

# ANNUAL REPORT

2008-2009 (FY)



DEVELOPMENT INITIATIVE  
FOR  
SOCIAL ADVANCEMENT (DISA)



Dr. Fakhruddin Ahmed Chief Advisor giving away the best up coming potential organization prize to Md. Shahid Ullah, Chief Executive & Founder of DISA selected by Palli Karma-Sahayak Foundation (PKSF).



Chief Guest Dr. Atiur Rahman at the AGM 2007 of MAC Foundation is Presenting Flower to Md. Shahid Ullah, C E, DISA for getting the award as the best performing NGO.

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## **DISA at a Glance (Up to June 2009)**

### ***A. Geographical Area Coverage:***

Districts- .....	5
Union-.....	90
Upazilla- .....	9
Village-.....	510
Total offices-.....	15

### ***B. Micro-Finance Programs :***

Financial Support Provided by-.....	PKSF
Starting the Micro-credit Program (Year).....	1994
Total Somitee (Groups)-.....	778
Total Members- .....	19249
Borrowers- .....	15239
Loan Disbursement .....	600520300
Loan Outstanding .....	123684384
Recovery Rate:.....	99.89%
Member's Savings.....	43401137

### ***C. Social Development Programs:***

- \* Child Education Program (ESP) ; Supported by BRAC
- \* (Aloghar) Funded by DISA, its Supporter group and Staff Donation.
- \* Prevention of Child Abuse, Funded by Save the Children Sweden-Denmark (SCSD)
- \* Let Children Speak, Supported by UCEP
- \* Adolescent Development Center Supported By CODEC, (Kishory . Sanglap Kendra)

### ***D. Human Resources:***

Office Staff (Full lime part time volunteers) .....	135
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### ***E. Recognition :***

DISA was selected as the Best Performing Partner Organization(PO) of PKSF in the Category of "Up coming Potential Organization in Local Level, 2007'

## ***Few Words from DISA Chairman***



After being established in 1993, the Development Initiative for Social Advancement (DISA) completed its existence for one decade and a half in June 2009. During its existence, it continued to serve the rural poor, in response to meeting the needs of whom the organization was established. Though initially it tried its best to meet only their credit needs, but over time the organization expanded its scope gradually to meet their social needs also through undertaking projects in the fields of prevention of child abuse, counter trafficking, educational and adolescent development with the support of a number of national and international partners. All these

activities in addition to providing micro credit support to the rural poor helped DISA to qualify for receiving the Palli Karma-Shahayak Foundation (PKSF) award as one of the three most prospective non-government organizations (NGOs) in the country in 2007. The award inspired the DISA to invigorate its activities further which is evident in this Annual Report of 2008-2009.

We are presenting this Annual Report to all of those who supported us in our journey to earn the pride and empowering the disadvantaged poor. The document presents an objective picture of our performance during the year.

We, however, feel no complacency with our present level of accomplishments. As DISA aims to assist the extreme poor to look forward towards a sustainable livelihood, the years ahead of us are therefore full of more challenges. These include expansion of the outreach of our existing interventions and undertaking new ones particularly to achieve more intensive and comprehensive package of life skills to enhance the well being of our project participants. We hope to face these challenges with usual confidence, hard work and professionalism. We are confident that all our partners, both home and abroad, well wishers and the project participants will be with us in our journey.

This is an opportunity for me to express our thanks and gratitude to all concerned, including our great partners the PKSF, the Government of Bangladesh, the Save the Children Sweden-Denmark, BRAC Grihayan Tahbil and CODEC. Thanks are also due to the DISA Executive Committee, General Committee, members of the employees and the beneficiary groups for their sincere effort and cooperation to work in a team and bring about a positive change.

*Md. Abdul Zuddus*

Chairman  
DISA

## From the Desk of the Chief Executive



DISA passed another eventful FY year 2008-2009. The experience that has been accumulated in the year is of much value-adding for all the staff and volunteers of DISA, which will lead all of us to materialize our dream " A Prosperous Bangladesh". There are so many problems in our country that we are facing, the foremost one is the eradication of poverty. On the eve of publishing this Annual Report, I like to highlight some aspects of our present programs.

The Micro Finance program of DISA has reached a new height after 15 years of operation. Now we have diversified the program to cover many other areas. We are giving micro-credit for agriculture sector, seasonal business, etc. We are contemplating to start in future nutrition and personal health program for the group members of Micro-credit.

Child Abuse Prevention Program was started in 2003 with a project funded by Save the Children Sweden -Denmark. It is becoming integrated and grader up as a holistic approach for prevention and protection of children from sexual as well as other forms of abuses. During the year, we were continuing our activities with working children with the assistance of UCEP Bangladesh.

Our new development initiative for community development "ALOGHOR " has become very effective and use full place for reading and learning. Children especially are attending it regularly for library service and enjoying so much. ALOGHOR is becoming well known and its remarkable acceptance by the community turned it into a lively learning centre for both children and adult.

PKSF, BRAC, UCEP, CODEC continued their extensive support during the year to our different programs. I want to extend my appreciation to them.

Finally, I would like to thank all of my colleagues at DISA for their restless effort to make all the programs successful during the year. Thanks go to the donors/ partners, who provided us financial and technical assistance in implementing all the programs. I like to thank the DISA Executive Committee (EC) and General Committee(GC) members for their time and support for giving policy guideline for smooth implementation of the project activities. My sincere appreciation goes to all of the micro-credit group members, child groups and participants of other programs for their cooperation and participation.

*Md. Shahid Ullah*

Chief Executive

# CHAPTER 1: INTRODUCTION

## DISA in Brief

DISA, formally known as Development Initiative for Social Advancement was established as a socio-economic development organization in 1993 by a group of social workers under the leadership of its founder Md Shahid Ullah. DISA has been working for the rural people especially women and children with the objectives of poverty alleviation, violence reduction and empowerment of women to uplift their socio-economic condition.

## Legal Identity

DISA is registered with the following Government Departments Directorates for carrying out various types of socio-economic development activities for its program participants in Bangladesh.

Sl No	Registration Authority	Registration No	Date
1.	Directorate of Social Welfare	544	8th September 1994
2.	NGO Affairs Bureau of Bangladesh	1024	2nd April 1996
3.	Joint-Stock Companies and Firms	6294(313)/06	19th September 2006
4.	Micro Credit Regulatory Authority	01306-00480-00024	5th September 2007

## Vision

DISA envisages to establish a society in Bangladesh which is economically productive and equitable, socially just, environmentally sound and viable.

## Mission Statement

Promote participatory, self-reliant and sustainable development of the poor and help them to achieve their potential through social and economic empowerment.

## Core Values

- ❖ Commitment to work with the people
- ❖ Sincerity, honesty and discipline
- ❖ Participation and practice of democratic values
- ❖ Transparency, accountability and good governance
- ❖ Mutual respect, trust and transparency
- ❖ Respects for all cultures and beliefs
- ❖ Pollution free environment
- ❖ Timely action
- ❖ Gender issues

## **Objectives**

- ❖ To uplift the socio-economic conditions of the rural poor especially destitute women and adolescents by building people's institution, so that they can have access to resources.
- ❖ To generate savings in order to sustain the economic development
- ❖ To create employment opportunities through traditional and non traditional income generating activities
- ❖ To provide health care facilities to mothers and children in the target areas
- ❖ To undertake non-formal education programs for adult and children in order to promote literacy in Bangladesh
- ❖ To bring consciousness of the stakeholders on human rights especially women and children's right.
- ❖ To prevent, and prosecute human trafficking
- ❖ To bring consciousness of the people for environment protection
- ❖ To undertake disaster preparedness activities

## **Target groups/ Program participants of DISA**

1. Ultra Poor
2. Rural Poor
3. Progressive Member, RMC and ME
4. Rural Women
5. Children (disadvantaged, advantaged, street working, abused)
6. Adolescent Girls
7. Other community people
8. Partner organizations
9. Urban poor

## **Program Strategies**

- ❖ Reviewing program activities in an objective manner
- ❖ Giving emphasis to hardcore, underprivileged and ethnic minorities
- ❖ Raising critical and functional awareness and capacity building through formal training and education
- ❖ Promoting sustainable human development
- ❖ Expanding quality education facilities
- ❖ Promoting gender relations both at organizational and social perspective
- ❖ Working as a learning organization
- ❖ Forging links with GO/NGO, donors and related organizations to tap resources.
- ❖ Building and continuing network to share experience and enhance capacity
- ❖ Awareness and advocacy at local and national levels
- ❖ Incorporation of safe education on personal safety into education curriculum through NCTB



- ❖ Replication of learning socio-economic development initiatives
- ❖ Good governance
- ❖ Dynamic management
- ❖ Training of human right and development issues
- ❖ Efficient, skilled, experienced and dedicated staff members
- ❖ Adequate training facilities
- ❖ Effective co-ordination with Govt., community and other counter parts
- ❖ Continuous efforts towards organizational sustainability

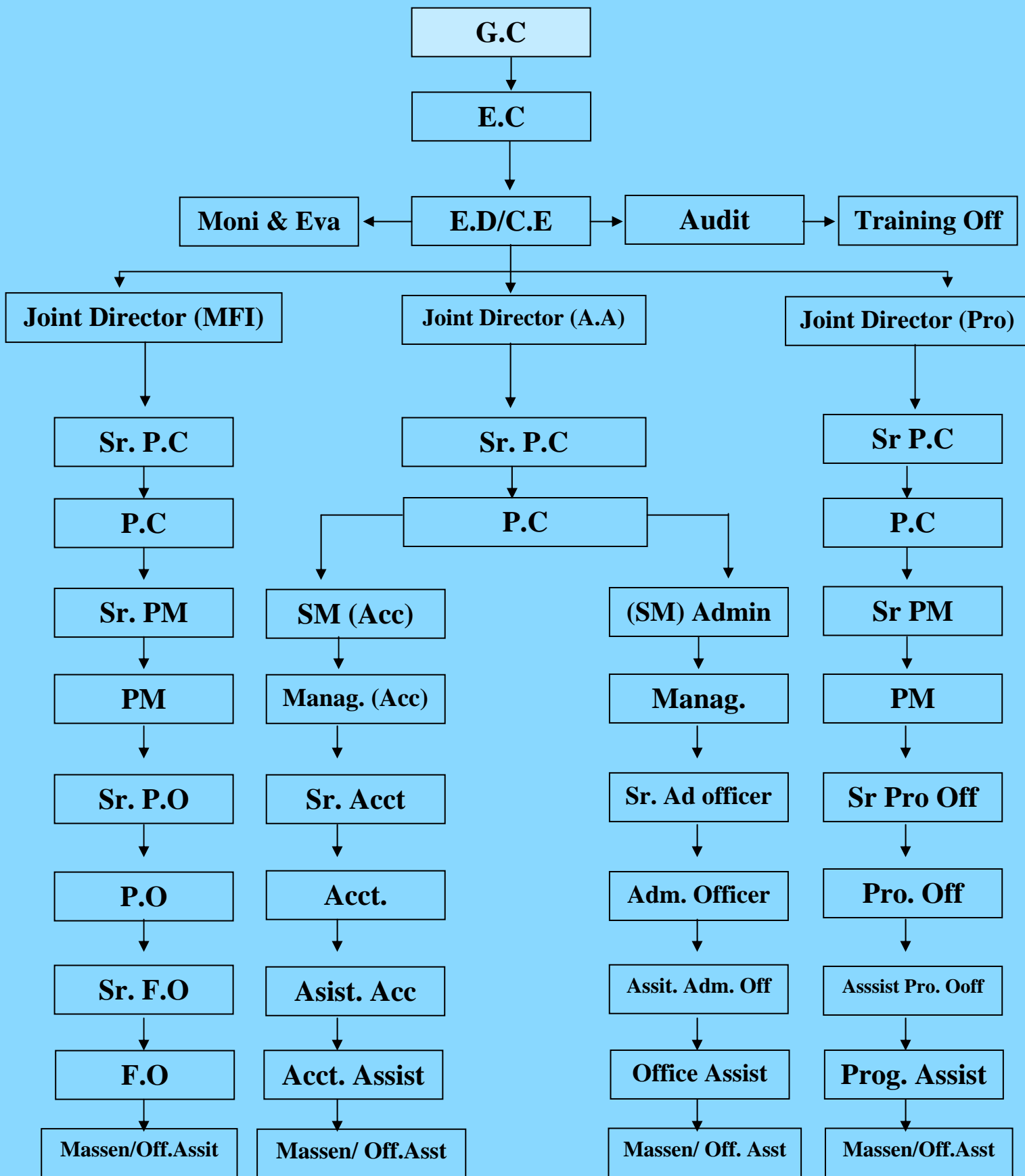
### **Major Activities**

- ❖ Formation of groups and their development
- ❖ Generate savings in a sustainable manner
- ❖ Micro finance activities with regular follow up and supervision
- ❖ Implement educational program for the drop-out and other children
- ❖ Making dwelling houses for the poor helpless people
- ❖ Prevention and protection of children from sexual abuse
- ❖ Raise voices for disadvantaged children
- ❖ Design appropriate counter trafficking activities of women and children
- ❖ Provide technical and financial supports to the farmers in agricultural activities
- ❖ Running and expansion of Aloghar (child right, advocacy, library and information, scholarship and skill development centre)
- ❖ Providing psycho-social supports, health, nutrition and sanitation services for women and children
- ❖ Training and research activities on development issues

## GOVERNANCE

The organization has a 19 member general body which is the prime authority for formulating policies and strategies, approve periodical budget and look after program implementation. It has also an Executive Committee, presently consisting of 9 members, which is actually the authority to ensure dynamic administration and management of the organization plan and execute development programs control finance and accounts and look after personnel and program issues.

SL	Name	Designation	Profession	Address
01	Md. Abdul Quddus	Chairman	Former Head of Nutrition, UN World Food Program (WFP) and DG, BARD, Comilla.	7-A, Hena's Apartment, 55, Laboratory Road New Elephant Road Area, Dhaka -1205
02	Md. Shahid Ullah	Secretary General and Chief Executive	Chief Executive, DISA	E/10,Pallabi Extention, Mirpur Dhaka-1216
03	Mr.Tapon Chandra Debnath	Treasurer	Head Master, Barkoit Udayan High School, Chandina ,Comilla	Vill: Sahdoulatpur, Post: Moynamoti, Burichong,Comilla
04	Md. Abdul Hai	Member	Sr, Vice President, Delta Life Insurance Company	81/2-A, Madho Pikepara, Mirpur, Dhaka-1216
05	Dr. Mohsin Uddin Ahmed	Member	Project Coordinator, BDRCS	101/4 Cresent Road, Kathal Bagan, Dhaka
06	Ms. Shima Zaman	Member	Asstt Professor University of Dhaka.	G-7 Pallabi Extention, Mirpur-11½, Dhaka-1216
07	Mr. M.M. Rahmat Ullah	Member	Part time Faculty, Asian University Dhaka	116/1, Senpara, Mirpur, Dhaka-1216
08	Ms. Makhsuda Akter	Member	House wife	Road-2, House-42, Block-E Mirpur-11, Dhaka-1216
09	Ms. Hena Mazid	Member	House wife	Ho: 53/15, Block# Kha, Road no: 10, Pisciculture Housing Society, Sekherteck, Mohammadpur, Dhaka -1207
10	Mr. Abul Bashar	Member	Businessman	Barkoit, Chandina, Comilla
11	Kazi Masud Abdul Kader	Member	Asst. Head Master	Barkoit Udayan High School, Chandina, Comilla
12	Chowdhury Mojibur Rahman	Member	AVP, AB Bank	AB Bank , Dhaka
13	Ms.Salima Naznin Bithi	Member	House wife	E/10,Pallabi Extention, Mirpur, Dhaka-1216
14	Ms. Akter Banu		Housewife	Ahmednagar Pikepara, Dhaka
15	Ms. Salma Begum	Member	Housewife	Harong, Chandina, Comilla
16	Md.Abul Kashem	Member	Businessman	E-3 Pallabi Extention, Mirpur-11½. Dhaka-1216
17	Mr. Sabbir Ahmed Chowdhury		Director, Microfinance BRAC	BRAC Centre, Mohakhali, Dhaka.
18	Ms. Khirun Nahar Poly		Assistant Teacher, Mirpur Bangla High School	City Garden, J-9, Pallabi Extention, Mirpur 11½., Dhaka
19	Ms. Ayesa Akter Nilu		Service	H-229/2,Road-19(old), West Dhanmondi, Dhaka



## Current Major Activities

SL No	Name of Project	Donor/Project	Coverage	Starting Date
01	Micro-finance	Palli Karma Sahayak Foundation (PKSF)	19249 group Members	July 1994
02	Prevention of Child Sexual Abuse in High School & Community	Save the Children Sweden Denmark (SCSD)	Pallabi, Mirpur and TTC of Dhaka (More than 14500 Children and adults)	January 2003
03	Let Children Speak (LCS)	UCEP- Bangladesh	More than 600 working children of Gazipur, District	March 2008
04	Rural Housing for disadvantaged people	Housing Fund, GOB Managed by Bangladesh Bank	175 Families of Chandina, Barura of Comilla District.	September 2003
05	Child Education for drop out Children (ESP)	BRAC	20 Schools at 20 different village of Chandina of Comilla, District, 598 Children	January 2001
06	Skill development Training to Rural Woman	Own fund	100 woman of Chandina & Barura of Comilla District	August 2003
07	Health, Sanitation & Arsenic free Water supply	Own fund	5000 families of Comilla District.	April 1995
08	Adolescent Development Program (Kishory Sanglap)	CODEC	10 Different villages of Chandina, Comilla (250 Girls)	June 2008
09	Aloghar	DISA, Supporter Group and Staff Donation	Pallabi & Mirpur area, Dhaka City	December 2006

## Current Senior Executives of DISA

SL NO	Name	Designation	Address	Phone
01	Md. Shahid Ullah	Chief Executive	E-11, Pallabi Extension Mirpur-11½, Dhaka	01720084085
02	Md. Idbal Ahsan	Manager Administration	Hospital Road, Chandina, Comilla.	01819840084
03	Chandan Kumar Chakrabarty	Program Manager, Micro-Finance	Hospital Road, Chandina, Comilla.	01716800353
04	Md. Abul Khaer	Program Manager, PCSA Project	E-11, Pallabi Extension Mirpur-11½, Dhaka	01554333080
05	Md. Ruhul Bari	Manager, Accounts	E-11, Pallabi Extension Mirpur-11½, Dhaka	01818229585
06	Md. Jahangir Alam	Area Coordinator	Hospital Road, Chandina, Comilla.	01717293833
07	Raisuddin Ahmed	Area Coordinator	Hospital Road, Chandina, Comilla.	01720122185
08	Md. Jahangir Alam	Auditor	E-11, Pallabi Extension Mirpur-11½, Dhaka	01720122185

## **CHAPTER 2 : MICRO FINANCE PROGRAMS**

The main objective of DISA is to reduce the poverty of the rural men, women and hidden hunger of children and adolescents.

The major purpose of micro finance programs is to provide financial support to poor women through credit delivery and encourage to generate savings. DISA believes that micro-finance programs are one of the most effective ways to diminish poverty from any community.

DISA covers 3 districts of Bangladesh with a network of 778 village organizations under 12 Branches. The number of group members of village organizations (VO) now has increased to 19,249. Out of them, total borrowers are 15,239 up to June 2009. The proportion of women members is 96%. The fund for the program has mostly been available from the Pally Karma-Sahayak Foundation (PKSF). A certain amount has also been drawn from DISA's own fund.

Micro Finance Programs of DISA includes a number of component programs to address need of the target population in a coordinated and coherent manner. The component programs are :



### **2.1 Rural Micro-Credit (RMC)**

RMC provides loan to the people for income-generating activities (IGAs) like small trade, goat rearing, poultry raising, vegetable cultivation, rural transport, aquaculture, etc. The loan ranges form Tk 7,000 to 30,000 per loanee. Up to June 2009, micro finance program of DISA distributed Tk 435.5 million to the program participants.

## 2.2 Micro Enterprise (ME)

Micro-Enterprise loan has been started by DISA with the objective of facilitating members to expand their Business. The loanees who have completed 2 loan cycles of RMC, are eligible for getting ME loan subject to the guarantee from their group members. The size of ME loan is Tk 30,000 to 3,00,000 per loanee. Up to June 2009 Micro Finance program of DISA disbursed Tk 102.68 million. At present there are 1,004 loanees in micro enterprise component.



## 2.3 Ultra Poor (UP)

Basically ultra poor means are the people who are bagging for their livelihood. Also it includes the people who sell physical labors, can not take care off children's education, food, clothing, etc. Basically these are the people who have nothing for their livelihood, neither a piece of land, nor any saving. DISA provides loan to these ultra poor to enhance their income and improve their livelihood status. This program is being operated by DISA in all of its branches. Up to June 2009, Tk 15.708 million has been disbursed. At present there are 6,66 loanees in this program.

