expenses: BDT 52,444,069



The relief and rehabilitation method of SSS was helpful for the flood-affected families, which played a vital role in rehabilitation and fostering economic activities properly. We should be more aware of every disasters, and take special initiatives for conserving ecology and infrastructure development

Twith technological intervention and proper use of compensation money sent from high-carbon emitting countries. At both the government and private levels, a general national fund for relief and rehabilitation has to be formed. All individuals and institutions must come forward together in this regard.



Victory Day-2024 Observance



SSS Staff Members Lay Wreaths on the Altar of the Martyrs' Memorial, Poura Udyan, Tangail on the Occasion of the 54th Great Victory Day

SSS, with due formality and celebration, observed the 54th Victory Day through various programs and activities in all offices and institutes of the organization across the country led by the foundation office, Tangail.

On 16 December 2024, to commemorate the day, a number of staff members of SSS arrived at SSS Foundation Office, Tangail and hoisted the national flag in front of the office at 7:30 am. A rally was brought out parading Mymensingh Road, Old Bus Stand, Victoria Road and Nirala Mor and reached the Poura Udyan and paid

floral tributes on the altar of the martyrs' monument led by SSS at 8:00 am. Apart from SSS, various socio-cultural and political organizations, educational institutions, government and non-government organizations and media representatives put flowery homage on the monument.

On December 16, on the occasion of celebrating the great Victory Day, various institutes of SSS--Pour Ideal High School, Sonar Bangla Children Home, TVET and Polytechnic Institutes, etc organized discussion meeting at 10 am. The participants in the meeting talked about on the independence and liberation war of Bangladesh.



SSS-Poura Ideal High School Distributes Prize among the Winners of Sports, Debate and Recitation Competitions organized as part of Celebrating the Great Victory Day

These institutes arranged sports, debate and recitation competitions and cultural programs, and the end they distributed prizes among the winners. On the other hand, centering the august Victory Day--on 16 December, a feast was served at lunch for the children of SSS-Sonar Bangla Children Home, Tangail.

The various field offices of SSS, in coordination with the local district and upazila administrations, organized day-long programs and celebrated the day.



Mr. Abdul Hamid Bhuiyan, Executive Director of SSS, Speaks at the Workshop

On 16 November 2024, the sub-project--Promotion of Value Added Pineapple Products for Sustainable Growth and Instituting RECP Practices under Sustainable Microenterprise and Resilience Transformation (SMART) project financed by the organization and PKSf jointly, organized an orientation workshop at Madhuban Community Center, Madhupur Upazila, Tangail District at 09.30 am with 60 participants including--SSS Area Managers, Branch Managers, Field Workers.

In the workshop, Mr. Abdul Hamid Bhuiyan, Executive Director, SSS was present as the chief guest presided over by Mr. Santosh Chandra Paul, Senior Director (Credit) and Focal Person (SMART), SSS. Among others, Mr. Md. Abu Taher, Assistant Director (Credit), Mr. Md. Nazrul Islam Khan, Zonal Manager (Tangail-01), Mr. Md. Abdur Rahim, Zonal Manager (Tangail-02) and a good number of staff-members and group members were present in the event.

At the beginning of the workshop, Mr. Pradeep Kumar Sarkar, Senior Program Manager (agro) and Project Manager of SSS, kept discussion on the theme of the sub-project. The sub-project--Promotion of Value Added Pineapple Products for Sustainable Growth and Instituting RECP Practices under Sustainable Microenterprise and Resilience Transformation (SMART) project started off in 16 unions of Madhupur, Ghatail and Fulbaria Upazilas of Tangail and Mymensingh Districts on 01 October 2024. The project duration is 45 months (up to 30 June 2028).

Orientation Workshop under the SMART Project

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Martyr Intellectuals Day Observance



A Partial View of the Discussion Meeting on the Occasion of Martyr Intellectuals Day (SSS-Poura Ideal High School, Tangail)

On 14 December 2024, SSS, coming behind the country, celebrated Martyr Intellectuals Day, and commemorated the best sons of the nation martyred by the Pakistani occupying forces on 14 December 1971 with due respect and solemnity.

On 14 December 2024, as a part of the celebration of Martyr Intellectuals Day, SSS-Pour Ideal High School put in order a discussion meeting at the premises of the school at 12 noon. Mr. Abdul Alim, Former Councilor of Ward No. 11, Tangail Sadar, Tangail and Mr. AHM Akram Hossain, Senior Program Manager (Education and Child Development Program), SSS, delivered speech as the Chief Guest and Special Guest respectively presided over by Mr. Md.

Fazlul Karim Khan, Headmaster, SSS-Pour Ideal High School in the event. At the time, the teachers of the school, guardians of the students and officials of various departments of SSS were present.

Pointed out, the Pakistani occupying forces, knowing the defeat in the war of independence with confidence, as part of a heinous plot to demoralize the Bengali Nation, killed the best creative persons—teachers, writers, doctors, journalists, and so on of the country brutally in the company of various Razakar forces on 14 December 1971. In remembrance of this day, Martyr Intellectuals Day is every year celebrated nationally on 14 December.

World Children's Day and Child Rights Week 2024 Observance



A Student Receives Prize from the Judges of the Competition—as a Part of Observing the World Children's Day and Child Rights Week

SSS, akin to every year, observed World Children's Day and Child Rights Week 2024 through its various institutes with a range of programs.

On this occasion, SSS-Poura Ideal High School arranged a discussion meeting, painting competition and cultural program at the premises of the school on 03 October 2024 at 03:00 PM. Mr. AHM Akram Hossain, Senior Program Manager (Education and Child Development Program) of SSS was present as the chief guest presided over by Mr. Md. Fazlul Karim Khan, Headmaster of SSS-Pour Ideal High School in the program. At the moment, the teachers, students, guardians and staff members of various departments of SSS were present as well.

At the end of the event, prizes were distributed among the winners of the competition.



Mr. Abdul Hamid Bhuiyan, Executive Director, SSS, delivers Speech at the Opening Ceremony of the Cultural Evening

A Cultural Evening Arrangement

On 30 October 2024, SSS, in courtesy of the trainee assistant officers and branch accountants, organized a delightful cultural program at the SSS Foundation Office's Auditorium in Tangail. Mr. Abdul Hamid Bhuiyan, Founder and Executive Director, SSS, was present as the Chief Guest in the ceremony.

Among others, Mr. Santosh Chandra Paul, Senior Director (Credit), Mr. Md. Aminul Islam Khan, Joint Director (Audit), Mr. S. M. Yahia, Deputy Director and a number of senior officers and workers of SSS were present at the program.

The Executive Director, in his speech as the chief guest, said--SSS is at the peak of success today due to the dedicated efforts of everyone. He expressed his sincere thanks to everyone for this success and called on all the workers to be more sincere in their work to maintain the continuity of this success.

At the end of the program, a cultural program was held with the participation of the students of SSS-Sonar Bangla Children Home, as well as officers and workers of various departments.



Students of SSS-Sonar Bangla Children Home Performed Music in the Event



A Fractional Outlook of the MoU Signing Ceremony between bKash and SSS (Mr. Mahbul Haque Bhuiyan, Senior Director, HR & Admin Department, SSS, is present at the ceremony)

SSS Signed MoU with bKash and Nagad

SSS signed on an agreement (Memorandum of Understanding—MoU) with bKash and Nagad—the two leading mobile financial services (MFS) providers in Bangladesh to make credit installment repayment services more convenient for the group-members (clients).

The fruit of the agreement is--about 1.10 million group-members of the organization would be able to repay credit savings scheme installments easily through the mobile financial platform.

SSS, the fifth leading non-governmental development organization, has been working for the socio-economic development of Bangladesh since 1986. Currently, the organization operates microfinance activities through 730 branch offices across the country.

The way through the agreement, SSS would proceed to one step forward in the digitalization process, and the services save the cost and time for both the organization and beneficiaries.

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“SSS would proceed to one step forward in the digitalization process, and the services save the cost and time for both the organization and beneficiaries through the MoU.



SSS Bulletin



A Partial View of SSS Annual General Meeting 2024 (Mr. Murshed Alam Sarker, Chairman of the Executive Board of SSS delivers Speech)

SSS Annual General Meeting-2024 Held

On 27 September 2024, SSS Annual General Meeting held in the conference room of the Palace Luxury Resort, Habiganj at 10:00 am. In the event, the honorable members of the Executive and General Boards of SSS were present presided over by Mr. Murshed Alam Sarker, Chairman, Executive Board, SSS.

The President thanked and greeted all the members of the General Board, workers and group-members of SSS. Mr. Abdul Hamid Bhuiyan, Executive Director, SSS conducted the meeting as per the scheduled agenda.

At the inauguration moment of the meeting, all participants observed a minute of silence to pay respect to the workers and members of SSS passed away last year. They offered solemn prayer for the forgiveness of their departed souls as well.

Then, the minutes of the Annual General Meeting of the previous fiscal year (2023), the financial report (2023-24), the annual report (2023-24), the annual work plan and budget (2024-25), the new organogram of SSS, etc were put into discussion and got approval unanimously in the meeting. Mentioned, the budget for the fiscal year 2024-25 was BDT 1,70,682.20 million.

The meeting also briefly discussed the progress of various programs and projects of organization.

Mr. Murshed Alam Sarker, Chairperson of the meeting, thanked all for participating in the meeting. He called on all concerned to stand always by SSS with quality services to overcome all kinds of obstacles to the way of the progress.

SSS Bulletin is a publication of development events and news of the organization. Thank you for staying with us and expressing interest to the organization. SSS, with people-friendly activities and progress, go ahead—is our supreme expectation.

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