

# ANNUAL REPORT 2017-18 (FY)



দক্ষ জনশক্তি  
উন্নত বাংলাদেশ



**দিশা | DISA**

Development Initiative for Social Advancement

[www.disabd.org](http://www.disabd.org)

# DISA WORKING AREA





## VISION

DISA ENVISAGES ESTABLISHING A SOCIETY IN BANGLADESH WHICH IS ECONOMICALLY SUSTAINABLE, PRODUCTIVE AND EQUITABLE, SOCIALLY JUST, AND ENVIRONMENTALLY SOUND.

## MISSION

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

## OBJECTIVES

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

## CORE VALUES

Respect for all cultures and beliefs, mutual trust, transparency, gender sensitivity, commitment to work with sincerity, honesty, discipline, practice democratic values and participation.

## LEGAL STATUS

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

Sl. No.	Registration Authority	Reg. No	Date
01	Social Welfare Dept., Govt. of Bangladesh	544	08/09/1994
02	NGO Affairs Bureau, Govt. of Bangladesh	1024	02/04/1996
03	Micro Credit Regulatory Authority, Bangladesh (MRA)	01306 -00480-00024	05/09/2007
04	Joint Stock Company & Firms under Societies Act (RJSC).	S- 11903	29/05/2014



## MESSAGE FROM CHAIRPERSON

The publication of the Annual Report on the activities of the Development Initiative for Social Advancement (DISA) is an annual opportunity to put together the information on all our poverty reduction and community empowerment activities during the past year of our existence that ends on last 30th June. Analysis of the accumulated information reflects the extent of our success and failure, opportunities and constraints we had to face during the past one year. Our success and opportunities give us joy and stimulation to go forward for undertaking new initiatives, while failures and constraints make us more careful to avoid them in future. Since its inception in 1993 DISA has been following the above strategy, together with working to complement the over all nation building efforts of the Government of Bangladesh. During the initial years of its existence, DISA operated mostly in Chandina area of Cumilla district. It's sincere and effective innovations soon attracted the attention and cooperation of various agencies, at home and abroad.

In recognition of its appreciative works, the Palli Karma-Shahayak Foundation (PKSF) came forward to recognize DISA in 2007 as the most prospective young NGO in the country. The award inspired DISA to invigorate its efforts to undertake more comprehensive and inclusive development programmers in broader areas. During the last year, DISA was in operation in 20 districts of the country with its economic

and social development interventions. Special emphasis was on further development of its technical training capabilities particularly for the members of the poverty-prone households, quality assurance of the milk collected from the Sada Dal (Cattle farmers organization) members and the processed dairy projects marketed in Cumilla and Dhaka areas. DISA also tried its best to reach the Rohingya refugee families in distress in Cox's Bazar area with humanitarian assistances.

I take it as an opportunity to express my thanks and gratitude to all of our partners, both present and past, for their corporation and contribution to our efforts for development of the poverty prone communities and the entrepreneurs served by DISA. Thanks also to the members of DISA Executive Committee, General Body, employees and programme participants for their sincere efforts and cooperation for bringing a change in its area of operation.

Md. Abdul Quddus  
Chairman, DISA



## STATEMENTS FROM FOUNDER & CHIEF EXECUTIVE

The fiscal year 2017-18 was a significant transformation period of DISA in many ways which was initiated in previous year. This consolidated report draws upon the individual reports provided by each program and unit. The activities of all programs are included in this report under separate section which describe broad-based strategies and different innovative social intervention for creating opportunity for socially excluded people.

Annual report is a process of making sense out of the many different activities and experiences by which DISA contributes to promote a culture of economic as well as human development among the society and institutions. The contribution of all the staff and members in preparing this report and in commenting upon it needs to be recognized. I take the opportunity to make special mention of the contribution of all concerned who has contributed in developing the report.

Alongside our work on providing services such as Microfinance, Education, Mobile Book Fair, Technical Education, Healthcare support and social interventions like Matribhumi Dairy Foods Limited (MDFL) to develop the alternative income base for the community and also Fashion House to create platform for women's leadership development. We are increasingly supporting sustainable growth to help end aid dependency

by accelerating employment progress and creating entrepreneurial opportunity.

For skill development & technical education, DISA has initiated and established DISA Institute of Science & Technology-DIST which started all the trades in this reporting year. Matribhumi Misti was expanded by new outlets and products too.

I am, thus, pleased to present this Annual Report for 2017-18, with detailed audited financial statements, to the General Committee and other stakeholders. DISA acknowledges the work of all staffs and members, we could not have managed without the support of all of them.

I am equally proud of our partnerships-with some development partners, across the country, and also with the stakeholders-which are so critical to our team to fulfill our important mission.

Md Shahid Ullah  
shahid@disabd.org



## ACTIVITIES SNAP SHOT 2017-18 FY

Currently, DISA Microfinance Program has **5,658** Samity (Village Organization), with **1,03,605** members.

It disbursed Tk. **15,400.61** million as loan among its microfinance group members.

Tk. **773.26** million savings deposited under DISA Microfinance members.

Aloghar is currently running 6 branches, whereas **3,110** active members are receiving its regular services.

**30,944** books collection in all Aloghar libraries.

Total **7,200** secondary students found their leadership development platform by joining in 240 Aloghar Sabuj Dal (students organization).

Aloghar Prokashana published total **177** books as on June 2018.

The MFP distributed Tk. **66,01,500** as scholarship among **5,323** group member's children as on June 2018.



**277** students have received Aloghar Scholarship in 2017-18 amount of TK. **9,97,200**.

Under the program of DLDP, total **81** Sada Dal (cattle farmers organization) was organized with **1,998** farmers and currently producing **5,835** liters of milk daily.

**33** students studying short and long courses in different trades at DISA Institute of Science & Technology-DIST.

**134** youths completed their technical training from DTTI in 2017-18.

Under its Medical Assistance, DISA distributed Tk. **9,92,000** as health care support among 233 patients in 2017-18.

**12,625** members received health service under health program.

Total **961** dedicated, skilled and experienced staffs are working in DISA for achieving its mission altogether.

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ECONOMIC DEVELOPMENT PROGRAM

1

## 'TOWARDS A PRODUCTIVE, PROSPEROUS AND SUSTAINABLE BANGLADESH'

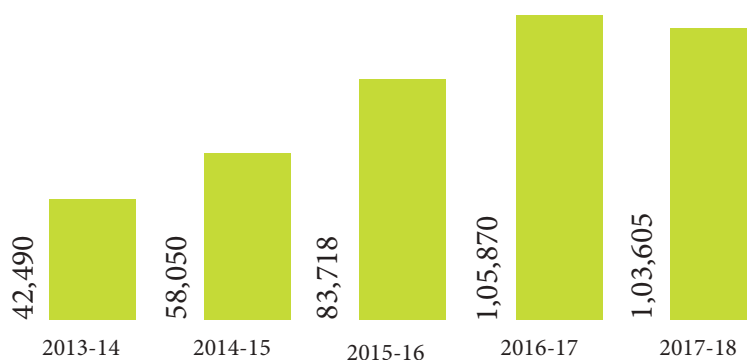
DISA started its micro-finance programs since its inception in 1993, keeping in view of generating income of the rural marginal people, empowering rural less privileged women through bringing economic solvency and trying to make sure the needs of children and adolescents. DISA believes that micro-financing to the less privileged people is an essential activity, which is to be supported by a social development package for improving economic status in community.

In this connection, DISA operates its micro-finance program at 19 districts in Bangladesh with a network of 5,658 village organizations under 102 Branch offices. The number of group members of village organizations (VO) now 1,03,605. Out of them, total borrowers are 85,624 and women borrowers are 83,165. The fund for the program has been avail from the Palli Karma-Sahayak Foundation (PKSF), Stromme Foundation, different commercial Banks, non-bank financial institutes and DISA own fund .

### A. VILLAGE ORGANIZATION (VO) DEVELOPMENT

Village Organizations (VO), well known as Samity in Bengali, are associations of rural women created by DISA to strengthen the capacity of the less privileged people for sustainable development and create a link between the rural people and DISA. In each VO, there are 30-40 women, who meet together once in a week to share economic and social issues, practicing savings, generating ideas for enterprise development and so on.

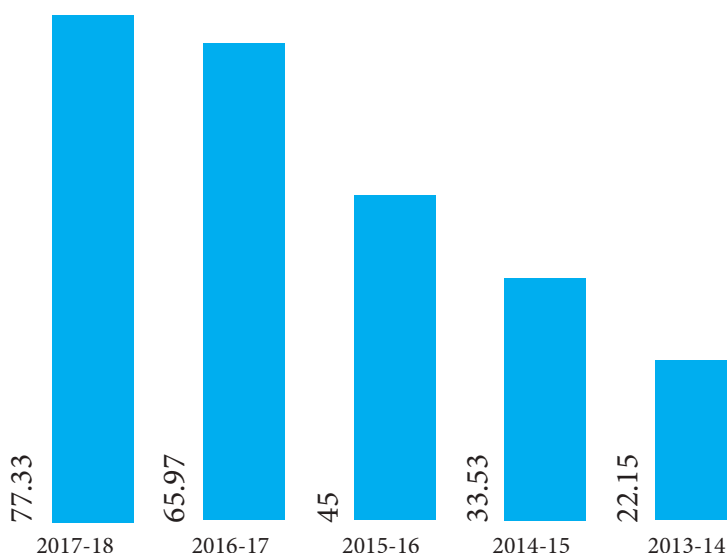
VO MEMBERS UNDER MICROFINANCE PROGRAM AS ON JUNE 2018



### B. SAVINGS

DISA operates two types of savings programs namely: General Savings and Special Savings. The general savings starts from minimum Tk. 20 per week for each member of Rural Micro Credit (RMC) group. They are also allowed to deposit their special savings. Members can withdraw their special savings whenever they want. DISA has been successfully operating both general and special saving schemes for last 25 years. Savings helps 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 the revolving loan fund. VO members are getting standard interest of this savings regularly. Up to last fiscal year (2017-18), members savings reached to 773.26 million taka; which implies 113.6 million increase from previous year.

MF MEMBERS LAST FIVE YEARS SAVINGS (IN CRORE)



### C. MICRO CREDIT

For economic development of rural community through assisting in Income Generating Activities (IGA) and enterprise development, DISA started its micro-credit programs in line with its savings programs. Micro Finance Programs of DISA includes a number of components to address the need of the target population in a coordinated and coherent manner. There are five major components of DISA micro-credit programs: Jagoron, Agrosor, Buniad, Sufolon and ILFF. The table shows DISA Microfinance Program's progress:

#### AGROSOR (MICRO ENTERPRISE-ME)

Micro-Enterprise loan has been started by DISA with the objective of facilitating members to expand their enterprises. The loanees who have completed at least two loan-cycles of RMC, are eligible for getting ME loan subject to the guarantee from their group members. The size of ME loan is Tk. 50,000 to 10,00,000 per loanee. As of June 2018 Micro Finance program of DISA disbursed Tk. 5,910.09 million among 27,851 borrowers.

#### JAGORON (RURAL MICRO-CREDIT-RMC)

RMC provides loan to the people for income-generating activities (IGAs) like small trade, goat rearing, poultry rearing, vegetables cultivation, rural transport, fish farming etc. The loan ranges from Tk. 20,000 to 49,000 per loanee. As on June 2018, DISA distributed Tk. 7,465.44 million among 53,498 borrowers.

#### BUNIAD (ULTRA POOR PROGRAM-UPP)

Basically, 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, cannot take care of children's education, and other basic needs. Basically, these are the people who have nothing for their livelihood, neither a piece of land, nor any savings. DISA provides loan 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. As of June 2018, Tk. 52.35 million has been disbursed among 651 borrowers under this program.

### MICROFINANCE PROGRESS AS ON JUNE 2018

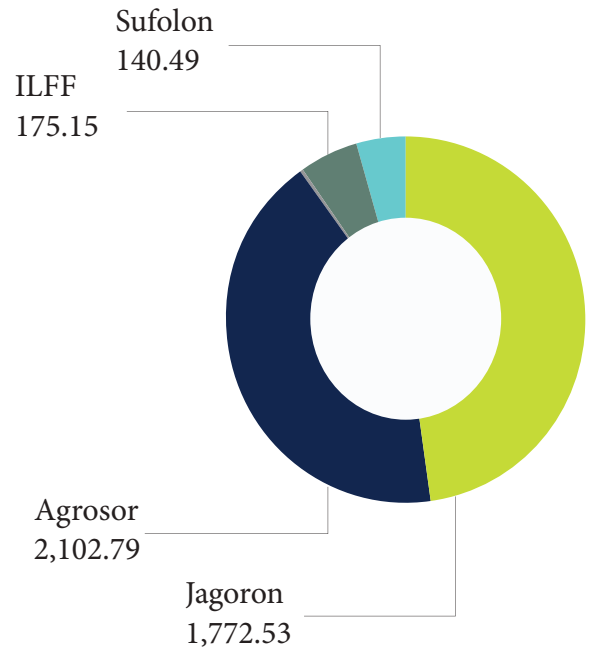
SN	Loan Product name	No. of Members	No. of Borrowers	Loan O/S (M)	Savings (M)	Cumulative disbursement (M)
1	Jagoron	69,637	53,498	1,029.11	392.38	7,465.44
2	Agrosor	29,291	27,851	1,115.18	334.22	5,910.09
3	Buniad	786	651	4.17	1.60	52.35
4	Sufolon	1,484	1,342	51.62	15.09	1,481.65
5	ILFF	2,407	2,282	77.02	29.97	481.57
6	LRP	0	0	0	0	1.43
7	EFFRAP	0	0	0	0	7.44
8	IGA	0	0	0	0	0.64
TOTAL		1,03,605	85,624	2,277.10	773.26	15,400.61

### SUFOLON (SEASONAL LOAN)

Mainly Bangladesh is an agro-based country. Hence, most of the people's livelihood depended 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 cultivation of crops and farming. DISA runs the Agriculture Sector Micro Credit (ASMC) scheme to provide loan in three sectors namely a) Agriculture loan, b) Agriculture product purchase loan and c) Special agricultural activity loan.

Objective of this program is to develop the agricultural sector of our country, modernize the agricultural activities and thus improving the livelihood of the less privileged farmers and rural community. The members are usually taken credits from this component for cultivation of seasonal vegetables, fruits, cow fattening etc. As of June 2018, DISA disbursed Tk. 1,481.65 million as loan among 1,342 borrowers.

### MFP COMPONENTS LOAN DISBURSEMENT UNDER 2017-18 (MILLION TK.)

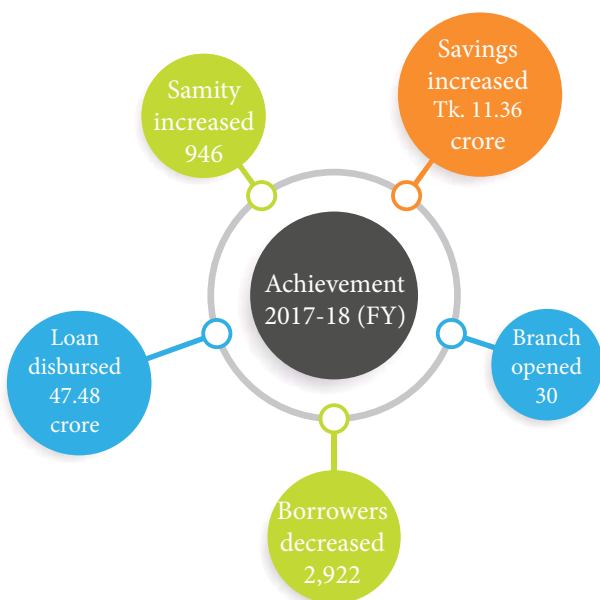


Under this scheme, the loan ranges from Tk. 5,000 to 3,00,000 per loanee. As of June 2018, micro finance program, DISA distributed Tk. 481.57 million among 2,282 borrowers.

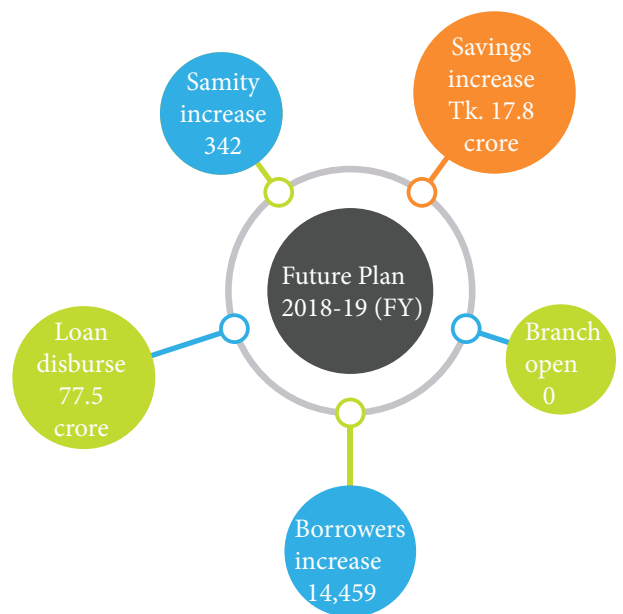
### INNOVATIVE LOAN FUND FACILITY-ILFF

DISA provides credit facilities to the community people who are involved in any productive business and agro-based farming including cultivation of crop, involvement in small trade, goat rearing, poultry farming, vegetables cultivation, rural transport, aquaculture etc. The credit schemes are specially funded by Stromme Foundation. Through these initiatives, the loan receivers make job opportunity for themselves and for the community youths.

### ACHIEVEMENT IN 2017-18



### FUTURE PLAN IN 2018-19





Deputy Commissioner of Brahmanbaria Mr. Rezwanur Rahman visited DISA Sarail branch on 28 September 2017. During the visit he asked to microfinance program members about different services of DISA and got positive feedbacks.



Cumilla Deputy Commissioner Mr. Md. Jahangir Alam visited DISA Barkait branch, DISA Technical Training Institute- DTTI and Aloghar Barkait on 12 October 2017. He was informed by DISA staffs about MF. He asked to Garments trade trainees and Aloghar members about services at DTTI and Aloghar Barkait respectively. However, he was happy about DISA microfinance service and other social activities/services.

## MF GROUP MEMBERS CHILDREN'S SCHOLARSHIP

DISA provides 'Scholarship' for Village Organization-VO members children (class viii and x meritorious students) . The number of scholarship has been increasing in every year.

In 2017-18: 1,311 students selected from 72 branches at the amount of Tk. 19,66,500 and per scholarship Tk. 1,500 .

In 2016-17: 1,243 students received Tk. 18,64,500. scholarship from 54 branches and per scholarship was Tk.1,500.

As on June 2018 Tk. 66,01,500 distributed to 5,323 students.



Md. Abdul Quddus, Chairman, DISA handing over scholarship and certificate to a student who is the children of microfinance group member of Hesakhil branch, Nangalkot, Cumilla. 16 August 2017.

## HEALTH ASSISTANCE FOR MFP GROUP MEMBERS

DISA provides Health Assistance for its MFP group members and their spouse. Under the Micro-finance Program emergency medical care services, unfortunate sickness and injured persons are given medical expenses from the organization. Noted that, the regular DISA Microfinance Program (MFP) members and their spouse are eligible for such Assistance. DISA operates this assistance program by its own rules and regulations from its Security and Welfare fund.

As on June 2018 total Tk. 31,34,213 given as medical assistance to 701 member/spous.



MF member receiving Medical Assistance at Nurpur Branch, Cumilla on 24 August 2017.

## LAST TWO YEARS MEDICAL ASSISTANCE

2017-18 (FY)	110 members	123 Spouse	233 Total	Total TK. 9,92,000
2016-17 (FY)	72 member	65 Spouse	137 Total	Total Tk. 6,95,000

## LAST THREE YEARS MICROFINANCE OVERVIEW

SL	Particulars	2017-18	2016-17	2015-16
1	District	19	16	10
2	Upazila	101	75	49
3	Union	421	375	317
4	Municipality	20	20	16
5	Village	2,477	2,281	1,887
6	No of Branch	102	72	46
7	No of Staff	745	665	485
8	No of Somity	5,658	4,712	3,525
9	No of Member	1,03,605	105,870	83,718
10	No of Loanee	85,624	88,494	65,881
11	Total Saving Balance (Million) BDT	773.26	659.68	450.00
12	Cumulative Loan disbursement (Million) BDT	15,400.61	11,200.13	7,486.74
13	Cumulative Loan Realization (Million) BDT	13,123.51	9,106.27	6,076.44
14	Loan Outstanding (Million) BDT	2277.10	2,094.46	1,409.66
15	On-Time-Recovery Rate	97.29%	98.93%	99.22%
16	Cumulative Recovery Rate	99.14%	99.36%	99.60%
17	Total Credit Officer	395	371	275
18	Capital Fund (Million) BDT	181.63	168.46	107.28
19	Total Overdue (Million) BDT	113.46	58.88	24.63
20	Loan Loss Provision Reserves(Million) BDT	80.28	63.09	34.98
21	Portfolio at Risk	5.15%	3.29%	1.96%
22	Per Loan Size BDT	26,594	23,669	21,397
23	Per Branch Member	1,016	1,470	1,820
24	Per Branch Loanee	839	1,229	1,432
25	Per Branch Loan Outstanding (Million) BDT	22.32	29.10	30.64
26	Loanee Coverage	82.64%	83.59%	78.69%

## INVICTUS RUBEL'S INTEGRATED FARMING



MEMBER: MD. MOSTAFA AZAD RUBEL  
MEMBER: 85  
SAMITY: BARKAIT  
BRANCH: BARKAIT  
UPAZILA: CHANDINA  
DISTRICT: CUMILLA

**PREVIOUS SITUATION:** Rubel was meritorious, passed SSC with GPA 5 and HSC GPA 4 but due to financial inability he did not continue study and tried to join somewhere else but unable to manage any job. His only family income was from elder brother's Tk. 20,000 remittance which was insufficient to bear 5 persons joint family.

**STEPS:** He returned home and start to cow rearing. One day when selling milk he heard about DISA cow rearing organization Sadadal at Shrimantopur, took admission, started savings. Later he has borrowed Tk. 2 lac from DISA Barkait MF branch. After selling milk, he bought 200 cock chickens for starting business in small periphery and now it changed greatly to 18,000. He buys one day aged per chicken Tk. 28-30 and after rearing sells it 180-190. His yearly income reached nearly Tk. 6-7 Lac. As he has enough poultry feces, he started fishery in his 45 decimal pond.

**KEY INSIGHT:** Utilized 18 cows 150-200 kg cowdung for Biogas plant which ensures 4 woven's fuel supply 7-8 hours, the residual uses as organic fertilizer in his grass and paddy land. Poultry feces used for fish feeding. Cows are healthy by eating German grass (DISA provided seeds which he cultivates his 60 decimal land) and veterinary services. From fishery Tk. 2 lac, poultry 6-7 lac, dairy expecting profit, duck rearing about 50 thousand and total yearly income 10 lac.

**FUTURE PLAN:** He wants to make large dairy farm (200-250 milking cow capacity) and a goat farm. Utilize biogas for generator fuel. Now, people come to him, asked for suggestion and his advices to buy cow straightway.

## CASE STORY HEALTH ASSISTANCE



MEMBER: MARGIA BEGUM  
HUSBAND: FORKAN NIYAJI  
MEMBER: 103  
SAMITY: JANORA  
KO MO SO 2462  
BRANCH: POYALGACHA  
UPAZILA: BARURA  
DISTRICT: CUMILLA

Margia Begum, a Microfinance member was suffering fever very often. In the beginning of 2018, due to severe fever she admitted at Modern Hospital Cumilla and diagnosed as Hepatitis B. Staying there more than one week, she took admission BRB Hospital, Panthapath, Dhaka and continued treatment 10 days. Day by day she became dishearten by lethal disease's expensive diagnoses, medicine and other expenses.

### ASSISTANCE REASON

DISA Poyalgacha branch concerned staff asked her about treatment expenses and told to apply for DISA Medical Assistance. She submitted relevant prescription, diagnosis report and subsidiary ledger's photocopy to local MF branch. Branch manager sent it to Head office. After a short phone interview and patient's condition, DISA approved Tk. 8,000 medical assistance because of her less financial situation, gradually deteriorating patients physical condition and inability of installments continuation.

### FEEDBACK

Her complicated and expensive disease is now improving. She is appreciating very effective DISA Medical Assistant program.





AGRICULTURAL PROGRAM

2

## DAIRY AND LIVESTOCK DEVELOPMENT PROJECT (DLDP)

DISA supports marginal farmers through funding, knowledge/information of treatment to purchase and rear local and hybrid varieties of cows and bulls by the borrowers in two different ways for two different purposes respectively. The first way is to rear the cows for milking and selling the bulk of milk, keeping a small part of it for household consumption, for early paying off the credit with interest and becoming the full owner of the cow and the calf (s) as assets for the household. The second way is to purchase and rear the young bulls, fatten them with appropriate safe fattening food and proper care, so that the fattened bulls may be sold at a comparatively higher price, particularly prior to the Eid-ul-Adha Festival to use them by the buyers as a sacrificial animal. Bull rearing in this way becomes a means of earning a good amount, after paying back the credit amount with remarkable interest at one time. DISA provides loan to borrowers for purchasing the dairy cattle and keeps the 5% of disbursed loan as a premium for insurance coverage. DLDP provides training and demonstration for knowledge dissemination, medical care, guidance for balanced feeding, day-to-day care, and insurance support. Insurance covers sudden death of dairy cattle up to one year. The borrowers can repay the loan easily by selling milk and become owners of cattle with calf(s) within very short period. Thus, they uplift

their social status and life style through cattle rearing. Considering the above issues, this kind of approach highly accepted particularly to less privileged community. It is meeting up national demand of milk and meat.

### FARMERS ORGANIZATION SADA DAL

In the fiscal year 2017-18 the farmer's organizations (Sada Dal) increased to a total number 81. "Sada Dal" have been organized with 1998 farmers enrolled as members. They have managed a savings fund of Tk. 10,06,800 in the year 2017-18 and now cumulative total Tk. 38,48,270. Sada Dal members currently are having 10,120 domestic animals including 1,807 dairy cows which produces 3,444 liters milk daily.

### TRAINING

To impart knowledge among the farmers of each relevant DISA Micro Credit Society and Sada Dal of DLDP day long training on "Dairy Cow Farming Management" for each group is conducted to increase production of milk and increase family income thereby.

Since most of the members own dairy cows and further desire to add more cows in their herds, they found this training to be most useful to them. The training program is a continuous one and is being conducted every month maintaining regularity.

Total 2,506 members received this training as on June 2018.

### MARKET LINKAGE

The Agricultural sector has been a subject of considerable interest and significance since time immemorial as it provides the essential link between farm producers and the consumers of food. Within the sector, presently, a tremendous scope of value addition exists through increasing production of milk at community level, marketing it for public consumption and over time processing the dairy products with the infrastructure for collection of milk from remote rural areas by way of integrating cattle development activities through strengthening backward linkage. Such a process is expected to contribute to the economic development but also to provide direct and indirect employment opportunities for a huge number of people including significant number of women in domestic employment.

Production of milk in Bangladesh has increased at a relatively steady rate in the years following independence, but not faster enough to close the gap created by the continued rapid growth in population. Milk being one of the most important ingredients of the human diet especially for the infants and children, every nation has the aim to attain self-sufficiency in the milk production avenue. In fact, the nation strives for providing and promoting nutrition to the upcoming generation to create the meritorious leaders of the country in future days.

## FARMERS ORGANIZATION SADA DAL AS ON JUNE 2018

PARTICULARS	BARICHANG	CHANDINA	BARURA	GAZARIA	TOTAL
Sada Dal	22	21	18	20	81
Members	513	529	436	520	1,998
Milking Cows	494	409	474	430	1,807
Daily Milk Production(in ltr)	1,401	2,150	895	1,389	5,835
Saving ( in Tk.)	7,63,070	12,19,700	9,20,500	9,45,000	38,48,270
Medical Camps	598	648	403	533	2,182
Treatment received cattles	2,349	2,785	2,345	2,641	10,120
Artificial breedings	1,849	607	623	559	3,638
No of Vaccinations	257	572	756	700	2,285
Treatment received groups	598	648	403	533	2,182
Treatment received members	1,082	1,340	982	1,233	4,637

- MILK NETWORKING**

Milk collection network intensified through Sada Dal initiating collection from several members of units.

- INTERNATIONAL LINKAGE**

Project functional discussion with USAID was initiated on 16 April 2015 and accordingly a two-member team visited the DLDP Project activities on improved forage production and also participated in the staff training program on Increased Livestock production scheduled from 17 to 25 August, 2015.

## LIVESTOCK TREATMENT

Every year DISA provides loan to its selected beneficiary. Beef fattening is a profitable investment activity especially prior to the Eid-UI-Adha Festival. DISA observed that demand of anthrax treatment higher in that particular time.

DISA organized several vaccination camps in its working areas where vaccines and treatments to the

borrowers and also the villagers cows were given. DISA Livestock Veterinary Doctor provides free treatment facilities for various diseases like Foot and Mouth Disease (FMD), Anthrax, Black Quarter (BQ), Hemorrhagic Septicemia (HS), Tympani, Bloat, Indigestion, Diarrhea, Anorexia, Dysentery, Parasitosis, coccidiosis and Urea poisoning, etc. The veterinary doctor also suggests them about the feeding schedule and proper way of cattle keeping and fattening. The doctor also gives advisory services towards treatment over telephone wherever possible. Livestock Services Provide (LSP) extends assistance to the doctor. DISA provides training on animal rearing and primary treatment for all of the managers and the field officers. This is to aware them about the situation so that they can help:

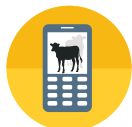
Arranging primary treatment of the cows in the villages. To provide quick and effective service facilities for the cattle, DISA engaged 24 volunteers from all the Sada Dal working areas and gave them 2- day long training about cattle rearing; cow fattening, vaccination, understanding on symptoms of diseases and thereby treatment. DISA adopted measures to reduce the death risk of cows of the members and villagers and tried to keep those animals healthy so that the members as well as others can make profit from the investment in this sector.

## TREATMENTS PROVIDED BY DLDP TO THE VO MEMBERS COWS AS OF JUNE 2018



### DIRECT TREATMENT

MF cows	33
Sada Dal Cows	10,087
Total Cows	10,120



### PHONIC TREATMENT

MF cows	62
Sada Dal Cows	3500
Total Cows	3,562



### VACCINATION

MF cows	40
Sada Dal Cows	2,272
Total Cows	2,312



### TOTAL TREATMENT

MF cows	135
Sada Dal Cows	15,859
Total Cows	15,994

## MATRIBHUMI DAIRY FOODS LIMITED-MDFL

The experience and the lesson learned from the above mentioned pilot level activities, have inspired DISA for undertaking this community based DLDP on higher scale with bigger capital. The project is expected to be an integrated one, incorporating the current activities in a larger scale together with a Model Dairy Farm equipped with facilities for wider expansion.

### GENERAL OBJECTIVE

The project is to support the establishment of a community-based modern Dairy Plant with Livestock development endeavor undertaking effective extension services to maintain High Yielding Variety (HYV) of cattle through breed change and accordingly marketing of quality milk and processed milk products.

### SPECIFIC OBJECTIVE

- Integrating and involving the farmers in cattle keeping and milk production activities providing fair price and guaranteed market for their produce thereby assist them in income generation and to remain free from the exploitation of the traditional middle-men milk traders.
- Creating job opportunities in the sector of milk processing and other operations of the project as development drives. Thus contributes to poverty alleviation process of the country;
- Involve women community in the income generating process through the practices of cattle keeping activities;

- Ensure supply of milk and milk-based nutritious food products in the diet of the people of all ages, especially the young generation starving for knowledge to build up a healthy and meritorious nation;
- Gradually helps to decrease dependency on importing milk and milk products, thereby saving country's hard-earned foreign currency;
- Contribute significantly in the national economy through the model Dairy and Livestock activities and business.

### MATRIBHUMI MISTI

DISA initiated the unique endeavor Matribhumi Misti for sustaining the business of local milking cow farmers and linking with the market chain. Presently quality sweetmeats are producing and marketing.

### PRODUCTS RANGE

Doi (Yogurt), Rasmalai, Spanj Rosgolla, Rosgolla, Chamcham, Chhanamukhi, Creamjam, Chhana Sandesh, Baby Sweet, Rajbhog, Badshabhog, Kalojam, Matha as well as fresh milk. New varieties are being added in the process.

### MATRIBHUMI MISTI OUTLETS

As on June 2018, MDFL outlets are at 1. Chandina Purbo Bazar, Chandina, Cumilla. 2. Cumilla Cantonment Senakallyan Market, 3. Cumilla Race Course, 4. Pallabi, Mirpur, Dhaka, 5. Banashree, Dhaka, 6. Barura, Cumilla, 7. EPZ, Cumilla, 8. Kalshi, Dhaka, 9. Daudkandi, Cumilla, 10. Laksam, Cumilla. Sales revenue reached Total Tk. 47,42,473. Last FY (2017-18) two outlets were opened. In 2018-19 (FY) MDFL has a plan to add for three showrooms at appropriate sites.



Sweetmeats of Matribhumi Misti

## SADA DAL (CATTLE FARMERS ORGANIZATION) MEMBER'S VIEW



NAME: KHOKON,  
 SADADAL: 20 DURGAPUR,  
 MEMBER NO: 1  
 UPAZILA: BURICHANG,  
 DISTRICT: CUMILLA

#### PLAN EXECUTED

Three years ago I have started cow rearing for milk production and built a 26 cow capacity big room. Initially, I purchased 2 Friesian cows from Lalmai, Laxam, Cumilla. Later I purchased 5 more with 3 calves. After few days, I appointed someone to assist me.

#### ATTACHEMENT WITH SADA DAL

I have 20 cows from where 150 liter milk producing daily. The time was two and half years when I joined Sada Dal . Project's Germen grass seed, treatment, cattle rearing different training to Sadadal members are very effective. As a Sadadal manager, I am supplying 300 Liter milk daily to Matribhumi Misti (a DISA social enterprise).

#### PRESENT STATUS

Due to costly rearing and other relevant expenses selling milk, the project is in break even-point. At the moment my yearly income is Tk. 7-8 lac by calves selling. We are happy about Dairy & Livestock Development Project services.



'Aloghar'  
An Excellent arrangement.

Mustafa Jabbar

Pioneer of Bengali Software  
&  
Minister  
Post, Telecommunication  
and Information Technology Ministry  
People's Republic of Bangladesh

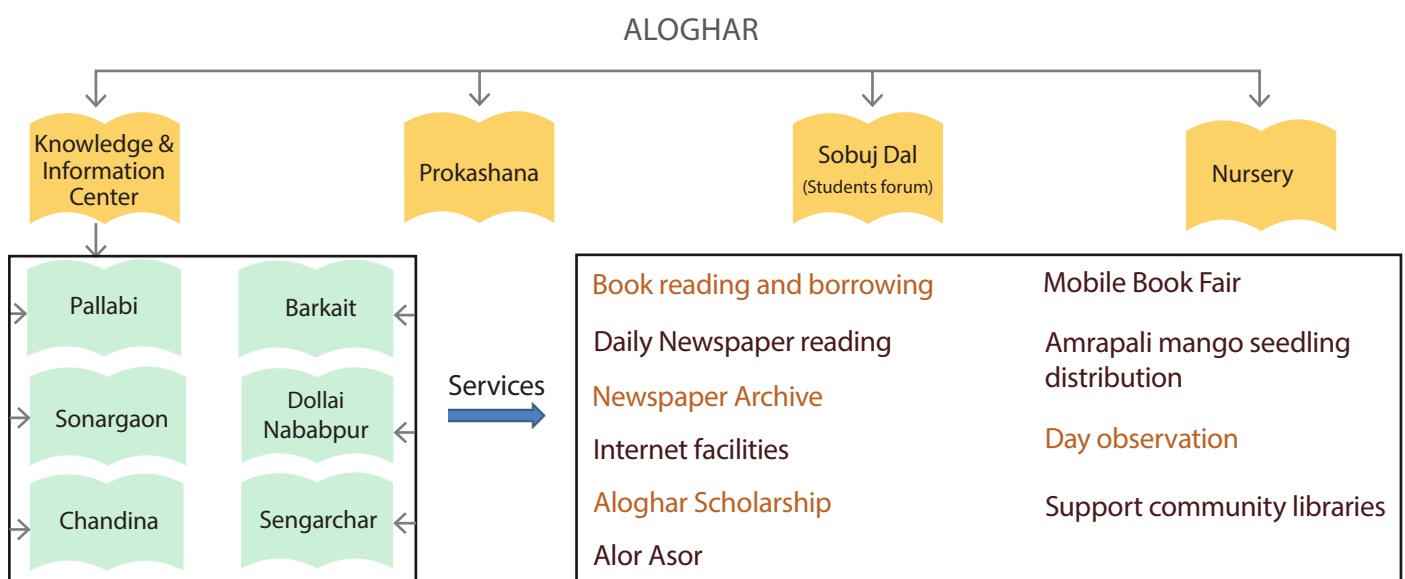
EDUCATION  
PROGRAM

3



## ALOGHAR PROGRAM

'Aloghar' is one of the most important social initiatives implemented by DISA. 'Enlightened Bangladesh' and 'Book fair in every day, One book for each' Aloghar program continued with this two slogans. It is an awareness building program on education, Information, Library services and holistic social development with sustainable manner. It has been working for green Bangladesh and nutrition too. Actually, the Community libraries were established and implemented by DISA in community level where all services are free of cost.



### BOOK

#### (RAED & BORROW)

30,944 books are available in six (6) Aloghar as on June 2018.

### DAILY NEWSPAPER READING

Readers/members are getting Bangla and English leading & popular Daily newspapers everyday.

### NEWSPAPER ARCHIVE

Leading & popular 12 Daily Newspaper archive is available (each Aloghar has 1 Bangla & 1 English) for users of Aloghar as of June 2018.

### INTERNET FACILITIES

Aloghar members are eligible to use computer along with internet facilities.

### ALOR ASOR

Alor Asor is a weekly open (every Friday, 10.00 am -12.00 pm) discussion program on social, national or global issues with the participation of Aloghar visitors, members & community people.

In 2017-18, total 201 Alor Asor have been conducted by 6 Aloghar.

Topics are compiled end of the year.

### ALOGHAR SABUJ DAL

Aloghar organized Sabuj Dal at community level for leadership development and awareness building on social and cultural issues.

At present there are 120 boys and 120 girls Dal organized. Each Dal has 30 members and total is 7,200 members. Members are class vi-x students.

## ALOGHAR SCHOLARSHIP

Scholarship has provided among 277 students Tk. 3600 each amounting total Tk. 9,97,200 in 2017-18. Aloghar plans 300 scholarship in next FY.



Prominent Children's writer Ali Imam distributing Aloghar scholarship to a blind student (Amreen Nahar Rimi, Begum Badrunnesa Govt. Women College, Dhaka) at DISA Academy on 10 September 2017.

## AMRRAPALI MANGO SEEDLINGS DISTRIBUTION

Aloghar is continuing tree plantation activities through Sabuj Dal members. In the last fiscal year (July 2017 to June 2018) it has given 8,750 Amrapali Mango seedlings to the disadvantaged students. They are very happy with planting Mango seedling in their small homestead. The survival rate is 92% as followed up. The mango seedlings which were given in 2016-17 are mostly fruiting Amrropali mango. The next plan is to distribute 10,000 mango seedlings.



Mejbaul Islam, Chief Executive Officer (Additional Secretary), Dhaka City Corporation (North); Agriculturist Abdullahel Baki, Deputy Director, Agriculture Extension Department, Dhaka, DISA CE Md. Shahid Ullah and other Govt. Officials were present Ammropali Mango Seedling distribution program on 23 July 2017 at Rupnagar Govt. Secondary School, Pallabi, Dhaka.



## NETWORKING OF COMMUNITY LIBRARIES

Aloghar developed collaboration with different community based libraries. Already Aloghar has donated 60 creative books to each 25 libraries from 22 districts in Bangladesh for developing community based library network with the support of UAE-Bangladesh Investment Company (UBICO). Aloghar has planned to distribute books among 50 community libraries for developing network in the next FY year.



UBICO Managing Director Dr. S M Akber distributing Aloghar Prokashana books to different community library representatives.

## MOBILE & OTHER BOOK FAIR

Aloghar Prokashana organized Mobile Book Fair at different Schools, Colleges, Universities across the country to motivate students for reading books. Already 144 mobile book fair arranged in some districts.



Honorable Cultural Affairs Minister of the Government of Bangladesh Asaduzzaman Noor in Aloghar Prokashana stall of Book fair at Boro Math, Nilphamari Sadar, Nilphamari on 3rd December 2017.

The slogan is 'Book Fair in Everyday, One book for each'. There is a plan to organize 365 Book Fair in 64 districts every year.

Since 2015, Aloghar Prokashana has been participating Omor Ekushey Grantho Mela organized by Bangla Academy.

Aloghar Prokashana is also participating Shishu Mela, PKSF Unnoyon Mela, NGO Bijoy Mela, Social Services Department Mela regularly.



Excited students are looking books in Aloghar Prokashana Mobile Book fair at Ahsania Mission School & College, Eastern Housing, Pallabi, Dhaka on 18-19 March 2018.

## DAY OBSERVATION

Aloghar and Sabuj Dal observed different national days of the year in their community. The major days are: International Mother Language Day; our Independent Day; Bengali New Year and Victory Day. Aloghar will observe World Library Day (5th February) from next year.

## FUTURE PLAN

- Expand Aloghar to cover more districts in Bangladesh.
- Large scale books collection in all Aloghar.
- Mobile book fair in all over the country.
- Leadership development of Sabuj Dal members to make sustainable green environment through Aloghar Nursery.
- 'ALOGHAR' to be a best brand in Bangladesh and later on whole of the world too.

## SOCIAL ENTERPRISES OF DISA

### A. ALOGHAR NURSERY

From 2016 Aloghar distributes Amrropali Mango seedlings to Sabuj Dal Members. Aloghar started to produce Mango seedlings in its own Nursery to provide sabujdal members from May 2017. In the next year 1,20,000 Amrropali mango seedlings will be produced in this Nursery.



Aloghar Nursery, Barkait, Chandina, Cumilla.

### B. ALOGHAR PROKASHANA

Aloghar Publication has been established in 28 Feb, 2014. The main objective is to publish creative books for motivating students as well as society towards books for knowledge and social development information.

As of June 2018, total 177 books have been published here.

In 2017-18 (FY) 67 prominent and popular Bangladeshi writers book have published.



#### BENEFICIARY'S COMMENT

I came to Aloghar Pallabi alongwith one of my friends two years ago and surprised to see its facilities. Almost everyday I am preparing myself with Aloghar services like 2 newspaper archive, 19 bangla-english daily newspaper, thousands of book, cyber facility. I am very happy about flexible opening our, canteen facility, special arrangement for job seekers and of course the management.

I hope increase Bangladesh history books specially Liberation war and renowned oversea books as well as sitting capacity will definitely attach more people.

Thanks to Aloghar backed DISA for running such community library more than one era.



MD. ASHIKUR RAHMAN RANA BISWAS  
Marketing (M.Com), Jagannath University  
R: 4, Bl:H, H: 16, R: 4, H: 16, Bl:H, Section-2,  
Mirpur, Dhaka

## DISA INSTITUTE OF SCIENCE & TECHNOLOGY-DIST

Development Initiative for Social Advancement, known as DISA initiated Technical Training Institute (DTTI) in December 2012 with a view to empowering technical skill in several fields of technology to the adolescents of DISA program participants and other community members in its working areas. At the beginning its activities started from Barkait, Chandina, Cumilla. Later, the institute has two campuses one in Dhaka & another in Barkait, Cumilla. DTTI Dhaka campus has been shifted in March 2017 to a new eight storied building at Safura Tower, Plot# 45, Road# 07, Block # A, Pallabi, Mirpur-12, Dhaka.

For conducting updated technical training, education and higher professional courses as well as produce professionally qualified and skilled manpower in our country DISA management has taken the challenge to establish a professional technical training and higher education institute primarily in the DTTI campus, Mirpur-12 under the name of 'DISA Institute of Science & Technology (DIST)' in later part of 2017. Since 2017 DTTI Barkait, Cumilla has been running under the guidance of DIST. DIST is Registered Training Organization of Bangladesh Technical Education Board (BTEB).

### UNIQUENESS OF DIST

DIST provides Educational Loan for the really deserving candidate/trainees with simplified terms and conditions. Repayment of the Education loan can be done by the trainee himself after completion of training with the help of his own earnings.



Trainees are in Motorcycle repair and servicing Trade class



Trainees are in Computer Trade class



Trainees are in Refrigeration & Air Conditioning Trade class

Financial support for trade completion trainees who wants to go overseas.  
Job placement opportunity.  
Low tuition fees including course fee, food and accommodation.  
Mandatory library use, spoken english, value education and technical drawing class for everybody.



Trainees are in Electrical Trade class

## COURSES

ONE YEAR COURSES		SHORT COURSES	
1. Computer	Computer basic, Office Management, Graphics design, Web design & Development, Networking, Outsourcing, Software & Hardware maitainance	1. Computer	Computer Office Management, Graphics Design, Web design & outsourcing, Computer networking, Computer Hardware Maintenance, Auto CAD Civil and Mechanic.
		2. Management & Others	Technical School Management, Workshop Management, Interpreting Technical Drawing, Spoken English, House Keeping, Tailor Making
2. Refrigeration & Air Conditioning	Domestic refrigerators, window type air-conditioner, air-cooler and water chiller repair and servicing	3. Refrigeration & Air Conditioning	Refrigeration & Air Conditioning, Refrigerator, Window & Split Air-Condotioner, Water Chiller, Advanced Refrigeration & Air Conditioning.
3. Electrical	Electrical installation and maintenance	4. Electrical	Electrical House Wiring, Electrical Motor Winding, Industrial Electricity, Advanced Electrical Installation and Maintenance
4. Motor-cycle repair and servicing	Motorcycle repair, re-assemble, assemble and servicing	5. Motor-cycle	Gas Weilding, Battery Technician, Motor- cycle Electrical & electronics Maintenance, Motor-cycle Servicing

## FUTURE PLAN

- . Henceforth regularly one year long training course under four trades will begin on 1st October each year.
- . DIST introduce need based professional undergraduate courses affiliated from local and overseas universities.

## DISA TECHNICAL TRAINING INSTITUTE-DTTI

DISA Technical Training Institute, Barkait, Cumilla has been functioning and undergone technical training since 2012 with a view to empowering youths with proper technical knowledge and skill specially in Garments sector training for the DISA VO members and their children and also for community people who are interested in skill building technical education. For conducting different training courses DTTI is equipped with Garments machineries, Plain Machine, Button Switch, Button Hole, Flat Lock, Two needles, Over Lock, necessary other electrical equipments and good number of Computers. The ultimate result is expected that job placement is ensured for the trainees after successful completion of the training course.

### OBJECTIVE

To make unemployed boys and girls as skilled manpower and ultimately arrange proper job placement.

### ACHIEVEMENT IN 2017-18 (FY)

TRADE NAME	NO. OF TRAINEES	REMARK
Industrial Sewing Machine Operation & Maintenance	51	37 employed in Comilla EPZ, 14 self employed
Tailoring & Dress Making	30	All self employed
Basic Computer Application	53	All self employed
Total	134	

## MATRIBHUMI FASHION

It is one of the social enterprises of DISA. For elegance, dignity & empowerment of women, DISA initiated & established Matribhumi Fashion in February 2017.

### MISSION/VISION

Uplift & Support men and women who (Micro-Finance member of DISA) are involved in making quality dresses, Sari, Bed sheet etc. Based on people/customers requirement following design of national & international standard. Ensure quality products with competent price. Create easy access for customer to choose and buy their desire products.

### PRODUCTS

Sari, Petticoat, Blouse, Salwar-Kamij, Three piece Embroidery, Three piece Karchupi, Block Three piece, Maxi, Fatwa, Baby Fatwa, Baby Nima, Baby Frock, Panjabi, Kids T- Shirt, T-Shirt, Full-pant, Trouser, Aprons, Bed cover, Bed Sheet, Pillow case, Iron cover, Cushion cover, Hijab, Palazzo, Nakshi Cover, Nakshi Kantha, TV Cover, Tablecloth and many more items.

### SHOWROOMS

a. Pallabi Shopping Center (1st floor), Shop No-97 & 98, Mirpur-11.5, Dhaka-1216, Cell: 01708449857

b. Plot-22 (1st floor), Block- Ko, Section-06, Main Road, Mirpur, Dhaka-1216, Cell: 01708449865

### FUTURE PLAN

- . Make fashion product available and attractive.
- . For increasing sale promote products on online.
- . Increase sales centers/showrooms.
- . Create employment by increasing production.
- . Ensure marginal weavers to be self-sufficient.



Pallabi Shopping Center Matribhumi Showroom

## DISA ACADEMY

A Training Centre started in 2014 with one staff with a view to establish

DISA Academy has now:

Training Venue : 2

Accommodation : 50 Participants

Dining Facilities : 75 at a time

Executive Lounge: 1

Office Rooms on Rent: 2

### TRAINING & COMMUNICATION DEPT. ACTIVITIES

- . Program/ Project Designing
- . Training Planning (Yearly, Monthly for own & other org.)
- . Training Designing & Implementation
- . Running DISA Academy
- . Training Materials/ IEC/BCC Development
- . Marketing Training Venue
- . Arrange Internship Program for University Students
- . Organizing & Hosting Study/Learning Visit at Home & Abroad
- . Financial & Accounts Management

- . Providing Information to relevant authorities
- . Representing DISA at Home & Abroad
- . Coordination and Supporting other Dept. & Projects.
- . Regular Activities.

### DISA STAFF TRAINING AT DISA ACADEMY

Foundation Training Course for MFP new Staff Savings & Credit Mgt.

Managerial Competency Development

Accounts Mgt. & Automation

Monitoring & Supervision

Psychological Support & Care

Client Protection

Leadership & Team Building

Micro Enterprise Development & Mgt.

MDFL Training: Cow Rearing & Beef Fattening

DTTI Training: Tailoring, Industrial Sewing,

Computer Application.

DHP Training: Primary Health Care

PKSF & Other Organization's Training.



Newly appointed Credit Officers Foundation training (37 trainees, batch-61) at DISA Academy on 7-12 April 2018.

### DISA STAFF TRAINING INFORMATION

Year	DISA ACADEMY	PKSF & OTHERS
2016-17	555	21
2017-18	652	58

### STAFF TRAINING PLAN 2018-19

AT DISA ACADEMY	PKSF & OTHERS	FIELD BASED
450	30	150

### DISA VO MEMBERS TRAINING

Year	MFP	DLDP	DTTI/DIST	DHP
2016-17	0	312	99	18
2017-18	378	0	134	18

### VO MEMBERS TRAINING PLAN 2018-19

MFP	DLDP	DTTI	DHP
3000	500	280	100

## STUDY TOUR AND LEARNING VISIT

DISA senior officials visited Vietnam, United States of America, France, India, USA, Italy, United Kingdom, Malaysia.

To participate different seminar/symposium, sign MOU, meeting with other organization, share experience as well as refresh themselves are the purposes of these tours.



DISA team's Vietnam Visit

## DISA RESEARCH

Research is an important component for any development activities to evaluate progress. It helps us to take better decision for development and analyze the impact of various activities. DISA research was established in February, 2017 in order to achieve DISA's mission and vision with a realization of a strong research, innovation and monitoring department and contribute to development and continuous progress of DISA. The objective of the DISA research is to perform background research on innovative programs, capacity building and program evaluation with covering some of crucial research themes such as microfinance performance analysis, poverty reduction and enterprise development, digital marketing, enterprise loan, employee perception and human resource management.

## ACTIVITIES

Called internship-One BBA Marketing student from American International University Bangladesh (AIUB) and 12 Social Work students from Chandina Women Degree College successfully completed their internship/fieldwork in 2016-17.

Staff Opinion Survey 2017 and Beef Fattening report published in this financial year.

## PUBLICATIONS

As of this reporting period following publications published:

- Quarterly Newsletter DISA Barta
- Case study book
- DISA Annual Report
- Aloghar Annual Report
- Research Report
- Aloghar Porikroma (Newsletter)





# HEALTH PROGRAM



4

## BACKGROUND

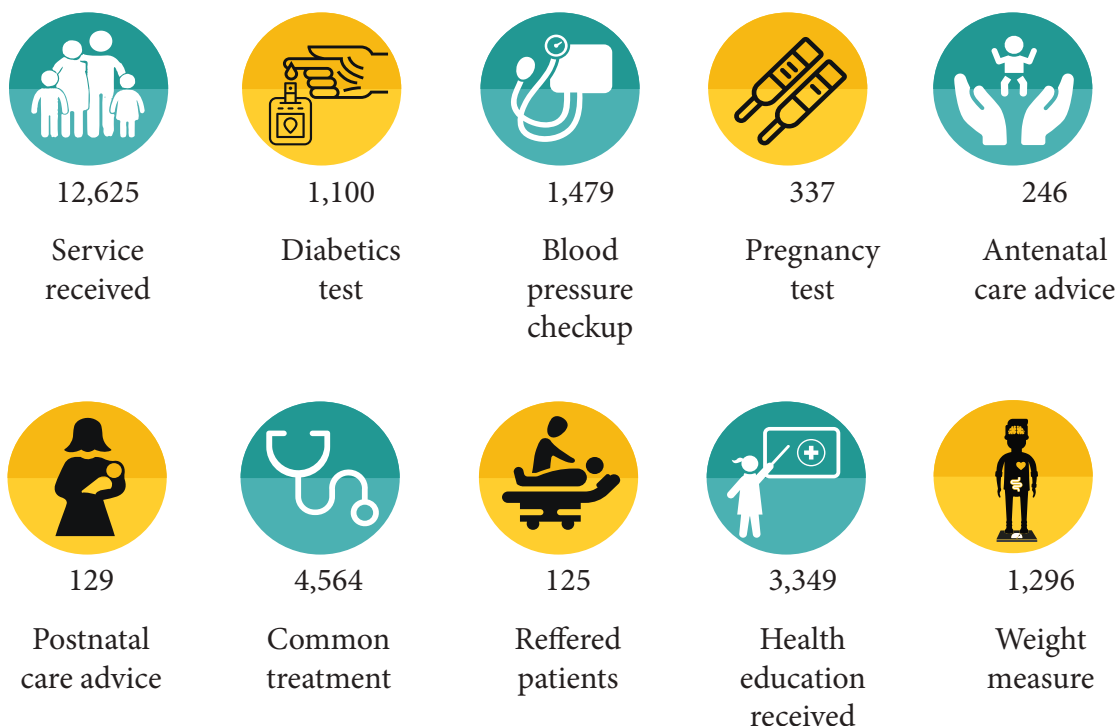
As Bangladesh has already achieved MDG 4 (Reduced Child Mortality) it has to be achieved SDG 3 (Good Health and Wellbeing) and SDG 6 (Clean Water & Sanitation) by the year 2030. For achieving these goals DISA started its Health program in October 2016 to provide health support to community people specially the village organization (VO) members in its catchment areas.

The objectives of DISA health program are to improve reproductive, maternal, neonatal and child health and nutritional status, reduce vulnerability to communicable diseases, combat non-communicable diseases, and enhance the quality of life.

Prior to the program a situation analysis study had been done in mid-2016 to come across a strategy for DISA health program. This study was conducted in 10 villages under four DISA microfinance branches. A total of 334 people of different category were interviewed using a standard questionnaire through individual contact, focus group discussion and family discussion.

Based on that, a total of 10 micro-finance branches were selected from different districts to provide services through 10 Shasthya Kormi (community health worker). Before starting field level activities the SKs received two weeks training at Radda Burnen MCH-FP, Dhaka. They also received three days refreshers training at DISA academy. The village organization (VO) members and their family members get necessary health services from Shasthya Kormi (SK) in door step. Healthcare services by Shasthya Kormi were continued up to December 2017. In the meantime health care services are being provided by community health volunteer named 'Shasthya Shokhi'.

## PERFORMANCE AT A GLANCE (JULY 2017-JUNE 2018)



## COMMUNITY HEALTH PROVIDER- SHASTHYA SHOKHI (Trained Health Worker)

To mitigate the income-erosion effect of illness and vulnerability of the poor households, DISA planned to integrate Health Care Support activities with its micro-credit based poverty alleviation interventions. To implement that Shasthya Shokhi (SS) were selected from among the village-based women's credit group members this year who provide voluntary services, and acceptable to the community she serves. The SSs received one week basic training backed up by regular monthly refreshers.

Each SS used to cover around 200-250 households, she disseminates health, nutrition and family planning messages, motivate to install tube-wells and sanitary latrines, identify pregnancy cases, motivate for TT and child immunization, measure blood pressure and diabetes test, provide treatment for common illnesses and sell health commodities. They work on voluntary basis but earn some income from the sale of health commodities. A total of 172 Shasthya Shokhi were trained in this financial year.

### DIABETES PATIENT'S VIEW



NAME : MS. NILUFA BEGUM  
MEMBER : REHENA BEGUM  
HUSBAND : FAZLUR RAHMAN  
CHILDREN : THREE  
VILLAGE : SHITALPUR  
UPAZILA : CHANDINA  
DISTRICT : CUMILLA

#### IDENTIFY

Rehena has been suffering metabolic disease diabetes since 2002 and unaware about. Six months ago one Shasthya Shokhi tested her blood with empty stomach, found sugar concentration 16.2mm/liter and refer her upazila health complex, Chandina for appropriate treatment.

#### TREATMENT

The qualified doctor at Chandina Upazila health complex prescribed medicine for her that she took regularly. Shasthya Shokhi advised her to avoid sweaty foods, walk regularly in the morning and evening, do manual work and encourage for vegetables eating.

#### FEEDBACK

With the help of Shasthya Shokhi and doctor, Rehena is well enough now. She is very much grateful to DISA health service.

### HEALTH SERVICE FUTURE PLAN

Health care services will be increased in next year providing Ear, Nose, Throat and Eyes treatment for the VO members and poor community people in catchment area. With the cooperation of Society for Assistance to Hearing Impaired Children (SAHIC) and Eye care hospitals ENT camp and Eye camp will be organized.



SPECIAL PROGRAM AND ACTIVITIES

5

## ASSISTANCE FOR ROHINGYA REFUGEES-ARR

A project has been started in the name of "Assistance for Rohingya Refugees – ARR" under Emergency Program of DISA. The main Purpose of the project is to Support Rohingya Refugees fled from Myanmar in Bangladesh. A Sr. Management Team from DISA has visited Rohingya Camps in Cox's Bazar & Teknaf to observe the situation and learning on the need of the Rohingya people. As part of the visit, the Management team of DISA had meeting with the very active organizations like Bangladesh Red Crescent Society, Save the Children, Handicap International, Unicef and met the local Govt. Authorities like Cox's Bazar Deputy Commissioner, Deputy Director of Social Services Department, Rohingya Orphan Children Protection Project office.

DISA Management has primarily provided most important & urgently needed instruments like Hand Mikes for helping in Awareness Raising on the Registration process of Rohingya Orphans at the Camps under the project of Ministry of Social Welfare run by Social Services Department. DISA Management has decided to keep up activities individually as well as in partnership with Social Services Department of Ministry of Social Welfare, Bangladesh Red Crescent Society and other likeminded local organizations also.



Rohingya Refugees waiting for DISA relief



DISA team with Rohingya aged women refugee

DISA distributed 35 cartoons medicine and basic medical equipment, 8 Hand mikes, 2000 cartoons of blanket, mosquito curtain, water jar (10 Lt.) and water mug to Rohingya refugees.

DISA Management has planned to extend more supports from its own fund as well as managing funds from national and international funding agencies. Already DISA has received some funds from a USA based organization "HELPING HUT" to run the project "Assistance for Rohingya Refugees – ARR".

Furthermore, DISA contributed Tk. 2.5 lac to implementing organization IDF to build a health complex and supply drinking water for Rohingya Refugees from its own fund.



Rohingya refugees receiving relief goods

## SPECIAL ACTIVITIES

### WORM CLOTH DISTRIBUTION

For humanity DISA distributed 300 packets worm cloths to 300 winter affected family at Kamarjani High school, Gaubandha Sadar on 1 February 2018. Earlier these 300 river dam-broken poor family listed by UP member (4 wards of Kamargani Union), health worker, teacher, students help.

### SUPPORT FIRE VICTIM STUDENTS

DISA distributed book, pen, pencil, school dress, school bag to 23 students (Elias Ali Mollah slum-Fire victims) at Dhaka Ideal Institute, Mirpur-12, Dhaka on 20 March 2018 to continue their study.



Kamargani Union, Gaibandha Sadar, Gaibandha.

## 6

# GOVERNANCE AND ORGANIZATION MANAGEMENT

## A. DISA GOVERNANCE

DISA has a General Committee consisting of 17 members, which is the prime authority for formulating policies and strategies, approval of periodical budget and look after program implementation. It has also an Executive Committee (EC) consisting of seven (7) members who are experienced in different development sectors. The EC is the authority to ensure 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 Annual General Meeting, of all members of the General Committee, the Executive Committee sat in six (6) meetings in last year for providing policy guidance; review of overall activities of the organization and taking major decisions on organizational matters.



23rd AGM on progress at DISA Academy, 29 December 2017

## LIST OF EXECUTIVE AND GENERAL COMMITTEE

NAME	DESIGNATION	PROFESSION
Md. Abdul Quddus	Chairman	Retd. Govt. Officer, (Ex DG, BARD, Cumilla) & Advisor, Nutrition, WFP
Md. Shahid Ullah	Secretary General	Chief Executive, DISA
Dr. Mohsin Uddin Ahmed	Treasurer	Ex-Director (Health), Bangladesh Red Crescent Society
Kazi Masud Abdul Kader	Member	Assistant Headmaster, Barkait Udayan High School, Chandina, Cumilla
Mrs. Khairun Nahar Poly	Member	Assistant Teacher, Mirpur Bangla School & College
Md. Abul Kashem	Member	Business
Mrs. Salma Begum	Executive Member	Housewife
Mrs. Maksuda Akter	Member	Housewife
Mrs. Salima Naznin Bithi	Member	Adviser, DISA
Md. Abul Basar	Member	Business
Tapan Chandra Debanath	Member	Headmaster, Barkait Udayan High School, Chandina, Cumilla
Cdr (Retd.) M Basir Ahmed, psc	Member	Executive Director, OPEX Group
Reza Md. Golam Kabir Chowdhury	Member	Retired NGO Officer
Md. Mahbub Alam	Member	AGM, Pubali Bank Ltd.
Santos Chandra Paul	Member	Director, Microfinance, Society for Social Service, Tangail
Kamrunnahr Ipa	Member	Housewife
Kazi Nazrul Islam	Member	Service



## B. DISA MANAGEMENT STRUCTURE

DISA operates its Economic and Social Development programs with a dynamic management team. All the Staff of DISA are well trained, experienced and capable to cope with tricky situations and operate the Organization in a systematic way for total improvement. In future DISA will enrich its HR division in exclusive and modern way.

DISA has established SCALED Program for Human Resource Management. It regularly organizes different capacity building programs like: training sessions, exchange tours and visit. At present, DISA has 961 staffs, among them 836 are male and 125 are female. The management team of DISA is headed by its Founder and Chief Executive Md. Shahid Ullah. With his dynamic leadership and guidance, DISA is advancing towards meeting its vision.



Executive Committee meeting

# ORGANOGRAM





# FINANCIAL STATEMENTS AND AUDIT

7



CHARTERED ACCOUNTANTS

কাজী জহির খান এন্ড কোং

চার্টার্ড একাউন্ট্যান্টস

Annexure-A1/1

**Auditors' Report on the Financial Statements of  
Micro Finance Program of  
Development Initiative for Social Advancement (DISA)  
for the year ended 30 June, 2018**

We have audited the accompanying Financial Statements of Micro Finance Program of “**Development Initiative for Social Advancement (DISA)**” which comprise the Statement of Financial Position as at 30 June, 2018 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts & Payments Statement and Statement of Changes in Equity for the year then ended 30 June, 2018 and a summary of significant accounting policies and other explanatory notes.

**Management Responsibility:**

DISA's management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSs) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

**Auditors' Responsibility:**

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conduct our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards required that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion:**

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of “**Development Initiative for Social Advancement (DISA)**” as at 30 June, 2018 and its financial performance and its cash flows for the year then ended 30 June, 2018 in accordance with Bangladesh Financial Reporting Standards (BFRSs) and other applicable laws and regulations.

**Report on Other Regulatory Requirements:**

In accordance with Micro-Credit regulatory Authority Act-2006, Micro-Credit Regulatory Authority Rules-2010 relevant circurs issued by NGO Affairs Bureau under Prime Minister's Office and other applicable laws and regulations, we also report that:

- a) we have obtained all the information and explanations, 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;
- c) the Statement of Financial Position and the Statement of Comprehensive Income dealt with by the report are in agreement with books of accounts; and
- d) **Development Initiative for Social Advancement (DISA)** management has complied all the guidelines on Prevention of Money Laundering and Terrorist Financing for NGO/NPO sector.

Dated: Dhaka  
25 September, 2018



*Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B.*

(Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B)  
Partner  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants.

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Tel: 57160824. Fax: +880-2-57160821. e-mail: kzkc\_bd@yahoo.com

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**Development Initiative for Social Advancement (DISA)**  
**Micro Finance Program**  
**Statement of Financial Position**  
**as at 30 June, 2018**

Particulars	Notes	Annexure- A1/2	
		FY 2017-2018	FY 2016-2017
<b>Properties and Assets</b>			
<b>Non-Current Assets</b>			
Property, Plant & Equipment	6	69,383,825	57,664,695
Long Term Investments (Savings & Other FDR)	7	316,687,000	267,590,000
Other Long Term Loan (Staff Loan)	8	6,030,000	6,850,000
<b>Total Non-Current Assets</b>		<b>392,100,825</b>	<b>332,104,695</b>
<b>Current Assets:</b>			
Loan to Members	9	2,277,104,903	2,094,606,369
Advances, Deposits & Pre-payments	10	24,508,598	21,399,265
Loan to Other Project	11	207,162,426	123,704,429
Interest Receivable on FDR		28,849,739	21,811,512
Interest Receivable on Project Loan		48,944,920	21,477,787
Unsettld Staff Advance		4,312,489	4,026,070
Cash & Cash Equivalent	12	32,165,500	59,169,669
<b>Total Current Assets</b>		<b>2,623,048,575</b>	<b>2,346,195,101</b>
<b>Total Properties and Assets</b>		<b>3,015,149,400</b>	<b>2,678,299,796</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital Fund</b>			
Cumulative Surplus	13	163,128,376	149,962,905
Reserve Fund	14	18,500,000	18,500,000
<b>Total Capital Fund</b>		<b>181,628,376</b>	<b>168,462,905</b>
<b>Non Current Liabilities</b>			
Loans from PKSF	15	111,016,665	186,783,333
Loans from Stromme Foundation (SF)-Long Term	16	6,250,000	44,000,000
Loans from Commercial Banks-Long Term	17	1,682,070,121	1,445,691,270
<b>Total Non Current Liabilities</b>		<b>1,799,336,786</b>	<b>1,676,474,603</b>
<b>Current Liabilities</b>			
Members Savings Deposits	18	773,257,247	659,686,492
Accounts Payables	19	182,001	201,263
Loan Loss Provision	20	80,282,943	63,093,291
Other Liabilities	21	180,462,047	110,381,242
<b>Total Current Liabilities</b>		<b>1,034,184,238</b>	<b>833,362,288</b>
<b>Total Capital Fund and Liabilities</b>		<b>3,015,149,400</b>	<b>2,678,299,796</b>

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

  
**Coordinator (Finance & Accounts)**  
DISA

  
**Chief Executive**  
DISA

  
**Chairman**  
DISA

Signed as per our separated report of even date.

Dated: Dhaka  
25 September, 2018

  
**KAZI ZAHIR KHAN & CO.**  
Chartered Accountants



**Development Initiative for Social Advancement (DISA)  
Micro Finance Program  
Statement of Comprehensive Income  
for the year ended 30 June, 2018**

		Annexure- A1/3	
Particulars	Notes	FY 2017-2018	FY 2016-2017
<b>Income:</b>			
Service Charges on Loan	22	537,628,232	415,902,343
Bank Interest		1,453,512	1,733,713
Bank Interest on FDR		14,195,885	12,438,283
Membership Fees		2,630	2,650
Others		41,651,571	27,545,933
<b>Total Income</b>		<b>594,931,830</b>	<b>457,622,922</b>
<b>Expenditure</b>			
Service Charges of PKSF Loan		11,880,708	13,909,386
Service Charges of SF Loan		2,036,225	5,838,631
Service Charges of Commercial Banks Loan		152,736,264	118,727,991
Interest on Member's Savings		40,104,506	26,264,782
Salaries & Allowances		173,615,035	96,782,799
Staff Benefit		44,111,298	29,013,177
Office Rent		20,224,099	13,936,780
Printing & Stationery		9,883,114	9,136,284
Travelling & Daily Allowances		4,535,799	3,456,255
Telephone & Postage		5,983,716	4,035,559
Repair & Maintenances		6,088,029	4,517,657
Fuel Cost		4,943,687	3,505,029
Entertainment		2,931,111	2,080,430
Bank Charges		3,856,884	2,172,447
Training Expenses		19,451,276	13,620,855
Registration Fees		126,500	889,583
Meeting Expenses		431,049	411,482
Education Program		12,104,065	2,798,741
Health Program		4,026,680	1,899,501
Other Operating Expenses/Miscellaneous		17,117,660	6,863,575
Audit Fees		125,000	112,500
Taxes		929,239	1,098,167
LLPE		34,058,480	28,117,846
Depreciation		7,315,932	4,611,895
Donation		55,946	492,970
Utility		3,094,057	2,143,921
<b>Total Expenditure</b>		<b>581,766,359</b>	<b>396,438,243</b>
<b>Excess of Income over Expenditure</b>		<b>13,165,471</b>	<b>61,184,679</b>
<b>Total</b>		<b>594,931,830</b>	<b>457,622,922</b>

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

  
**Coordinator (Finance & Accounts)**  
DISA

  
**Chief Executive**  
DISA

  
**Chairman**  
DISA

Signed as per our separated report of even date.

**Dated: Dhaka**  
**25 September, 2018**

  
**KAZI ZAHIR KHAN & CO.**  
Chartered Accountants



**Development Initiative for Social Advancement (DISA)**  
**Micro Finance Program**  
**Statement of Receipts & Payments**  
**for the period from 01 July, 2017 to 30 June, 2018**

		Annexure- A1/4	
Particulars	Notes	FY 2017-2018	FY 2016-2017
<b>Receipts:</b>			
<b>Opening Balance:</b>		<b>59,169,669</b>	<b>38,694,437</b>
Cash in Hand		637,139	376,954
Cash at Bank		58,532,530	38,317,483
Service Charges on Loan	22	537,628,232	415,902,343
Loan Realization	23	3,999,927,138	3,039,616,622
Advances & Loans Realized	24	22,358,276	3,761,508
Loan received from PF & SB		40,600,000	35,000,000
Realized Staff House Loan		820,000	600,000
Bank Interest		1,453,512	1,733,713
FDR Encashment		156,000,000	90,323,398
Bank Interest on FDR		2,592,274	10,399,229
Membership Fees		2,630	2,650
Pass Book form Sales		2,156,816	888,354
Fund Received from PKSF		52,500,000	147,500,000
Fund Received from Stromme Foundation (SF)		-	15,000,000
Loan Received from Bank		1,570,000,000	1,370,000,000
Savings	25	616,788,768	556,440,727
Service Security Money Received		3,732,500	4,067,500
Security & Welfare Fund		61,175,113	52,578,030
Miscellaneous (Local Received)		9,750,313	11,745,080
Rent Income		49,955	1,457,953
Staff Dream Fund (SDF)		1,984,500	14,614,526
Unsettled Staff Advance		572,594	80,070
<b>Total Receipts</b>		<b>7,139,262,290</b>	<b>5,810,406,140</b>
<b>Payments:</b>			
Service Charges of PKSF Loan		11,880,708	13,909,386
Service Charges on SF Loan		2,036,225	5,838,631
Service Charges on Bank Loan		152,736,264	118,727,991
Loan Paid to PKSF		128,266,668	157,016,657
Loan Paid to SF		37,750,000	56,062,500
Loan Paid to Bank		1,333,621,149	807,056,355
Savings Return		543,322,519	373,028,867
Loan Disbursements	26	4,199,294,500	3,724,563,000
Advances & Loans Paid	27	114,429,719	76,285,478
Loan Paid to PF & SB		1,000,000	-
Land & Land Developments		2,123,600	-
Furniture		5,303,523	5,407,424
Office Equipment		8,257,004	6,811,310
Vehicles		3,820,000	2,223,000
Investment FDR (Savings)		119,000,000	70,000,000
Investment FDR(Others)		86,097,000	105,490,000
Salaries & Allowances		159,602,854	86,512,809
Staff Benefit & Others		24,143,288	29,013,177
Office Rent		18,016,299	11,916,808



Particulars	Notes	FY 2017-2018	FY 2016-2017
Printing & Stationery		9,883,114	9,136,284
Traveling		4,535,799	3,456,255
Telephone & Postage		5,983,716	4,035,559
Repair & Maintenance		6,088,029	4,517,657
Fuel Cost		5,008,043	3,505,029
Utility		2,912,056	2,143,921
Entertainment		2,931,111	2,080,430
Bank Charges		3,856,884	2,172,447
Training Expenses		19,451,276	13,620,855
Registration Fees		126,500	889,583
Consultancy Fees		358,750	-
Meeting Expenses		431,049	411,482
Miscellaneous Expenses		9,104,526	5,037,701
Donation		55,946	492,970
Audit Fees		-	112,500
Education Expenses		12,104,065	2,798,741
Health Expenses		4,026,680	1,899,501
Security & Welfare Fund		41,292,072	36,434,812
Payments to PF		2,670,173	4,834,784
Payments to SB		13,851,464	1,072,359
Accounts Payables		182,001	342,820
Staff Dream Fund (SDF)		1,841,993	369,311
Interest on Loan/Savings		7,654,384	-
MAC Fund Deposit		97,000	-
Supplier & Salary Taxes		929,239	1,098,167
Service Security Money Paid		1,019,600	909,910
<b>Closing Balance:</b>		<b>32,165,500</b>	<b>59,169,669</b>
Cash in Hand		1,305,495	637,139
Cash at Bank		30,860,005	58,532,530
<b>Total</b>		<b>7,139,262,290</b>	<b>5,810,406,140</b>

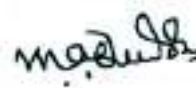
The annexed notes form an integral part of the financial statements.



**Coordinator (Finance & Accounts)**  
DISA



**Chief Executive**  
DISA



**Chairman**  
DISA

Signed as per our separated report of even date.

**Dated: Dhaka**  
**25 September, 2018**



**KAZI ZAHIR KHAN & CO.**  
**Chartered Accountants**





**Development Initiative for Social Advancement (DISA)  
Micro Finance Program  
Statement of Cash Flows  
for the year ended 30 June, 2018**

Annexure- A1/5

Particulars	Notes	FY 2017-2018	FY 2016-2017
<b>A. Cash Flows from Operating Activities:</b>			
Surplus for the period		13,165,471	61,184,679
Loan Loss Provision		17,189,652	28,117,846
Depreciation for the year		6,854,997	4,611,895
<b>Sub total of non cash items</b>		<b>37,210,120</b>	<b>93,914,420</b>
Loan Disbursed to Members		(182,498,534)	(684,946,378)
Increase/Decrease in Current Assets	28.0	(121,359,109)	(80,128,535)
Staff Loan		820,000	600,000
Increase/Decrease in Current Liabilities	29.0	70,061,543	68,602,931
<b>Net Cash used in Operating Activities</b>		<b>(195,765,980)</b>	<b>(601,957,562)</b>
<b>B. Cash Flows from Investing Activities</b>			
Acquisition of Property, Plant & Equipment Investment		(18,574,127)	(14,441,734)
		(49,097,000)	(85,166,602)
<b>Net Cash used in Investing Activities</b>		<b>(67,671,127)</b>	<b>(99,608,336)</b>
<b>C. Cash Flows from Financing Activities:</b>			
Loan Received		122,862,183	512,364,488
Members Savings		113,570,755	209,676,642
<b>Net Cash used in Financing Activities</b>		<b>236,432,938</b>	<b>722,041,130</b>
<b>D. Net Increase/Decrease (A+B+C)</b>		<b>(27,004,169)</b>	<b>20,475,232</b>
Add: Cash and Bank Balance at the beginning of the year		59,169,669	38,694,437
<b>E. Cash and Bank balance at the end of the year</b>		<b>32,165,500</b>	<b>59,169,669</b>

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

Coordinator (Finance & Accounts)  
DISA

Chief Executive  
DISA

Chairman  
DISA

Signed as per our separated report of even date.

Dated: Dhaka  
25 September, 2018

KAZI ZAHIR KHAN & CO.  
Chartered Accountants



**Development Initiative for Social Advancement (DISA)**  
**Micro Finance Program**  
**Statement of Changes in Equity**  
**for the year ended 30 June, 2018**

Annexure- A1/6

Particulars	FY 2017-2018 (CFY)		Total	FY 2016-2017 (PFY)		Total
	Cumulative Surplus	Reserve Fund		Cumulative Surplus	Reserve Fund	
<b>Opening Balance</b>	149,962,905	18,500,000	168,462,905	96,278,226	11,000,000	107,278,226
Current year Surplus/(Deficit)	13,165,471	-	13,165,471	61,184,679	-	61,184,679
<b>Total</b>	163,128,376	18,500,000	181,628,376	157,462,905	11,000,000	168,462,905
Transferred to Statutory Reserve Fund	-	-	-	(7,500,000)	7,500,000	-
<b>Closing Balance</b>	<b>163,128,376</b>	<b>18,500,000</b>	<b>181,628,376</b>	<b>149,962,905</b>	<b>18,500,000</b>	<b>168,462,905</b>

*Bahar*

Coordinator (Finance & Accounts)  
DISA

*M. Qureshi*

Chief Executive  
DISA

*M. Qureshi*

Chairman  
DISA

igned as per our separated report of even date.

*Kazi Zahir Khan & Co.*

Dated: Dhaka  
25 September, 2018

KAZI ZAHIR KHAN & CO.  
Chartered Accountants



**Development Initiative for Social Advancement (DISA)**  
**Micro-Finance Program**  
**Notes to the Financial Statements**  
**for the year ended 30 June, 2018**

Annexure- A1/7

**1.00 Background:**

Development Initiative for Social Advancement (DISA) a non-profitable, non-government voluntary organization was established in 1993. DISA worked for rural people especially women and children with objectives of poverty alleviation, violence reduction and empowerment of women to uplift their socio-economic condition. DISA has 6 projects, namely Micro finance in Comilla, Chandpur, B. Baria, Norshingdi, Narayangonj, Munshigonj, Dhaka, Feni, Gazipur, Kishoreganj, Laxmipur, Mymensing, Manikgonj, Tangial, Sirajgonj, Pabna, Chittagong, Noakhali and Habiganj district, DISA Dairy and Livestock Development Project DLDP), DISA Institute of Science and Technology (DIST), Disa Academy, Aloghar Library and Information Centre, Matribhumi Fasion & Assistance for Rohingya Refugees (ARR) and Social Advancement through Knowledge and Technical Intervention (SAKTI) . For running this society, necessary fund have been Palli Karma-Shahayak Foundation (PKSF), Stromme Foundation and Commercial Bank & Own fund.

The Palli Karma-Shahayak Foundation (PKSF) is an apex-funding agency in Micro-credit sector in Bangladesh with the objective of poverty alleviation of the rural poor through Micro-credit programme. PKSF is implementing its micro credit program through local NGOs to benefit the rural poor. the NGOs are being selected for funding by PKSF through an evaluation process who are known as partner organizations (PO). POs are implementing the PKSF's micro credit program under the guidance and directives of PKSF from time to time.

DISA basically the extended arm of PKSF for implementing the Micro-Credit Program. The areas covered by Pos are Comilla, Chandpur, B. Baria and Narayangonj districts.

**2.00 Corporate Information:**

<b>Name of PO-MFI</b>	<b>Development Initiative for Social Advancement (DISA)</b>
Year of Establishment	1993
Legal Entity	Registered with the Directorate of Social Welfare Dept. vide reg. No-544, dated- 08.09.1994, NGO Affairs Bureau of Bangladesh vide reg. No- 1024, dated 02.04.1996, Micro-Credit Regulatory Authority vide reg. No-01306-00480-00024, dated-05.09.2007
Name of the Operations (Programs)	Micro-Credit Program (MCP)
Statutory Audit conducted up to	30 June, 2017
Name of the Statutory Auditor for last year	Kazi Zahir Khan & Co., Chartered Accountants
Name of the Statutory Auditor for current year	Kazi Zahir Khan & Co., Chartered Accountants
Number of Executive Committee Meeting held FY 2016-2017	6
Date of Last AGM held	29.12.2017



## 2.01 Executive Committee:

List of Executive Committee details are given below:

Name	Qualification	Designation	Profession	Present Address
Md. Abdul Quddus	M.Sc & MPS	Chairman	Former head of Nutrition, UN World Food Program (WFP) and DG, BARD, Comilla	7-A, Hena's Apartment, 55, Laboratory Road, New Elephant Road Area, Dhaka-1205.
Md. Shahid Ullah	MSC	Secretary General	Chief Executive, DISA	E-10, Pallabi Extension, Mirpur, Dhaka-1216
Dr. Mohsin Uddin Ahmed	MBBS (DMC, Dhaka), MS (London)	Member	Director, Health Program, BDRCS, Magbazar, Dhaka.	101/4, Crescent Road, Kathal Bagan, Dhaka
Kazi Masud Abdul Kader	BA, M.Ed	Member	Assistant Head Master	Village # Chandera, Post & Upazilla- Chandina, District- Comilla
Mrs. Khairun Nahar Poly	MA	Member	Ass. Teacher, Mirpur Bangla College.	J-9, Pallabi Extension, Mirpur, Dhaka-1216
Abul Kashem	MA	Member	Business	E/3, Pallabi Extension, Mirpur, Dhaka-1216
Mrs. Salma Bagum	MSS	Member	Housewife	40/J, Azimpur Government Koloni, Dhaka-1205

## 3.00 Basis for the Preparation of Financial Statements:

### 3.01 Basis of Accounting:

The Financial statements have been prepared under Accrual Basis except service charges income which are computed following Cash Basis of Accounting under prudence concept.

## 4.00 Summary of Significant Accounting Policies:

### 4.01 Currencies:

Currencies shown Bangladeshi Taka.

### 4.02 Revenue Recognition:

The PO is collecting Service Charge from beneficiaries/end users at a reducing balance rate of 25% or 27% per annum, 20% Service charge on Ultra poor and collects service charge @8% on loan given for Livelihood Restoration program (LRP) and EFRRAF. The POs recognizes service charges as income in the Financial Statement only when the service charges have actually been received. The principle loan and proportionate service collected in 46 weekly installments.

#### \* Interest Expenses on Service Charges:

Service charge on loan is accounted for on cash basis. charges have actually been received. The principle loan and proportionate service collected in 46 weekly installment.

#### \* Interest Expenses:

Interest on loan is recognized on accrual basis of accounting.

#### \* Other Expenses:

Other expenses have been accounted for on accrual basis.



\* **Interest Paid on Savings:**

Interest Paid in Savings @6% is recognized in the accounts on cash basis.

**4.03 Fixed Assets and Depreciation Policy:**

Fixed Assets are valued at cost less accumulated depreciation. Depreciation has been charged in the reducing balance method at varying rates ranging for 10% to 25%. Full year depreciation is charged on Fixed Assets irrespective of the date of acquisition of 1st half year of the asset.

**5.00 Significant Organization Policies:****5.01 Loan Loss Provision:**

Loan classification, Loan loss provision are made in accordance with the MRA guidelines.

**Loan Classification:**

The PO has classification the loan into four categories as per PKSF policy for current financial year which are mention bellow:

- \* No overdue = Standard/ Good loan
- \* 1-30 days outstanding loan = Watchful loan
- \* 31- 180 days outstanding loan = Sub-standard loan
- \* 181-365 days outstanding loan = Doubtful loan
- \* 365+ days outstanding loan = Bad loan

**Loan Loss Provision and Write Off Policy:**

DISA makes a provision on loan loss quarterly. 1% provision is created on regular outstanding loan, 5% on watchful loan, 25% on sub- standard loan, 75% on doubtful loan and 100% on Bad loan as per MRA Rules 2010.

**5.02 Policy on Loan to Beneficiaries:**

DISA follow the following policies to disburse the loan to the beneficiaries:

- \* At least 10% of disbursement amount should be deposited by the beneficiaries as savings.
- \* 25% interest will be charged on the beneficiaries for loan amount of Jagoron,Agrosor, and Buniad component & 20% interest will be also charge on Buniad.
- \* 2% Interest collects on monthly basis component of Seasonal Loan and agricultural Micro Credit.
- \* The loan amount (including interest) has to be refunded by the beneficiaries within 46 Weeks except ultra poor (45 weeks)
- \* The beneficiaries have to buy passbook and loan form from DISA.
- \* The beneficiaries have to be the member of the group savings fund of DISA.

**5.03 Policy on Savings Collection:**

- \* Samity has to be established consisting at least 10 members.
- \* Saving has to collected Tk 10 to Tk 30 on weekly basis.
- \* The collected saving has to be deposited to the bank in the same day.

**5.04 Compliance status of Guidelines on Prevention of Money Laundering and Terrorist Financing :**

- \* While checking the financial statements and the related papers documents and vouchers on test basis, nothing is come to our attention that DISA is involved with terrorists financed and money launderings.



Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
<b>6.0</b>	<b>Property, Plant &amp; Equipment:</b>		
	<b>Cost</b>		
	<b>Opening Balance</b>	74,878,679	60,436,945
	Add: Addition during the year	19,504,127	14,441,734
	Less: Sale of assets	930,000	-
	<b>Closing Balance</b>	<b>93,452,806</b>	<b>74,878,679</b>
	<b>Depreciation</b>		
	<b>Opening Balance</b>	17,213,984	12,602,089
	Add: Depreciation charged during the year	7,315,932	4,611,895
	Less: Disposal	460,935	-
	<b>Closing Balance</b>	<b>24,068,981</b>	<b>17,213,984</b>
	<b>Written down value</b>	<b>69,383,825</b>	<b>57,664,695</b>
	Details are given Asset Schedule-Annexure- A/4		
<b>7.0</b>	<b>Long Term Investments (Savings &amp; Other FDR):</b>		
	<b>Opening Balance</b>	267,590,000	182,423,398
	Add: Investment during the year	205,097,000	175,490,000
	Less: Encashment during the year	156,000,000	90,323,398
	<b>Closing Balance</b>	<b>316,687,000</b>	<b>267,590,000</b>
7.01	<b>FDR (Savings):</b>		
	<b>Opening Balance</b>	70,000,000	46,000,000
	Add: Investment during the year	119,000,000	70,000,000
	Less: Encashment during the year	135,000,000	46,000,000
	<b>Closing Balance</b>	<b>54,000,000</b>	<b>70,000,000</b>
7.02	<b>FDR (Others):</b>		
	<b>Opening Balance</b>	197,590,000	136,423,398
	Add: Investment during the year	86,097,000	105,490,000
	Less: Encashment during the year	21,000,000	44,323,398
	<b>Closing Balance</b>	<b>262,687,000</b>	<b>197,590,000</b>
<b>8.0</b>	<b>Other Long Term Loan-(Staff Loan):</b>		
	<b>Opening Balance</b>	6,850,000	7,450,000
	Add: Paid during the year	-	-
	Less: Adjust during the year	820,000	600,000
	<b>Closing Balance</b>	<b>6,030,000</b>	<b>6,850,000</b>
<b>9.0</b>	<b>Loan to Members:</b>		
	<b>Opening Balance</b>	2,094,606,369	1,409,659,991
	Add: Disbursed during the year (Note-27)	4,199,294,500	3,724,563,000
	Less: Repayment from Beneficiary (Note-15)	3,999,927,138	3,039,616,622
	Less: Repayment from Beneficiary Writ Off (Note-24)	16,868,828	-
	<b>Closing Balance</b>	<b>2,277,104,903</b>	<b>2,094,606,369</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
<b>10.0</b>	<b>Advances, Deposits &amp; Pre-payments:</b>		
10.01	Advance	12,590,090	10,263,369
10.02	Staff Loan (Motor Cycle, Bi-Cycle)	11,918,508	11,135,896
	<b>Total</b>	<b>24,508,598</b>	<b>21,399,265</b>
10.01	<b>Advances:</b>		
10.01.01	Office Rent	6,157,662	5,839,962
10.01.02	Others	6,432,428	4,423,407
	<b>Total</b>	<b>12,590,090</b>	<b>10,263,369</b>
10.01.01	<b>Advance Office Rent:</b>		
	<b>Opening Balance</b>	5,839,962	2,776,300
	Add: Paid during the year	3,023,900	4,608,500
	Less: Realized during the year	498,400	80,000
	Less: Adjustment during the year	2,207,800	1,464,838
	<b>Closing Balance</b>	<b>6,157,662</b>	<b>5,839,962</b>
10.01.02	<b>Advance Others:</b>		
	<b>Opening Balance</b>	4,423,407	3,103,022
	Add: Paid during the year	3,114,494	5,010,292
	Less: Realized during the year	1,105,473	933,642
	Less: Adjustment during the year	-	2,756,265
	<b>Closing Balance</b>	<b>6,432,428</b>	<b>4,423,407</b>
10.02	<b>Staff Loan:</b>		
10.02.01	Motor Cycle	11,325,349	9,143,392
10.02.02	Bi-Cycle	593,159	1,992,504
	<b>Total</b>	<b>11,918,508</b>	<b>11,135,896</b>
10.02.01	<b>Motor Cycle Loan:</b>		
	<b>Opening Balance</b>	9,143,392	2,943,138
	Add: Paid during the year	3,458,007	7,784,254
	Less: Realized during the year	49,212	289,000
	Less: Adjustment during the year	1,226,838	1,295,000
	<b>Closing Balance</b>	<b>11,325,349</b>	<b>9,143,392</b>
10.02.02	<b>Bi-Cycle Loan:</b>		
	<b>Opening Balance</b>	1,992,504	527,632
	Add: Paid during the year	803,700	1,919,375
	Less: Realized during the year	133,570	144,503
	Less: Adjustment during the year	2,069,475	310,000
	<b>Closing Balance</b>	<b>593,159</b>	<b>1,992,504</b>
11.0	<b>Loan to Other Project:</b>		
	<b>Opening Balance</b>	123,704,429	69,055,735
	Add: Paid during the year	104,029,618	56,963,057
	Less: Realized during the year	20,571,621	2,314,363
	Less: Adjustment during the year	-	-
	<b>Closing Balance</b>	<b>207,162,426</b>	<b>123,704,429</b>

Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017

**12.0 Cash & Cash Equivalent:**

Cash in hand	1,305,495	637,139
Cash at bank	30,860,005	58,532,530
	<b>32,165,500</b>	<b>59,169,669</b>

**Details of the Cash at Bank amount is given below:**

Bank Name	Branch	Account No.	Amount (Cash)	Amount (Bank)
Sonali /Janata	Barkait	1306001016205/ 100030693731	6,761	12,403
Sonali /Janata	Chandina	1306001018479/ 001016978	1,804	15,104
Sonali	Barura	1303200019789	303	4,117
Sonali	Payalgacha	1323200000089	6,636	3,021
Sonali	Debidwar	1314001023124	1,500	145,307
Sonali	Kalakochua	1310'200011822	7,256	15,644
Pubali	D. Nowabpur	1536901008570	318	2,868
Sonali /The Farmers	Kochua	1508133001365/ 113000004080	3,766	286,723
Sonali	Shahrasti	1517001009489	16,167	3,614
Sonali /AB	Shashongacha	1329233002773 / 4131785996000	29,201	8,855
Sonali	Muradnagar	1320001021986	24,700	3,137
Sonali	Kuti Bazar	1412200000373	484	11,942
Sonali /MTBL	Laksham	131333004067 / 05030320000246	10,034	42,533
Sonali	Hajigonj	1507200004865	21,425	5,826
Sonali	Paduar Bazar	1335933002899	14,877	26,203
Sonali	Gouripur	1316200001327	-	5,551
Pubali /AB	Nurpur	1459901015050 / 4131785995000	8,446	121,385
Sonali	Burichong	1305200011136	19,114	185,902
Sonali	Brahmon Para	1304200013498	17,644	64,361
Sonali	Sonargaon	3611200000139	6,233	195,262
Pubali	Matlab Uttar	3998102000085	23,035	130,590
Sonali	Nawri	150336000055	9,685	12,512
Pubali	Sujatpur	100073008144	3,334	6,603
Sonali	Bandor	3612933002726	31,001	2,532
Jamuna	Kachpur	00770320000038	1,882	50,322
Southeast	Vulta	007713100000006	164,046	2,449
Bank Asia	Madobdhi	05936000011	2,448	88,335
Pubali	Pallabi	4301102000031	-	24,176
Sonali /Janata	Hasakhal	1321110000039 / 100025684367	6,759	8,341
Marcantile	Faridgonj	14911100007923	17,333	48,973
Sonali	Bhaberchar	3703200000289	14,919	206,600
Pubali	Arihajar	1719901030268	31,926	2,927
Sonali	Bhaburhat	1518033002353	27,897	16,603
Agrani / Exim	Nayranpur	0200003689421/ 11111100024308	255	258,774
Sonali	Feni	4015001010697	7,574	80,742
Sonali	Sarial	1420200001646	32	5,932
SBACBL	Valanagar	11130000119	2,932	52,864
Sonali	Homna	1317200001612	4,306	32,782
Sonali	Meghna	1334200000541	16,294	6,602





Sl. No.	Particulars	Amount in Taka		
		FY 2017-2018	FY 2016-2017	
	Pubali Katiadi	4550102000031	67	3,822
	Pubali Bhairab	3391901021510	10,591	2,567
	Sonali Baroicha	1718200000338	1,016	23,856
	Pubali Basan	0910102000877	21,593	5,961
	NRBC Bank Barobari	010933300000354	12,896	8,321
	Pubali Narosinhopur	3762102000090	9,280	3,163
	Sonali Savar	443033037282	36,112	55,464
	Pubali Ramganj	3815102000518	22,300	50,945
	Mutual Trust Kaliganj	5050210007204	36,633	72,546
	Pubali Bhaluka	4465102000044	88,284	40,251
	Pubali Maona	4481102000090	11,449	54,230
	Dhaka Konabari	220100000010844	15,403	74,245
	Dhaka Uttara	0110100000000533	4,925	7,161
	Pubali Ibrahimpur	2982102000430	3,780	123,452
	Uttara Pirebag	126312200211651	17,378	2,658
	Sonali Dhamrai	1625302000788	14,463	22,048
	Sonali Manikganj	4506202001301	6,938	12,775
	Sonali Singhair	4510402000763	6,928	57,431
	Marcantile Jhitka	119811119960807	2,058	52,385
	Sonali Satura	4508802000602	22,005	11,522
	Sonali Ghior	4504702001073	7,937	29,254
	Sonali Gorai	6011102001430	9,239	40,714
	Dutch Bangla Mirzapur	1441100014215	5,476	78,608
	Pubali Tangail	1892901026501	12,010	49,636
	Dutch Bangla Elega	2381100004189	4,301	5,274
	Sonali Kalihati	6012902002522	24,940	30,196
	Sonali Bhuapur	6003802000822	5,648	78,690
	Sonali Sirajganj	4219202000506	77,554	202,729
	Sonali Ullapara	4218402001320	3,940	14,879
	Sonali Shajadpur	4213502000787	3,762	7,107
	Sonali Santia	4117802000633	-	36,465
	Sonali faoridpur	200001508	1,000	5,160
	Sonali Bangora	4106102001578	1,400	14,825
	National Mirsharai	1091002368769	6,699	57,872
	Pubali Baraiyarhat	4412901007036	3,624	83,465
	Pubali Chhagalnaiya	2308901014292	6,957	5,752
	Pubali Sonagazi	2802901010630	2,508	53,193
	National Daganbhuiyan	1029002366887	5,398	42,305
	National Bagumgonj	1017002366511	4,939	35,499
	National Companigonj	1088002365195	27,301	10,837
	Al- Arafa Islami Tontur	0631020007786	-	65,865
	Pubali Akhaura	4128901005788	1	12,922
	Janata Brahamanbaria	0100108384535	-	57,264
	Shahjalal Islami Bijoyagar	9901080051174	3,673	31,844
	Pubali Madhabpur	169090121070	-	53,893
	Dutch Bangla Ashugonj	2521100002391	2,545	66,783
	Rupali Bajitpur	5611020000443	-	85,154
	Janata Kuliarchar	01211011016060	-	43,546
	Prime Shibpur	2214114007956	-	11,359
	Sonali Rajendrapur	102000823	-	34,828
	Mutual Trust Kapasia	00640210008378	450	30,687
	Commerce Kaliakor	04721000429	-	107,586
	Export Import Seedstore	08611100051181	4,772	25,670
	Mercantile Sakhipur	118511122483443	2,948	131,418
	Sonali Basail	6002002001020	3,695	76,259



Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
	United Commercial Ghatail 157130100000132	10	15,837
	Shahjalal Islami Nagarpur 404811100000502	13	22,116
	Sonali Daulatpur 4503902001257	6,425	11,569
	Uttara Sibaloy 19410012222305	159	1,166
	Dhaka Dohar. 2161006977	-	12,328
	Southeast Karanigonj 003011100006042	846	30,856
	Mercantile Demra 115611422460837	293	4,867
	Sonali Siddergonj 3603802000600	427	3,266
	Sonali Head Office 00004637,240000236	158,179	26,157,242
	<b>Total</b>	<b>1,305,495</b>	<b>30,860,005</b>

**13.0 Cumulative Surplus:**

**Opening Balance**

Add: Surplus during the year/(Deficit)

Less: Reserve fund

**Closing Balance**

149,962,905	96,278,226
13,165,471	61,184,679
-	7,500,000
<b>163,128,376</b>	<b>149,962,905</b>

**14.0 Reserve Fund:**

**Opening Balance**

Add: Transfer to Various Funds & Reserves

**Closing Balance**

18,500,000	11,000,000
-	7,500,000
<b>18,500,000</b>	<b>18,500,000</b>

**15.0 Loan from PKSF:**

**Opening Balance**

Add: Loan taken current year

Less: Repayment current year

**Closing Balance**

186,783,333	196,299,990
52,500,000	147,500,000
128,266,668	157,016,657
<b>111,016,665</b>	<b>186,783,333</b>

**16.0 Loan from Stromme Foundation (SF) Long Term:**

**Opening Balance**

Add: Current year addition

Less: Payment current year

**Closing Balance**

44,000,000	85,062,500
-	15,000,000
37,750,000	56,062,500
<b>6,250,000</b>	<b>44,000,000</b>

**17.0 Loan from Others-Commercial Bank-Long Term:**

**Opening Balance**

Add: Loan taken current year

Less: Loan repayment current year

**Closing Balance**

1,445,691,270	882,747,625
1,570,000,000	1,370,000,000
1,333,621,149	807,056,355
<b>1,682,070,121</b>	<b>1,445,691,270</b>

**17.01 Mutual Trust Bank Ltd.:**

**Opening Balance**

Add: Current year addition

Less: Payment current year

**Closing Balance**

-	32,570,670
150,000,000	-
78,112,004	32,570,670
<b>71,887,996</b>	<b>-</b>

**17.02 Southeast Bank Ltd.:**

**Opening Balance**

Add: Current year addition

Less: Payment current year

**Closing Balance**

35,864,066	-
130,000,000	70,000,000
61,258,140	34,135,934
<b>104,605,926</b>	<b>35,864,066</b>



SI. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017

SI. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
17.03	<b>AB Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	108,581,585 210,000,000 210,000,000 311,418,415 <b>107,345,828</b>	210,000,000 210,000,000 311,418,415 <b>108,581,585</b>
17.04	<b>The Farmers Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	77,414,615 - 36,808,021 39,912,216 <b>40,606,594</b>	117,326,831 - - - <b>77,414,615</b>
17.05	<b>Shahjalal Islami Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	88,600,964 - 44,800,325 28,889,054 <b>43,800,639</b>	67,490,018 50,000,000 28,889,054 <b>88,600,964</b>
17.06	<b>National Credit and Commerce Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	120,617,190 130,000,000 85,072,395 62,395,977 <b>165,544,795</b>	13,013,167 170,000,000 62,395,977 <b>120,617,190</b>
17.07	<b>Sonali Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	1,943,673 - 1,943,673 - <b>1,943,673</b>	8,419,643 - 6,475,970 <b>1,943,673</b>
17.08	<b>Pubali Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	68,569,645 - 41,632,230 23,352,444 <b>26,937,415</b>	41,922,089 50,000,000 23,352,444 <b>68,569,645</b>
17.09	<b>South Bangla Agriculture and Commerce Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	100,000,000 100,000,000 100,000,000 21,020,528 <b>100,000,000</b>	21,020,528 100,000,000 100,000,000 21,020,528 <b>100,000,000</b>
17.10	<b>Uttara Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	73,256,214 100,000,000 73,256,214 60,700,258 <b>100,000,000</b>	133,956,472 - - 60,700,258 <b>73,256,214</b>
17.11	<b>National Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	31,212,433 20,370,623 10,841,810	50,000,000 - 18,787,567 <b>31,212,433</b>



17.12	<b>United Commercial Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	28,459,866 100,000,000 20,662,759 <b>107,797,107</b>	51,310,189 - 22,850,323 <b>28,459,866</b>
17.13	<b>NRB Commercial Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	76,438,267 - 32,395,382 <b>44,042,885</b>	55,718,018 40,000,000 19,279,751 <b>76,438,267</b>
17.14	<b>The UAE-Bangladesh Investment Company Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	60,391,419 - 28,632,286 <b>31,759,133</b>	80,000,000 - 19,608,581 <b>60,391,419</b>
17.15	<b>Trust Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	50,000,000 100,000,000 100,000,000 <b>50,000,000</b>	- 100,000,000 50,000,000 <b>50,000,000</b>
17.16	<b>Midland Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	144,341,333 50,000,000 84,622,834 <b>109,718,499</b>	- 200,000,000 55,658,667 <b>144,341,333</b>
17.17	<b>One Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	100,000,000 150,000,000 100,000,000 <b>150,000,000</b>	- 100,000,000 - <b>100,000,000</b>
17.18	<b>Mercantile Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	150,000,000 150,000,000 150,000,000 <b>150,000,000</b>	- 150,000,000 - <b>150,000,000</b>
17.19	<b>Meghna Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	30,000,000 - 8,674,069 <b>21,325,931</b>	- 30,000,000 - <b>30,000,000</b>
17.20	<b>Bangladesh Commerce Bank Ltd.:</b> Opening Balance Add: Current year addition Less: Payment current year Closing Balance	100,000,000 - 54,144,437 <b>45,855,563</b>	- 100,000,000 - <b>100,000,000</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
<b>17.21</b>	<b>Bangladesh Finance &amp; Investment Company Ltd.:</b>		
	<b>Opening Balance</b>	-	-
	Add: Current year addition	100,000,000	-
	Less: Payment current year	-	-
	<b>Closing Balance</b>	<b>100,000,000</b>	-
<b>17.22</b>	<b>Bangladesh Development Bank Ltd.:</b>		
	<b>Opening Balance</b>	-	-
	Add: Current year addition	100,000,000	-
	Less: Payment current year	-	-
	<b>Closing Balance</b>	<b>100,000,000</b>	-
<b>18.0</b>	<b>Member's Savings Deposits:</b>		
	<b>Opening Balance</b>	659,686,492	450,009,850
	Add: Savings Collection	616,788,768	556,440,727
	Interest Accrued	40,104,506	26,264,782
	Less: Savings Withdrawal/Refund	543,322,519	373,028,867
	<b>Closing Balance</b>	<b>773,257,247</b>	<b>659,686,492</b>
<b>19.0</b>	<b>Accounts Payable:</b>		
	<b>Opening Balance</b>	201,263	114,181
	Add: Addition current year	182,001	342,820
	Less: Paid during the year	201,263	255,738
	<b>Closing Balance</b>	<b>182,001</b>	<b>201,263</b>
<b>20.0</b>	<b>Loan Loss Provision:</b>		
	<b>Opening Balance</b>	63,093,291	34,975,445
	Add/: Provision during the year	34,058,480	28,117,846
	Less: Adjustment	16,868,828	-
	<b>Closing Balance</b>	<b>80,282,943</b>	<b>63,093,291</b>
<b>21.0</b>	<b>Other Liabilities:</b>		
	Sec. & Welfare Fund	72,539,011	52,655,970
	Provident Fund	3,446,373	93,830
	Staff Benefit Fund	-	27,053
	Service Securities	10,077,490	7,364,590
	Staff Dream Fund	19,799,173	14,245,215
	Loan Interest Provision	-	994,584
	Loan from PF Fund	43,400,000	21,000,000
	Loan from Staff Benefit Fund	31,200,000	14,000,000
	<b>Total</b>	<b>180,462,047</b>	<b>110,381,242</b>
<b>22.0</b>	<b>Service Charges on Loan:</b>		
	Jagoron	223,707,967	211,592,377
	Agrosor	266,572,434	167,390,377
	Buniad	962,943	750,092
	Sufolon	21,251,307	19,263,767
	EFRRAP	38	576
	Innovative Loan Fund (ILF)	25,133,543	16,905,154
	Income Generating Activities(IGA)	-	-
	<b>Total</b>	<b>537,628,232</b>	<b>415,902,343</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
<b>23.0</b>	<b>Loan Realization:</b>		
	Jagoron	1,703,645,683	1,582,092,807
	Agrosor	1,898,319,050	1,145,237,935
	Buniad	8,873,480	13,184,222
	Sufolon	204,841,971	180,863,233
	EFRRAP	2,000	8,000
	Innovative Loan Fund (ILF)	184,244,954	118,230,425
	Income Generating Activities (IGA)	-	-
	<b>Total</b>	<b>3,999,927,138</b>	<b>3,039,616,622</b>
<b>24.0</b>	<b>Advances &amp; Loans Realized:</b>		
	Advanced refund	1,105,473	933,642
	Advance realized- Rent	498,400	80,000
	Loan to other Projects	20,571,621	2,314,363
	Motorcycle Loan	49,212	289,000
	Bicycle Loan	133,570	144,503
	<b>Total</b>	<b>22,358,276</b>	<b>3,761,508</b>
<b>25.0</b>	<b>Savings:</b>		
	General Savings (Beneficiaries)	474,895,329	469,712,779
	Special Savings (Beneficiaries)	141,893,439	85,655,969
	Voluntary Savings (Beneficiaries)	-	1,071,979
	<b>Total</b>	<b>616,788,768</b>	<b>556,440,727</b>
<b>26.0</b>	<b>Loan Disbursements:</b>		
	Jagoron	1,772,530,500	1,780,215,000
	Agrosor	2,102,786,000	1,580,677,000
	Buniad	8,337,000	8,765,000
	Sufolon	140,491,000	195,602,000
	Innovative Loan Fund (ILF)	175,150,000	159,304,000
	<b>Total</b>	<b>4,199,294,500</b>	<b>3,724,563,000</b>
<b>27.0</b>	<b>Advances &amp; Loans Paid:</b>		
	Advanced pay	3,114,494	5,010,292
	Advance pay- Rent	3,023,900	4,608,500
	Loan to other Projects	104,029,618	56,963,057
	Motorcycle Loan	3,458,007	7,784,254
	Bicycle Loan	803,700	1,919,375
	<b>Total</b>	<b>114,429,719</b>	<b>76,285,478</b>
<b>28.0</b>	<b>Increase/Decrease in Current Assets:</b>		
	Advance Office Rent	(317,700)	(1,320,385)
	Advance (Received against House Rent to Staff)	(2,009,021)	(3,063,662)
	Interest Receivable on FDR	(7,038,227)	(3,644,054)
	Interest Receivable on Project Loan	(27,467,133)	(8,485,932)
	Loan to Other Project	(83,457,997)	(54,648,694)
	Suspense Accounts	(286,419)	(1,300,682)
	Motor Cycle	(2,181,957)	(6,200,254)
	By-Cycle	1,399,345	(1,464,872)
	<b>Total</b>	<b>(121,359,109)</b>	<b>(80,128,535)</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2017-2018	FY 2016-2017
<b>29.0</b>	<b>Increase/Decrease in Current Liabilities:</b>		
	Provident Fund & Staff Benefit	3,325,490	120,883
	Security & Welfare Fund	19,883,041	16,143,218
	Provision	(994,584)	(151,057)
	Service Securities	2,712,900	3,157,590
	Accounts Payable	(19,262)	87,082
	Staff Dream Fund (SDF)	5,553,958	14,245,215
	Provident Fund & Staff Benefit Loan	39,600,000	35,000,000
	<b>Total</b>	<b>70,061,543</b>	<b>68,602,931</b>
<b>30.0</b>	<b>Loan Realization (Write Off):</b>		
	Jagoron	4,172,422	-
	Agrosor	5,436,187	-
	Buniad	-	-
	Sufolon	7,210,219	-
	Liveli. Restora. Project	-	-
	EFRRAP	50,000	-
	<b>Total</b>	<b>16,868,828</b>	<b>-</b>



# OUR DEVELOPMENT PARTNERS AND NETWORKS





## Development Initiative for Social Advancement



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