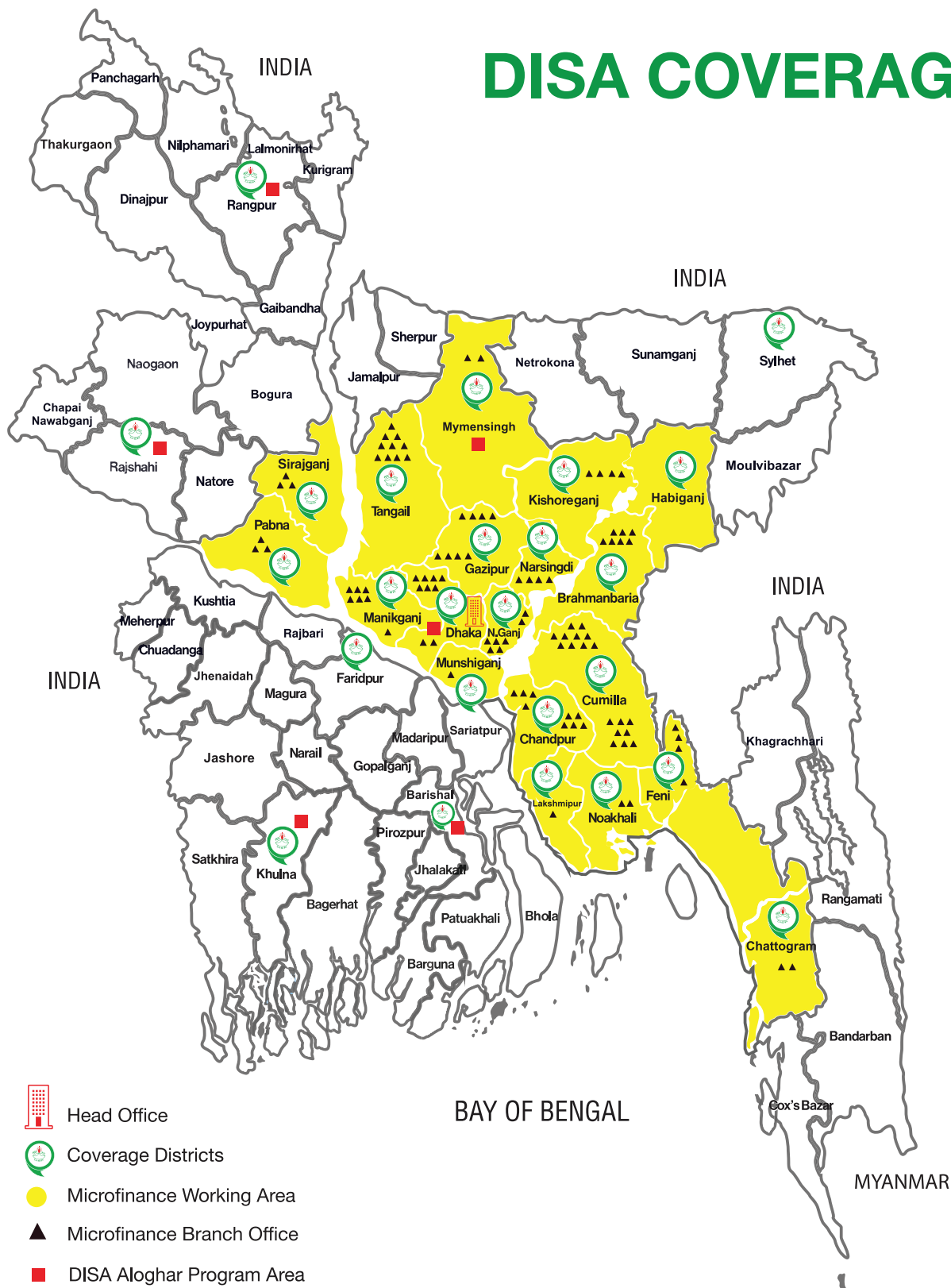




ANNUAL REPORT

2024-25 (FY)

DISA COVERAGE



23 DISTRICTS

Dhaka, Cumilla, Chandpur, Feni, Lakshmipur, Brahmanbaria, Kishoreganj, Narsingdi, Gazipur, Mymensingh, Narayanganj, Munshiganj, Manikganj, Tangail, Sirajganj, Pabna, Noakhali, Habiganj, Barishal, Khulna, Rangpur, Rajshahi, Chattogram.



Development Initiative for
Social Advancement (DISA)

Annual Report
2024-25 (FY)

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Year of Publication

December 2025

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acronyms

AEDP	Agriculture and Environment Development Project	LAN	Local Agricultural Network
AGM	Annual General Meeting	LCS	Let Children Speak
AOP	Annual Operating Plan	MDFL	Matribhumi Dairy Foods Limited
ARR	Assistance for Rohingya Refugees	ME	Medium-sized Enterprises
ASM	Agriculture Sector Micro Credit	M & E	Monitoring and Evaluation
BCC	Behaviour Change Communication	MF	Micro Finance
BD	Bangladesh	MFP	Micro Finance Program
BDBL	Bangladesh Development Bank Ltd	MoE	Ministry of Education
BFIN	Banking , Finance & Insurance Institute of Nepal	MoU	Memorandum of Understanding
BTEB	Bangladesh Technical Education Board	MTC	Modular Training Courses
BSCIC	Bangladesh Small and Cottage Industries Corporation	NGO	Non Government Organization
CBT	Competency Based Standard	NCC	National Commerce & Credit
CDR	Center for Development Research	NRBC	NRB Commercial Bank Ltd
CODEC	Community Development Centre	NGDO	Non-Governmental Development Organizations
CRI	Center for Research Innovation	NSDA	National Skills Development Authority
CSR	Corporate Social Responsibility	OXFAM	Oxford Committee for Famine Relief
DISA	Development Initiative for Social Advancement	PKSF	Palli Karma-Sahayak Foundation
DIST	DISA Institute of Science & Technology	RPL	Recognition of Prior Learning
DLDP	Dairy & Livestock Development Programme	RTO	Registered Training Organization
DNCC	Dhaka North City Corporation	SBAC	South Bangla Agriculture & Commerce
DRRO	District Relief & Rehabilitation Office	SCMFP	Sustainable Coastal and Marine Fisheries Project
DTC	DISA Training Centre	SDF	Social Development Foundation
DTTI	DISA Technical Training Institute	SEEP	Social and Economic Enhancement Programme
EC	Executive Committee	SME	Small and Medium-sized Enterprises
EFT	Electronic Funds Transfer	SP	Strategic Plan
ESP	Education Support Program	STP	Skill Training Program
GoB	Government of Bangladesh	TNA	Training Need Assessment
HSC	Higher Secondary Certificate	TTC	Technical Training Courses
IEC	Information Education Communication	UBICO	The UAE-Bangladesh Investment Company Limited
IAC	Industrial Adaptation Courses	UCB	United Commercial Bank
IGAs	Income Generating Activities	UCEP	Underprivileged Children's Educational Programs
ILFF	Innovative Loan Fund Facility	USA	United States of America
IOM	International Organization for Migration	USAID	United States Agency for International Development
IMED	Implementation Monitoring and Evaluation Division	VO	Village Organization
InM	Institute for Inclusive Finance and Development	WHO	World Health Organization
ISA	International Standards on Auditing		

CHAIRMAN's note

“MOVING LIVES SUSTAINING HOPE”

Since its inception in 1993, Development Initiative for Social Advancement (DISA) has been working with disadvantage and underprivileged communities of Bangladesh. Celebrating 32 years of dedicated services DISA has left indelible mark in Bangladesh.

It is my pleasure that the Almighty has given me the opportunity to greet you and all the communities and stakeholders of DISA. In this connection, I am pleased to state here that DISA is moving forward towards its set goal for improvement of poorer segment of people in respective operational area. Though some trail back due to a bottleneck beyond control. Specially political change as an outcome mass uprising for a bit longer time has slowed down the pace of designed initiatives. Impact of which hampered both loan disbursement and realization process as reflected.

When we analyze the data, we will obviously understand that statement of moving forward is on in comparison to preceding years. Further, it is assured that recovery drive has been undertaken by the management team, which is in the knowledge of governing body and reflected in the recent performance.

We know and believe that to improve themselves is a common attitude of humanity, so the institutions run them. Therefore, we are confident that in the coming year we will notice a positive mindset of performance.



So we are ready to provide our all-out support in every respect of identified operational process, lapses and gaps positively. These will help us to rectify logically and optimistically. DISA diligently aligns with government and partner protocols, firmly believing in empowerment as a potent tool for development.

I would like to convey my gratitude to all the working force of DISA for their sincere effort. Expressing my heartfelt thankfulness to our financial partners, MRA, respective government authorities and other development partners for their continuous supports.

My heartfelt appreciation is extended to the Founder and Chief Executive, DISA, for his outstanding leadership and sincere efforts to make succeed and achieve the goal and objectives of DISA.

Finally, I am proud to be a part this development journey with DISA and all the very best wishes to DISA family members, communities and all stakeholders.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shaiful Islam Chowdhury'.

Shaiful Islam Chowdhury
Chairman, DISA

message from the Founder and Chief Executive

*“Generating
Expectation,
Empowerment
and Converting
Crises into
Opportunities”*



DISA has emerged as a development organization in addressing the multifaceted needs of the community since its inception in 1993. In a world marred by different crises. DISA stands resilient, firmly believing that every crisis presents an opportunity for growth. As the organization, DISA celebrates 32 years of service, acknowledging not only the difficulties and challenges it has weathered but also highlighting the wealth of experiences and knowledge that are fundamental to its uniqueness.

At the heart of DISA's flexibility lies a steadfast commitment to collaboration. Distinguishing the power of collective action, the organization steadily demonstrates its ability to address crises and challenges that communities face effectively. This collective and innovative approach is not merely a strategy; it is a philosophy deeply entrenched in DISA's mission, which is contributing to community development and paving the way forward even in the face of difficulty. The key lies in upholding organizational principles and objectives as guiding lights through the intense voyage of community development.

Annual Report of 2024-25 highlights DISA's achievements under different development initiatives that address poverty and play an enthusiastic role in the socio-economic development of underprivileged communities. DISA's strategic focus spans five critical sectors - Economic Empowerment, Human Development, Health and Well-being, Education, and Protection of Women's and Children's Rights.

Contributing significantly to national development, DISA prioritizes aligning with the national development agenda.

The organization incorporates government policies and plans into its development strategies, recognizing the importance of synergy for lasting impact. Furthermore, DISA is resolutely committed to achieving the Sustainable Development Goals (SDGs) and reaching across 10 SDGs. The fiscal year 2024–2025 was a thought-provoking time for DISA in many ways. This consolidated report draws upon the individual reports provided by each program, project, and unit. DISA Microfinance Program is working hard to resolve the problems of the underprivileged community and the poor, and also creating a positive impact in the Small and Medium Enterprise and Micro Enterprise sector. A significant number of people are enjoying the fruits of success through the DISA Micro Finance Program. During the year, we disbursed BDT 576.01 Crore, and our portfolio is BDT 391.06 crore at the end of June 2025, and the cumulative recovery rate is 99.47%. During the year, under CSR, DISA provided financial support for medical treatment to borrowers and spouses, distributed MRA-MFI Higher Education Scholarship to meritorious students of various public universities, medical colleges, and engineering universities, along with Scholarship for HSC-2023 passed meritorious students, and DISA Aloghar Scholarship. DISA supported various orphanages and distressed people through the social service department of Cumilla and Khulna districts. DISA supported BDT 35,16,670/- only under CSR activities.

DISA social concerns- DISA Institute of Science and Technology (DIST) provided various technical skill development training to 886 youths and involved them with trade-wise employment opportunities for their livelihood. Aloghar Prakashana organized educational institution-based 365 Mobile Book Fairs under 07 zones (Dhaka, Cumilla, Mymensingh, Rajshahi, Khulna, Barishal, and Rangpur), and we have a plan to cover all the divisions of Bangladesh with a slogan “Books for Every Student”. Aloghar Knowledge Information Center is contributing to developing and enlightening the community people. Matribhumi Dairy Foods Limited (MDFL) is becoming a brand in the community, and total sales revenue in the financial year # 2024-25 is BDT 52.93 crore.

Matribhumi Fashion is also working for the empowerment of women's entrepreneurship. DISA Training Centre (DTC) organized 81 various events on human and professional development training, workshops, seminars, meetings, etc., and the total number of participants was 2725.

For the sake of the growth of DISA and also considering the suggestions of the DISA governing body, management prepared a 5-Year Strategic Plan for the period of July 2024–June 2025 with the consultation and assistance of the organization Harmony Trust. DISA

believes that it will guide organizational growth and make necessary decisions effectively and efficiently, considering the home and global situations. This marks a significant step in shaping DISA's future. This comprehensive roadmap marks a significant milestone for DISA's journey toward sustainable growth and impactful development of DISA.

We are pleased to present this Annual Report for 2024–2025 with detailed audited financial statements to the General Committee and other stakeholders. DISA acknowledged the work of all staff and members; we could not have managed without the support of all of them.

Our partnership with Bangladesh Bank (Housing Project), Palli Karma-Sahayak Foundation (PKSF), Social Services Department, Social Development Foundation (SDF), different Banks and Financial Institutes, Credit and Development Forum (CDF), InM, MTB Foundation, and Haji Md. Torab Ali Talukder Foundation (TF) has supported us significantly, and we are grateful to them. We express our heartiest gratitude to the Government of Bangladesh, Microcredit Regulatory Authority (MRA), different ministries, and the NGO Affairs Bureau for their continuous support, cooperation, and assistance.

Finally, I express my gratitude to the Executive Committee and General Committee members of DISA for their valuable guidance in implementing the organization's activities throughout the year. I also express my heartfelt thanks to the 777 staff of DISA for their relentless efforts and for accomplishing their activities with sincerity and honesty. I would like to convey my sincere thanks to the DISA management team and other personnel, who provided their all-out efforts, contribution, and dedication for the preparation of this annual report, evidence of DISA's commitment to transparency and accountability.

As DISA looks forward to the future, the organization is proud to endure its impactful partnership and optimistic change. The voyage fast holds to the promise of more transformative interventions, guided by the values of empathy, cooperation, and sustainability.



Md. Shahid Ullah
Founder and Chief Executive
DISA

DISA vision, mission and objectives



A society that is sustainable, equitable, productive, and socially just.

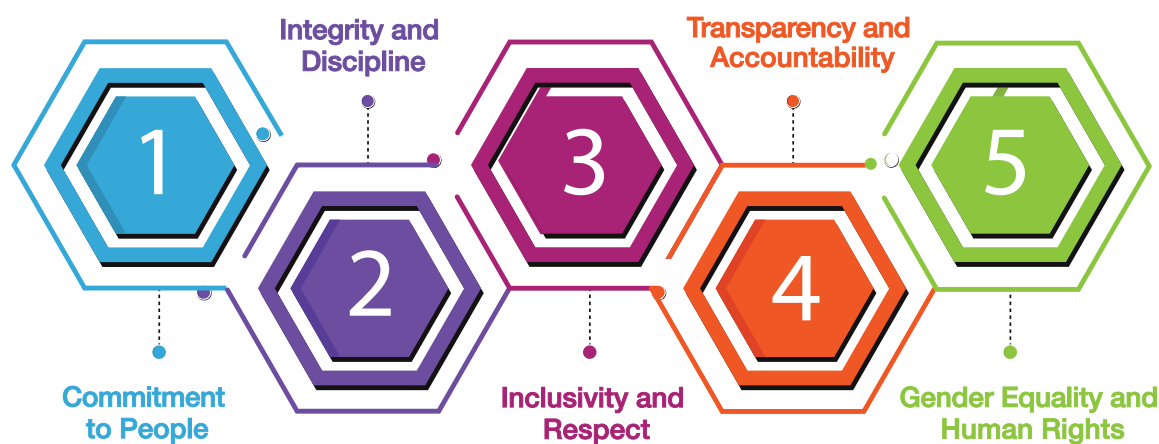


To empower underserved communities in Bangladesh by fostering economic resilience, promoting continuous learning and professional development, enhancing health and well-being, and safeguarding the rights of women and children.



Uplift rural people, especially women's sustainable socio-economic development through traditional, innovative income-generating activities and build a health-conscious, educated nation.

CORE VALUES



LEGAL STATUS



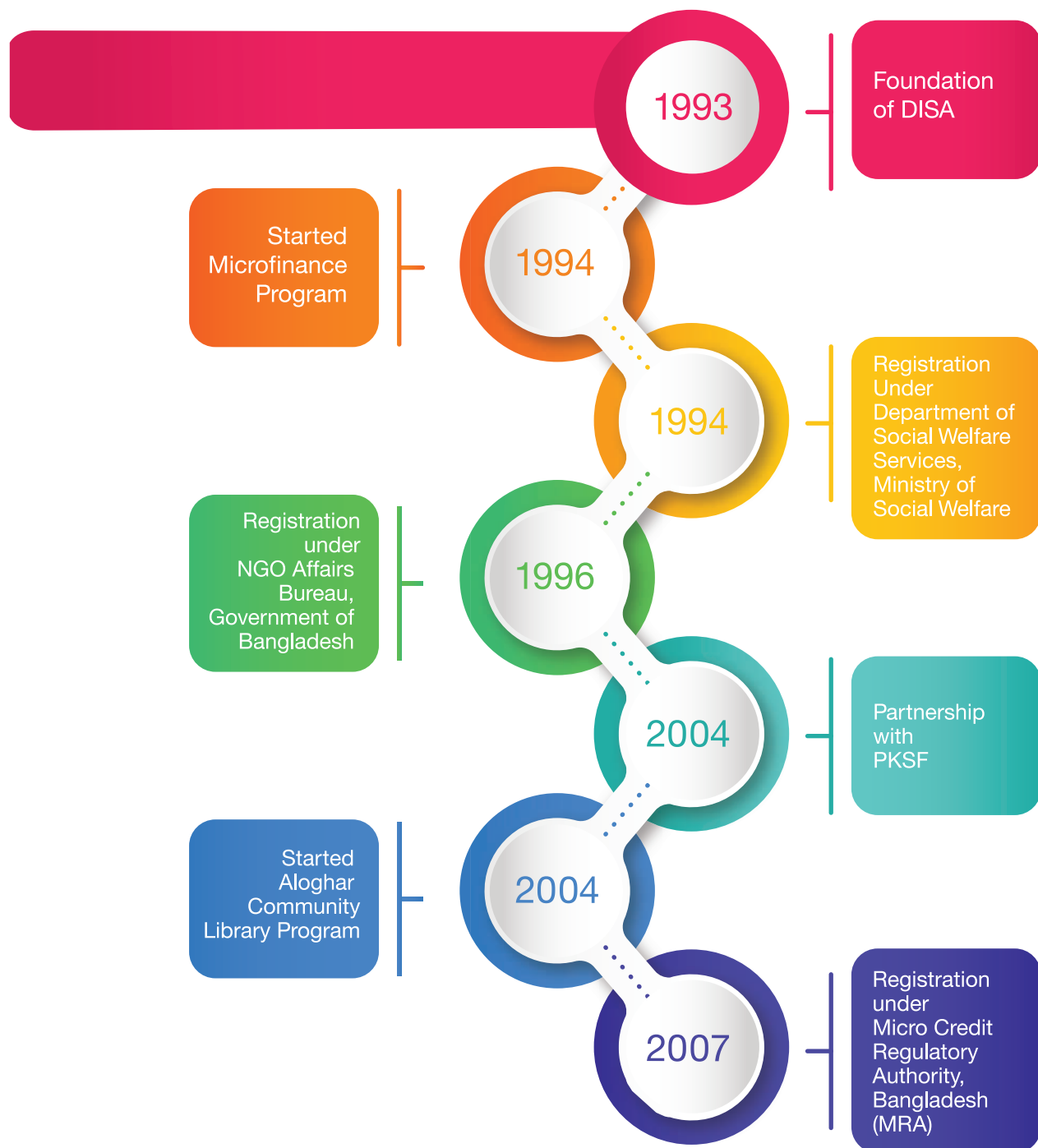
DISA is registered with the following Government Departments/Directorates for carrying out various types of socio-economic development activities especially for its program participants and generally all the people of Bangladesh.

- Department of Social Welfare Services, Ministry of Social Welfare, Reg. No: Cumi-544/94, Date: 08/09/1994
- NGO Affairs Bureau, Government of Bangladesh, Reg. No: 1024, Date: 02/04/1996
- Micro Credit Regulatory Authority, Bangladesh (MRA), Reg. No: 01306 -00480-00024, Date: 05/09/2007
- Joint Stock Company & Firms under Societies Act (RJSC), Reg.No: S-11903, Date: 29/05/2014
- e-TIN Number: 138005607510

ACKNOWLEDGEMENT

Recognition of National Level Organization under Bangladesh National Social Welfare Council, Social Welfare Ministry on 25 September 2023.

DISA MILESTONE





our story



Established on January 15, 1993, DISA (Development Initiative for Social Advancement) was founded by a dedicated group of social workers under the visionary leadership of its Founder and Chief Executive, Md. Shahid Ullah. Guided by a deep-rooted commitment to sustainable development and social justice, DISA was created not as a conventional organization, but as a catalyst for meaningful, lasting change in the socio-economic landscape of Bangladesh.

Md. Shahid Ullah holds an M.Sc. in Applied Chemistry from the University of Dhaka, earned in 1986. He began his professional journey with the Bangladesh Red Crescent Society, where he served with distinction for nearly 14 years, eventually rising to the position of Assistant Director before departing in 2020. However, long before leaving his formal employment, his passion for empowering marginalized communities inspired him to establish DISA—a mission-driven organization with innovation, sustainability, and inclusion at its core.

DISA commenced operations in Barkait village, located in Chandina Upazila of Cumilla District. With minimal resources, its humble beginnings included a single part-time staff member earning a monthly salary of just BDT 100 and a modest rented office space costing BDT 300 per month. The organization's first microcredit initiative began with a capital of only BDT 10,000, supporting a women's group of 10 members, each receiving a loan of BDT 1,000.

From this modest start, DISA has embarked on an inspiring 32-year journey toward building a peaceful, equitable, and economically vibrant society. Today, the organization operates in 19 districts across Bangladesh through 104 branches, continuing its unwavering mission to empower underprivileged communities—especially women, youth, and

children—through access to financial services, education, skills training, and income-generating opportunities.

DISA offers both traditional and non-traditional technical training programs and fosters innovative income and employment generation activities. These initiatives are designed to promote inclusive, sustainable socio-economic development and environmental stewardship.

The organization's expansion over the years reflects its persistent efforts and growing impact:

- 1993–2004: Initial foundation and early growth, with three branches established.
- 2005–2016: Gradual scaling, adding 44 branches over 11 years.
- 2017: A major expansion year, with 48 new branches opened.
- 2025: Two additional branches were established, bringing the total to 104.

Under the steady and visionary leadership of Md. Shahid Ullah, DISA has transformed from a grassroots initiative into a robust development organization. The journey has been both challenging and rewarding, marked by resilience, innovation, and an unwavering focus on creating an inclusive society that is economically productive, socially fair, and environmentally sustainable.



HIGHLIGHTS : (As on JUNE 2025)



Total Branches
105



Total Borrowers
83,114



Total Districts Covered
19



Total Members Saving
BDT (Cr.) 193.23



Total Members
1,17,776



Total Loan Outstanding
BDT (Cr.) 391.16

Ongoing Programs & Projects



SCORECARD

2024-25 (FY)

1,17,776

members from 5,956 Samities make DISA Microfinance Program Live (June 2025).

BDT **193.23** Cr. savings created by DISA Microfinance group members.

BDT **576.01** Cr. loan disbursed to microfinance borrowers.

4140 trainees completed different skill development short courses from DISA Institute of Science & Technology (DIST).

84 Microfinance members/ spouses received BDT. 4,48,000 as Medical Assistance.

1,485 students from various public universities received education scholarships of 9,545,400 BDT as of June 2025.



Our Partners





ECONOMIC DEVELOPMENT PROGRAMME



Microfinance Program

Microfinance program is the main development intervention of DISA. Since its inception in 1993, DISA has worked to enhance the income-generating capacity of rural and marginalized communities, with a special focus on women's economic empowerment and the holistic well-being of their families. The program is designed not only to provide financial services but also to integrate them with social development initiatives, ensuring lasting community impact. Microfinance services include microcredit, savings, and specialized loan products, enabling members to start or expand small businesses, meet emergency needs, and invest in agriculture, education and sanitation. Approach of DISA emphasizes group-based lending, peer accountability, and regular, manageable repayment schedules, making the service accessible and sustainable for clients in the informal economy.

Program Coverage

Till 2024-2025, DISA's microfinance program operations spanned 19 districts in Bangladesh, organized into 5 Regions, 10 Zones, 20 Areas, and 105 Branch Offices. Through this network, DISA served a total of 117,776 members, of whom 83,114 were borrowers, with women making up 95% of the borrowers. This gender focus reinforces DISA's commitment to women's empowerment and economic independence.

Objectives' of Microfinance Program

- Providing funds to disadvantaged people who have insufficient access to existing credit facilities.
- Empower the underprivileged, particularly women.
- Support self-employment and sustainable income generation for targeted people through income-generating activities and initiatives.
- Ensure the livelihood security of the beneficiaries
- Mobilize savings for the underprivileged people.
- Reduce dependence on moneylenders.
- Enhance revenue for organizational sustainability.

Funding Sources

- Loans from different commercial banks and non-banking financial institutions;
- Members' savings deposits;
- DISA's own revolving funds (i.e surpluses out fo microcredit operation);

This diversified funding approach has allowed the program to remain resilient, even during challenging economic periods. Despite a difficult operating environment in recent years, DISA achieved notable growth and operational stability.

Program Components

DISA's microfinance services are delivered through six specialized loan products, each tailored to meet specific clients' needs:

1. **Jagoron** – Small-scale loans for income-generating activities, particularly for first-time borrowers.
2. **Agrosor** – Larger-scale loans to support enterprise growth and expansion.
3. **Buniad** – Special loans for ultra-poor households, enabling their entry into productive economic activities.
4. **Sufolon** – Agricultural and seasonal financing for crop production, livestock, and related activities.
5. **Entrepreneur Loan** – A financing product designed for small and medium entrepreneurs to expand or modernize their businesses. It provides larger loan amounts with flexible repayment terms, enabling investments in equipment, inventory, infrastructure, or new ventures. The goal is to promote enterprise growth, job creation, and long-term economic sustainability.
6. **Water Credit Adoption** – Financing for access to safe drinking water and improved sanitation facilities.

Impact Highlights

- **Economic Empowerment:** Thousands of women gained financial independence, contributing to household income and decision-making.
- **Poverty Reduction:** Clients invested in productive activities such as farming, livestock rearing, and small trade, leading to improved living standards.
- **Social Benefits:** Access to credit for water and sanitation improved community health and hygiene.

Challenges and Way Forward

The sector faces persistent challenges, including over-indebtedness risks, need for client capacity building, and increasing operational costs. DISA is committed to addressing these through enhanced financial and digital literacy training, strengthening internal monitoring systems, and diversifying loan products to better align with member needs. In the coming year, DISA plans to expand digital financial services, improve operational efficiency through technology, and deepen the integration of microfinance with broader development programs such as education, health, climate resilience, and adaptation.

Jagoron

RURAL MICRO-CREDIT

Jagoron provides a loan to the people for income-generating activities (IGAs) like small trade, goat rearing, poultry rearing, vegetable cultivation, rural transport, fish farming, etc. The loan ranges from Tk. 20,000 to 99,000 per loanee. In the reporting year (FY 2024-25), DISA disbursed Tk. 225.617 corer among 40,951 borrowers.

Sufolon

SEASONAL LOAN

Bangladesh is mainly an agro-based country and most of the people's livelihood depends on agriculture. These marginalized farmers and community people do not have adequate savings as capital to invest; they sometimes require money in various seasons for the cultivation of crops and farming.

DISA operates the Agriculture Sector Micro Credit (ASM) scheme to provide credit in three sectors: a) Agricultural loans, b) Agricultural product purchase loans, and c) Special agricultural activity loans.

The credit-taking borrowers usually cultivate seasonal vegetables, fruits, cow fattening, etc. DISA disbursed BDT 54.37 Corer as loans among 11249 borrowers in the FY # 2024-25.

Entrepreneur Loan (EL)

In 2024, DISA launched the Entrepreneur Loan (EL) initiative to foster entrepreneurship, promote innovation, and generate employment opportunities. The program offers financing ranging from BDT 5 lakh to BDT 50 lakh, guided by a dedicated policy framework and operational guidelines. It is implemented through 104 branches across the network. During FY 2024-2025, a total of BDT 66.80 crore was disbursed to 793 borrowers under the EL program. As of June 2025, the loan outstanding stood at BDT 52.99 crore, with the number of active borrowers reaching 844.

Agrosor

MICRO ENTERPRISE

DISA introduced micro-enterprise loans to facilitate the expansion of member enterprises. The loanees who have already completed at least two loan cycles of Jagoron are eligible for an Agrosor loan, subject to the guarantee from their group members. The size of the Agrosor loan is BDT 100,000 to 10,00,000 per loanee. In the FY 2024-2025, DISA disbursed BDT 213.495 crore among 16,159 borrowers.

Buniad

ULTRA POOR PROGRAM

Ultra-poor means the people whose daily energy consumption is less than 1,600 Kcal against the recommended daily need of 2,250 Kcal. Many of them are found begging for their livelihood. Others include people who sell physical labor, can't afford children's education, and have other basic needs.

These are the people who have nothing for their livelihood, neither a piece of land nor any savings. DISA provides loans to these ultra-poor people to enhance their income and improve their livelihood status. This program is being operated by DISA through all of its branches. In FY # 2024-25, BDT. 713,000/- disbursed among 566 borrowers under this program.

Water Credit Adoption

Financing for access to safe drinking water and improved sanitation facilities. Considering this, DISA started a water and sanitation program in 2005 to improve WASH facilities for underserved communities. Following this, DISA has started the Water Credit Adoption WCAD program in partnership with the Institute for Inclusive Finance and Development (InM) in July 2021.

Savings

DISA has been successfully operating saving schemes during the last 32 years. Money Savings help the less privileged people during unexpected situations. In contrast, mobilization of savings also helps the Organization (DISA) to be sustainable because it is also used as a revolving loan fund. Samity (Group) members are getting standard interest on their savings regularly.

DISA operates two types' savings products:

General Savings

The general (mandatory) savings are Tk. 50 per week for each member, and during the loan term borrower cannot withdraw.

Benefits of savings

These savings offer peace of mind, a better future, education for members' children, planning for short/long-term goals, family security in case of an unwanted emergence and also, financial discipline in life, meeting financial goals, and flexibility to DISA Microfinance members. As of June 2025, members' savings cumulative total is BDT 193.23 crore.

Special (optional) savings

The extra savings (any amount, minimum Tk 50 to as much as a member can afford) are withdrawn during the loan term/whenever wishes/necessary.

Last Five Years Savings (Cr.)

Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
FY	22.04	27.82	27.36	18.58	13.61
Up to FY	105.86	133.69	161.04	179.62	193.23

Plan & Achievement FY# 2024-25

SL	Description	Up to June 2024	2024-2025 (Progress)		Up to June 2025
			Plan	Achievement	
1	Branches	102	8	3	105
2	Staffs	808	72	(9)	799
3	Credit Officers	306	110	18	324
4	Members	1,16,127	24168	1649	1,17,776
5	Borrowers	86,950	19165	(3836)	83,114
6	Savings (Crore)	179.62	42.88	13.61	193.23
7	Portfolio Loan (Crore)	338.04	87.79	53.12	391.16
8	Disbursement (Crore)	4122.63	840.66	576.01	4694.14
9	OTR	96.78%	1.22%	(0.08%)	96.70%
10	CRR	99.57%	0.03%	(0.10%)	99.47%
11	LLP Balance (Crore)	13.24	2.00	0.54	13.79
12	Bank Loan (Crore)	236.42	38.83	55.64	292.06
13	FDR/Investment (Crore)	55.13	5.26	11.70	66.83
14	Income (Crore)	566.88	95.68	80.76	647.64
15	Expenditure (Crore)	543.65	83.51	78.32	618.24
16	Surplus/Equity (Crore)	26.45	12.17	2.45	29.40

Trend analysis

Description	2020-21	2021-2022	2022-2023	2023-2024	2024-2025
Disbursement	353,72,87,000	479,27,19,000	576,40,06,000	510,48,30,000	5,76,01,02,000
Portfolio	245,004,4771	286,331,9547	319,57,63,605	338,03,57,709	3,91,15,69,523
Recovery Rate	99.25%	99.45%	99.63%	99.66%	99.47%
Income	50,60,71,277	62,45,74,694	74,08,99,816	72,63,86,120	80,76,14,791
Expenditure	55,01,78,805	56,97,01,384	66,58,03,231	70,97,90,834	78,31,08,635
Surplus	(4,410,7523)	548,73.310	750,96,585	165,95,286	245,06,156
Equity	857,72,139	16,59,39,983	24,61,42,367	26,44,63,940	29,40,15, 659

*The Journey to Self-
Reliance through Duck
Farming – Nasima
Akter's Path to Financial
Freedom*



Story of Nasima Akter

Location: Barkait Branch, Chandina, Cumilla

Nasima Akter is a strong-minded woman from the rural village of Borkaite in Chandina Upazila, Cumilla. She lives with her five-member family, including her three children. Her husband, Nur Hossain, was a rickshaw puller whose miserable earnings made poverty a constant reality for their family. Crammed into a small dwelling with minimal resources, Nasima dreamed of raising her children to be healthy and well-educated. However, that dream had begun to fade under the relentless pressure of financial hardship.

To solve the condition of poverty, Nasima detected poultry farming as a viable option. She learned about DISA through a neighbor and immediately contacted the branch manager at the Borkaite office. She became a member and took her first loan of BDT 50,000 to start poultry farming. From that initial venture, she generated a profit of approximately BDT 11,000. Encouraged by this success, she

expanded her efforts and raised 1,000 broiler chickens, earning a profit of BDT 29,000.

Recognizing that duck farming required comparatively less investment and effort, she decided to shift her focus. With a second loan of BDT 100,000, she purchased 1,600 ducklings and earned BDT 22,000 within a month. For her third investment, she secured a loan of BDT 150,000 to purchase 300 mature ducks, generating an average monthly income of BDT 40,000, which now totals nearly BDT 480,000 annually.

With this sustained income, Nasima's life and the future of her family were transformed. She has been able to accomplish the following: Purchase 15 decimals of land; Build a permanent brick house and install a water pump; Arrange marriages for one son and one daughter, and Continue supporting the education of her other daughter. Her farm now rears 150–200 ducks, and she has become a respected local role model for female entrepreneurship. Nasima Akter's story is powerful evidence of how microcredit, hard work, and strategic planning can combine to overcome poverty. Today, she stands as a beacon of inspiration for thousands of women.



"Fighting against all odds and poverty, today I am established in society as a successful furniture trader. Thanks to DISA for being my light in dark times of business and providing me with their support and services."
Zakir Hossain,
Entrepreneur.

Story of Zakir Hossain a Wooden Furniture Trader

Location: Kutibazar Branch, Brahmanbaria

Zakir Hossain is a furniture trader in his local community in Lesiara, Brahmanbaria. At young age, Zakir Hossain had to move from his village hometown in Akhaura to Kutibazar with his father and siblings due to his family's low income, limited resources, and a life of destitution. Zakir, facing financial constraints, embarked on his path by taking up employment as a mason at various locations within the Chittagong Division. He worked for 7-8 years before opening a small shop in Lesiara Bazar in 2007. Later, he started out as a small trader by making furniture and selling doors while working as a contractual mason. In 2017, Zakir rented a large shop (52 ft x 16 ft) and used his savings and some loans to expand his business. He uses akashi, jackfruit, and silkari wood for furniture and makes doors and frames from iron, jam, kali awal and mintik awal wood, which he procures mostly from Barisal and Chittagong. Zakir sells wood at both wholesale and retail prices and the quality of his work is highly respected by his customers. Most of his orders come from wedding

events, and he runs the entire business with the help of his son, five employees, and his wife, Nazma Begum. When the COVID-19 pandemic hit, it became very challenging for Zakir to keep up with his business. His wife, Nazma Begum (a member of Lesiara Karmajeevi Mahila Samiti, Kutibazar), approached DISA Microfinance Branch Manager in their area. After consulting with the Branch Manager, they took two loans of BDT 50,000, and BDT 60,000 for a year to buy wood and pay the salaries of their employees. There are around 50 local businesses in the Kutibazar area, out of which Zakir's business income averages around BDT 50,000 per month and he hopes to expand the business by opening a shop in Brahmanbaria town.

Having 25 years of experience in the furniture manufacturing business, Zakir helps others who are interested in starting their own furniture business. Despite new furniture shops opening up in the area, his business continues to thrive due to his reputation for high-quality work and customer satisfaction. Zakir and his wife, Nazma Begum, have built a successful business together, attracting a significant number of customers from both local and distant areas.

Our journey in promoting a greener Bangladesh has been fueled by passion, hard work, and the services we have received from the DISA Microfinance Programme. Together, we strive to inspire and create a positive impact on the environment, one plant at a time."
Lovely Begum,
DISA Microfinance Programme



Story of a self-motivated woman

Location: Devidwar Branch, Cumilla

Lovely Begum is a successful micro-entrepreneur who lives in Devidwar Premu Paschim Para in Cumilla. As lovely Begum is an established poultry farm trader, most of the apprentices in the village have followed Lovely's path to enter the poultry business.

Lovely Begum's husband has gone to Saudi Arabia for a job, but unfortunately he was cheated by the recruiting agency. To avoid financial hardship, he was forced to return to Dhaka city and took a job in a hotel. Meanwhile, to keep her children's education running, Lovely Begum decided to take the initiative herself. Overcoming the social prejudice of rural life, she completed a month-long poultry farming training in Nimtoli, Dhaka. With an initial investment of BDT 50,000 and an additional loan of BDT 50,000, she set up a small chicken farm and began her poultry

business. Step by step, she expanded her farm to 2,000 chickens, with the ambition of reaching 10,000 in the future. As a member of the DISA Premu Working Women's Group, she has taken loans five times over the past four years for poultry rearing, and she is currently availing a loan facility of around BDT 80,000 from DISA.

DISA has been working tirelessly to grow a small business, providing loan facilities on easy terms. Not only for the loan facility but also for her elder daughter's education scholarship. Lovely Begum overcame all those obstacles with her spirit to become a role model of the poultry business in her village. She proves how a simple housewife can be self-reliant through good planning, confidence, hard work, and honesty.

Housing project



Member: Jesmin Akter, Husband: Md. Hajrat Ali, Gauripur Branch, Dawadkandi, Cumilla.

The Housing Project is a welfare initiative of the Government of the People's Republic of Bangladesh, designed to provide safe housing for rural, homeless, and poverty-stricken families. The program aims to integrate disadvantaged populations into the mainstream of development, thereby contributing to the achievement of SDG 11: Sustainable Cities and Communities. DISA serves as one of the implementing partners, with project funds channelled through Bangladesh Bank.

The overarching goal is to ensure housing for all homeless individuals nationwide, while the specific objective is to extend affordable loan facilities for the construction of secure homes for marginalized, underprivileged, and low-income households. Under a bilateral Memorandum of Understanding with Bangladesh Bank, DISA was approved a loan facility of BDT 5 crore for the construction of 200 houses for rural, homeless families. On January 9, 2025, the Housing Fund Project was formally sanctioned, and on April 27, 2025, DISA received the first installment of BDT 1.25 crore to support the construction of 50 houses.

The project is being implemented across five districts (Cumilla, Chandpur, Feni, Brahmanbaria, and Narayanganj) through 24 DISA branches. As of June 2025, a total of 30 households have been selected for support under this initiative.



Member: Aleya Begum, Borokanda, Homna Branch, Cumilla.

Water Credit Adoption

Although it was easy to achieve drinking water supply and sanitation in the past, many people are still deprived of these facilities. Because drinking water and sanitation are still unknown to many people. Besides, strong activities are not being observed to provide water and sanitation facilities and ensure supply to the people of all walks of life and motivate the people. Besides, it has become difficult to bring low-income people under safe water, and sanitation, as the price of water and sanitation materials is not within the reach of the people. Access to safe water, adequate sanitation, and proper hygiene practices is a significant challenge in most rural areas of Bangladesh. The lack of these essential services has resulted in adverse health consequences, economic hardship, and reduced standard of living for many residents. As a result, the underprivileged people are facing many problems.

Considering this, DISA started a water and sanitation program in 2005 to improve WASH facilities for underserved communities. Following this, DISA has started the Water Credit Adoption WCAD program in partnership with the Institute for Inclusive Finance and Development (InM) in July 2021.

Through this program, all the borrowers of DISA Microfinance 105 branches have been brought under the project to protect the underprivileged people by providing safe water and sanitary toilets by providing micro-credit on easy terms, and creating awareness about WASH.

As of inception until June 2025, the program has around 3344 beneficiaries and 188 staff were skilled in WASH through training. A total of 21,602 beneficiaries



Water Credit : Ms. Josna, Homna Branch

have received loans and they have installed tube wells and toilets. The total loans disbursed were BDT 72,46,65,000.

Awareness Raising through following issue-based discussions:

- Safe Water & water sources;
- Underground and surface water contamination reasons and protection;
- Harmfulness of contaminated water;
- Pure water collection, distillation, and preservation process;
- Hand washing the right process and time;
- Using a sanitary latrine;
- Outspread diseases by the toilet in the open;
- Personal Hygiene, wearing a mask, maintaining social distancing, and encouraging everybody to get COVID-19 vaccine

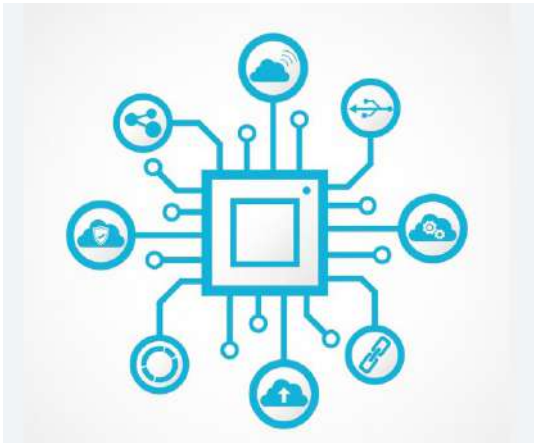
The details of the awareness activities are given below:

SL	Activities	Venue	Training	Participants	Remarks
01	Staff training	Branch Office	11	188	11 Batch's
02	Beneficiaries Training	Branch Office	38	997	-
03	Beneficiaries Training	Community level	124	2297	
04	Video shutting program and yard meeting	Community level	1	50	Organized by: InM and water.org

WCAD program Loan and Borrowers status: (up to June 2025)

SL	Particular	FY # 2024-2025		Up to June 2024		Up to June 2025	
		Borrowers	BDT	Borrowers	BDT	Borrowers	BDT
01	Tub-well	1933	52,60,8,000	9426	29,39,53,000	11359	34,65,61,000
02	Toilet	2142	55,05,2,000	8101	31,95,59,000	10243	37,81,04,000
	Total	4075	11,11,53,000	17527	61,35,12,000	21602	72,46,65,000

Digital Integration



The global shift towards digitalization has accelerated in recent years; however, DISA has been ahead of the curve, having initiated its digitization journey as early as 2010. Entering the era of the Fourth Industrial Revolution—marked by rapid technological advancements—DISA is committed to leveraging digital tools to promote financial inclusion, enhance operational efficiency, expand accessibility, and maintain long-term relevance.

To drive this vision, DISA has established an ICT Integration Unit dedicated to streamlining and automating internal processes, minimizing manual intervention, and creating more agile, efficient workflows. In addition, a newly formed Technology Unit focuses on harnessing financial technology (FinTech) to design and deliver innovative financial services for underprivileged communities. These initiatives underscore DISA's commitment to using technology not only as a tool for organizational

efficiency but also as a catalyst for social and economic empowerment.

- DISA has successfully implemented a fully automated, centralized cloud-based database system for its microfinance program, bringing 104 branch offices under a unified digital platform. This transformation enables real-time reporting and dashboard monitoring, providing actionable insights that strengthen decision-making, enhance accountability, and improve transparency across all operational levels.

As part of the Microcredit Regulatory Authority's (MRA) pilot initiative, DISA has successfully recorded the loan details of 40,155 borrowers from five units into the Microfinance Credit Information Bureau (MF-CIB) database. This process included verification of borrower information through the Election Commission's NID Server, ensuring accuracy, credibility, and compliance with regulatory standards.

- In August 2024, DISA entered into strategic partnerships with leading mobile financial service providers, including bKash, to advance its digitalization agenda. This collaboration will enable the seamless integration of digital financial services into DISA's operations, streamlining transactions and enhancing convenience for clients and stakeholders.
- DISA undertook targeted initiatives to develop a tech-savvy workforce, fostering digital competencies that strengthen organizational resilience to technological disruptions. These efforts ensure sustained adaptability, operational efficiency, and competitiveness in a rapidly evolving digital environment.

5 Years Strategies Plan # July 2024-June 2029



Participants at the DISA Strategic Plan Formulation Workshop (July 2024–June 2029)

For the sake of the growth of DISA and also considering the suggestions of DISA's governing body, management has decided to formulate a 5 Year Strategic Plan for the period of July 2024–June 2029. DISA believes that it will guide organizational growth and make necessary decisions effectively and efficiently, considering the home and global situations. This marks a significant step in shaping DISA's future. For the preparation of the strategic plan, a Strategic Planning Team (SPT), comprising five (05) members, was formed to work alongside an external consultant. The team convened its first meeting under my leadership, during which we drafted and shared a concept note with prospective consultants. After reviewing a proposal received from the consulting firm, Harmony Trust, Dhaka, and subsequent discussions with their team and DISA's senior management, a Memorandum of Understanding (MoU) was signed.

As part of the strategic planning process, we conducted group interviews with senior management and an e-survey among staff at all levels, ensuring comprehensive insights. A long Strategic Planning Workshop was held on February 17-18, 2024, involving 35 participants from senior management, departmental leads, and mid-level managers. This working session is focused on analyzing internal and external environments and identifying strategic priorities for the next five years. The discussions and analyses concluded in a sector program analysis on June 30, 2024, emphasizing

DISA's five critical sectors:

1. Economic Empowerment, 2. Human Development, 3. Health and Well-being, 4. Education; 5. Protection of Women's and Children's Rights.

Each sector's history, goals, specific objectives, and program priorities for 2024-2029 were detailed to ensure targeted interventions.

To measure success, we established Key Performance Indicators (KPIs) across seven focus areas:

1. Financial Stability, 2. Organizational Restructuring, 3. Leadership Development, 4. Staff Retention, 5. Efficient Management of Integrated Sector Programs, 6. Gender Diversity, and 7. Availability and Enforcement of Policies.

This comprehensive roadmap marks a significant milestone for DISA's journey toward sustainable growth and impactful development of DISA.

Social Development Program





CONTRIBUTION TO SDG'S



Aloghar stands as an enlightenment of learning and empowerment, enlightening communities through knowledge and information. In 2024–2025 fiscal year, DISA's Aloghar initiatives achieved significant progress in advancing literacy, fostering community engagement, promoting environmental awareness, and expanding educational opportunities. This report presents the key accomplishments of four core components: Aloghar Library & Knowledge Center, Aloghar Prakashana, Aloghar Nursery, and Aloghar Scholarship Programs—all united in the mission to create an enlightened and empowered Bangladesh.

At the heart of DISA's social development efforts, Aloghar operates two vibrant community libraries located in Pallabi (Dhaka) and Chandina (Cumilla). Open six days a week, these centers offer free access to books, newspapers, and a range of educational resources, serving as inclusive spaces for learning, inspiration, and community connection.

Aloghar library achievements and plan

Number of Readers	Achievement FY # 2024-25		Plan FY # 2025-26	
	Pallabi	Chandina	Pallabi	Chandina
Children	4000	4082	6668	6000
Female	2044	1038	3050	3000
Male	20000	645	30500	3000
Total	26044	5765	40218	12000

Aloghar programs diagram:





Dr. Salehuddin Ahmed, Advisor, Finance and Science & Technology of the interim government, Dr. Selim Jahan, renowned economist, and Md. Shahid Ullah, Founder & Chief Executive, DISA, visited Aloghar Prakashana Book Stall at Amar Ekushey Book Fair 2025.

Aloghar Prakashana has positioned itself as a distinguished publisher in Bangladesh, producing quality books across diverse categories. Through participation in national book fairs, and organizing educational institution-based book fairs, it fosters a culture of reading.

Achievement FY # 2024-25 and Plan FY # 2025-26

Particulars	2024-2025	Up to June 2025 Total	2025-2026 Target
Books Published	24	322	45
Sales (BDT)	54,07,173	3,61,03,147	1,20,00,000
Organize Book Fair	515	2032	1000

Educational Institution–Based Book Fairs:

To cultivate reading habits among students, Aloghar Prakashana organizes book fairs in schools, colleges, and universities across Bangladesh. Guided by the slogan **“Book Fair Every Day, One Book for Each,”** these events bring books directly to young readers in their learning environments. Aloghar Prakashana has planned to organize book 1000 fairs under the 7 Zones (Dhaka, Maymenshing, Khulna, Rajshahi, Cumilla, Barishal, and Rangpur), ensuring that literature remains accessible to communities.



ALOGHAR Scholarship Program

DISA Aloghar Scholarship

DISA Aloghar Scholarship is funded through the generous contributions of individual donors committed to supporting education for underprivileged students. In 2024–25 financial year, a total of BDT 172,509 was raised from 29 donors. In 2024–25, four students received scholarships totaling BDT 132,000; these four students received a total of BDT 11,000 per month.

Since the program's inception, eight students have benefited from this initiative, with a cumulative support of BDT 358,000. This program continues to play a vital role in enabling deserving students to pursue their academic goals without financial barriers.

2. MRA–MFI Higher Education Scholarship

The MRA–MFI Higher Education Scholarship, launched in October 2021 with financial support from the Microfinance Program, is dedicated to assisting meritorious students in pursuing higher education. To date, 35 students have received scholarships under this program. Of these, 9 students have successfully completed their studies, while 26 students—enrolled in various Public Medical Colleges, Universities and Technical Universities—are currently receiving monthly stipends.

At present, the program provides support of BDT 1.16 lakh per month to these 26. In 2024–25 financial year alone, 29 students were awarded scholarships total BDT 14.65 lakh. Cumulatively, as of June 2025, the program has supported BDT 39.75 lakh to 35 students. This is significantly contributing to the students continuing their higher education. The students are very grateful to DISA for this remarkable intervention for underprivileged students.

3. Scholarship for SSC 2023 Meritorious Students

Under the Aloghar initiative, 24 determined and high-achieving students from 16 districts—all from economically disadvantaged backgrounds—were selected for educational scholarships after successfully passing the Secondary School Certificate (SSC) examination in 2023.

Each student received BDT 6,000 in the first installment on 4 May 2024 and a second installment of the same amount on 22 September 2024. Upon completion of their Higher Secondary Certificate (HSC) examinations in 2025, these students will be invited to Dhaka for a formal ceremony, where they will be supported with the final installment at the rate of BDT 6,000 to further support their educational journey.



Breaking Barriers Through Education: Nazma Akhter's Story

Nazma Akhter, a fourth-year student in the Department of Islamic History and Culture at the University of Dhaka, represents a story of perseverance and transformation through access to educational support. Hailing from Barkoit Union in Chandina Upazila, Nazma comes from a modest family of five siblings. Her father, a farmer, and her mother, a homemaker, have long worked tirelessly to support their household within limited financial means.

The cost of higher education presented a significant challenge for the family. Unable to bear the financial burden, Nazma's father could not afford her academic expenses. It was during this time that her mother, a member of the DISA office in their locality, learned about the MRA-MFI Higher Education Scholarship Program through a DISA staff member.

Encouraged by this opportunity, Nazma applied for the scholarship and was subsequently selected as a recipient. Through the program, she began receiving a monthly financial allowance that has substantially alleviated the economic pressures of her education. The support has allowed her to continue her studies without being financially dependent on her parents.

"The assistance I have received through DISA and the MRA-MFI Scholarship has been life-changing," says Nazma. "It has enabled me to focus on my studies and aspire toward a brighter future."

Nazma's story is one of many that reflect the transformative power of educational support programs. Her success underscores the critical role of organizations like DISA in enabling access to higher education for students from underserved communities. She remains deeply grateful for the support she has received and is committed to using her education to contribute meaningfully to society.

Strengthening Dreams, Serving People: Abdullah's Journey of Courage and Hope

My name is Abdullah, and I am a fourth-year MBBS student at Dhaka Medical College, session 2021–2022. I come from Rajampur, a small village in Chapainawabganj district. My family consists of my father, who serves as the imam of our local mosque, and my mother, a dedicated homemaker. While my parents have always been my pillars of support, financial constraints have always been a challenge. Growing up, I faced numerous obstacles in pursuing my dream of becoming a doctor. My father's limited income, though enough to support our basic needs, could not bear the heavy financial burden of my medical education. The cost of living in Dhaka and the expenses associated with my studies seemed overwhelming, and there were moments when I feared that my aspirations might never come true.

However, everything changed when I discovered the DISA MRA-MFI Higher Education Scholarship in Prothom Alo. Filled with hope, I applied—and was overjoyed when I was selected as a scholarship recipient. Since then, DISA's support has been transformative. The monthly scholarship has not only helped cover my living and educational expenses but has also relieved the immense mental and emotional burden of financial insecurity.

The financial assistance I have received from DISA has allowed me to focus entirely on my studies and aspirations. It has strengthened my resolve to complete my medical education with full dedication and commitment. Most importantly, this scholarship has given me the strength to continue my journey, armed with hope and the belief that I can overcome any obstacles in my path.

I will forever be grateful to DISA for their support. Their belief in me has inspired me to give back to others in the future, just as they have supported me. I hope to one day help students in need, empowering them to achieve their dreams and make a difference in the world.



Aloghar Shiksha Sanskriti Anirban



Professor Dr. Niaz Ahmed Khan, Vice-Chancellor, University of Dhaka, participated in Aloghar Shiksha Sanskriti Anirban along with moderator Mr. Iqbal Khandoker.

As part of its commitment to fostering a knowledge-driven society, DISA operates the Aloghar knowledge and Information Center and Aloghar Publications—flagship social initiatives aimed at nurturing the reading habits of future generations. The program’s mission is to illuminate minds with the light of knowledge by creating accessible opportunities for book reading, with a particular focus on school and college students.

DISA currently manages two public libraries—one in Mirpur 11.5, Pallabi, Dhaka, and another in Chandina Upazila Sadar, Cumilla. These libraries serve as vibrant community hubs, attracting readers from all walks of life, especially students from schools, colleges, and universities.

To further inspire a culture of reading, Aloghar Publications has launched the televised program “Aloghar Shiksha Sanskriti Anirban”. The program features engaging discussions with renowned writers, artists, academics, cultural icons, and accomplished professionals who share insights on their journeys, educational experiences, reading habits, and perspectives on the importance of books in personal and societal development. The program airs every Sunday at 8:30 PM on Gazi TV. Until June 2025, the distinguished guests have included:

1. Ahsan Habib – Writer and Cartoonist
2. Andalib Rushdie (M.A. Momen) – Writer and Chairman, Anti-Corruption Commission (ACC)
3. Dr. Mohammad Abdul Majid – Writer; Former Chairman, NBR; Chairman, SDF
4. Abul Kashem Fazlul Haque – Writer; President, Bangla Academy
5. Professor Mohammad Azam – Academic, University of Dhaka; Director General, Bangla Academy
6. Fatema Tuz Zohra – Nazrul Sangeet Artist and Writer
7. M.N. Amin – Writer; Former Executive Director, Bangladesh Bank
8. Md. Khurshid Alam – Musician
9. Afsana Begum – Writer; Director, National Book Center
10. Dr. Niaz Ahmed Khan – Professor and Vice-Chancellor, University of Dhaka
11. Khairul Alam Sabuj – Actor and Writer
12. Faruk Moinuddin – Bangla Academy Award-winning Writer
13. Dr. Hossain Zillur Rahman – Economist; Executive Chairman, PPRC; Former Advisor to the Caretaker Government

Through these initiatives, DISA is not only preserving and promoting Bangladesh’s rich literary and cultural heritage but also inspiring a lifelong love for reading in the younger generation.

Aloghar Nursery



Since its establishment in 2017, Aloghar Nursery has contributed to environmental sustainability through the production and distribution of high-quality grafted Amrapali mango saplings, along with vegetables and other fruits.

Achievement FY # 2024-25

Mango Saplings Sales:

BDT 35,98,153/- only.

Sales up to June 2025: BDT 1,37,13,372/- only.

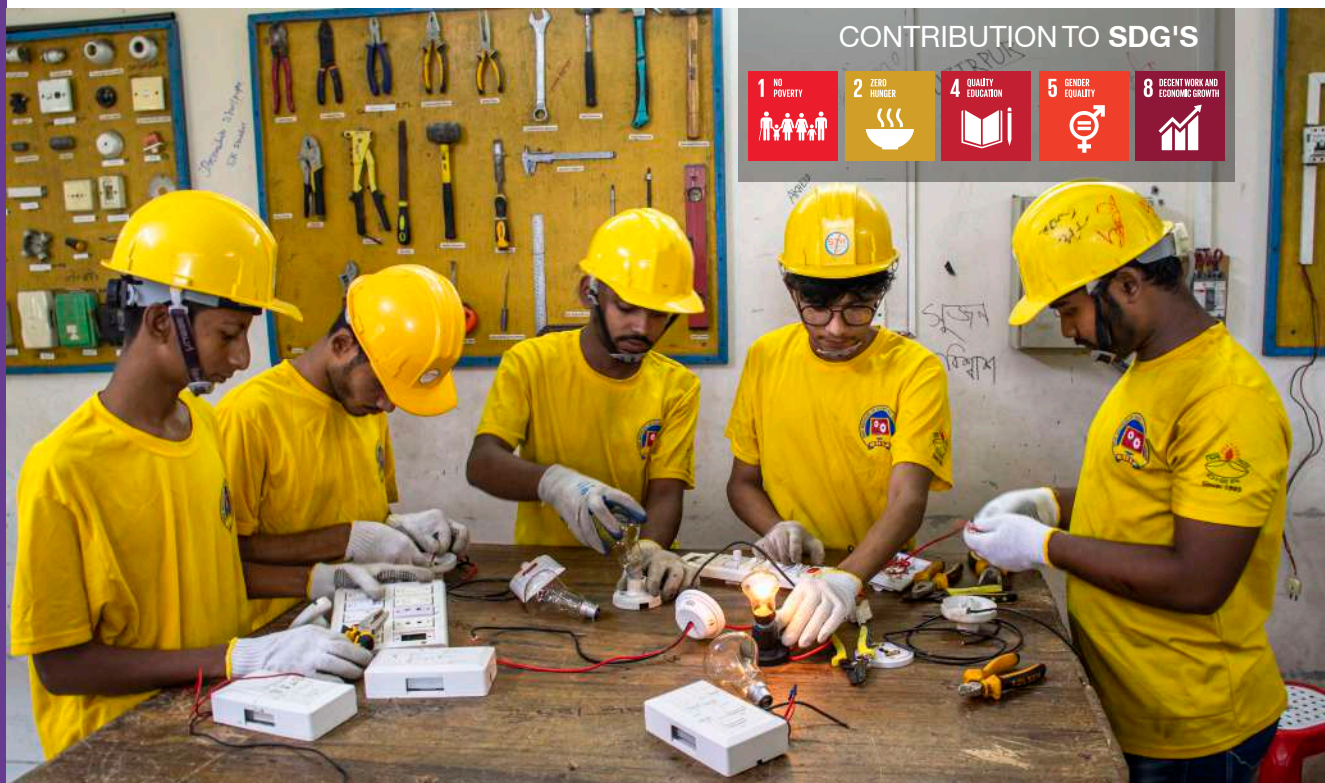
Plan FY # 2025-26:

Saplings production: 20,000 Pcs.

Sales: BDT 20,00,000/- only.



DISA INSTITUTE OF SCIENCE AND TECHNOLOGY (DIST)



Initially, DISA Technical Training Institute (DTTI) was established in 2012 at Barkai, Chandina, Cumilla, to provide technical skills training for the employment of youth members of the microfinance program. To enhance vocational technical training and decent employment opportunities, DISA Institute of Science and Technology (DIST) was established in Dhaka in 2017 as a central training institute to ensure easy access to the beneficiaries of the microfinance sector. DIST started training programs for unemployed children of microfinance members, providing education loans, but due to the outbreak of the coronavirus (COVID-19) pandemic, all the programs undertaken by DTTI and DIST failed, and as a result, DTTI was closed down and activities were merged with DIST. DIST has to explore markets beyond DISA for its sustainability. Currently, DIST is associated with projects of organizations like the Social Development Foundation (SDF), the Accelerating and Strengthening Skills for Economic Transformation (ASET) Project, the Mutual Trust Bank Foundation (MTBF), HRW Recruiter Limited, etc., for skill development training and employment generation.

Objectives

Conducting updated technical training, education, and higher professional courses as well as producing qualified and skilled professional manpower.

Notable Programs and Activities

1. Twelve (12) months long Technical Training Courses (TTC) are conducted to prepare the students' self-reliance on the present day technical needs of industries.
2. Skills Training Program (STP) 360-hour courses are conducted to support job placement for the youths of vulnerable & low-income people in rural areas. STP complies with Competency-Based Training and Assessment (CBT&A) designed by NSDA and BTEB.
3. DIST arranges Industrial Adaptation Courses (IAC) of one week to two weeks duration for technical coordination in the workplace for mid-level managers of operations and quality assurance. Tailor-made IAC programs are also conducted as per the clients' demands.

4. Participants can get admitted to the Modular Training Courses (MTC) at any time on a self-payment basis or with overseas employers' propositions.
5. Trade test certificates are also provided to experienced and enthusiastic persons based on vigorous practical evaluation and assessment of knowledge, skills & attitude.

Target group

DIST provides mainly residential training to different Government Projects, NGOs, and DISA Microcredit family members' adolescents. Primarily two months long training courses were launched in 2012 by DISA Technical Training Institute (DTTI) on Electrical house wiring, Computer Operation, and Industrial Sewing Machine Operation & Maintenance at Barkait, Chandina, Cumilla. Gradually, those short training courses were increasing, and at the beginning of 2020, DTTI Barkait, Cumilla facilities were shifted to the DIST Dhaka campus. Now DIST, Dhaka has developed 52 different single occupational short modules of training courses of 1-14 weeks duration have been introduced based on demand from home and abroad. Separate accommodation of female students is assured.

Govt. Affiliation for conducting training courses

Registered Training Organization (RTO) of National Skill Development Authority (NSDA); STP Registration ID: STP-DHA-000487 and Bangladesh Technical Education Board, Code: 50827. There are twelve occupational courses that are accredited by NSDA for conducting training and as assessment center.

DIST Programs

A Memorandum of Understanding (MoU) regarding skills development training was signed with the Social Development Foundation (SDF) of the Government of Bangladesh on 3 November 2021, which was extended to June 2024. Accordingly, 1426 youths from the Sustainable Coastal & Marine Fisheries Project (SCMFP), Component-3 are trained for a duration of 360 hours (in two months). Another MoU was signed with SDF on 31 March 2024 for the implementation of skills development training of 1000 youths from Resilience Entrepreneurship and Livelihood Improvement (RELI) project within two years. This training and employment generation is going to be accomplished in October 2025. A training program of five beneficiaries each year is continuing with the financial assistance of Mutual Trust Bank Foundation (MTBF). The MoU was renewed on 15 March 2024. For conducting Recognition of Prior Learning (RPL), an Agreement has been signed with Accelerating and Strengthening Skills for Economic Transformation (ASSET) Project on 25 March 2024 under the Directorate of Technical Education (DTE) of the Government of Bangladesh. A number of batches have already completed the assessment under NSDA.

Job Placement Wing

DISA places more emphasis on employment generation for the trainees to improve their socioeconomic status. The Job Placement Department of DIST prepares a CV for each trainee after completion of training that required by the job providers. Job Creation and Job Placement Officers are working to maintain linkage with the Human Resources Department of industrial enterprises of more than 70 private sector industries, like PRAN-RFL group, Dutch-Bangla Pack Ltd, Meghna Group, TVS Auto Bangladesh Ltd., Walton Hi-Tech Industries Ltd., Navana Engineering, Trans-com Electronics, Bangladesh Honda Private Ltd, Uttara Motors, Abdul Monem Ltd., Minister Fridge, Bangladesh Armed Forces, etc. DIST also keeps in touch with foreign recruiting agencies for jobs in abroad like Al-Purbasha Enterprise Ltd., Human Resource Worldwide (HRW) Recruiter Ltd., etc. For better wage employment achievement, occasionally job fairs and special meetings with the invitation of HR personnel, especially from private sector industries are arranged. The Job Placement Department maintains close coordination with different industries and other trade-based job sectors. Trainees also have the opportunity to get employment in projects and microcredit programs of DISA. DIST encourages self-employment too. Financial assistance may be available through DISA in case of self-employment or to become an entrepreneur. Recently, the manpower of the Job Placement Department of DIST has been strengthened for better achievement.

Occupational Training Sections

Presently, DIST maintains twelve fully equipped occupational laboratories under the sectors of Civil Construction, Light Engineering, ICT, RMG and Caregiving (Informal). The laboratories comply with Competency-Based Standard (CBT) of NSDA, and BETB. Training courses are conducted by experienced, skilled, and trained teachers.

Accomplished activities FY # 2024-25

SN	Course and Occupation	Period	No. of Trainees	Source
1	360 hours short course on Refrigeration and Air-Conditioning, Electrical Installation and Maintenance and Electrical House Wiring (RELI Batch no. 4 & 5)	02.06.2024 to 10.10.2024	148	RELI Project of SDF Barishal, Chandpur, and Kishoreganj district
2	360 hours short course on Consumer Electronics and Electrical Installation & Maintenance (RELI Batch no. 6 & 7)	12.08.2025 to 31.10.2024	99	RELI Project of SDF Chapainawabganj, Khulna, Kurigram, Magura, and Rangpur district
3	360 hours short course on Electrical Installation & Maintenance and Refrigeration & Air Conditioning (RELI Batch no. 8)	15.10.2024 to 24.12.2024	100	RELI Project of SDF Chandpur, Lakhmipur, and Kurigram district
4	360 hours short course on Consumer Electronics, Electrical Installation & Maintenance and Mobile Phone Servicing (RELI Batch no. 9, 10 & 11)	27.10.2024 to 29.01.2025	144	RELI Project of SDF Barisha, Chapainawabganj, Jhenaidah, Khulna, Kishoreganj, Mymensingh, Netrakona, Patuakhali, and Sherpur district
5	360 hours short course on Consumer Electronics, Electrical Installation & Maintenance and Refrigeration & Air Conditioning (RELI Batch no. 12 & 13)	26.12.2024 to 19.03.2025	133	RELI Project of SDF Chapainawabganj, Jhenaidah, Kurigram, Lakhmipur, Magura, Nilphamari & Patuakhali district
6	360 hours short course on Electrical Installation & Maintenance and Mobile Phone Servicing (RELI Batch no. 14 & 15)	15.01.2025 to 23.04.2025	69	RELI Project of SDF Barishal, Kurigram, Nilphamari, and Rangpur district.
7	360 hours short course on Electrical Installation & Maintenance, Mobile Phone Servicing and Refrigeration & Air-conditioning (RELI Batch no. 16, 17 & 18)	19.02.2025 to 30.06.2025	107	RELI Project of SDF Barishal Chandpur, Jhenaidah, Kurigram, Magura, Nilphamari and Pirojpur district.
8	360 hours short course on General Caregiving	20.01.2025 to 18.03.2025	8	Sponsored by DISA Microfinance
9	360 hours short course on Consumer Electronics, Motorcycle Servicing, Plumbing, Mechanical Fitting and Computer Operation	20.02.2025 to 28.04.2025	5	Sponsored by MTB Foundation
10	Modular course of 4 to 8 weeks on Electrical House Wiring, Refrigeration & Air-conditioning, Sewing Machine Operation, Plumbing and Computer Operation.	03.07.2024 to 30.06.2025	10	Own funded
11	360 hours short course on Mechanical Fitting, Plumbing, Motorcycle Servicing, Consumer Electronics, Computer Operation, Electrical Installation & Maintenance, Refrigeration & Air Conditioning, Sewing Machine Operation, Mobile Phone Servicing and General Caregiving	01.07.25024 to 30.06.2025	823	RELI Project of SDF, Barishal, Khulna, Chattogram, Rangpur, and Mymensingh region, MTB Foundation and Own Funded

Trades name



Refrigeration and Air Conditioning



Mechanical Fitting



Plumbing



Computer Operation



Motorcycle Servicing



Graphic Design for Freelancing



Masonry



General caregiving



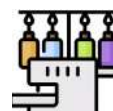
Mobile Phone Servicing



Woven Sewing Machine Operation



Electrical Installation and Maintenance



Knit Sewing Machine Operation



Consumer Electronics

Training batch details

SL	Name of Occupational Laboratory	Education Level of Participant	NSDA Approved (No. of Trainees)	Training Capacity (No. of Trainees)
1	Electrical Installation and Maintenance (EIM)	SSC	20	30
2	Refrigeration & Air Conditioning (RAC)	SSC	20	30
3	Sewing Machine Operation (Woven & Knit)	V	40	25
4	Motorcycle Servicing (MCS)	VIII	20	25
5	Plumbing (Pipe Fitting & Sanitary Works)	V	20	25
6	Mechanical Fitting (MF)	VIII	20	25
7	Computer Operation	HSC	20	30
8	Consumer Electronics (CE)	SSC	20	20
9	Mobile Phone Servicing (MPS)	SSC	20	20
10	Mason and Rod Binding/Steel Fixer	V	20	20
Total			200	250

Recognition of Prior Learning (RPL) assessment achievement FY # 2024-25

SL	Course Name	SDF	DMP	Total
1	Electrical Installation & Maintenance (EIM)	278	-	278
2	Refrigeration & Air Conditioning (RAC)	145	-	541
3	General Caregiving	-	6	6
4	Mobile Phone Servicing	66	-	66
5	Consumer Electronics	86	-	86
Total		575	6	581

Achievement

Sl.	2024-25				As of June 2025 Passed Trainees
	Course Name	Trainees	Pass	Job Placement	
1	Electrical Installation & Maintenance (EIM)	384	378	348	840
2	Refrigeration & Air Conditioning (RAC)	195	193	173	628
3	Motorcycle Servicing (MCS)	1	1	1	248
4	Sewing Machine Operation (SMO)	1	1	1	748
5	Mechanical Fitting (MF)	1	1	1	117
6	Plumbing (Pipe Fitting & Sanitary Works)	5	5	5	256
7	Computer Operation	4	4	4	840
8	Welding	-	-	-	3
9	Consumer Electronics	151	146	133	309
10	Digital Marketing	-	-	-	15
11	Mobile Phone Servicing	95	86	77	86
12	General Caregiving	9	8	5	8
13	Beautification	-	-	-	22
14	Modular (Russian Language)	-	-	-	20
Total		886	823	748	4140

Development activities and plans

- On the basis of current market demand, DISA Institute of Science and Technology (DIST) plans to open three new occupational courses to expand its existing training capacity.
- Currently, DIST's courses are accredited only at the minimum level as set by the National Skills Development Authority (NSDA). To offer higher-level training, the institute plans to seek accreditation for advanced levels of existing courses.
- To meet NSDA's requirements for training delivery, DIST will recruit new instructors who hold a CBT&A Methodology Level-4 certificate. Additionally, existing instructors were instructed to complete the same course at their skill levels.
- To earn more revenue and achieve financial self-sufficiency, DIST aims to conduct a greater number of training programs. The institute is actively communicating with various government and non-government projects to secure funding, in addition to DISA microfinance program.
- A key part of improving the training programs is upgrading the tools and equipment in the labs and workshops. This is essential for addition of effective, level-appropriate training and assessment programs by NSDA.



Dr. Mohammad Abdul Majid, Chairman Social Development Foundation (SDF) and Former Chairman, NBR (Ex. Secretary) and Dr. Amitav Sarker, Managing Director, SDF (Ex. Secretary) visited DIST on 09 October 2024. During his visit, Md. Shahid Ullah, Founder and Chief Executive, DISA, Md. Atiar Rahman, Principal, DIST, Md. Farhad Hossain, Director (HR & Admin), DISA, was present.

Certificate Distribution of SDF Trainees

On 9 October 2024, certificate awarding ceremony of Resilience, Entrepreneurship, and Livelihood Improvement (RELI) Project, Component-3 Technical Skill Development Training for Unemployed Youth batch 12th held at DISA Training Centre, Mirpur-12, Dhaka. Md. Shahid Ullah, Founder and Chief Executive, presided over the event. Md. Abdul Mazid, Former Secretary, Government of Bangladesh and Chairman, SDF, was present as Chief Guest; Md. Nurul Amin, Managing Director, SDF; Md. Mahbubul Alam, Director Finance, SDF; Md. Shahidul Islam, General Manager (Y&E), SDF, Senior officials of SDF, DISA, DIST, and DTC were also present. 104 trainees of SDF regions received certificates. Md. Shahid Ullah conveyed his heartfelt thanks and gratefulness to all the guests, colleagues, and trainees.

Skill Development

Technical learning or training opportunity plays a critical role in skills development and employability, both at home and around the globe. DISA assessed the necessity and operated skill development training for its member students at DISA Institute of Science & Technology (DIST). DISA Microfinance program's 360 hours of Skill Development Technical Training organized by DIST, where 277 trainees from 102 branches completed technical training in 10 different trades

A total of 823 youths completed skills development training in this financial year, and more than 90% of them have received the opportunity of decent employment. DIST earns BDT 2,92,57,000/- in FY # 2024-25 through these activities.

Skill Development Technical Training of 360 hours duration, organized by DIST with financial support from DISA Microfinance program and MTB Foundation (MTBF) in 2024-25 FY, where 13 trainees selected from DISA Microcredit areas completed technical training in 13 different occupations MTB Foundation paid all expenses of the trainees an amount of BDT 5,05,000.

DIST Working with



Assistance in Skills Development for
Economic Transformation (ASSET) Project





Matribhumi Dairy Foods Limited (MDFL)



DISA has been inspired to adopt community-based DLDP on a larger scale with larger capital. In November 2016, DISA launched Matrabhoomi Dairy Foods Limited (MDFL), where only dairy products were available. In 2019, bakery products were included in MDFL. Excellent product quality, improved presentation, and uncompromising service eventually gained momentum, and MDFL became very popular in Bangladesh.

Matribhumi Misti (Sweetsmeat)

DISA initiated the unique endeavor, Matribhumi Misti, to sustain the business of local milking cow farmers and link with the market chain. Quality sweetmeats are produced and marketed at present. Currently, MDFL is operating 10 sales centers, 7 in Cumilla, 1 in Chandpur, and 2 in Dhaka.

Products

Doi (Yogurt), Rasmalai, Spanj Rosgolla, Rosgolla, Chamcham, Chhanamukhi, Creamjam, Chhana Sandesh, Baby Sweet, Rajbhog, Badshabhog, Kalojam, Matha, Ghee, as well as fresh milk. Bakery items: Biscuit, toast, Cake, Dry Cake, Chanachur, Motor Baja, Laccha Semai, Macaroni, Monakka, etc.

Sales Revenue FY # 2024-25

Sweetmeat: 10,25,42,693/- only.
Bakery: 42,67,90,240/- only.
Total: 52,93,32,933/- only.

Sales Revenue

Total sales revenue up to June 2025 (In BDT)
Sweetmeat: 48,00,39,878/- only.
Bakery items: 1,35,53,62,994/- only.
Total: 1,83,54,02,872/- only.

Plan FY # 2025-26

Sales of Matribhumi Misti BDT 13,56,00,000/- only and BDT 67,60,15,000/- only for Bakery items. Narsingdi BSCIC Extension allotted 2 plots (12,000 sqf) in favor of MDFL. MDFL plans to establish a Milk processing factory in that area. Two more outlets will be open in 2025-26.

CONTRIBUTION TO SDG'S





DISA Training Center (DTC) is a wing of DISA working in Bangladesh for Human Resource Development through various capacity-building initiatives, which was established in 2010. Previously, the training services of DISA were being provided on a small scale within the premises of DISA Head Office. It was then called the DISA Academy (2010). However, increasing demand from NGOs and the corporate sector influenced the decision to build the DISA Training Center (DTC) with a lot more space and resources. In January 2020, DISA Academy was renamed as 'DISA Training Center (DTC)' and started its journey on a wider scale.

DISA Training Center (DTC) is a place for training and lodging in Mirpur – 12, Dhaka, which is 5 km from the Hazrat Shahjalal International Airport. It's a modern ten-storied venue with simple, versatile rooms offering fantastic facilities for meetings, training, conferences, personal gatherings, product launches, and more.

During the period July 2024 – June 2025, 81 events (training, workshop, meeting, seminar, etc.) have been accomplished at DISA Training Centre. A total of 2725 participants (Male -1932 and Female -792) participated in the courses. The organizations are DISA, DIST, SERAC Bangladesh, ARK Foundation, EMPHNET, Breaking the Silence (BTS), NGDO, ACID Survivors Foundation (ASF), PHULKI, SWUNG Bangladesh, Access Bangladesh Foundation (ABF), and Capacity Building Service Group (CBSG), Bangladesh Association of the Retired Social Service Officers, Ipas Bangladesh, Max Foundation, MAIDAS, BYLC, Red Crescent Ex-Officers' Forum, Universal Gas Limited, The Team-Phonex, TransEnd, etc.

Training we provides



Staff Foundation



ICT Integration



Gender Awareness



Curriculum Development



Management and Leadership



Local Services Providers (LSP)



Microcredit Operation



Micro-Enterprise Management



Group Development

Capacity building of Credit Officers: DISA organized 01 batch of Savings and Microfinance Program Management Basic Training course for the newly joined credit officers. And the participants were male 34 and female 8. On the other hand, three (03) courses of orientation for newly joined SCO/ credit officers have been accomplished with the participation of 58 males and 17 females, total of 75. After three days course, credit officers are deployed at our different branch offices.

Capacity building of Assistant Branch Manager cum Accountant: DISA organized one (01) batch of Program Management and Development Orientation course for Assistant Branch Manager cum Accountant. A total of 38 (Male-34 and Female-04) Assistant Branch Manager cum Accountant participated in the courses.

Capacity building training for DISA Senior Officials: During the year 2024-25, a total of 12 senior officials from HO and field participated different skill and capacity building training organized by Credit and Development Forum (CDF), Bangladesh Academy for Rural Development (BARD), Bangladesh Society for Training & Development (BSTD) and Bangladesh National Social Welfare Council (BNSWS) etc.

Internship opportunity: During the year 2024-2025, DISA provided internship opportunities to 30 students from different universities and colleges. There were from the Islamic University of Technology (IUT), Gazipur, 05 from the Bangladesh University internship of Professionals (BUP), Dhaka, 01 from Dabandra College, Manikgonj, 01 from Scholastica, 13 from Redoyan Ahmed College, Chandina, Cumilla, and 09 from Nimshar Junad Ali College, Burichong, Cumilla. All the student completed their academic internship in DISA.

Summary Status of Training/events organized at DTC

SL	Events	Participants	Batch/ Event	Male	Female	Total	Organization
01	Basic Training and Orientation on Savings and Microcredit Management	Newly recruited Credit Officers	4	92	25	117	DISA
02	Orientation on Savings and Microcredit Management	Newly recruited ABM cum Accountant	1	34	4	38	DISA
03	DISA Other Social Concern's Event	Staff and Beneficiaries	12	947	47	994	DISA Social Enterprise
04	Training/WS/Meeting/ Other event	Staff and Beneficiaries	64	859	717	1576	Others GO/NGO
Grand total:			81	1932	793	2725	

5 Year Training Status # July 2020 - June 2025

FY year	CO/SCO			ABM cum Accountant			Total Staff			DISA and other NGO's/CBO's meeting,workshop, training etc			Grand Total		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total
2024- 2025	92	25	117	34	4	38	126	29	155	1799	771	2570	1925	800	2725
2023-2024	377	110	487	74	6	80	451	116	567	3449	1377	4826	3900	1493	5393
2022-2023	522	107	629	80	13	93	602	120	722	3479	1128	4607	4081	1248	5329
2021-2022	369	76	445	-	-	-	369	76	445	1573	573	2146	1942	649	2591
2020-2021	212	40	252	-	-	-	212	40	252	1050	166	1216	1262	206	1468
Total	1572	358	1930	188	23	211	1760	381	2141	11350	4015	15365	13110	4396	17506

Training Plan: July 2025 – June 2026

SI	Participants	Course/ Events	Participants
01	Basic Training for Credit Officer/Senior Credit Officer	10	250
02	Basic Automation Training for Assistant Branch Manager cum Accountants	2	50
03	Program Management Development for Branch Manager	3	75
04	Program Management Development for Area Manager	2	50
05	Leadership Development for Zonal Managers and Area Managers	1	25
06	Soft and Social Skill Development for Youth	2	60
07	Meeting/Workshop/other Events of DISA and other Social Concerns	10	500
08	Training/Meeting/Workshop/Other Events of other GO/NGOs/Corporates	60	2000
	Total:	90	3010
09	Senior Staff Training from Other Organization		15



To promote the beauty, dignity, and empowerment of women, DISA established Matribhumi Fashion in February 2017. The establishment aimed to ensure quality products at reasonable prices, creating easy access for customers to choose and purchase the products of their choice.

SALES

2024-25 (FY) BDT 27,41,910/-

Up to June 2025- BDT 2,06,01,816/-

 facebook.com/matribhumifashionbd

 www.matribhumifashion.com

CONTRIBUTION TO SDG'S



Corporate Social Responsibility (CSR)

Medical Treatment Support

DISA continues to provide medical treatment support to MFP group members and their spouses to mitigate the financial challenges associated with illness and injury. Up to June of FY 2024-25, a total of Tk. 4,48,000 has been supported to 84 members/spouses under this initiative.

This intervention reflects DISA's commitment to supporting its members during health emergencies and ensuring that vulnerable families are not left without assistance in times of crisis.

Clothing distribution



On 28 May 2025, the Development Initiative for Social Advancement (DISA) distributed 89 sets of baby dresses among the residents of Chhota Moni Nibas, Khulna, under the Department of Social Services. On the same day, DISA also donated 125 sets of baby dresses for children staying with female prisoners in Khulna District Jail. The events were attended by senior officials from the Department of Social Services, Khulna District Jail, and DISA representatives, including Mr. AGM Badruzzaman, Consultant (Administration), who handed over the donations on behalf of DISA.

SUPPORT under CSR Activities

Description	2024-2025
Scholarship (MRA-MFI Higher Education)	14,65,000
Aloghar Scholarship	1,32,000
Scholarship (SSC Passed Students)	1,44,000
Medical Assistance	4,48,000
Skill development	5,05,000
Sapling distribution	2,75,000
Support for various orphanages	1,21,467
Health Support (Talukdar Foundation)	3,57,170
Internship Support	69,000
Total	35,16,670



Asma Khatun and her husband are receiving treatment support from DISA Valuka Microfinance Branch Manager, Md. Milon Hossain.

Adolescent Health Program (AHP)



Since January 2024, the Development Initiative for Social Advancement (DISA) and Haji Md. The Torab Ali Talukder Foundation (TF) has been jointly working to increase health awareness and access to basic services among adolescents in Tongibari Upazila, Munshiganj, and Chandina Upazila, Cumilla. The three-year program aims to increase health awareness among adolescents by using government curricula, strengthening resource centers, and ensuring support for adolescents.

A public health officer has been appointed to conduct regular sessions in schools and communities. In the fiscal year 2024-2025, DISA allocated Tk 357,170 to Talukder Foundation for medicines and honorarium of public health officer. As of June 2025, the program has successfully conducted 130 sessions with 5,864 participants, most of whom were adolescents.

This initiative is already contributing to raising awareness on health and life-related issues.

Dr. Hossain Zillur Rahman visited DISA Programmes



Dr. Hossain Zillur Rahman, Executive Chairman of PPRC and former Advisor to the Caretaker Government, along with Trustee Board members and other distinguished guests, visited DISA program on 23 April 2025.

The delegation visited DISA Head Office, Pallabi Aloghor (Knowledge and Information Centre), DISA Institute of Science and Technology (DIST), DISA Training Centre (DTC), and Matribhumi Fashion. They interacted with youth trainees and library readers, expressing admiration for DISA's programs aimed at youth development and skill building. The visitors appreciated the DISA management team for implementing timely and impactful initiatives, reinforcing the organization's commitment to empowering youth generation of Bangladesh.



Visit of the Additional Director of the National Social Welfare Council under the Ministry of Social Welfare



Md. Mukhlesur Rahman, Additional Director (Deputy Secretary) of the National Social Welfare Council, Ministry of Social Welfare, visited and inspected various activities of DISA. He was accompanied by Md. Nazrul Islam, Accounts Officer of the Council, and Md. Aminul Islam, Administrative Officer.

On 15 March 2025, the team visited DISA Head Office and were briefed on the overall administrative activities of the institution. Afterwards, they went to the Pallabi Aloghar Library, where they exchanged views with the readers. The reading-friendly environment and atmosphere conducive to knowledge-sharing impressed him greatly. Later, he visited DISA social programs and the training activities at the DISA Institute of Science and Technology (DIST). By directly interacting with the trainees, he encouraged them to acquire skills for self-employment and improvement of their quality of life. At the same time, he exchanged views with the concerned officials regarding the improvement of training quality. He also visited the production and sales center of Matribhumi Fashion. Observed the quality, design, and marketing activities products. In addition, he was briefed about the activities of the DISA Training Center (DTC). The visit highlighted DISA's multifaceted programs in education, training, and social development.



DISA stands for FLOOD affected people



In response to the catastrophic floods of August 2024, DISA extended timely humanitarian assistance by contributing BDT 200,000 to the Hon'ble Chief Adviser's Relief Fund and BDT 60,000 to the Upazila Nirbahi Officer's Relief Fund, Cumilla Sadar. From 25 to 31 August 2024, DISA coordinated the distribution of essential relief materials in the flood-affected districts of Cumilla, Noakhali, and Feni, comprising a total of 5,000 kg of dry food (biscuits) and 3,000 packets of oral saline. Specifically, 500 kg of biscuits were handed over to the District Administration and Social Services Department in Cumilla, 1,500 kg of biscuits, were delivered to the District Administration and Social Services Office in Noakhali, and 1,500 kg of biscuits, along with 3,000 packets of oral saline, were distributed directly to affected families in Feni Sadar and Chhagalnaiya.



These well-coordinated efforts ensured prompt and effective relief delivery, reflecting DISA's unwavering commitment to humanitarian assistance and disaster response.





MANAGEMENT

Programme

DISA's strategic focus is centered on five critical sectors: Economic Empowerment, Human Development, Health and Well-being, Education, and the Protection of Women's and Children's Rights. In alignment with the Government of Bangladesh's priorities and DISA's organizational mandate, Microfinance continues to be a key tool for promoting inclusive economic development. To effectively drive its mission and strategic objectives, DISA has established an independent Program Department, led by the Chief Executive and supported by a dedicated and efficient team. This department plays a central role in the design, implementation, monitoring, and supervision of all programmatic activities across the organization. The Program Department is entrusted with providing strategic and operational leadership to ensure that all initiatives are aligned with DISA's vision, mission, goals, and strategic plan. Its responsibilities span the entire project cycle, including project planning and development, implementation, management, training, research, and resource mobilization. A core function of the department is to develop tools, systems, and frameworks that support effectively and efferently coordinated program management. Furthermore, the department ensures seamless collaboration with other units and departments within the organization, facilitating efficient and integrated operations across all program areas.

Finance and Accounts

The Finance and Accounts Department is responsible for the strategic planning, management, and control of the organization's financial resources. It ensures the accurate maintenance of financial records and information, enabling transparency and accountability across all financial operations. This department plays a critical role in promoting effective and efficient financial management, aligning financial strategies with the organization's overall objectives. It implements robust financial controls to support all business activities, mitigate risks, and ensure compliance with regulatory standards. In addition to its core responsibilities, the Finance and Accounts Department provides timely and reliable financial insights to support informed decision-making and long-term business planning. Through its analytical and advisory functions, the department contributes significantly to the organization's financial sustainability and strategic growth.

Human Resource and Administration

The Human Resource Management and Administration Department at DISA is led by the Director (HR & Admin) and is primarily focused on enhancing the organization's human capital. The department contributes to both individual and organizational development by fostering human resourcefulness and driving growth. Key responsibilities include employee recruitment, deployment, performance evaluation, management, and the implementation of initiatives to enhance employee capacity. The department also coordinates all administration-related matters necessary to support smooth operations across the organization. DISA utilizes a Human Resource Information System (HRIS), maintained through SCALED Software, to manage a wide range of personnel-related functions. This includes generating custom personnel reports, maintaining employee records, tracking attendance and leave, managing exit interviews, and overseeing a centralized database containing information on approximately 850 employees. Although currently in a static position, the HRIS provides the HR and Admin Department with comprehensive control and oversight of workforce data. Acting as an advisory body throughout all of DISA's operational areas, the HR and Administration Department plays a strategic role in policy formulation and implementation. Working in alignment with 15 existing organizational policies, the DISA Service Rules, HR Manuals, and the DISA Code of Conduct, the department ensures fairness, transparency, and equality. It fosters an environment that values individual potential and competency, while consistently promoting quality at every level of the organization.

Internal Audit

Internal auditing is an independent, objective assurance and consulting activity designed to add value and enhance an organization's operations. It supports the achievement of organizational objectives by applying a systematic and disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes. At DISA, the Internal Audit Team plays a vital role in supporting all levels of management in fulfilling their responsibilities. Through comprehensive analysis, evaluations, findings, observations, and actionable recommendations, the internal audit function provides critical insights on a periodic basis. DISA's Internal Audit Team comprises six qualified members committed to strengthening the organization's internal systems. The function is focused on improving operational efficiency, promoting economy and effectiveness, and enhancing risk management and internal control mechanisms. During the fiscal year 2024–2025, the Internal Audit Team conducted audits at 104 branch offices. Following each audit, detailed reports were submitted to the respective management teams. Based on these reports, management took appropriate and timely actions to address identified issues and improve operational integrity.

Monitoring and Evaluation Cell

Monitoring and Evaluation (M&E) is a critical component of any development organization, enabling the timely collection of qualitative and quantitative information to support evidence-based decision-making. It plays a key role in ensuring program effectiveness, accountability, and continuous improvement. DISA has established a dedicated Monitoring and Evaluation Cell, consisting of two skilled professionals (one male and one female), who conduct regular field visits to various microfinance branches and development projects. Based on their assessments, they prepare monitoring reports tailored to the needs of the management. The M&E Team provides valuable insights into the quality and scope of program implementation, identifies operational challenges, and offers actionable recommendations for improvement. Their findings help the management take informed and timely decisions to enhance program performance.

In addition to the M&E Cell, DISA's senior management team also actively participates in field visits to both project areas and microfinance branches. Following these visits, they submit comprehensive reports that include observations on implementation quality and scale, highlight challenges, and propose recommendations to guide strategic and operational decisions.

Resource Mobilization

To expand its development initiatives, DISA management has prioritized the identification of new project opportunities through effective engagement with donor agencies. In line with this strategic objective, the Resource Mobilization Cell was officially launched in March 2024. Since its inception, the designated personnel have been actively establishing and maintaining communication with key stakeholders, including the Government of Bangladesh (GoB), national and international NGOs, UN bodies, and corporate sectors. As a result of these efforts, initial contact has been made with six donor agencies. Ongoing efforts are focused on strengthening these relationships and reaching out to additional potential donors to secure funding for future development projects. The Resource Mobilization Cell continues to play a proactive role in exploring new avenues for financial support to drive DISA's mission forward.

Center for Development Research (CDR)

The Center for Development Research (CDR) is an international research institution dedicated to studying socioeconomic empowerment programs in Bangladesh, with a focus on poor and marginalized populations, gender diversity, community development, skill enhancement, climate change, and humanitarian initiatives. CDR began its journey in 2017 under the name CRI, operating under the supervision of DISA, a leading microfinance NGO in Bangladesh was established in 1993. This affiliation provided a strong foundation for CDR to adopt a rigorous, multi-method research approach aimed at exploring innovative, effective, and scalable solutions to complex development challenges.

Operating independently, CDR conducts research and evaluations across government, non-profit, and private sectors to generate insights that contribute to improving lives and promoting sustainable development.

To date, CDR has published several key studies, including:

- DISA Staff's Opinion Survey.
- Chasing the Dream: An Evaluation of the Beef Fattening Programme at DISA.
- Impact of Technical and Vocational Training Programme on the Socio-Economic Well-being of DIST Participants.
- An Evaluation of the DISA Health Program: A Shasthya Shokhi Perspective.

Currently, CDR is undertaking research on the “Adolescent School Health Programme” in partnership with the Talukdar Foundation. In parallel, upcoming studies will include evaluations of DISA Dairy Business Development and DIST Project-02.

Looking ahead, CDR aspires to collaborate with international scholars and academic institutions, both within Bangladesh and globally. Its vision includes establishing partnerships with globally recognized research bodies that have strong local relevance, attracting high-caliber researchers, and building robust systems to deliver research and academic outputs of exceptional quality.

Procurement

DISA has established a Central Procurement Committee consisting of five members based at the Head Office. This dedicated team plays a crucial role in advancing both the short- and long-term procurement objectives of the organization by ensuring efficiency, reliability, and value across the entire order and fulfillment process.

The Procurement Team oversees and streamlines procurement activities with a strategic approach, providing thorough oversight of all critical aspects—from planning and sourcing to delivery and compliance. Their efforts contribute significantly to operational excellence and resource optimization.

DISA's procurement practices are guided by a set of core principles that ensure ethical, transparent, and effective operations. These principles include:

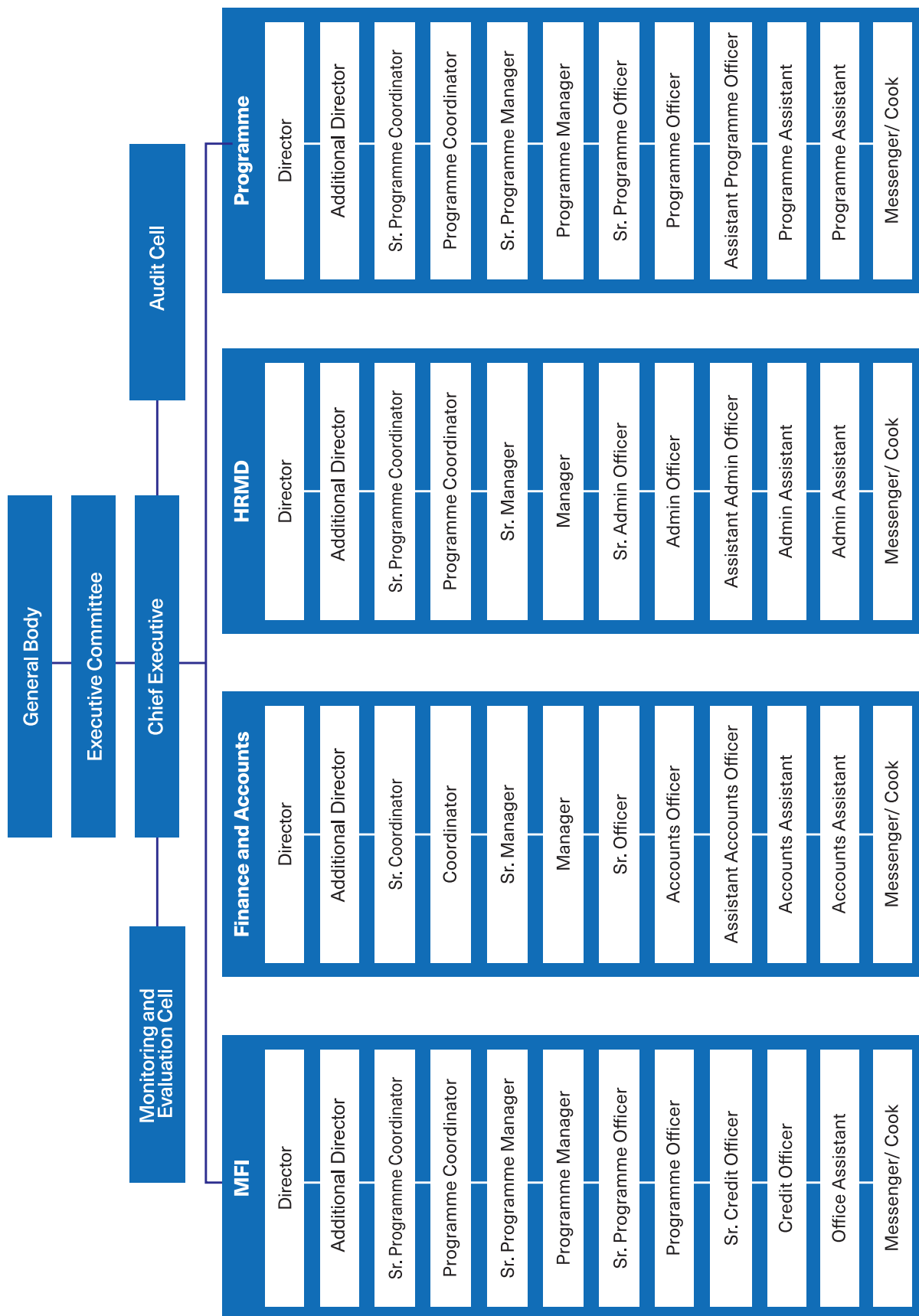
- Transparency
- Accountability
- Fair Competition
- Non-discrimination
- Value for Money and Cost-effectiveness
- Freedom from Conflict of Interest
- Integrity and Honesty

By upholding these values, the Procurement Team ensures that all procurement activities are conducted responsibly, ethically, and in alignment with DISA's mission and operational standards.

Workforce and Management

DISA operates its Economic and Social Development programs with a dynamic and highly skilled management team. The Organization's staff is well-trained, experienced, and adept at navigating complex situations, ensuring that DISA operates efficiently and systematically for continuous improvement. Looking ahead, DISA plans to further enhance its Human Resources (HR) division, integrating innovative and modern practices. The organization has a skilled team for its human resource development and management, which plays the key role of staff's capacity building. This program regularly organizes a necessary development activities, including training sessions, exchange tours, and site visits, to strengthen the capabilities of its workforce. DISA's Microcredit Programs are fully automated through the MicroFin.360 online software, which streamlines operations and enhances efficiency. Additionally, the organization utilizes the ERP inventory software to address social concerns and improve its overall management processes. Currently, DISA employees are 777 individuals, comprising 594 males and 182 females.

ORGANOGRAM





GOVERNANCE

- Executive Committees
- General Committees
- Other Committees

DISA General Committee consists of 21 members, which serves as the prime authority for formulating policies and strategies, approving the periodical budget, and overseeing program implementation. It also has an Executive Committee (EC) consisting of seven (7) members who are experienced in different development sectors. The EC is the authority to ensure the dynamic and efficient administration and management of the organization, plan and execute development programs, control finance, and accounts and look after personnel and program issues.

Besides the AGM 2024, Executive Committee members met in seven meetings last year to provide policy, guidance, review the organization's overall activities and make major decisions on organizational matters.



197th Executive Committee Members Meeting



30th Annual General Meeting held on 07 December 2024
at Balaka Conference Hall, DISA Training Center (DTC)

EXECUTIVE COMMITTEE MEMBERS

SL	NAME	DESIGNATION	PROFESSION
1	Saiful Islam Chowdhury	Chairman	Banker (Retd.)
2	Md. Shahid Ullah	Secretary General	Chief Executive, DISA
3	Kazi Nazrul Islam	Treasurer	Private Service (Retd.)
4	Kazi Masud Abdul Kader	Member	Assistant Head Master, Barkait Udayan High School, Chandina, Cumilla.
5	Ms. Shirin Sultana	Member	Officer, BARD, Cumilla
6	Mohammad Jahirul Islam	Member	Business
7	Ms. Tania Akter	Member	Social Worker

GENERAL COMMITTEE MEMBERS

SL	NAME	DESIGNATION	PROFESSION
1	Saiful Islam Chowdhury	Chairman	Banker (Retd.)
2	Md. Shahid Ullah	Secretary General	Chief Executive, DISA
3	Kazi Nazrul Islam	Treasurer	Private Service (Retd.)
4	Kazi Masud Abdul Kader	Member	Assistant Head Master, Barkait Udayan High School, Chandina, Cumilla.
5	Ms. Shirin Sultana	Member	Officer, BARD, Cumilla
6	Mohammad Jahirul Islam	Member	Business
7	Ms. Tania Akter	Member	Social Worker
8	Dr. Mohsin Uddin Ahmed	Member	Ex-Director (Health), Bangladesh Red Crescent Society
9	Md. Golam Mostafa	Member	Private Service
10	Ms. Maksuda Akter	Member	Social Worker
11	Ms. Salima Naznin Bithi	Member	Adviser, DISA
12	Md. Abul Basar	Member	Business
13	Tapan Chandra Debnath	Member	Head Master, Barkait Udayan High School, Chandina, Cumilla
14	Cdr (Retd.) M Basir Ahmed, psc	Member	Head of HR, Audit & Compliance, NR Group
15	Reza Md. Golam Kabir Chowdhury	Member	NGO Senior Executive (Retd.)
16	Md. Mahbub Alam	Member	Private Service
17	Santos Chandra Paul	Member	Senior Executive of National level MFI
18	Ms. Kamrunnahar Ipa	Member	Social Worker
19	Md. Sirajul Islam	Member	Head Master (Retd.), MDC Model Institute, Mirpur, Dhaka
20	Syed Waliul Islam	Member	Private Service
21	Halimul Haque	Member	Private Service

Other Committees

DISA Management has decided to form the following committees for the sake of smooth operation of organization. The committee is working as per following terms of reference (ToR) and will submit the report/meeting minutes to the management.

1. Gender Committee

Sl.	Name	Responsible	Task
01	Chandan Kumar Chakraborty Additional Director (Microfinance)	Tahmina Akhter will serve as the member secretary.	Discuss the meeting, make decisions, and record them in the minutes. Develop an action plan and take the next steps. If necessary, disseminate the decision with appropriate approval from DISA management.
02	AGM Badaruzzaman Consultant (Admin)		
03	Md. Monir Hossain Coordinator (Administration)		
04	Mohammad Rokonzaman Khan Manager (Branding & Communication)		
05	Tahmina Akter Sr. Program Officer (Branding & Communication)		

2. Personnel Appraisal Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	Raisuddin Ahmed will serve as the member secretary.	Review the information submitted by DISA staff regarding the above matter. Discuss, decide, and take next steps in the meeting, and present a specific proposal to DISA management. Disseminate the decision with appropriate approval from DISA management if necessary.
02	Md. Iqbal Ahsan Additional Director (Admin)		
03	Mr. Chandan Kumar Chakraborty Additional Director (Microfinance)		
04	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
05	Raisuddin Ahmed Sr. Coordinator (Administration)		
06	Md. Jahangir Alam Bhuiyan Coordinator (Microfinance)		
07	Md. Abul Bashir Sr. Manager (Audit)		

3. Grievance Mitigation Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	Monir Hossain will serve as the member secretary	Review the information submitted by DISA staff regarding the above matter. Discuss, decide, and take next steps in the meeting, and present a specific proposal to DISA management. Disseminate the decision with appropriate approval from DISA management if necessary.
02	AGM Badaruzzaman Consultant (Admin)		
03	Md. Monir Hossain Coordinator (Administration)		
04	Md. Jahangir Alam Bhuiyan Coordinator (Microfinance)		
05	Umme Salma Lopa Accounts Officer (Aloghar Program)		

4. Central Procurement Committee

Sl.	Name	Responsible	Task
01	Chandan Kumar Chakraborty, Additional Director (Microfinance)	Raisuddin Ahmed will be acted as Member Secretary	Prepare a summary procurement so far completed. Discussion in the meeting regarding challenges, procedures are followed, take next steps and record in the minutes book. Make an action plan and assign. If require disseminate the decision with proper approval of DISA management.
02	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
03	Raisuddin Ahmed Sr. Coordinator (Administration)		
04	Goutam Biswas, Sr. Coordinator (Training & Program Development)		
05	Khondokar Rakibuzzaman Manager (Resource Mobilization & Project Implementation)		

5. Project Submission Committee

Sl.	Name	Responsible	Task
01	Md. Shahid Ullah Chief Executive	Goutam Biswas will be acted as Member Secretary	Collect information from the concerned office. Discuss in the meeting, make decision and record in the minutes. Make an action plan and prepare a draft Proposal. If require, disseminate the decision with proper approval of DISA management.
02	A K M Shamimul Huq Siddique Director (HR & Administration)		
03	Chandan Kumar Chakraborty Additional Director (Microfinance)		
04	Md. Ruhul Bari, Sr. Coordinator (Finance & Accounts)		
05	AGM Badaruzzaman Consultant (Admin)		
06	Raisuddin Ahmed Sr. Coordinator (Administration)		
07	Goutam Biswas, Sr. Coordinator (Training & Program Development)		
08	Tahmina Akter Sr. Program Officer (Branding & Communication)		

Note: For the requirement of the project nature, any personnel of DISA may be included in this committee to assist with the Project Submission Committee.

6. Special Problem & Grievance Mitigation (For Female Personnel Only)

Sl.	Name	Responsible	Task
01	Salima Naznin Bithi Adviser	Tahmina Akhter will serve as the member secretary.	Collect information from the field on the above issues. Discuss in the meeting, make decisions, and record them in the minutes. Develop an action plan and resolve the case. If necessary, disseminate the decision with appropriate approval from DISA management.
02	Farida Yasmin Manager (Chief Executive's Office)		
03	Tahmina Akter Sr. Program Officer (Branding & Communication)		
04	Soma Rani Datta Branch Manager		

7. Investment Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	Goutam Biswas will serve as the member secretary.	Collect information on the above issues from the field. Discuss in the meeting, make decisions and record in the minutes. Prepare an action plan and resolve the case. If necessary, disseminate the decision with due approval from DISA management.
02	Chandan Kumar Chakraborty, Additional Director (Microfinance)		
03	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
04	Goutam Biswas Sr. Coordinator (Training & Program Development)		

8. Innovation Committee

Sl.	Name	Responsible	Task
01	Chandan Kumar Chakraborty, Additional Director (Microfinance)	Mohammad Roknuzzaman Khan will serve as the member secretary.	Supervise, lead, and prioritize corporate innovation units such as Indraventure. Develop an action plan and resolve the case. If necessary, disseminate the decision with appropriate approval to DISA management.
02	Goutam Biswas Sr. Coordinator (Training & Program Development)		
03	Md. Monir Hossain Coordinator (Administration)		
04	Md. Abul Bashar Sr. Manager (Audit)		
05	Md. Jahir Rayhan Manager (Chief Executive's Office)		
06	Md. Mominul Hasan Manager (IT)		
07	Farida Yasmin Manager (Chief Executive's Office)		
08	Mohammad Roknuzzaman Khan Manager (Branding & Communication)		

9. Citizen Charter Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	AGM Badruzzaman will serve as the focal person and acting member secretary.	The committee will monitor and update the implementation of the Citizen Charter Service Commitment, in addition to taking necessary measures.
02	Chandan Kumar Chakraborty Additional Director (Microfinance)		
03	AGM Badaruzzaman Consultant (Admin)		
04	Raisuddin Ahmed Sr. Coordinator (Administration)		
05	Goutam Biswas Sr. Coordinator (Training & Program Development)		

10. Sexual Harassment Protection Committee

Sl.	Name	Responsible	Task
01	Goutam Biswas Sr. Coordinator (Training & Program Development)	Umme Salma Lopa will serve as the member secretary.	Create a sexual harassment-free work environment to protect DISA's female employees.
02	Mrs. Nilufa Begum Deputy Director, Shakti Foundation		
03	Mrs. Farida Yasmin Assistant Director-Microfinance (SEEP)		
04	Md. Monir Hossain Coordinator (Administration)		
05	Umme Salma Lopa Accounts Officer (Aloghor Program)		

11. Integrity Committee

Sl.	Name	Responsible	Task
01	Chandan Kumar Chakraborty Additional Director (Microfinance)	Gautam Biswas will serve as a member and focal person.	The Integrity Committee ensures honesty, transparency, and accountability within an organization. Its main tasks are to promote ethical behavior, enforce integrity policies, investigate misconduct or corruption, and recommend corrective actions. It also works to build a culture of ethics through awareness and training.
02	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
03	Raisuddin Ahmed Sr. Coordinator (Administration)		
04	Goutam Biswas Sr. Coordinator (Training & Program Development)		
05	Md. Jahangir Alam Bhuiyan Coordinator (Microfinance)		
06	Md. Monir Hossain Coordinator (Administration)		
07	Md. Abul Bashar Sr. Manager (Audit)		

12. Compliance Committee

Sl.	Name	Responsible	Task
01	Chandan Kumar Chakraborty Additional Director (Microfinance)	Chandan Kumar Chakraborty will serve as a member convener	The Compliance Committee ensures that the organization follows all laws, regulations, policies, and donor requirements. Its main tasks are to monitor compliance, review risks, investigate violations, and recommend corrective actions to maintain accountability and good governance.
02	Md. Jahangir Alam Bhuiyan Coordinator (Microfinance)		
03	Md. Monir Hossain Coordinator (Administration)		
04	Md. Abul Bashar Sr. Manager (Audit)		
05	Md. Shohag Hossain Branch Manager (Pallabi)		

13. Contributory Provident Fund Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	Md. Ruhul Bari will serve as the member secretary.	Review the information submitted by DISA staff on the above matter. Discuss in the meeting, make a decision, take the next steps, and present a specific proposal to DISA management. If necessary, disseminate the decision with appropriate approval from DISA management.
02	Chandan Kumar Chakraborty Additional Director (Microfinance)		
03	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
04	Md. Monir Hossain Coordinator (Administration)		
05	Md. Abul Bashar Sr. Manager (Audit)		
06	Md. Shohag Hossain Branch Manager, Pallabi		
07	Madobi Rani Shila Credit Officer, Pirerbag Branch		

14. Staff Welfare Fund Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	Raisuddin Ahmed will serve as the member secretary.	Review the information submitted by DISA staff on the above matter. Discuss the matter in the meeting, make a decision, and present a specific proposal to DISA management outlining the next steps. If necessary, disseminate the decision with appropriate approval from DISA management.
02	Chandan Kumar Chakraborty Additional Director (Microfinance)		
03	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
04	Raisuddin Ahmed Sr. Coordinator (Administration)		
05	Goutam Biswas Sr. Coordinator (Training & Program Development)		
06	Md. Abul Bashar Sr. Manager (Audit)		
07	Md. Shohag Hossain Branch Manager (Pallabi)		

15. Social Welfare Fund Committee

Sl.	Name	Responsible	Task
01	A K M Shamimul Huq Siddique Director (HR & Administration)	Raisuddin Ahmed serve as the member secretary.	Review the information submitted by DISA staff on the above matter. Discuss in the meeting, make a decision, take next steps, and present a specific proposal to DISA management. If necessary, disseminate the decision with appropriate approval from DISA management.
02	Chandan Kumar Chakraborty, Additional Director (Microfinance)		
03	Md. Ruhul Bari Sr. Coordinator (Finance & Accounts)		
04	Raisuddin Ahmed Sr. Coordinator (Administration)		
05	Goutam Biswas Sr. Coordinator (Training & Program Development)		
06	Md. Abul Bashar Sr. Manager (Audit)		
07	Md. Shohag Hossain Branch Manager (Pallabi)		

Accomplished PROJECTS

Sl #	Projects	Donor	Working Area	Duration
01	Women Empowerment through IGA Training	TTT New Zealand	Cumilla	1996
02	Post Literacy & Continuing Education or Human Development Program (PLCEHDP)	Ministry of Primary & Mass Education	Chandpur, Cumilla	1998-2000
03	South Asian Regional Conference on Child Sexual Abuse Prevention	World Bank	South Asian Countries	2002
04	Training of Teachers of Teachers Training College & PTI in Bangladesh	World Bank	Dhaka, Cumilla, Gazipur	2004
05	Counter-trafficking interventions in prevention, protection and prosecution for victims of trafficking in persons in Bangladesh	IOM	Dhaka Munshiganj	2000-2008
06	Water & Sanitation Program	NGO Forum for Public Health	Cumilla	2005-2010
07	Let Children Speak (LCS)	Manursar Junno Foundation	Dhaka	2008-2010
08	Let Children Speak (LCS)	UCEP Bangladesh	Dhaka	2004-2007 2009-2011
09	Child Abuse Protection in School & Community	Save the Children	Dhaka, Cumilla	2003-2011
10	Rural Housing	Government of Bangladesh	Cumilla	2003-2012
11	Non-Formal Education	BRAC	Cumilla	2001-2012
12	Education Support Program (ESP)	BRAC	Cumilla	2001-2015
13	Education Support Program (ESP)	CODEC	Cumilla	2001-2015
14	Adolescent Development Program (Kishory Sanglap Kendre)	CODEC	Cumilla	2007-2008
15	Agro-based training of female group members	MCC	Cumilla	2005-2008
16	Climate change & Agricultural development	OXFAM GB	Cumilla	2006
17	Social Advancement through Knowledge & Technical Interventions (SAKTI)	Stromme Foundation	Chandpur, Narayanganj	2011-2018
18	Peace Building	Mennonite Central Committee – MCC	Cumilla	2013
19	Local Agricultural Network (LAN)	HELVETAS Swiss Inter Cooperation	Cumilla	2014-2016
20	Scholarship for less privileged students	Onuron Foundation, Canada	Cumilla	2015-2016
21	Dhaka as Child Friendly City	Bernard Van Leer Foundation, Netherlands (Urban-95 Project)	Dhaka	2017-2019
22	Assistance for Rohingya Refugees	Helping Hut, USA	Cox's Bazar	2017-2020
23	Food Distribution for Rohingya	Pubali Bank & helping hut-US	Cox's Bazar	2017-2020
24	Covid 19 Response Activities for the engagement of civil society	WHO	Cumilla, Chandpur, B. baria, Narsingdi, Munshiganj,, Dhaka	(AprilSept.)2021

Our Financial PARTNERS

Sl.	Development Partners	Started
01	Palli Karma-Sahayak Foundation	20.04.2004
02	Mutual Trust Bank PLC.	02.12.2012
03	South East Bank PLC.	16.04.2013
04	AB Bank PLC.	06.06.2013
05	Padma Bank PLC.	25.05.2014
06	Shahjalal Islami Bank PLC.	04.06.2014
07	National Credit and Commerce Bank PLC.	12.08.2014
08	Sonali Bank PLC.	11.11.2014
09	Pubali Bank PLC.	29.04.2015
10	Uttara Bank PLC.	05.08.2015
11	National Bank PLC.	01.12.2015
12	United Commercial Bank PLC.	06.12.2015
13	NRB Commercial Bank PLC.	03.03.2016
14	The UAE-Bangladesh Investment Company PLC.	25.04.2016
15	Trust Bank PLC.	29.08.2016
16	Midland Bank PLC.	20.10.2016
17	South Bangla Agriculture and Commerce Bank PLC.	09.11.2016
18	ONE Bank PLC.	05.12.2016
19	Markentile Bank PLC.	05.02.2017
20	Meghna Bank PLC.	16.02.2017
21	Bangladesh Commerce Bank PLC.	19.03.2017
22	Bangladesh Finance PLC.	20.10.2017
23	Bangladesh Development Bank PLC.	23.04.2018
24	Agrani Bank PLC.	24.08.2020



FINANCIALS



INDEPENDENT AUDITOR'S REPORT

To the Members of General Body of Development Initiative for Social Advancement Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Micro Finance Program of Development Initiative For Social Advancement (DISA) (the "micro finance organization"), which comprise the statement of financial position as at June 30, 2025, and statement of profit or loss and other comprehensive income, statement of receipt & payments, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of micro finance organization as at 30 June 2025, and of its financial performance and its cash flows for the year ended in accordance with international Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of micro finance organization in accordance with the International Ethics Standard Board for Accountant's Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirement that is relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the following matters in the financial statements:

- We draw attention to the Note No. 20, where the entity records bank loan on cash basis rather than accrual basis.

Our opinion is not modified in respect of this matter.

Responsibilities of the Management and Those Charged with Governance for the Financial Statements

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

In preparing the financial statement, the management is responsible for assessing micro finance organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the management either intends to liquidate micro finance organization or to cease operations or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing micro finance organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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





এম, জেড, ইসলাম এন্ড কোং
M. Z. ISLAM & CO.
Chartered Accountants



An International Affiliated Member Firm Of
MGM Accountants Pty Ltd. Australia.

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

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

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

Report on Other Legal and Regulatory Requirements

In accordance with the Micro credit regulatory authority act 2006, we also report the following:

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept so far as it appeared from our examination of those books; and
- c) the statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account other than the matter of emphasis in above.

Dated : Dhaka
September 30, 2025




Mohammad Fakhru Alam Patwary FCA
Enrolment No. 1249
Managing Partner
Chartered Accountants
DVC: 2509301249AS122113

Annexure A1/2


Development Initiative for Social Advancement (DISA)
**Micro Finance Program
Statement of Financial Position**

As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	6.00	76,955,453	78,056,632
Long Term Investments (Savings & Other FDR)	7.00	666,830,775	551,296,066
Other Long Term Loan (Staff Loan)	8.00	-	630,000
Total Non-Current Assets		743,786,228	629,982,698
Current Assets			
Loan to Members	9.00	3,911,569,523	3,380,357,709
Advances, Deposits & Pre-payments	10.00	80,826,310	72,324,271
Loan to Other Projects	11.00	301,995,098	311,925,966
Interest Receivable on FDR	12.00	4,976,649	3,267,365
Interest Receivable on Project Loan	13.00	156,444,433	156,444,433
Unsettled Staff Advances	14.00	5,066,876	5,066,876
Accounts Receivable	15.00	-	-
Cash & Cash Equivalents	16.00	152,195,311	152,534,501
Total Current Assets		4,613,074,200	4,081,921,121
TOTAL ASSETS		5,356,860,428	4,711,903,819
CAPITAL FUND & LIABILITIES			
Capital Fund			
Cumulative Surplus	17.00	219,131,590	197,076,050
Reserve Fund	18.01	37,706,607	35,255,991
Loan Loss Reserve Fund (LLRF)	18.02	37,177,462	32,131,899
Total Capital Fund		294,015,659	264,463,940
Non-Current Liabilities			
Loans from PKSf	19.00	-	-
Loans from Commercial Banks	20.00	2,920,613,618	2,364,242,856
Total Non-Current Liabilities		2,920,613,618	2,364,242,856
Current Liabilities			
Members Savings Deposits	21.00	1,932,320,363	1,796,235,370
Accounts Payables	22.00	3,519,020	611,940
Loan Loss Provision	23.00	100,693,588	100,318,997
Other Liabilities	24.00	105,698,180	186,030,716
Total Current Liabilities		2,142,231,151	2,083,197,023
Total Capital Fund and Liabilities		5,356,860,428	4,711,903,819

The accompanying notes are an integral part of these financial statements.


Sr. Coordinator (Finance & Accounts)
DISA


Chief Executive
DISA


Chairman
DISA

Signed in term of our separate report of event date.

Dated : Dhaka
September 30,2025

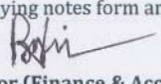

Mohammad Fakhrul Alam Patwary FCA
Enrolment No. 1249
Managing Partner
M. Z. Islam & Co.
Chartered Accountants
DVC: 2509301249AS122113

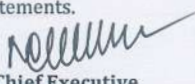
Development Initiative for Social Advancement (DISA)
Statement of Comprehensive Income
Micro Finance Program

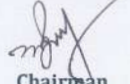
For the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
Income			
Service Charges on Loan	25.00	646,187,870	618,310,487
Bank Interest		1,285,366	1,876,789
Bank Interest on FDR		44,907,543	26,292,636
Membership Fees		2,540	2,470
Others		115,231,472	79,903,738
Total Income		807,614,791	726,386,120
Expenditure			
Service Charges of PKSF Loan		-	1,575,000
Service Charges of Commercial Banks Loan		258,336,169	196,843,539
Interest on Member's Savings		110,217,294	90,602,763
Salaries and Allowances		263,499,320	247,129,810
Staff Benefit		30,751,323	18,090,859
Office Rent		27,870,267	25,450,310
Printing and Stationery		5,379,525	5,329,133
Travelling		3,235,327	2,633,006
Telephone and Postage		5,606,597	5,814,931
Repair and Maintenances		9,435,878	7,965,931
Fuel Cost		5,684,630	5,730,828
Entertainment		3,878,097	4,640,587
Bank Charges		8,711,730	10,628,780
Training Expenses		7,289,942	16,363,175
Registration Fees		1,270,048	1,414,135
Meeting Expenses		636,921	538,742
Education Expenses		1,525,000	1,296,000
Health Expenses		357,170	242,500
Legal Expenses		674,624	559,710
Other Operating Expenses/Miscellaneous		14,729,285	37,206,149
Audit Fees		375,000	375,000
Tax Expenses		9,850,743	21,210,865
LLPE		5,420,154	-
Depreciation		3,292,014	3,582,540
Utility		5,081,577	4,566,541
Total Expenditure		783,108,635	709,790,834
Excess of Expenditure over Income/ Income over Expenditure		24,506,156	16,595,286
Total Comprehensive Income		807,614,791	726,386,120

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


Sr. Coordinator (Finance & Accounts)
DISA


Chief Executive
DISA


Chairman
DISA

Signed in term of our separate report of event date.

Dated : Dhaka
September 30,2025




Mohammad Fakhru Alam Patwary FCA
Enrolment No. 1249
Managing Partner
M. Z. Islam & Co.
Chartered Accountants
DVC: 2509301249AS122113

Development Initiative for Social Advancement (DISA)
Statement of Receipts and Payments
Micro Finance Program

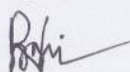
For the year from 01 July 2024 to 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Receipts:			
Opening Balance:		152,534,501	13,752,743
Cash in Hand		5,186,787	1,310,717
Cash at Bank		147,347,714	12,442,026
Service Charges on Loan	25.00	646,187,870	618,310,487
Loan Realization	26.00	5,183,890,186	4,920,235,895
Advances and Loans Realized	27.00	24,121,224	12,366,094
Loan Received from PF & SB		27,065,318	19,700,000
Realized Staff House Loan		630,000	1,080,000
Bank Interest		1,285,366	1,876,789
FDR Encashment		218,942,622	143,597,592
Interest on FDR		-	5,293,249
Membership Fees		2,540	2,470
Pass Book form Sales		1,374,425	1,504,940
Fund Received from PKSf		-	-
Loan Received from Bank		3,152,500,000	2,667,000,000
Savings	28.00	1,242,832,275	1,297,605,061
Service Security Money Received		5,560,000	7,195,000
Security & Welfare Fund		51,797,082	50,596,669
Miscellaneous (Local Received)		110,468,900	75,640,584
Staff Dream Fund (SDF)		1,877,500	1,954,900
Unsettled Staff Advances		-	58,755
Total Receipts		10,821,069,809	9,837,771,228
Payments:			
Service Charges of PKSf Loan		-	1,575,000
Service Charges of Commercial Banks Loan		258,336,169	196,843,539
Loan Paid to PKSf		-	22,000,000
Loan Paid to BANK		2,596,129,238	2,336,599,794
Savings Return		1,216,964,576	1,202,443,589
Loan Disbursements	29.00	5,715,102,000	5,104,830,000
Advance and Loans Paid	30.00	27,182,638	31,350,334
Loan Paid to PF & SB		22,000,000	22,626,926
Land and Land Developments		-	3,606,760
Furniture		801,185	380,615
Office Equipment		1,389,650	2,210,118
Investment FDR (Savings)		50,000,000	40,000,000
Investment (DISA) Lien		229,500,000	193,700,000
Investment (Reserve Fund)		28,000,000	20,000,000
Salaries and Allowances		221,568,284	212,645,863
Staff Benefit and Others		30,488,963	4,091,514
Office Rent		26,145,717	23,695,360
Printing and Stationery		5,379,525	5,329,133
Travelling		3,235,327	2,633,006
Telephone and Postage		5,606,597	5,814,931
Repair and Maintenances		9,435,878	7,965,931
C/F		10,447,265,747	9,440,342,413



Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
B/F		10,447,265,747	9,440,342,413
Fuel Cost		5,684,630	5,730,828
Utility		5,081,577	4,566,541
Entertainment		3,878,097	4,640,587
Bank Charges		8,711,730	10,628,780
Training Expenses		7,289,942	16,363,175
Registration Fees		1,270,048	1,414,135
Consultancy Fees		-	-
Meeting Expenses		636,921	538,742
Miscellaneous Expenses		6,085,541	29,118,846
Education Expenses		1,525,000	1,296,000
Health Expenses		357,170	242,500
Legal Expenses		674,624	559,710
Security & Welfare Fund		87,925,163	92,251,360
Payments to PF		18,336,094	28,644,300
Payments to SB		839,357	6,241,509
Accounts Payables		1,432,643	174,161
Staff Dream Fund (SDF)		36,267,374	8,500,278
Interest on Loan		8,643,744	8,087,303
Interest on Savings		5,814,160	3,131,744
Unsettled Staff Advances		-	-
Tax Expenses		9,850,743	21,210,865
Service Security Paid		24,257,756	1,552,950
		10,681,828,061	9,685,236,727
Closing Balance:		152,195,311	152,534,501
Cash in Hand		7,265,852	5,186,787
Cash at Bank		144,929,459	147,347,714
Total		10,834,023,372	9,837,771,228

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


Sr. Coordinator (Finance & Accounts)
DISA



Chief Executive
DISA


Chairman
DISA

Signed in term of our separate report of event date.

Dated : Dhaka
September 30,2025



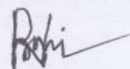

Mohammad Fakhrul Alam Patwary FCA
Enrolment No. 1249
Managing Partner
M. Z. Islam & Co.
Chartered Accountants
DVC: 2509301249AS122113

Annexure-A1/5

Development Initiative for Social Advancement (DISA)
Micro Finance Program
Statement of Cash Flows
For the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
A. Cash Flows from Operating Activities:			
Surplus for the period		24,506,156	16,595,286
Loan Loss Provision		5,420,154	-
Depreciation for the year		3,292,014	3,582,540
Sub total of Non-Cash Items		33,218,324	20,177,826
(Increase)/ Decrease Loan to Members		(531,211,814)	(184,594,105)
(Increase)/Decrease in Current Assets	31.00	(280,455)	(25,518,875)
(Increase)/ Decrease in Staff Loan		630,000	1,080,000
Increase/(Decrease) in Current Liabilities	32.00	(77,425,456)	(41,603,482)
Net Cash Used in Operating Activities		(575,069,401)	(230,458,636)
B. Cash Flows from Investing Activities			
Acquisition of Property, Plant and Equipment		(2,190,835)	(6,197,493)
Investment		(115,534,709)	(118,726,554)
Net Cash Used in Investing Activities		(117,725,544)	(124,924,047)
C. Cash Flows from Financing Activities:			
Loans from Commercial Banks		556,370,762	308,400,206
Members Savings Deposits		136,084,993	185,764,235
Net Cash Used in Financing Activities		692,455,755	494,164,441
D. Net Changes (A+B+C)		(339,190)	138,781,758
E. Opening balance		152,534,501	13,752,743
F. Cash and Bank Balance at the end of the year		152,195,311	152,534,501

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



Sr. Coordinator (Finance & Accounts)
DISA


Chief Executive
DISA


Chairman
DISA

Signed in term of our separate report of event date.

Dated : Dhaka
September 30,2025



Mohammad Fakhru Alam Patwary FCA
Enrolment No. 1249
Managing Partner
M. Z. Islam & Co.
Chartered Accountants
DVC: 2509301249AS122113

Development Initiative for Social Advancement (DISA)
Micro Finance Program
Statement of Changes in Equity
For the year ended 30 June 2025

Particulars	Amount in Taka			
	Cumulative Surplus	Reserve Fund	Loan Loss Reserve Fund (LLRF)	Total
Opening Balance	197,076,050	35,255,991	32,131,899	264,463,940
Add: Surplus/(Deficit) during the year	24,506,156	2,450,616	5,045,563	32,002,335
Sub Total Balance	221,582,206	37,706,607	37,177,462	296,466,275
Add/(Less): Transferred to Reserve Fund	2,450,616	-	-	2,450,616
Closing Balance	219,131,590	37,706,607	37,177,462	294,015,659
				264,463,940

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

Baki

Sr. Coordinator (Finance & Accounts)
DISA

NOUW

Chief Executive
DISA

mdk

Chairman
DISA

Signed in term of our separate report of event date.

Dated : Dhaka
September 30, 2025



Shue
Mohammad Fakhru Alam Patwary FCA
Enrolment No. 1249
Managing Partner
M. Z. Islam & Co.
Chartered Accountants
DVC: 2509301249/AS122113

DISA other projects office address



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Email: training@disabd.org

Web: www.disatrainingcenter.com

32 years of

working together
towards a
sustainable
developed
Bangladesh

**Development Initiative for
Social Advancement (DISA)**

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