



# ANNUAL REPORT

2021-22 (FY)

*Towards a **productive,  
prosperous and  
sustainable** Bangladesh*



Development Initiative for  
Social Advancement (DISA)



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# acronyms

<b>ADAB</b>	Association of Development Agencies in Bangladesh	<b>LCS</b>	Let Children Speak
<b>AEDP</b>	Agriculture and Environment Development Project	<b>MDFL</b>	Matribhumi Dairy Foods Limited
<b>AGM</b>	Annual General Meeting	<b>ME</b>	Medium-sized Enterprises
<b>ARR</b>	Assistance for Rohingya Refugees	<b>MF</b>	Micro Finance
<b>ASM</b>	Agriculture Sector Micro Credit	<b>MFP</b>	Micro Finance Program
<b>BCC</b>	Behaviour Change Communication	<b>NGO</b>	Non Government Organization
<b>BD</b>	Bangladesh	<b>NCC</b>	National Commerce & Credit
<b>BDBL</b>	Bangladesh Development Bank Ltd	<b>NRBC</b>	NRB Commercial Bank Ltd
<b>BTEB</b>	Bangladesh Technical Education Board	<b>NSDA</b>	National Skills Development Authority
<b>CODEC</b>	Community Development Centre	<b>OXFAM</b>	Oxford Committee for Famine Relief
<b>CSR</b>	Corporate Social Responsibility	<b>PKSF</b>	Palli Karma-Sahayak Foundation
<b>DISA</b>	Development Initiative for Social Advancement	<b>RPL</b>	Recognition of Prior Learning
<b>DIST</b>	DISA Institute of Science & Technology	<b>RTO</b>	Registered Training Organization
<b>DLDP</b>	Dairy & Livestock Development Programme	<b>SBAC</b>	South Bangla Agriculture & Commerce
<b>DNCC</b>	Dhaka North City Corporation	<b>SDF</b>	Social Development Foundation
<b>DRRO</b>	District Relief & Rehabilitation Office	<b>SME</b>	Small and Medium-sized Enterprises
<b>DTC</b>	DISA Training Centre	<b>TNA</b>	Training Need Assessment
<b>DTTI</b>	DISA Technical Training Institute	<b>UBICO</b>	The UAE-Bangladesh Investment Company Limited
<b>EC</b>	Executive Committee	<b>UCB</b>	United Commercial Bank
<b>EFT</b>	Electronic Funds Transfer	<b>UCEP</b>	Underprivileged Children's Educational Programs
<b>ESP</b>	Education Support Program	<b>USA</b>	United States of America
<b>GoB</b>	Government of Bangladesh	<b>USAID</b>	United States Agency for International Development
<b>HSC</b>	Higher Secondary Certificate	<b>VO</b>	Village Organization
<b>IEC</b>	Information Education Communication	<b>WHO</b>	World Health Organization
<b>IGAs</b>	Income Generating Activities		
<b>ILFF</b>	Inovative Loan Fund Facility		
<b>IOM</b>	International Organization for Migration		
<b>ISA</b>	International Standards on Auditing		
<b>LAN</b>	Local Agricultural Network		

MESSAGE FROM THE

# CHAIRMAN



Being one of Top Ranking Micro Credit Financing Institution DISA [Development Initiative for Social Advancement] has once again successfully stepped in to another year with pride of Achievements.

It is a matter of profound feelings for me to convey you that by dint of your workmanship as a team DISA your beloved Organization has further enriched its Goal towards upliftment of poorer segment exists in our societies. It is obvious a result of prudent guidelines of your CEO & pragmatic instructions since received from regulatory body namely Microcredit Regulatory Authority [MRA] of our Government.

Specifically it is mentionable that different projects introduced by DISA named Aloghor, DISA Training Centre, Matribhumi Dairy Foods Ltd & Matribhumi Fashion has performed a laudable role towards improvements of Livelihood of Low Income Group of our society in Its Operational Area through adding Technological Vision.

It is noticed that this year DISA has attained handsome Profit by overcoming created loss as a result of COVID during previous years. Your such abilities has created an impact on me to believe that, "As a dedicated team you will also be able to blend your wisdom with new & un-seen Opportunities & Challenges in the days to come." Thus DISA will be able to steps in to another area of Success & Self Beliefs.

Once again my heartfelt love to you all as a dedicated Team.

**Mr. Saiful Islam Chowdhury**

Chairman, DISA



MESSAGE FROM THE

# FOUNDER AND CHIEF EXECUTIVE



The last year has not been an easy one for the whole world. After the pandemic of COVID-19 and also coping with the 'new normal' global economy, which has also been affected by the war between Ukraine and Russia. But days go by, and we are healing regularly. Amongst everything, DISA has completed almost twenty-nine years of journey. It is really a long expedition, and the pathway was challenging, demanding, and ingenious. We learned a lot from the struggling communities of the working area and earned respect due to hardworking, honesty, transparency, commitment, and mutual respect. The Annual Report of 2021-2022 highlights DISA's achievement under different development initiatives that address poverty and play an enthusiastic role for socio-economic development of underprivileged people, which is operated through four thematic areas – Education, skills and Entrepreneur Development, Lives and Livelihoods, Microfinance, and Climate Change and Environment.

DISA believes that only a sustainable and justifiable society can foster economic development. In this regard, DISA has given priority to the national development agenda and is trying to integrate government policies and plans into the DISA's annual development action plans. However, we are not confined to limited issues; instead, we are trying to contribute to achieve the Sustainable Development Goals (SDGs).

The fiscal year 2021–2022 was a challenging time for DISA in many ways. This consolidated report draws upon the individual reports provided by each program and unit.

DISA Micro Finance Program is working hard to solve the problems of the underprivileged community and poor and also creating a positive impact in the Small and Medium Enterprise and Micro Enterprise sector. A

significant number of people are enjoying the fruits of success through DISA Micro Finance Program. During the year we disbursed BDT 479.0 crore and our portfolio is 286.33 crore and recovery rate is 99.45%.

During the year, DISA provided financial support for medical treatment for borrowers and spouses. DISA also distributed Bangabandhu Memorial Higher Education Scholarship amounting BDT 418,000 only. Addressing the SDG 15, DISA distributed 24100 amrapali mango saplings among 7 educational institutions and group members.

DISA social concerns- DISA Institute of Science and Technology (DIST) provided various technical skill development training to 722 youths and involved them with trade wise employment generation opportunities for their livelihood. Aloghar Prakashana published 17 (seventeen) books during this financial year. Alongside Aloghar Prakashana organized educational institution base Mobile Book Fairs. Aloghar knowledge information center is contributing to develop enlighten the community people. Matribhumi Dairy Foods Limited (MDFL), which is becoming a brand in the community and total sales revenue in this year is BDT 17.70 crore. Matribhumi Fashion is also working for the empowerment for the women entrepreneurship. DISA Training Centre (DTC) organized various human and professional development training, workshop, seminar etc. and the total participants were 2145 (Male-1572 and Female-573).

DISA has successfully implemented COVID-19 response activities at DNCC area (Ward 9, 10, 11) with financial and technical support by World Health Organization (WHO) and collaborated by the Association of Development Agencies in Bangladesh (ADAB).

I am, thus, pleased to present this Annual Report for 2021 –2022 (FY), 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.

Our partnership with Palli Karma-Sahayak Foundation (PKSF), Social Services Department, Social Development Foundation (SDF), different Banks and financial Institutes, Credit and Development Forum (CDF), ADAB have supported us significantly and we are really grateful to them.

We convey our heartiest gratefulness's to the Government of Bangladesh, Microcredit Regularity Authority (MRA), different Ministries, NGO Affairs Bureau for their continuous supports, cooperation's and assistance.

Finally, I convey my best wishes to DISA Senior Management Team and other personnel those who worked hard for preparation this Annual Report.

All the best wishes.

**Mr. Md. Shahid Ullah**

Founder and Chief Executive

# vision, mission and values

## vision

DISA envisages establishing a society in Bangladesh that 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.

## values

Respect for all cultures and beliefs, **Mutual trust, Transparency, Gender sensitivity, Commitment** to work with **Sincerity, Honesty, Discipline practice Democratic values, and Participation.**

## objectives

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

### LEGAL STATUS

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

Sl.	Registration Authority	Reg. No	Date
01	Social Welfare Department, Government of Bangladesh	Cumi-544/94	08/09/1994
02	NGO Affairs Bureau, Government 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



# our journey



DISA was formed on 15 January 1993 by a group of social workers under the leadership of its founder and Chief Executive Md. Shahid Ullah, with the programs of economic and social development of Bangladesh. Md. Shahid Ullah completed his M.Sc. in Applied Chemistry from University of Dhaka in 1986. Then, he joined at Bangladesh Red Crescent Society. He worked there around 14 years and left the job as Assistant Director in 2020. However, with a heartfelt commitment for socio-economic development, DISA proves that, it was not initiated like an ordinary organization, but with some exceptional, sustainable and innovative mission. During its inception from Barkait village under Chandina Upazila in Cumilla District in 1993, there was only one part-time staff with monthly pay BDT 100 only and one room 300 taka monthly rented office. First women group was formed with the participation of 10 members and they were given 1000 taka loan each. So, DISA started its microcredit program with the capital of 10000 taka. Thereafter, DISA passed its 29 years long glorious

journey; towards establishing a harmonious and peaceful society in Bangladesh, which is economically sustainable, productive, equitable, socially impartial and environmentally sound. Now, DISA has been working in 19 districts of Bangladesh expanding its reach by 102 branches, with the mission to promote, uplift and sustainable development of under privileged people, especially women, youth and children. DISA providing traditional, nontraditional, technical training, innovative income and employment generation activities for sustainable socio-economic development. DISA established its first branch office at Barkait village in 1993. Then expanded its branches (Year wise) in 1994 one, 1998 one, 2005 one, 2006 three, 2007 two, 2008 four, 2010 four, 2011 five, 2012 seven, 2013 four, 2014 five, 2015 nine, 2016 eight, 2017 forty eight. Total – 102 branches. It was really a very challenging and stiff journey and continuing under the leadership of the founder and Chief Executive.

# SCORECARD

2021-22 (FY)

**1,36,356**

members from 5,661 Samities makes DISA Microfinance Program Live (June 2022).

BDT **278.2**

Million savings created by DISA Microfinance group members.

BDT **4792.7**

Million loan disbursed to microfinance borrowers.

BDT **343.2** Million disbursed in Water Credit Adoption Project.

**08** public university students recieved Bangabandhu Higher Education Scholarship.

**40** Microfinance members/ spouses recieved Tk. 1,18,500 as Medical Assistance.

**0.23** Million Ltr milk collected from 6 Sadadal in the Dairy & Livestock Development Program (DLDP).

BDT **177** Million sales revenue earned from Matibhumi Misti.

**722** trainees completed different skill development shorts courses from DISA Institute of Science & Technology (DIST).

BDT **1.2** Million sales revenue from Aloghar Nursery.

**2145** participants took part at 72 various training/ workshops/ meetings etc. at DISA Training Centre (DTC).

**841** dedicated DISA employees are trying to achieve its mission altogether.

**DISA** implemented covid-19 response activities in DNCC ward no 9,10 & 11.



# SUSTAINABLE DEVELOPMENT GOALS

# COVERAGE

**1 NO POVERTY**

**6,81,780**

People have been excluded from poverty

**2 ZERO HUNGER**

**3,09,100**

People have improved health diet

**3 GOOD HEALTH AND WELL-BEING**

**62,858**

People ensured

**4 QUALITY EDUCATION**

**24,459**

Student are receiving formal & informal education

**5 GENDER EQUALITY**

**2,78,751**

Women and girls are empowered

**6 CLEAN WATER AND SANITATION**

**50,175**

People are living a hygiene life

**8 DECENT WORK AND ECONOMIC GROWTH**

**99,645**

People have been sustainable and inclusive economic growth

**13 CLIMATE ACTION**

**1,44,358**

People have been included in climate change campaign

**16 PEACE, JUSTICE AND STRONG INSTITUTIONS**

**1,37,356**

People Promote peaceful and societies

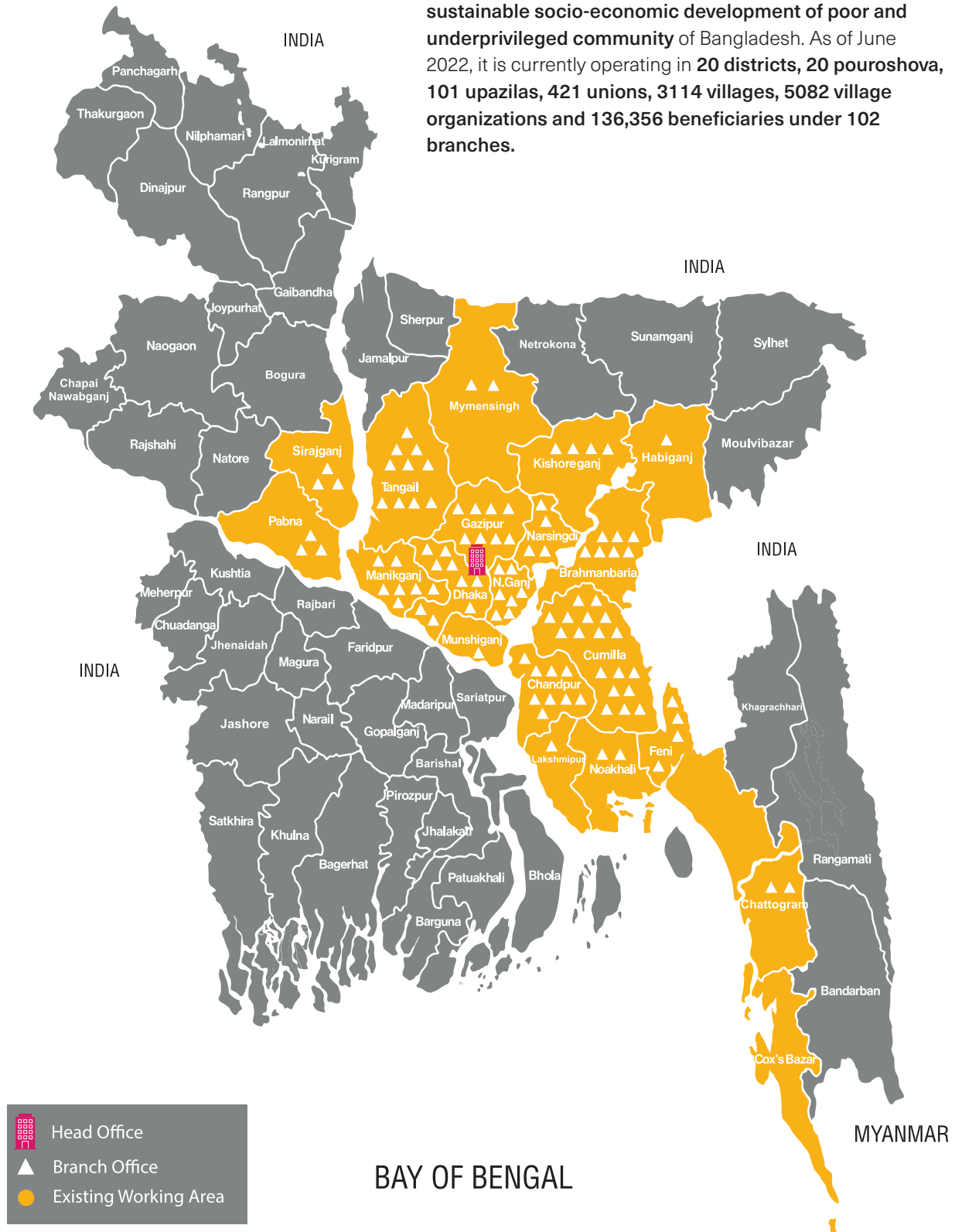
**17 PARTNERSHIPS FOR THE GOALS**

working with **29**

partners to achieve the goals

# DISA coverage

DISA was initiated and formed in 1993 with the aim of **sustainable socio-economic development of poor and underprivileged community** of Bangladesh. As of June 2022, it is currently operating in **20 districts, 20 pouroshova, 101 upazilas, 421 unions, 3114 villages, 5082 village organizations and 136,356 beneficiaries under 102 branches.**



# Our Development Partners





# ECONOMIC DEVELOPMENT PROGRAMME





# microfinance

DISA has started its micro-finance programs since its inception in 1993 for 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 the community.

DISA operates its micro-finance program at 19 districts in Bangladesh with a network of village organizations through 5 Zones, 20 Areas, and 102 Branch offices. The number of members now 136,356. Out of them, 97,204 are total borrowers and 92,917 are women borrowers. The fund for the program has been avail from the Palli Karma Sahayak Foundation (PKSF), different commercial Banks, non-bank financial institutes, Members savings and it's own fund. By Covid-19 impact, like other Microfinance organizations, DISA has passed hard time to continue the programme but improvement was significant other than last two years. DISA Microfinance programs seven Major components: Jagoron, Agrosor, Buniad, Sufolon, Revolving Refinance Scheme, ILFF and Water Credit Adoption.



## Jagoron

### RURAL MICRO-CREDIT

Jagoron provides a loan to the people for income generating activities (IGAs) like small trade, goat rearing, poultry rearing, vegetable cultivation, rural transport, fish farming, etc. The loan ranges from Tk. 5,000 to 75,000 per loanee. In the reporting year (FY 2021-22) DISA disbursed Tk. 2,644.44 million among 61,820 borrowers.

## Agrosor

### MICRO ENTERPRISE

The Micro-Enterprise loan has started by DISA to facilitate members to expand their enterprises. The loanees who have already completed at least two loan-cycles of Jagoron are eligible for an Agrosor loan subject to the guarantee from their group members. The size of the Agrosor loan is Tk. 76,000 to 10,00,000 per loanee. In the financial year (2021-22) DISA disbursed Tk. 1,754.30 million among 15,714 borrowers.

## Sufolon

### SEASONAL LOAN

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

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

The credit-taking borrowers usually cultivate seasonal vegetables, fruits, cow fattening, etc. DISA disbursed Tk 49.26 million as loan among 1,243 borrowers in the 2021-22 FY.

Tk 1226.18 million disbursed to 20,812 borrowers as agriculture loan in this financial year in all microfinance components.

# Buniad

## ULTRA POOR PROGRAM

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

These are the people who have nothing for their livelihood neither a piece of land nor any savings. DISA provides a 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. In 2021-22 financial year Tk. 1.50 million disbursed among 143 borrowers under this program.

## AT A GLANCE

UPTO JUNE 2022

### Total Members

1,36,356

### Districts Covered

19

### Total Loan Outstanding *in BDT Millions*

2,863.33

### Total Borrowers

97,204

### Total Members Savings *in BDT Millions*

1,336.86

### Total Branches

102

# Water Credit Adoption

Water Credit Adoption Project tends to create the scope of providing the poor households with the access to small loans as a solution to affordable financing as well as access expert resources to make water and toilet solutions a reality. DISA has been running the

project from its own fund with the collaboration with InM and Water.org. To protect less privileged people by safe as well as drinking water and install hygienic latrine, DISA microfinance 102 branches all borrowers are included in this project. Initially, the projects tenure

is 14 months (July 2021 to August 2022) long, and to be continue approximately 3/4 more years. As on June 2022 Tk. 343.22 million disbursed to 10,035 borrowers to install 5397 tubewells and 4638 latrines.



**Member**  
**Josna**

**Somity name:**  
**Ram kha karmojibi**  
**Mohila Somity-35**

**Member Id:**  
**04**

**Branch**  
**Shakhipur, Tangail**



## Workshop for WCAP

Programmes	Venue	Time	Topic
Workshops	Bhobarchar Branch	16 March 2022	<ul style="list-style-type: none"> <li>• Safe Water</li> <li>• Safe water sources</li> <li>• Under ground and surface water contamination reasons</li> <li>• Under ground and surface water contamination protection</li> <li>• Harmfulness of contamination water</li> <li>• Hand washing right process and time</li> <li>• Pure water collection, distillation and preserve process</li> <li>• Using Sanitary latrine</li> <li>• Outspread diseases by toilet in the open</li> <li>• Wash hand in a regular interval, use hand sanitizer, wear mask, maintain social distance and encourage everybody to get covid-19 vaccinated.</li> </ul>
		17 March 2022	
	Madhobpur Branch	28 March 2022	
		29 March 2022	
Yard meeting	Sremontopur Kormajibi Mohila Samaty	10 April 2022	
		17 April 2022	

## Savings

DISA has been successfully operating saving schemes for the last 29 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. Samity members are getting standard interest from savings regularly.

### DISA operates two types' savings programs:

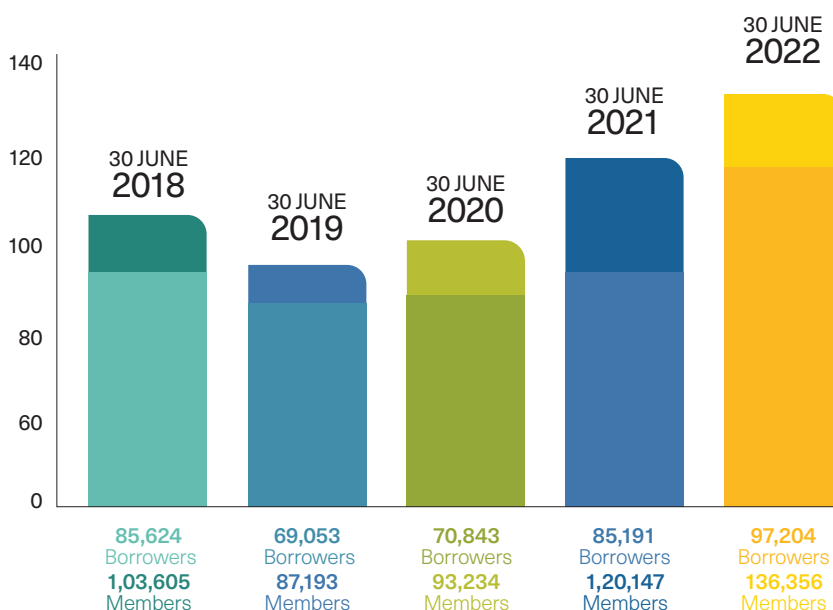
General Savings and Special Savings. The general (Mandatory) savings is Tk. 50 per week for each member and during the loan term borrower can't withdraw. It is the prerequisite to become a DISA MF member. By withdrawal of this savings terminates MF membership permanently. Special (optional) savings are the extra savings (any amount, min Tk.10 to as much as a member can effort) and withdraw during loan term/whenever wants.

As of June 2022 members' savings achieved Tk 1,336.86 million.

### Last Five years Savings (Cr.)

Year	2017-18	2018-19	2019-20	2020-21	2021-22
FY	11.36	(5.53)	12.02	22.04	27.82
As on FY	77.33	71.80	83.82	105.86	133.68

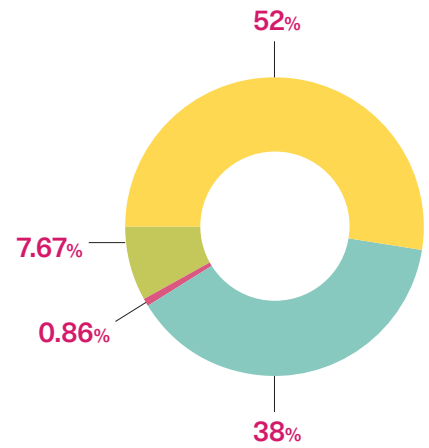
### Microfinance program last 5 years (Members & Borrowers)





### Product-wise Loan Portfolio (Cr.) June 2022

● Jagoron   
 ● Agrosor   
 ● Sufolon   
 ● Water Credit Adoption



### Trend analysis (last 5 years)

Description	2017-18	2018-19	2019-20	2020-21	2021-22
Disbursement	419,92,94,500	361,78,07,000	300,96,95,000	353,72,87,000	479,27,19,000
Portfolio	227,71,04,903	205,19,73,145	201,78,82,229	243,84,45,888	286,33,23,312
Recovery Rate	99.14%	99.37%	99.22%	99.25%	99.45%
Income	59,49,31,830	55,62,56,489	46,06,41,691	50,60,56,826	62,45,74,694
Expenditure	58,17,66,359	53,21,70,891	53,61,97,599	55,04,42,753	56,97,02,897
Surplus	1,31,65,471	2,40,85,598	(7,55,55,908)	(4,43,85,927)	5,48,71,797
Equity	18,16,28,376	20,57,13,974	13,01,58,066	8,57,72,139	16,59,39,983





## Plan and Achievement 2021-22

Sl.	Description	Position June 2021	Plan/Implement 2021-22 (Progress)		Position June 2022
			Plan 2021-22	Achivement	
1	Branches	102	0	0	102
2	Staffs	744	76	29	744
3	Credit Officers	364	36	(29)	335
4	Members	1,20,147	34,353	16,209	136,356
5	Borrowers	85,191	30,270	12,013	97,204
6	Savings (Crore)	105.86	32.58	27.82	133.68
7	Portfolio Loan (Crore)	243.84	85.29	42.49	286.33
8	Disbursement (Crore)	2556.48	621.85	479.27	3035.75
9	OTR	87.03%	10.97%	10.63%	97.66%
10	CRR	99.25%	0.26%	0.20%	99.45%
11	LLP Balance (Crore)	9.43	2.00	1.35	10.78
12	PKSF & Bank Loan (Crore)	215.16	50.83	(2.63)	212.53
13	FDR/Investment (Crore)	44.15	8.85	2.11	46.26
14	Income (Crore)	357.69	66.87	62.46	420.15
15	Expenditure (Crore)	349.12	61.86	56.97	403.56
16	Surplus/Equity (Crore)	8.57	5.01	5.49	16.59



# Tania wants to touch the sky

Ujjal Hossain of Singair, Manikganj is successful agricultural entrepreneur in the mainly agricultural country in Bangladesh. Very often we read frustration news of farmers about low price of crops in print and electronic media. DISA Microfinance Singair Branch member Tania Akter along with husband proved solvency by agriculture and parallel business.

Just primary school pass Ujjal grown up by listening the agricultural different pessimistic vogue from seniors- father and uncles. Lament- one year they made profit, the following two years loss. After discussing family members, he decided to grow vegetables instead of traditional wheat, jute, onion, barley. Last 5/6 years he has been cultivating carrot, papaya, pumpkin, wax gourd, turnip, dhundula, chichinga, gourd along with paddy. 1st year cultivation he made less profit. Then tried heart and soul both mentally and physically. From the following years profit handed hold and significant profits started coming from day by day. Then he didn't have to look back. Now vegetable cultivation income reaches to Tk. 2.5 lac and 3/4 peasants are working here round the year. After steady income, with the financial help he bought 3 Mahindra Tractors gradually to cultivate lands. He made money at the amount Tk. 5 lac from Tractors by lending to other farmers and soil supply business that tends him as a soil supplier contractor. Except those Tk. 1.25 lac income coming from hired 4 bigha land paddy cultivation. Altogether, they are now incoming yearly Tk. 9 lac from all sources.

In 2019, Tania Akter came to Non-Government Organization DISA Singair Microfinance branch and talked with responsible branch Manager. She then took admission at Kangsha Kormojibi Mohila Samity and borrowed Tk. 2 lac. By the money their dream came to reality after purchase a tractor Mahindra. Later she borrowed two more times Tk. 2 lac and 2.5 respectively which helped her husband to increase tractor numbers. Her Husband Farmer Ujjal is now soil contractor and in future buy an Excavator to cut soil for accelerate soil supply business. Without any hesitation they give due praise to DISA for starting new business.



# MEDICAL ASSISTANCE

## For mfp group Members/spouses

DISA Microfinance provides Health Assistance for its MFP group members and their spouses. Unfortunate sickness and injured persons receives medical expenses from the organization. As on June 2022 total Tk. 48,19,213 given as medical assistance to 1,025 MF members/spouses whereas this financial year 1,18,500 Tk. disbursed to 40 members/spouses.

**Sufia Begum**, DISA Kanchpur Microfinance Branch member was suffering in her uterus. She couldn't continue her daily works due to frequent weakness and pelvic pain. As a DISA Microfinance member she was informed the different programs- Medical Assistance (member/spouse), Scholarship (offspring), skill development (offspring) programs



*Sufia Begum receiving assistance from DISA Kanchpur branch manager Sanjoy Chandra Das and Accounts officer Nasir Uddin on 3 February 2022.*

other than regular program microfinance and applied for treatment assistance without any hesitation.

After processing all formalities she received a portion of treatment BDT 5000 from DISA local branch Kanchpur.

## Medical Assistance July-2021 to June-2022

Month	Name of Branch	Total no of Assistance	Total amount of Assistance
Ocotber 2021	Barura, Begumganj, Kaliakair,	2	9000
November 2021	Matlab (N), Shahjatpur,	1	4000
December 2021	Ullapara, Kanchpur, Sharasti,	5	14,500
January 2022	Barkait, Elenga, Faridpur,	5	15,000
February 2022	Akhaura, Brahmanpara,	2	5000
March 2022	Bason, Bhulta, Chandina,	12	34,000
May 2022	Feni Sadar, Nawri, Singair,	7	18,000
June 2022	Ghatail, Savar	6	19,000
<b>Total</b>		<b>40</b>	<b>1,18,500</b>



# Education Scholarship

Every year since 2012, DISA had been providing 'Scholarship Tk. 1500' for Microfinance Village Organization (Samity) members children (class viii and x meritorious students). As on June 2020 Tk. 1,05,96,000 distributed to 7,986 students. Instead of MF scholarship, Bangabandhu Memorial Higher Education Scholarship was given in honor of Mujib Borsho from 2020. DISA Microfinance members 16 students from different Public University received a BDT 10,000 scholarship. This scholarship is given in honor of Mujib Borsho and continues until their educational tenure ends. As on June 2022, Tk. 4,18,000 given as Bongabandhu scholarship to 20 students.

**This year 8 students received Tk. 2,58,000. The details are as follows:**

*Student and Institution:*

**Tushar Ahmed**

Mawlana Bhashani Science and Technology University

*Subject & Year:*

**Biochemistry and Molecular Biology, 3rd Year**

*Stipend Duration:*

**9 months**

*Total Stipend Amount:*

**36,000** (4,000 per month)

*Student and Institution:*

**Mahbuba Haque Jannat**

Noakhali Science and Technology University

*Subject & Year:*

**Environment Science and Disaster Management, 2nd Year**

*Stipend Duration:*

**9 months**

*Total Stipend Amount:*

**36,000** (4,000 per month)

*Student and Institution:*

**Nafisa Binte Islam**

Bangladesh University of Engineering and Technology (BUET)

*Subject & Year:*

**Civil Engineering, 4th Year**

*Stipend Duration:*

**6 months**

*Total Stipend Amount:*

**30,000** (5,000 per month)

*Student and Institution:*

**Shahadat Hossain**

Cumilla University

*Subject & Year:*

**Physics, Masters**

*Stipend Duration:*

**9 months**

*Total Stipend Amount:*

**27,000** (3,000 per month)

*Student and Institution:*

**Md. Shahinur Islam**

Khulna Medical College

*Subject & Year:*

**MBBS, Final Year**

*Stipend Duration:*

**9 months**

*Total Stipend Amount:*

**45,000** (5,000 per month)

*Student and Institution:*

**Md. Rakibul Hasan**

Dhaka University

*Subject & Year:*

**Mass Communication and Journalism, 2nd Year**

*Stipend Duration:*

**3 months**

*Total Stipend Amount:*

**12,000** (4,000 per month)

*Student and Institution:*

**Md. Shakil Mirza**

Dhaka University

*Subject & Year:*

**Hospitality Management, Masters**

*Stipend Duration:*

**9 months**

*Total Stipend Amount:*

**27,000** (3,000 per month)

*Student and Institution:*

**Kazi Lamia Sultana**

Dhaka Medical Collage

*Subject & Year:*

**MBBS, 2nd Year**

*Stipend Duration:*

**9 months**

*Total Stipend Amount:*

**45,000** (5,000 per month)

**Total amount  
in BDT**

**2,58,000**

# Inspiring Generation next



*Mahbuba Haque Jannat, recived Bangabandhu Memorial Higher Education scholarship from the chief guest Mohammed Mezbah Uddin Chowdhury, Secretary, Ministry of Shipping, Govt. of Bangladesh.*

Mahbuba Haque Jannat, a 3rd year Environmental Science and Disaster Management student at Noakhali Science and Technology University. It is very hard to effort educational expenses for less privileged, indigent, dejected Mahbuba because of her family's less income. Father's only income from job and vegetable cultivation is petty amount to carry on family as well as her two younger sisters (class xii and v students) educational expenses. Her mother Mosammat Rasheda Begum, a microfinance member borrowed 4 times for cultivation from DISA Shahrasti branch to alter family situation.

When Mahbuba heard from her mother Mosammat Rasheda Begum that DISA is giving Bongobondhu Memorial Higher Education Scholarship to Microfinance members Public University students, she applied from Shahrasti branch. Brilliant Mahbuba first received Bongobondhu scholarship Tk 10,000

in Dhaka, 2020. She still remember that beautiful event where 16 students were attended. Thereafter, last nine months (October 2021-June 2022), she has received Tk. 4000 in every month and hope continuation will remain until bachelor degree completion, which was definitely a huge help for her. Things changing gradually, after receiving scholarship Tk. 46,000 helps her to bear monthly educational expenses and relief from financial stress.

She is much delighted and remember such help forever. She dreams to touch sky and doubtlessly wants to do something for her parents as well as Bangladesh. After her establishment, she desires to raise scholarship fund along with DISA for meritorious and deprived students. She would like to thank whoever has given her the opportunity. She expects DISA will launch more contemporary initiatives which bring wellbeing to everyone in future.



# DAIRY & LIVESTOCK DEVELOPMENT PROGRAMME DLDP





Bangladesh lies within the Ganges-Brahmaputra-Meghna Delta-the world's largest, most densely populated delta and one of the richest in aquatic resources. Expansion of dairy and meat production, processing, value addition, marketing and consumption can offer an important pathway to sustainable economic development and future poverty reduction opportunities in Bangladesh.

The Dairy & Livestock Development Project (DLDP) of DISA will stimulate growth and enable a sustainable, inclusive and safe development of livestock value chains in Bangladesh. The project will stimulate growth and enable a sustainable, inclusive and safe development of livestock value chains in Bangladesh. It will also address some upcoming issues of the livestock sector such as food safety, environmental pollution and climate change, and animal welfare.

DISA supports marginal farmers through funding, treatment to purchase and rear local/hybrid cows and bulls in its livestock programme.

Rearing cows tend to selling the bulk of milk, keeping family consumption portion, early paying off the credit with interest, and getting cow as well as the calf(s) ownership as the assets for the household.

Purchase and rear the young bulls, fatten them with appropriate care, so that bulls are sold at higher prices, particularly prior to the Eid-ul-Adha Festival as a sacrificial animal. Bull rearing in this way means earning a good amount, after paying back the credit amount with remarkable interest at one time.

DISA provides loans to borrowers for purchasing the dairy cattle and keeps 5% as insurance premium which covers the sudden death of dairy cattle for up to one year. Within a short period, the borrowers can easily repay the loan and become owners of cattle with calf(s) by selling milk. In these ways, they uplift their social status and lifestyle through cattle rearing.

DLDP provides training and demonstration for knowledge dissemination, medical care, guidance for balanced feeding, day-to-day care, and insurance support. Milk collection is the segment of the value chain that has been impacted most rapidly by the consequences of the Covid-19 pandemic. The implementation of sanitary measures has greatly disrupted the sourcing of milk from farms to processing units.

Farmers Organization

# Sadadal

Farmers Organization-Sadadal is a livestock Farmers Organization. Sadadal organization is working Chandina Upazila in Cumilla. Each Dal contains at least 20 members and a leader. At present 150 members are actively working in 06 Sadadal.



## Market Linkage

The Agriculture sector has been a subject of considerable interest and significance since time immemorial as it provides the essential link between farm producers and consumers.

Within the sector, presently, a tremendous scope of value addition exists through increasing community-level milk production, marketing it, and over time processing the dairy products with milk collection infrastructure from remote rural areas. Overall integrating cattle development activities through strengthening backward linkage are the market linkage goal.

## Milk Networking

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

Everyday, DISA collects milk from its Sadadal members

## Milk Collection

This financial year (2021-22) 2,26,574 Ltr. milk collected from 06 Sadadal.

While as on June 2022 total of 17,25,482 Ltr. milk collected

## Livestock Exhibition 2022

One day 'Livestock Exhibition 2022' under Livestock and Dairy Development Project of the People's Republic of Bangladesh held at Chandina, Cumilla, 8 March 2022. DISA social concern MDFL (Matribhumi Misti) participated that exhibition.



*Freedom Fighter and Honorable MP of Cumilla -7 Prof. Dr. Pran Gopal Datta and Chandina UNO Asrafun Nahar visited Matribhumi Misti stall*

### SADADAL

## AT A GLANCE

JUNE 2022

### Sadadal

06

### Members

150

### Milking Cows

101

### Daily Milk Production (In Ltr.)

700

### Livestock Animals

310

### Savings (In BDT)

2,05,400



## Matribhumi Dairy Foods Limited

# MDFL

DISA has inspired for undertaking community-based DLDP on a higher scale with bigger capital. On 02 November 2016 DISA initiated Matribhumi Dairy Foods Limited (MDFL) where only dairy items were available. In 2019 Bakery items are included in MDFL. Excellent product quality, upscale presentation & uncompromised service eventually built its momentum and become MDFL as very popular in Bangladesh.

### **MATRIBHUMI MISTI**

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

### **PRODUCTS**

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

### **SALES REVENUE**

2021-22 financial year sales revenue  
**BDT 177,015,001**

As on June 2022 total sales revenue  
**BDT 448,999,716**





# EDUCATION PROGRAMME

## ALOGHAR & DIST



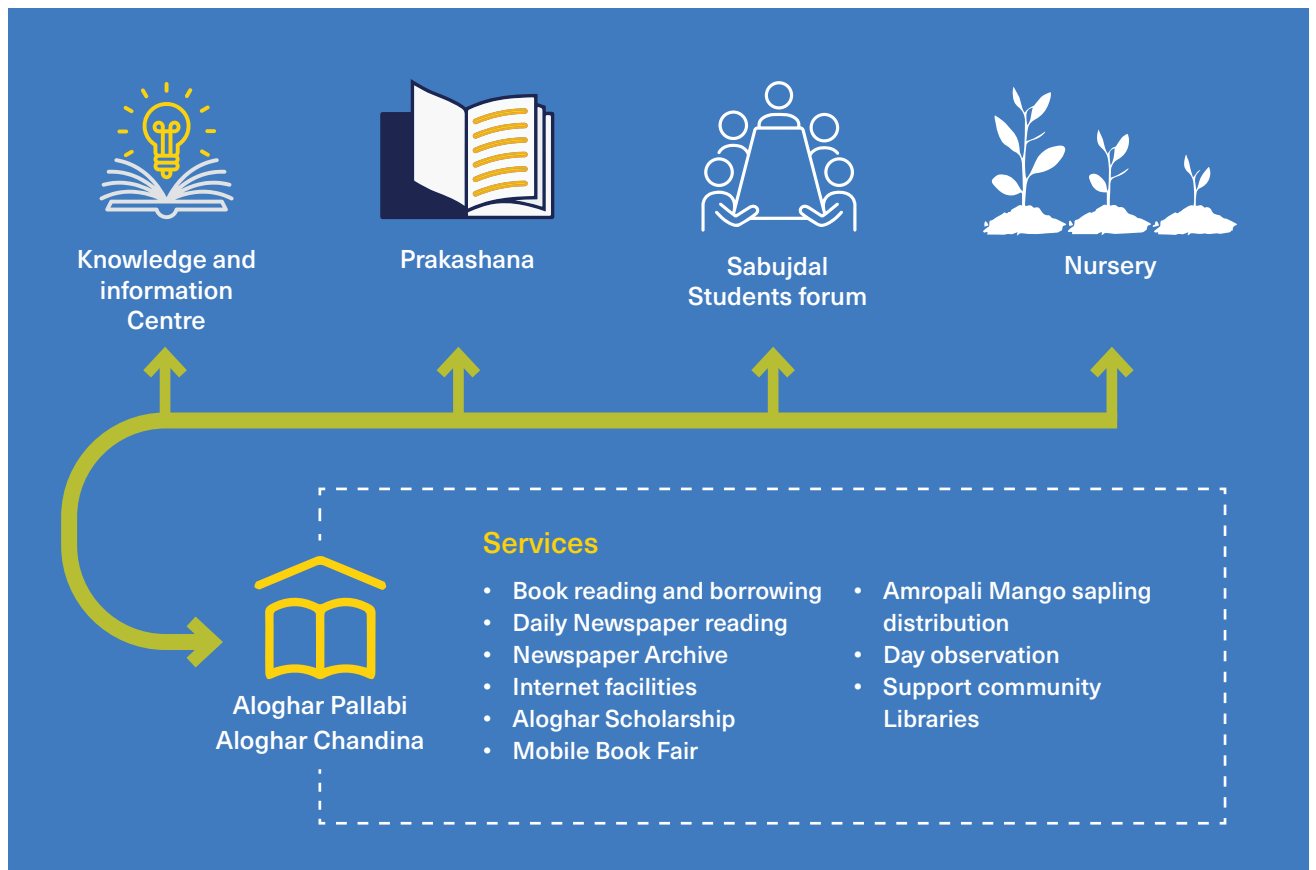
# Aloghar

Aloghar is one of the most important social initiatives implemented by DISA ever. 'Enlightened Bangladesh' and 'Bookfair in every day, One book for each' Aloghar program continued with these two slogans. It is an awareness-building program on education, information, library services, and holistic social development in a sustainable manner. It has been working for green Bangladesh as well as nutrition. The Community libraries were established and implemented by DISA at the community level where all services are free of cost.

At the moment two Aloghar: Aloghar Pallabi, Dhaka and Aloghar Chandina, Cumilla are open weekly 6 days 9.00 am-5.00 pm (Saturday-Thursday).



*Education Institution Based Book Fair organized by Aloghar.*





## DISA INSTITUTE OF SCIENCE & TECHNOLOGY (DIST)

DISA Institute of Science & Technology (DIST) has established in 2017 for skill development especially in technical fields to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all in Bangladesh. Earlier, in 2012 DISA established DISA Technical Training Institute (DTTI) at Barkait, Chandina,

Cumilla for technical skill empowerment of Microfinance members adolescents in Technical Trades. Initially DIST has commenced training program by the DISA Microfinance member's unemployed offspring's trainees with education loan facility. Last couple of years training open for everybody. In the reporting financial year 2 months

short skill development programs on coastal areas fisher's unemployed youths through Social Development Foundation (SDF) are on progress. It is the top most social initiatives implement by Development Initiative for Social Advancement (DISA) ever.



## Objectives

Conducting updated technical training, education, and higher professional courses as well as produce qualified and skilled professional manpower in Bangladesh and overseas.

## Target group

DIST provides mainly residential training to different Government Projects, NGOs and DISA Microcredit family members adolescents. 2 months long training courses were launched from 2012 at DISA Technical Training Institute (DTTI) on trades- Electrical, Computer, Industrial Sewing Machine Operation and Maintenance at Barkait, Chandina, Cumilla. Gradually short training courses demand being increased and at the beginning of 2020, DTTI Barkait, Cumilla facilities shifted to the DIST Dhaka campus. Now DIST, Dhaka developed 48 different short modules of training courses of 1-14 weeks duration have been introduced based on demand from home and abroad. Separate accommodation of female students are assured.

## Outstanding Programs and activities

1. One year long Technical Training Courses (TTC) are conducted with a view to prepare the students' self-reliance on present day technical needs of industries.
2. Skills Training Program (STP) of 360 hours courses are conducted to support job placement for the youths of vulnerable & low income people of rural areas. STP complies Competency Based Training and Assessment (CBT&A) of BTEB and NSDA.
3. DIST arranges Industrial Adaptation Courses (IDC) of one week to two weeks duration for technical coordination in workplace for midlevel managers of operation and quality assurance. Tailor made IDC programs are also conducted as per clients' demand.
4. Participants can get admit in the Modular Training Courses (MTC) at any time on selfpayment basis or with overseas employers' propositions.
5. Trade test certificates are also provided to the experienced and enthusiastic persons on the basis of vigorous practical evaluation and assessment of knowledge, skills & attitude.

## Govt. Affiliation for conducting training courses

Registered Training Organization (RTO) of Bangladesh Technical Education Board, **Code: 50827**. National Skills Development Authority (NSDA): **Registration No: 302664050200058 STP Registration ID: SRA-DHA-000487-1**.

## Ongoing Programs of DIST

A Memorandum of Understanding (MoU) regarding skills development training was signed with the Social Development Foundation (SDF) of the Government of Bangladesh on 3 November, 2021. According to the agreement, skills training of 360 hours (in two months) for

660 youths form the Sustainable Costal & Marine Fisheries Project (SCMFP), Component-3 to be provided in one year. Under this agreement training of 538 youths from 1st to 4th batch of the project has already been completed. Under the said agreement, the training of 89 youths in the 1st batch of Mymensingh region from 'Resilience Entrepreneurship and Livelihood Improvement (RELI)'

project executed by SDF has been completed and in the 2nd batch 130 youths are receiving training in 5 trades. Simultaneously, 170 youths are receiving training in 8 trades in the 5th batch of Fisheries Project (SCMFP). Training courses are conducted in two shifts now. Job placement target (85%) for 1st to 3rd batch has been met and job placement efforts for 4th batch are in progress.

## Occupational training sections

Today, DIST maintains eight fully equipped occupational laboratories. The laboratories complies Competency Based Standard (CBT) of BETB and NSDA. Training courses are conducted by experienced and trained teachers.

70 private sector industries, like- PRAN-RFL group, DutchBangla Pack Ltd, Meghna Group, TVS Auto Bangladesh Ltd., Walton Hi-Tech Industries Ltd., Navana Engineering, Transcom Electronics, Bangladesh Honda Private Ltd, Uttara Motors Ltd., Abdul Monem Ltd., Minister Fridge. For better job placement achievement occasionally DIST arrange job fair with the invitation of private sector industries.

## Job Placement Wing

DIST is maintaining linkage with Human Resources Department of industrial enterprises of more than

Sl.	Name of Occupational Laboratory	Education Level of Participant	Training Capacity (No. of Students)	No. of full-time Trainers
1	Electrical	VIII ~ SSC	25	2
2	Refrigeration & Air Conditioning (RAC)	VIII ~ SSC	25	2
3	Sewing Machine & Garments	VIII	25	2
4	Automotive	VIII	25	2
5	Plumbing	VIII	25	1
6	Mechanical	VIII	20	2
7	Computer & IT	HSC and above	30	3
8	Electronics	SSC	25	1



*Md. Abdus Samad, Chairman, SDF distributed certificates among the trainees of 1st batch of Resilience Entrepreneurship and Livelihood Improvement (RELI) Project and 4th batch of Sustainable Coastal and Marine Fisheries Project, Component-3. A. Z. M. Shakhawat Hossain, Managing Director, SDF; Md. Shahid Ullah, Founder & Chief Executive of DISA and vMd. Atair Rahman, Principal, DIST were also present on that occasion.*

## Recognition of Prior Learning (RPL) assessment

Achievement: 2021-2022 FY

Sl.	Course Name	SDF	DMP	STC	Total
1	Electrical Installation & Maintenance (EIM)	47	12	04	63
2	Refrigeration & Air Conditioning (RAC)	59	11	04	74
3	Motorcycle Servicing (MCS)	55	05	-	60
4	Sewing Machine Operation (SMO)	36	02	-	38
5	Mechanical Fitting (MF)	11	-	-	11
6	Plumbing & Pipe Fitting (PPF)	41	07	02	50
7	Computer Operation	52	06	03	61
8	Welding	-	3	1	4
	Total	301	46	14	361

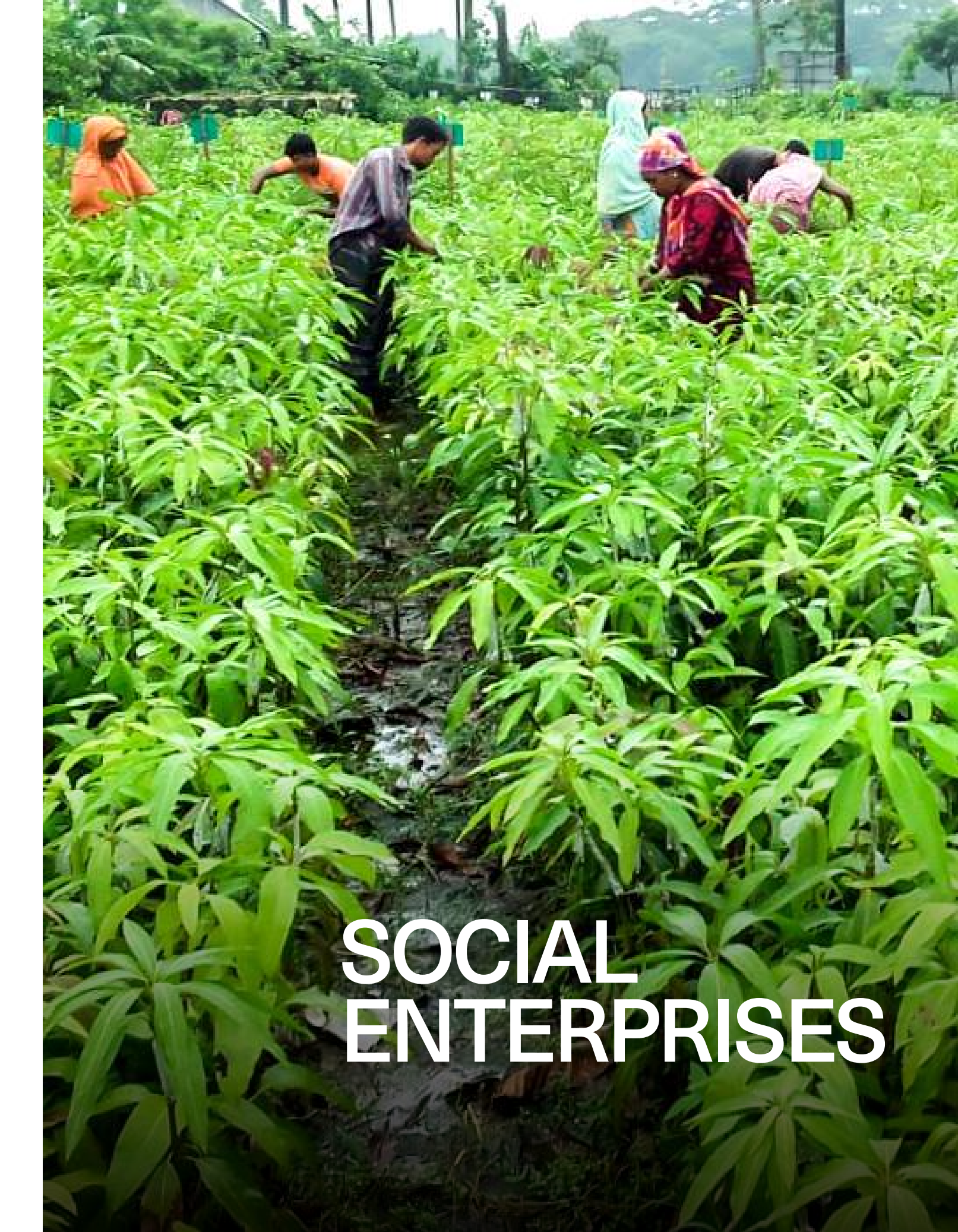


*Recognition of Prior Learning (RPL) assessment of Electrical Installation & Maintenance (EIM) trade.*

### Development activities and future plans

- Shift based training program has been introduced to ensure maximum utilization of training labs and facilities and to increase training capacity.
- A new trade called Consumer Electronics has been added to meet current market demands.
- A classroom, store and common room for trainees have been prepared in the basement as on present requirement.
- To increase the number of seats in the hostel, double-decker beds have been introduced.
- PUM, a voluntary organization in the Netherlands assured to participate in the development activities of DIST.
- Efforts to expand the scope of training programs are always is continual process.
- A research program has been undertaken on the social impact of training and job placement programs conducted by DIST

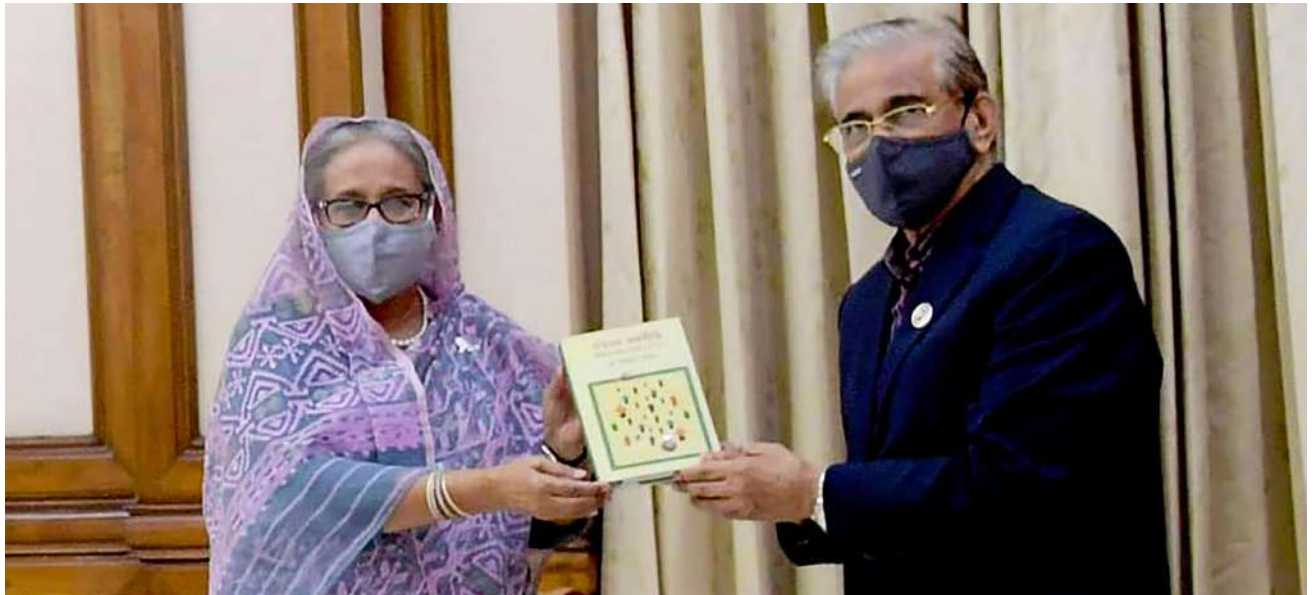




# SOCIAL ENTERPRISES

# Aloghar Prakashana

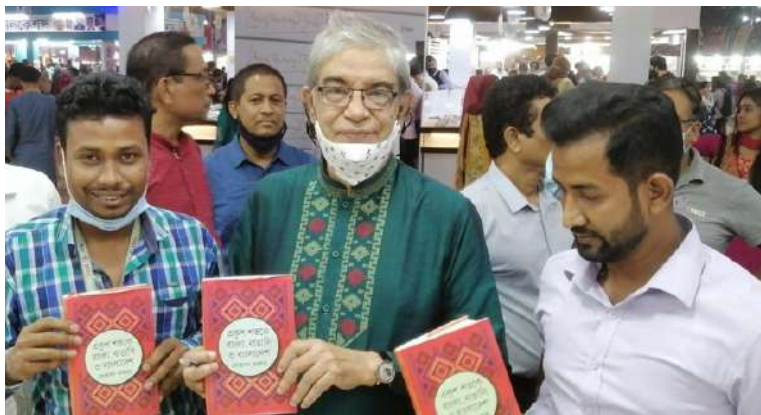
DISA social concern-Aloghar Prakashana is a great example of quality book publisher in publication industry in Bangladesh. To encourage young generation and people of all walks of life Educational, Career, Moral, Biography, Economics, Politics, Science fiction, Academic, Philosophical, Comics, Thriller, translated books, Novel have been publishing since its inception. As of June 2022, a total of 270 books has published here. Aloghar Prakashana has published 17 prominent and popular Bangladeshi writers' book in 2021-22.



*Dr. Shamsul Alam, State Minister of Planning of Bangladesh, 'Gotimoy Orthonity- selected forty eight articles compilation-2021' author presented a copy to honorable Prime Minister of Bangladesh Sheikh Hasina on 23 November 2021 at Gonobhaban, Dhaka. Nongovernment Organization Development Initiative for Social Advancement (DISA) social concern Aloghar Prakashana published the book.*

## Participation at Different Fairs

### Omor Ekushey Grantho Mela



Since 2015, Aloghar Prakashana has been participating Omor Ekushey Grantho Mela organized by Bangla Academy. This year, By stall : 557-559, Aloghar Prakashana participated in Omar Ekushey Boi Mela at Suhrawardy Udyan, Dhaka.

*Aloghar Prakashana published 'Ekush Sataker Bangla, Bangali and Bangladesh' book written by Mustafa Jabbar, Information, Technology entrepreneur and Minister of Post and Communication in the Government of Bangladesh. The Minister visited Aloghar Prakashana stall on 12 March 2022, Omor Ekushey Boi Mela. Suhrawardy Udyan, Dhaka.*



## MRA Corner



Aloghar Prakashana presented books to Micro Credit Regulatory Authority (MRA) on 14 March 2022 at MRA Conference hall. Aloghar Prakashana published- Bangabandhu and our Liberation war related as well as different Novel, Economics, Transliterated, Science, Poem, Rhyme and Juvenile 270 books handed over for Bangabandhu corner of MRA library. MRA Executive Vice Chairman Md. Fasiullah presided over the program and received the books from DISA Founder and Chief Executive Md. Shahid Ullah. The Executive Vice Chairman mentioned no Micro Finance Organization except DISA working with Publication and Public Library. He also told MRA will collect work list from all NGOs and encourage to initiate education corresponding such noble campaigns.

## Mobile Book Fair 2021-22

Aloghar Prakashana organized Mobile Book Fair at different Schools, Colleges, Universities across the country to motivate students for reading books. The slogan is 'Book Fair in Everyday, One book for each'. There is a plan to organize 365 Book Fairs in 64 districts every year.



Promothonath Girls High school, Rajshahi.



Ahsania Mission School & College, Dhaka



Bangladesh Bank former Governor, Economist and writer Dr. Atiar Rahman was at Aloghar Prakashana stall during Omor Ekushey Boi Mela, Suhrawardy Udyan, Dhaka on 25 February 2022.



## Employees Offspring

In this financial year, class wise books are giving from DISA to all DISA staffs offspring's class vi-x students. As on June 2022, 9 students of class vi, 6 students of class vii, 12 students class viii, 14 students of class ix and 10 students of class x total 51 students received such gift books from Aloghar Prakashana.



*Students are receiving books from chandina Branch Manager*

## Aloghar Nursery

Aloghar Nursery has established in April 2017 at Barkait, Chandina, Cumilla. The major production is grafted Amrrapali Mango Seedling (pure grafts/scion from Rajshahi). Vegetables Okra and fruits like lemon, mango, multa, etc are cultivating here. Every year Sabujdal (student's forum) members receive free Ammropali Mango seedlings from this Nursery. This year 24,100 mango seedlings were distributed and as on June 2022, 144,318 mango seedlings were distributed.





## Ammrapali plant distribution 2021-22



Mr. Saiful Islam Chowdhury, Chairman of DISA distributing Ammrपालi plants among students at Chagalnaiya Pilot Girls High School, Chagalnaiya, Feni.



Mr. Md. Abidur Rahman UNO, Gaffargaon, Mymensingh distributing Ammrपालi plants among students.

## Aloghar plan/achievement

### Aloghar Pallabi

Total Students

Children	<b>1269</b>
Woman	<b>797</b>
Man	<b>8976</b>
Total Students	<b>11042</b>

Newspaper	<b>02</b>
Books	<b>10964</b>
Member	<b>2098</b>
Day Observation	<b>01</b>

### Aloghar Chandina

Total Students

Children	<b>2053</b>
Woman	<b>318</b>
Man	<b>178</b>
Total Students	<b>2549</b>

Newspaper	<b>02</b>
Books	<b>4105</b>
Member	<b>1520</b>
Day Observation	<b>00</b>



## Matribhumi Fashion

For the elegancy, dignity & empowerment of women, DISA initiated & established Matribhumi Fashion in February 2017. Ensure quality products with competent prices, create easy access for customers to choose and purchase their desire products were the establishment objectives.



 [facebook.com/matribhumifashionbd](https://www.facebook.com/matribhumifashionbd)

 [www.matribhumifashion.com](http://www.matribhumifashion.com)



**2021-22 (FY) Sales**

Revenue **BDT 35,70,079**  
Whereas Sales revenue **BDT 1,17,43,549** as of June 2022.

# DISA Training Centre (DTC)



*Training session at DTC for new credit officer*

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

DISA Training Centre (DTC) is a place for training and lodge in Mirpur – 12, Dhaka which is 5 km far from the Hazrat Shahjalal International Airport. It's a modern ten-storied venue with simple versatile rooms offering fantastic

facilities for meetings, training, conference, personal gathering, product launch, and more. This facility provides two (2) multi-purpose training rooms, 14 A/C rooms (34 capacities) and 1 (one) AC dining rooms (40 capacities) with adequate space and modern technological support. Its main services include accommodation arrangement and venue rent for meeting, training, and seminars to national and international NGOs, UN Agencies, Private sector, Government Organization and corporate sector.

We sincerely believe that our website will help the private sector, corporate sector, governmental and voluntary organizations to find suitable training premises for meeting, training, workshop, accommodation and food services. This website will also be helpful for the travelers, tourists, job seekers, researchers, entrepreneurs and

individuals for lodging and personal gathering.

During the period July 2021 – June 2022 a number of 72 different types of training, workshop, re-union, courses have been accomplished at DISA Training Centre. A number of 2145 participants (Male- 1572 and Female- 573) participated at the courses. The organizations are DISA, DIST, SEEP, DRRR, ACI, BDRCS, Badabon Sangho, NCWD, SERAC Bangladesh, Naripakkha, BRAC University etc.

**Capacity building of Credit Officers:** DISA organized 23 batch of Savings and Credit Program Management Basic Training course for the newly joined credit officers. A number of 445 credit officers participated at the courses and out of these 369 are male and 76 are female. After three days course, credit officers are deployed at our different branches offices. Capacity



building training for DISA Senior Officials: During the year 2021-22; a number 22 senior officials from HO and field participated different skill and capacity building training organized by PKSf, CDF, ADAB, BSTD etc.

**DISA Senior Managers Conference – 2022:** Senior Managers Conference – 2022 has been organized at DTC on and from 13-15 May 2022. Where 83 senior personnel of DISA took part. The conference was moderated by the Founder and Chief Executive of

DISA, Mr. Md. Shahid Ullah and Coordinated by Mr. Chandan Kumar Chakraborty, Senior Coordinator, Micro Finance Program. After several working session, annual plan for the year 2022-23 has been prepared at the conference.

### Summary status of Training organized at DTC:

SL	Organization	Course	Participants			Program/Course Title
			Male	Female	Total	
1	Development Initiative for Social Advancement (DISA)	23	369	76	445	Savings and Credit Program Management Basic Training Course for Credit Officer's
2	Development Initiative for Social Advancement (DISA)	1	87	8	95	Annual General Meeting-2021
3	Development Initiative for Social Advancement (DISA)	1	83	3	86	Senior Manager's Conference - 2022
4	DISA Institute of Science and Technology (DIST)	4	312	24	336	SDF Trainees training opening and Certificate distribution ceremony.
5	Social and Economic Enhancement Programme (SEEP)	1	29	19	48	Leadership Training for Youths
6	Disabled Rehabilitation and Research Association (DRRA)	1	40	5	45	Program Sharing and Review Action Plan
7	Advanced Chemical Industries (ACI) Ltd.	15	319	0	319	New staffs training program
8	Bangladesh Red Crescent Society (BDRCS)	4	28	76	104	ToT for trainers and Workshop on Caring for Staff and Volunteers
9	Bangladesh Red Crescent Society (BDRCS) – German Red cross	1	19	9	28	Training of Trainers (ToT) on First Aid Basic DRM
10	Bangladesh Red Crescent Society (BDRCS) Ex-Officers Forum	1	59	16	75	Re-union of Ex BDRCS Officers
11	Bandhon Sangho	1	38	7	45	Re-union of Ex Students of Law Department , RU
12	B-Scan	3	48	20	68	Field Staff Capacity Development Training
13	Badabon Shangho	3	18	23	41	Monitoring and Learning; Planning Workshop, Fund Raising
14	Naripakkha	6	41	151	192	Training on Adolescent and sexual reproductive health, Gender discrimination and Human Rights,
15	National Council of Disabled Women (NCDW)	2	15	39	54	Training on Finance and Organizational Management and Fund Raising and Planning WS
16	Women Disability Development Foundation (WDDF)	1	8	26	34	National Level Consultation on CRPD Report of Bangladesh
17	SERAC Bangladesh	1	12	12	24	Volunteer Orientation Improving SRHR in Dhaka Project
18	BRAC University	2	16	54	70	Volunteer training of Center for Non-Communicable Diseases and Nutrition (CNCD)
19	Jahangirnagar University Ex-Students Multilateral Society Limited	1	31	5	36	Annual General Meeting - 2022
	<b>Total:</b>	<b>72</b>	<b>1572</b>	<b>573</b>	<b>2145</b>	



# SPECIAL ACTIVITIES





## National Mourning Day 2021



August 15 marks as a black chapter in the history of Bangladesh, a day when the Father of the Nation Bangabandhu Sheikh Mujibur Rahman along with his family members and other were killed by a despicable group of people.

DISA had drawn up elaborate programmes in observance of the day along with government. The national flag hoisted half-mast in all offices, participation in possession, placing wreath at his portrait, discussion meeting and special dua/ munajat held all offices, food distributed, employees wore black batch, Ammropali magno sapling distributed, assisted to covid-19 vaccine registration and screened documentary films on his the life and works.

## Birth anniversary and National Children day-2022



Like other Govt. and non-Govt. organizations, DISA has observed the birth anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman and the National Childrens day. Arranged programmes were:

National Flag hoisted down to dusk all offices of DISA. Laid floral wreaths at the Bangabandhu Sheikh Mujibur Rahman's portrait. Dropdown banner hanged on DISA, DTC and DIST office. Discussion meeting arranged about Bangabandhu Sheikh Mujibur Rahman's political strategies and our independence at Head Office. Field level employees participated different programmes with local Govt. DTC and DIST arranged discussion meeting about Bangabandhu Sheikh Mujibur Rahman's political and life span. Participate in Fair (Akhura, Brahmanbaria) about Bangabandhu Sheikh Mujibur Rahman's birth anniversary.



# Sheikh Russel Day-2021



Like nationwide Development Initiative for social Advancement (DISA) observed the first ever “Sheikh Russel Day”, 58th birthday of Father of the Nation Bangabandhu Sheikh Mujibur Rahman’s youngest son Shaheed Sheikh Russel on 18 October 2021.

Sheikh Russel, the youngest brother of honorable prime minister of Bangladesh was born on October 18 in 1964 at the historic Bangabandhu Bhaban at Dhanmondi 32 no road in Dhaka.

He was brutally killed along with most of his family members, including his father Bangabandhu Sheikh Mujibur Rahman, on August 15, 1975 when he was a class four student at University Laboratory School.

DISA initiated programs elaborately - Banner showing in front of all Offices, discussion meeting and Milad Mahfil held, virtual meeting held at all 5 zonal offices, food distributed to less privileged people, painting competition arranged at Knowledge and Information Centre-Aloghar Pallabi to observe the day.

# Covid 19 Response Activities



DISA had implemented a six-month (April-September 2021) long awareness-building project ‘Covid 19 response activities for the engagement of civil society’ in wards no 9, 10 & 11 and reserved ward 5 of Dhaka North City Corporation (DNCC). The programme was financed and technically supported by WHO and collaborated by ADAB.

In July-September 2021, Covid-19 awareness building- 6 local area miking, 4 Mosque miking, 5 meetings with transport workers held, 40 festoon hanged, 3000 leaflet distributed, 1000 sticker & 1000 poster pasted.

In 2022 week long Covid-19 booster dose special campaign was done on countrywide 4-10 June 2022 for protect the surge of infection. DISA executed 2 days miking at Mirpur 11-12 area and Agargaon, Dhaka on 7 and 8 June respectively.



# MANAGEMENT



## PROGRAM

The program department of DISA management includes six thematic areas – Agriculture, Fishery, Dairy and Horticulture, Education and Youth Skill development, Health and Nutrition, Environment and Climate Change, Social Entrepreneurship, Microfinance as desired by GoB and reasonable of DISA. DISA has an independent Program department headed by the Chief Executive along with a program team, who takes part program design, program implementation, program monitoring and supervision. The role of DISA Program department is to assist and develop tools for the DISA management to achieve the vision, mission, goal and strategic plan of DISA through establishing coordinated program management.

The operation/responsibilities of the program department will cover the whole assortment of project development planning, implementation, project management, training, and Research and resource mobilization. Effective collaboration with other departments is completed to ensure efficient operations of the program department.

## HUMAN RESOURCE AND ADMINISTRATION

Human Resource Management and Administration Department is led by Director (HR & Admin) and mainly accentuates on the expansion of DISA's human capital through Improvement and growth of the individual and organization by contribution to human resourcefulness as a whole. HRM and Admin department plays a prime role in employee recruitment, deployment, evaluation, management and take initiative towards employee capacity enhancement and coordinate in necessary administration related issues. DISA always consider employees as its assets whose value is enhanced by development, emphasizing on individual potential and skills.

DISA's Human Resource Information System (HRIS) is presently in a static position and preserving and maintaining through SCALED Software. Through DISA's HRIS, HR and Admin Department is having a complete control of personnel related issues (i.e. custom personnel reports, records, attendance, exit interviews, leave management and last but not least a database of 850 employee's information).

DISA HR and Administration Department is purposefully playing its advisory role all of DISA working area. By

formulating policies in collaboration with existing 15 policies and DISA Service Rules and HR Manuals as well as DISA Code of Conduct; DISA's Administration ensure justice, transparency along with equality and facilitate such and organizational environment where individual's potentiality and competency always are treasured as well as quality is promoted.

## INTERNAL AUDIT

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization achieve its objectives by bringing a methodical, controlled approach to assess and improve the effectiveness of risk management, control and governance process. Moreover, it assists all levels of management in effective discharge of their responsibilities through analysis, evaluations, findings, observations and recommendations provided by the internal audit function on a periodic basis. DISA has an internal audit team consisting of 6 members (One Female and Five Male).

The purpose of the Internal Audit Function is to assist the DISA Management by providing independent feedback on operations and performance and by assessing the effectiveness of internal control. The function aims to add value, improve operational efficiency, economy and effectiveness of management process, risk management and internal control systems. During the physical year 2021-2022, DISA's internal audit team visited 102 branch office and conducted audit. After audit they have submitted their report to the respective management. Management took necessary initiatives accordingly.

## MONITORING AND EVALUATION CELL

Monitoring and Evaluation is an imperative part of a development organization to get sufficient qualitative information in factual time while taking necessary steps by the management.

DISA has established its own Monitoring and Evaluation Cell comprising the two professionals (one male and one female), who are periodically visiting different microfinance branches, projects in the field and provides monitoring reports as per needed by management. M & E Team shared their observation





## Senior Manager's Conference-2022

DISA Senior Manger' Conference – 2022 has been accomplished at Balaka Conference Hall, DISA Training Centre (DTC), Mirpur Dhaka on and from 13-15 May 2022. The conference has been presided over by Md. Shahid Ullah the founder and Chief Executive, DISA. Md. Farhad Hossain, Director (HR and Admin) also participated at the program. Sessions are moderated by Mr. Chandan Kumar Chakroborty, Senior Coordinator – Microfinance and facilitated by the respective departmental heads (Md. Ruhul Bari, Senior Coordinator – Accounts and Finance, AGM Badaruzzaman – Consultant, Administration, Raisuddin Ahamed, Coordinator-Administration). All the 20 area mangers, 5 zonal managers, senior officials of audit, monitoring, program, accounts & finance, IT, Branding and communication and training department were present at the conference. Senior officials/projects heads of DIST, MDFL, Aloghar Prakashana, Matribhumi Fashion also participated at program as observer. The conference was graced by the participation of Chairman of DISA Executive Committee, Mr. Shaiful Islam Chowdhury and honorable Advisor of DISA Mrs. Salima Naznin Bithi.

During the conference, specific agenda based sessions (Microfinance program and plan of 2022-23, administration, finance, communications, open discussion) etc. have been conducted with participatory manners. At the end of conference a colorful cultural evening was accomplished with deepest involvement of the participants.

about program implementation quality, quantity, challenges along with recommendations to the management authority.

Besides this, DISA senior management team also visit project are and microfinance branches and provide visit reports to the management with mentioning observation about program implementation quality, quantity, challenges along with recommendations.

## PROCUREMENT

DISA has a central procurement comprising of five members at Head Office. DISA Procurement Team provides a wealth of opportunity to improve both short and long-term procurement goals of the organizations by providing a concrete glance every vital aspect of order and fulfillment spectrum. The basic principles of DISA procurement are Transparency, Accountability, Fair Competition, Non-discrimination, Value of Money and Cost Effective, Free from Conflict of Interest, Integrity and Honesty.

## DISA MANAGEMENT

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 an 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. DISA Microcredit Programs are hundred percent automated by using online software MicroFin.360 from last year.

At present, DISA has 841 employees, among them 725 are male and 116 are female. The management team of DISA is lead the way by its Founder and Chief Executive Md. Shahid Ullah. With his dynamic leadership and guidance, DISA is advancing towards meeting its vision.



# GOVERNANCE

GENERAL BODY • COMMITTEES • ORGANOGRAM



DISA General Committee consisting of 22 members, which is the prime authority for formulating policies and strategies, approval of the 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 the dynamic and efficient administration and management of the organization, plan and execute development programs, control finance, and accounts and look after personnel and program issues.

Besides the AGM 2021, Executive Committee members sat in five meetings last year for providing policy, guidance, review the organization overall activities and taking major decisions on organizational matters.



*Elected seven new executive committee members with advisor Salima Naznin Bithi.*



*180th Executive Committee meeting.*



# EXECUTIVE AND GENERAL COMMITTEE MEMBERS

	NAME	DESIGNATION	PROFESSION
EXECUTIVE COMMITTEE	Saiful Islam Chowdhury	Chairman	Retired Banker
	Md. Shahid Ullah	Secretary General	Chief Executive, DISA
	Kazi Nazrul Islam	Treasurer	Private Service
	Kazi Masud Abdul Kader	Member	Assistant Head Teacher, Barkait, Udayan High School, Chandina, Cumilla.
	Ms. Salma Begum	Member	Social Worker
	Ms. Shirin Sultana	Member	Officer ( Training), BARD, Cumilla
	Mohammad Jahirul Islam	Member	Logistics Officer, Oxfam
GENERAL COMMITTEE	Dr. Mohsin Uddin Ahmed	Member	Ex- Director (Health), Bangladesh Red Crescent Society
	Ms. Khairun Nahar Poly	Member	Assistant Teacher, Mirpur Bangla School
	Md. Golam Mostafa	Member	Deputy Head of Sales, Uttata Motors Ltd.
	Md. Abul Kashem	Member	Business
	Ms. Maksuda Akter	Member	Social Worker
	Ms. Salima Naznin Bithi	Member	Adviser, DISA
	Md. Abul Basar	Member	Business
	Tapan Chandra Debnath	Member	Head Teacher, Barkait Udayan High School, Chandina, Cumilla
	Cdr (Retd.) M Basir Ahmed, psc	Member	Head of HR, Audit & Compliance, NR Group
	Reza Md. Golam Kabir Chowdhury	Member	Retired NGO Senior Executive
	Md. Mahbub Alam	Member	AGM, Pubali Bank Ltd.
	Santos Chandra Paul	Member	Director, Microfinance, Society for Social Service, Tangail
	Ms. Kamrunnahar Ipa	Member	Social Worker
	Md. Sirajul Islam	Member	Retd. Head Teacher, MDC Model Institute, Mirpur, Dhaka
	Syed Waliul Islam	Member	Head of Training, NGO Forum for Public Health

## OTHER COMMITTEES

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

### A. Gender Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Chandan Kumar Chakraborty	3 Meeting will be conducted in a year (Sept, Jan and May)	Ms. Tahmina Akter will be acted as Member Secretary	Collect information from field to above subject.	Meeting will be held on every four months intervals.
02	AGM Badruzzaman			Discuss in the meeting, take decision and record in the minutes. Make an action plan and do the next step. If require disseminate the decision with proper approval of DISA management.	
03	Md. Monir Hossain				
04	Rokonuzzaman Khan				
05	Ms. Tahmina Akter				

### B. Personnel Appraisal Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Farhad Hossain	Meeting will be held July and Dec/Jan	Mr. Raisuddin Ahmed will be acted as Member Secretary	Review collected information submitted by the DISA personnel regarding above subject. Discuss in the meeting, take decision and do the next steps and place a specific proposal to the DISA Management. If require disseminate the decision with proper approval of DISA management.	Meeting will be held twice in a year.
02	Md. Iqbal Ahsan				
03	Chandan Kumar Chakraborty				
04	Md. Ruhul Bari				
05	Raisuddin Ahmed				
06	Md. Jahangir Alam Bhuiyan				
07	Md. Abul Bashar				

### C. Grievance Mitigation Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Farhad Hossain	September December March June	Md. Monir Hossain will be acted as Member Secretary	Collect information from field to above subject.	Meeting will be held on every three months intervals.
02	AGM Badruzzaman			Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	
03	Md. Jahangir Alam Bhuiyan				
04	Md. Monir Hossain				
05	Umme Salma Lopa				

## D. Central Procurement Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Chandan Kumar Chakraborty	August October December February April June	Mr. Raisuddin Ahmed will be acted as Member Secretary	Prepare summary procurement so far completed. Discussion in the meeting regarding challenges, procedures are followed, take next steps and records in minutes book. Make an action plan and assign. If require disseminate the decision with proper approval of DISA management.	Meeting will be held bi-monthly basis.
02	Md. Ruhul Bari				
03	Raisuddin Ahmed				
04	Md. Abul Bashar				
05	Md. Atiar Rahman				

## E. Project Submission Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Shahid Ullah	Need based as per Strategic Plan	Mr. Goutam Biswas will be acted as Member Secretary	Collect information from the concern office. Discuss in the meeting, take decision and record in the minutes. Make an action plan and prepare draft Proposal. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on need-based
02	Md. Farhad Hossain				
03	Chandan Kumar Chakraborty				
04	Md. Ruhul Bari				
05	AGM Badruzzaman				
06	Raisuddin Ahmed				
07	Goutam Biswas				
08	Ms. Tahmina Akter				

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

## F. Special Problem & Grievance Mitigation Committee *(For Female Personnel Only)*

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Ms. Salima Naznin Bithi	3 Meeting will be conducted in a year (Sept, Jan and May)	Ms. Tahmina Akter will be acted as Member Secretary	Collect information from field to above subject. Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on every four months intervals.
02	Ms. Farida Yasmin				
03	Ms. Tahmina Akter				
04	Ms. Soma Rani Datta				



## G. Investment Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Farhad Hossain	4 Meeting will be conducted in a year (Sept, Dec, March and June)	Mr. Goutam Biswas will be acted as Member Secretary	Collect information from field to above subject.	Meeting will be held on every three months intervals.
02	Chandan Kumar Chakraborty			Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	
03	Md. Ruhul Bari				
04	Goutam Biswas				

## H. Innovation Committee

SL	Name	Meeting Schedule	Responsible	Task	Remarks
01	Chandan Kumar Chakraborty	Need based and also as per strategic plan	Mr. Rokonuzzaman Khan will act as member secretary.	Collect information from field to above subject. Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on every three months intervals.
02	Goutam Biswas				
03	Md. Monir Hossain				
04	Md. Abul Bashar				
05	Md. Jahir Rayhan				
06	Md. Mominul Hasan				
07	Ms. Farida Yasmin				
08	Rokonuzzaman Khan				

## Accomplished Projects

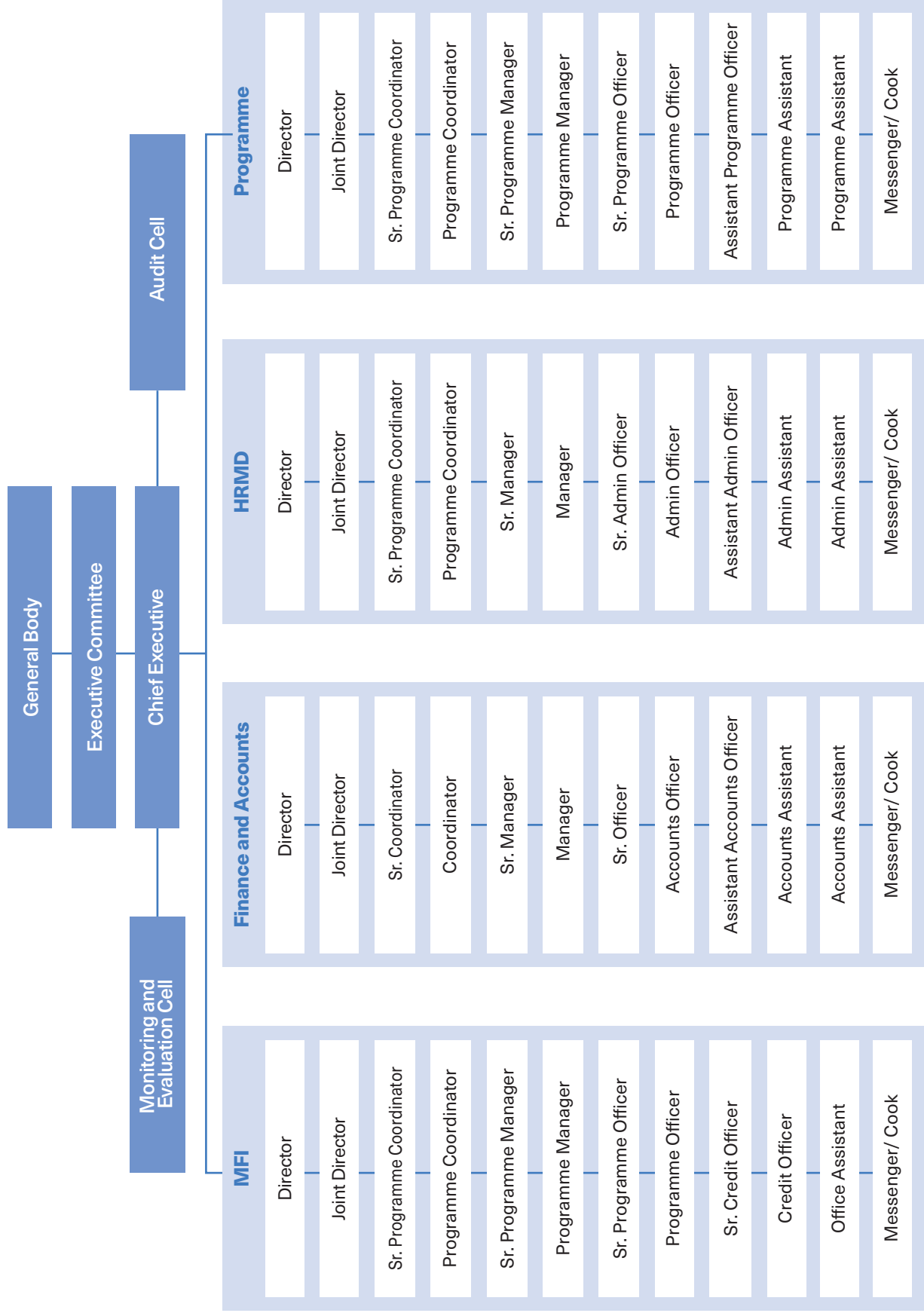
SL	Projects	Donor	Tenure
01	Adult Education	Education Bureau, GoB	1998-2000 2003-2004
02	Education Support Program (ESP)	BRAC & CODEC	2001-2015
03	Non Formal Education	BRAC	2001-2012
04	South Asian Regional Conference on Child Sexual Abuse Prevention	World Bank	2002
05	Child Abuse Protection in School & Community	Save the Children	2003-2011
06	Rural Housing	Government of Bangladesh	2003-2012
07	Training of Teachers of Teachers Training College & PTI in Bangladesh	World Bank	2004
08	Counter Trafficking Intervention in prevention, protection & prosecution for victims of trafficking in persons in Bangladesh	IOM	2004-2005 2006-2008
09	Water & Sanitation	NGO Forum	2005-2010
10	Let Children Speak (LCS)	Manursar Junno Foundation & UCEP Bangladesh	2008-2010
11	Social Advancement through Knowledge & Technical Interventions (SAKTI)	Stromme Foundation	2011-2015
12	Local Agricultural Network (LAN)	HELVETAS Swiss InterCooperation	2014 -2016
13	Scholarship for less privileged students	Onuron Foundation, Canada	2015-2016
14	Dhaka as Child Friendly City	Bernard Van Leer Foundation, Netharlands	2017-2019
15	Asstance for Rohingya Refugees	Helping Hut, USA	2017-2020
16	Covid 19 Response Activities for the engagement of civil society	WHO	(April-Sept.) 2021

## Our Development Partners

SL	Development Partners	Started
01	Palli Karma-Sahayak Foundation	20.04.2004
02	Stromme Foundation	05.09.2011
03	Mutual Trust Bank Ltd.	02.12.2012
04	South East Bank Ltd.	16.04.2013
05	AB Bank Ltd.	06.06.2013
06	Padma Bank Ltd	25.05.2014
07	Shahjalal Islami Bank Ltd.	04.06.2014
08	National Credit and Commerce Bank Ltd.	12.08.2014
09	Sonali Bank Ltd.	11.11.2014
10	Pubali Bank Ltd.	29.04.2015
11	Uttara Bank Ltd.	05.08.2015
12	National Bank Ltd.	01.12.2015
13	United Commercial Bank Ltd.	06.12.2015
14	NRB Commercial Bank Ltd.	03.03.2016

SL	Development Partners	Started
15	The UAE-Bangladesh Investment Com-pany Ltd.	25.04.2016
16	Trust Bank Ltd.	29.08.2016
17	Midland Bank Ltd.	20.10.2016
18	South Bangla Agriculture and Commerce Bank Ltd.	09.11.2016
19	ONE Bank Ltd.	05.12.2016
20	Markentile Bank Ltd.	05.02.2017
21	Meghna Bank Ltd.	16.02.2017
22	Bangladesh Commerce Bank Ltd.	19.03.2017
23	Bangladesh Finance Ltd.	20.10.2017
24	Bangladesh Development Bank Ltd.	23.04.2018
25	Agrani Bank Ltd.	24.08.2020

# ORGANOGRAM







# FINANCIALS



Annexure-A1/1

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GENERAL BODY OF DEVELOPMENT INITIATIVE FOR SOCIAL ADVANCEMENT (DISA) FOR THE YEAR ENDED 30 JUNE, 2022**

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the financial statements of **Micro Finance Program of "Development Initiative for Social Advancement (DISA)"**, which comprise the statement of financial position as at 30 June, 2022, and the statement of comprehensive income, Statement of Receipts & Payments, Statement of Cash Flows and Statement of Changes in Equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Micro Finance Program of "**Development Initiative for Social Advancement (DISA)**" as at 30 June, 2022, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

**Basis for Opinion**

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

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

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with IFRSs as explained in note 1 to 5 and for such internal control as management determines in necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The applicable laws and regulations require the management to ensure effective internal audit, internal controls and risk management functions of the Organisation.

In preparing the financial statements, management is responsible for assessing the Organisation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organisation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organisation's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

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







### Independent Auditors' Report (Continued)

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

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

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

### Report on Other Regulatory Requirements

In accordance with Micro-Credit regulatory Authority Act-2006, Micro-Credit Regulatory Authority Rules-2010, circulars 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  
29 August, 2022

**KAZI ZAHIR KHAN & CO.**  
Chartered Accountants.  
DVC: 2208300915AS917214  
Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B, CISA  
Engagement Partner (Enrolment No. 0915)





Annexure-A1/2

Development Initiative for Social Advancement (DISA)  
Micro Finance Program  
Statement of Financial Position  
as on 30 June, 2022

Particulars	Notes	Amount in Taka	
		30.06.2022	30.06.2021
<b>Assets</b>			
<b>Non-Current Assets</b>			
Property, Plant and Equipment	6.00	74,130,776	78,944,309
Long Term Investments (Savings & Other FDR)	7.00	462,605,709	441,487,000
Other Long Term Loan (Staff Loan)	8.00	2,670,000	3,510,000
<b>Total Non-Current Assets</b>		<b>539,406,485</b>	<b>523,941,309</b>
<b>Current Assets:</b>			
Loan to Members	9.00	2,863,323,312	2,438,445,888
Advance, Deposits & Pre-payments	10.00	27,393,858	15,135,772
Loan to Other Projects	11.00	321,450,966	323,250,966
Interest Receivable on FDR		3,174,522	33,164,992
Interest Receivable on Project Loan		156,444,433	152,054,332
Unsettled Staff Advances		5,435,153	5,762,873
Cash & Cash Equivalent	12.00	13,323,478	84,037,526
<b>Total Current Assets</b>		<b>3,390,545,722</b>	<b>3,051,852,349</b>
<b>Total Properties and Assets</b>		<b>3,929,952,207</b>	<b>3,575,793,658</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital Fund</b>			
Cumulative Surplus	13.00	120,043,936	65,172,139
Reserve Fund	14.01	20,600,000	20,600,000
Loan Loss Reserve Fund (LLRF)	14.02	25,296,047	-
<b>Total Capital Fund</b>		<b>165,939,983</b>	<b>85,772,139</b>
<b>Non Current Liabilities</b>			
Loans from PKSF	15.00	44,000,000	52,000,000
Loans from Commercial Banks	16.00	2,081,346,679	2,099,555,331
<b>Total Non Current Liabilities</b>		<b>2,125,346,679</b>	<b>2,151,555,331</b>
<b>Current Liabilities</b>			
Members Savings Deposits	17.00	1,336,867,813	1,058,592,425
Accounts Payables	18.00	415,422	226,292
Loan Loss Provision	19.00	82,530,343	94,337,789
Other Liabilities	20.00	218,851,967	185,309,682
<b>Total Current Liabilities</b>		<b>1,638,665,545</b>	<b>1,338,466,188</b>
<b>Total Capital Fund and Liabilities</b>		<b>3,929,952,207</b>	<b>3,575,793,658</b>

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

  
Sr. Coordinator (Finance & Accounts)  
DISA

  
Chief Executive  
DISA

  
Chairman  
DISA

This is the Consolidated Statement of Financial Position referred to in our report of even date.

  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants  
DVC:

Abdulla-AI-Mahmud FCA, FCMA, FCS, LL.B, CISA  
Engagement Partner (Enrolment No. 0915)

Dated: Dhaka  
14 August, 2022



Annexure-A1/3

Development Initiative for Social Advancement (DISA)  
Statement of Comprehensive Income  
Micro Finance Program  
for the year ended 30 June, 2022

Particulars	Notes	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>Income:</b>			
Service Charges on Loan	21.00	578,965,053	394,934,046
Bank Interest		490,449	427,886
Bank Interest on FDR		16,028,797	20,746,983
Membership Fees		2,650	2,620
Others		29,087,745	89,945,291
<b>Total Income</b>		<b>624,574,694</b>	<b>506,056,826</b>
<b>Expenditure</b>			
Service Charges of PKSF Loan		3,512,500	3,481,250
Service Charges of Commercial Banks Loan		193,416,463	202,027,493
Interest on Member's Savings		54,703,493	29,999,381
Salaries and Allowances		196,044,763	188,728,156
Staff Benefit		12,755,270	13,393,037
Office Rent		26,194,262	25,604,771
Printing and Stationery		6,228,235	3,328,500
Travelling		1,606,025	1,388,488
Telephone and Postage		4,264,379	4,158,217
Repair and Maintenance		5,753,846	6,755,102
Fuel Cost		4,949,100	5,111,195
Entertainment		2,243,704	2,054,888
Bank Charges		4,376,841	3,164,659
Training Expenses		5,818,499	3,090,584
Registration Fees		848,542	938,783
Meeting Expenses		596,832	445,142
Education Program		270,000	219,000
Legal Expenses		311,305	405,861
Other Operating Expenses/Miscellaneous		17,841,668	18,077,469
Audit Fees		150,000	125,000
Taxes		4,902,084	2,748,715
LLPE		13,488,601	24,384,565
Depreciation		5,331,691	6,440,568
Utility		4,094,794	4,371,929
<b>Total Expenditure</b>		<b>569,702,897</b>	<b>550,442,753</b>
<b>Excess of Expenditure over Income/ Income over Expenditure</b>		<b>54,871,797</b>	<b>(44,385,927)</b>
<b>Total</b>		<b>624,574,694</b>	<b>506,056,826</b>

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

  
Sr. Coordinator (Finance & Accounts)  
DISA

  
Chief Executive  
DISA

  
Chairman  
DISA

This is the Statement of Comprehensive Income referred to in our report of even date.

Dated: Dhaka  
14 August, 2022



  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants

DVC:  
Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B, CISA  
Engagement Partner (Enrolment No. 0915)

Annexure-A1/4

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

Micro Finance Program  
for the year from 01 July, 2021 to 30 June, 2022

Particulars	Notes	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>Receipts:</b>			
<b>Opening Balance:</b>		<b>84,037,526</b>	<b>74,413,473</b>
Cash in Hand		1,404,174	4,270,095
Cash at Bank		82,633,352	70,143,378
Service Charges on Loan	21.00	578,965,053	394,934,046
Loan Realization	22.00	4,367,841,576	3,116,723,341
Advance and Loans Realized	23.00	9,831,258	5,912,035
Loan Received from PF & SB		25,400,000	10,500,000
Realized Staff House Loan		840,000	840,000
Bank Interest		490,449	427,886
FDR Encashment		244,890,892	238,541,710
Bank Interest on FDR		-	24,873,236
Membership Fees		2,650	2,620
Pass Book form Sales		2,236,637	1,856,394
Fund Received from PKSf		20,000,000	30,000,000
Loan Received from Bank		2,351,000,000	2,331,000,000
Savings	24.00	1,145,196,029	742,653,707
Service Security Money Received		4,460,000	2,590,000
Security & Welfare Fund		50,792,224	35,733,260
Miscellaneous (Local Received)		19,679,198	46,428,923
Staff Dream Fund (SDF)		2,735,400	2,353,000
Unsettled Staff Advances		327,720	610,479
<b>Total Receipts</b>		<b>8,908,726,612</b>	<b>7,060,394,110</b>
<b>Payments:</b>			
Service Charges of PKSf Loan		3,512,500	3,481,250
Service Charges on BANK Loan		193,416,463	202,027,493
Loan Paid to PKSf		28,000,000	32,000,000
Loan Paid to BANK		2,369,208,652	1,994,382,998
Savings Return		899,197,630	542,635,066
Loan Disbursements	25.00	4,792,719,000	3,537,287,000
Advance and Loans Paid	26.00	23,996,633	9,645,715
Loan Paid to PF & SB		11,980,000	20,850,000
Land and Land Developments		-	-
Furniture		95,950	170,882
Office Equipment		422,208	3,061,171
Bi-Cycle		-	8,937
Soft Asset		-	-
Investment FDR (Savings)		135,000,000	110,000,000





Particulars	Notes	Amount in Taka	
		FY 2021-2022	FY 2020-2021
Investment (Others)		97,800,000	171,100,000
Salaries and Allowances		166,709,212	157,916,356
Staff Benefit and Others		11,578,269	13,388,637
Office Rent		24,483,012	22,959,828
Printing and Stationery		6,228,235	3,328,500
Traveling		1,606,025	1,388,488
Telephone and Postage		4,264,379	4,158,217
Repair and Maintenance		5,753,846	6,755,102
Fuel Cost		4,949,100	5,059,511
Utility		4,094,794	4,322,321
Entertainment		2,243,704	2,054,888
Bank Charges		3,848,841	3,164,659
Training Expenses		5,818,499	3,090,584
Registration Fees		848,542	938,783
Consultancy Fees		30,371	443,250
Meeting Expenses		596,832	445,142
Miscellaneous Expenses		9,973,296	9,744,043
Donation		-	-
Audit Fees		-	-
Education Expenses		270,000	219,000
Legal Expenses		311,305	405,861
Security & Welfare Fund		33,384,273	61,121,558
Payments to PF		11,081,507	15,701,532
Payments to SB		462,615	647,364
Accounts Payables		142,114	517,007
Staff Dream Fund (SDF)		6,056,598	9,860,074
Interest on Loan		7,838,001	7,890,176
Interest on Savings		22,426,504	9,600,188
Unsettled Staff Advances		-	548,633
MAC Fund Deposit		100,000	-
Tax Expenses		629,906	2,748,715
Service Security Paid		4,324,318	1,287,655
<b>Closing Balance:</b>		<b>13,323,478</b>	<b>84,037,526</b>
Cash in Hand		1,940,027	1,404,174
Cash at Bank		11,383,451	82,633,352
<b>Total</b>		<b>8,908,726,612</b>	<b>7,060,394,110</b>

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

  
Sr. Coordinator (Finance & Accounts)  
DISA

  
Chief Executive  
DISA

  
Chairman  
DISA

This is the Consolidated Statement of Receipts & Payments referred to in our report of even date.

Dated: Dhaka  
14 August, 2022

  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants

DVC:  
Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B, CISA  
Engagement Partner (Enrolment No. 0915)



Annexure-A1/5

Development Initiative for Social Advancement (DISA)  
Micro Finance Program

Statement of Cash Flows  
for the year ended 30 June, 2022

Particulars	Notes	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>A. Cash Flows from Operating Activities:</b>			
Surplus for the period		54,871,797	(44,385,927)
Loan Loss Provision		13,488,601	24,384,565
Depreciation for the year		5,331,691	6,440,568
<b>Sub total of Non-Cash Items</b>		<b>73,692,089</b>	<b>(13,560,794)</b>
Loan Disbursed to Members		(424,877,424)	(420,563,659)
Increase/Decrease in Current Assets	27.0	15,470,003	(33,578,744)
Staff Loan		840,000	840,000
Increase/Decrease in Current Liabilities	28.0	33,731,415	(32,752,709)
<b>Net Cash Used in Operating Activities</b>		<b>(301,143,917)</b>	<b>(499,615,906)</b>
<b>B. Cash Flows from Investing Activities</b>			
Acquisition of Property, Plant and Equipment		(518,158)	(3,240,990)
Investment		(21,118,709)	(42,558,290)
<b>Net Cash Used in Investing Activities</b>		<b>(21,636,867)</b>	<b>(45,799,280)</b>
<b>C. Cash Flows from Financing Activities:</b>			
Loan Received		(26,208,652)	334,617,002
Members Savings		278,275,388	220,422,237
<b>D. Net Cash Used in Financing Activities</b>		<b>252,066,736</b>	<b>555,039,239</b>
<b>E. Net Increase/Decrease (A+B+C)</b>		<b>(70,714,048)</b>	<b>9,624,053</b>
Add: Cash and Bank Balance at the beginning of the year		84,037,526	74,413,473
<b>F. Cash and Bank Balance at the end of the year</b>		<b>13,323,478</b>	<b>84,037,526</b>

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

  
Sr. Coordinator (Finance & Accounts)  
DISA

  
Chief Executive  
DISA

  
Chairman  
DISA

This is the Statement of Cash Flows referred to in our report of even date.

Dated: Dhaka  
14 August, 2022

  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants

DVC:  
Abdulla-AI-Mahmud FCA, FCMA, FCS, LL.B, CISA  
Engagement Partner (Enrolment No. 0915)



Development Initiative for Social Advancement(DISA)  
Micro Finance Program

Statement of Changes in Equity  
for the year ended 30 June, 2022

Particulars	Amount in Taka				
	Cumulative Surplus	Reserve Fund	Loan Loss Reserve Fund (LLRF)	Total FY 2021-2022	Total FY 2020-2021
Opening Balance	65,172,139	20,600,000	-	85,772,139	130,158,066
Add: Surplus/Deficit during the year	54,871,797		25,296,047	80,167,844	(44,385,927)
	120,043,936	20,600,000	25,296,047	165,939,983	85,772,139
Add/Less: Transferred to Reserve Fund	-		-	-	-
<b>Closing Balance</b>	<b>120,043,936</b>	<b>20,600,000</b>	<b>25,296,047</b>	<b>165,939,983</b>	<b>85,772,139</b>

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

  
Sr. Coordinator (Finance & Accounts)  
DISA

  
Chief Executive  
DISA

  
Chairman  
DISA

This is the Consolidated Statement of Changes in Equity referred to in our report of even date.

Dated: Dhaka  
14 August, 2022

  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants

DVC:  
Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B, CISA  
Engagement Partner (Enrolment No. 0915)





**Development Initiative for Social Advancement (DISA)  
Micro Finance Program  
Notes to the Financial Statements  
for the year ended 30 June, 2022**

**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 Cumilla, Chandpur , B.Barua, Norshingdi, Narayangonj, Munshigonj, Dhaka, Feni, Gazipur, Kishoreganj , Laxmipur, Mymensing, Manikgonj, Tangial, Sirajgonj, Pabna, Chattogram , Noakhali and Habiganj district, For running this society, necessary fund have been Palli Karma-Shahayak Foundation (PKSF) 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 is basically the extended arm of PKSF, for implementing the Micro-Credit program. The areas covered by POs are Cumilla, Chandpur, B.Barua and Narayangonj districts.

**2.00 Corporate Information of the PO:**

Name of PO-MFI	Development Initiative for Social Advancement (DISA)		
Year of Establishment	1993		
Legal Entity	Registration Authority	Registration No.	Date
	Directorate of Social Welfare Dept.	544	08.09.1994
	NGO Affairs Bureau of Bangladesh	1024	02.04.1996
	Micro-Credit Regulatory Authority	01306-00480-00024	05.09.2007
	Registrar of Joint stock Companies & Firms.	S-11903	29.05.2013
Name of the Operations (Programs)	Micro-Finance Program		
Year of Enrolment with PKSF as Partner Organization	2004		
Working Areas (Number of Districts)	19		
Statutory Audit Conducted Up to	30 June, 2022		
Name of the Statutory Auditor for Last year	Habib Sarwar Bhuiyan & Co.		
Name of the Statutory Auditor for Current year	Kazi Zahir Khan & Co.		
Number of Executive Committee Meeting held FY 2021-2022	5		
Date of Last AGM held	10.12.2021		



**List of Executive Committee:**

Sl. No.	Name	Qualification	Designation	Profession	Present Address	Tenure
1	Saiful Islam Chowdhury	MSC (Economics, JU)	Chairman	Retired Banker	House-15, Road-12, Block-B, Section-10, Mirpur, Dhaka-1216.	1
2	Md. Shahid Ullah	MSC (App. Chemistry, DU)	Secretary General & Chief Executive	Chief Executive, DISA	E-10, Pallabi Extension, Mirpur, Dhaka-1216	10
3	Kazi Nazrul Islam	MSC (App. Chemistry, DU)	Treasurer	Private Service	925, Shahidbag (1st floor), Dhaka-1217.	1
4	Kazi Masud Abdul Kader	BA, BEd, MEd	Executive Member	Assistant Head Master, Barkait Udayan high School, Chandina, Cumilla.	Village : Chandiana, Post & Upazilla-Chandina, District-Cumilla	4
5	Salma Bagum	MSS (Islamic Histri, Chitagong Uni.)	Executive Member	Social Worker	Multi Plan Redcresent City Kushiara Bhaban, Flat # 15/M, Lift # 15, Mirpur-1, Dhaka-1216.	3
6	Shirin Sultana	MBA (HR), CU	Executive Member	Officer (Training), BARD, Cumilla.	SQ-30, BARD Campus, Kotbari, Cumilla.	1
7	Mohammad Jahirul Islam	BA (NU)	Executive Member	Logistic Officer, Oxfam	House-18, Road-03, Block-H, Pallabi Extension, Mirpur, Dhaka-1216.	1

**3.00 Basis of Accounting:**

The financial statements are prepared in accordance with International Accounting Standards (IAS) except service charge income which is computed on cash basis under prudence concept.

**4.00 Summary of significant account policies**

**4.01 Currencies:**

The financial statements have been prepared and presented in Bangladeshi Taka.

**4.02 Revenue Recognition:**

Revenues have been recognized on cash basis.

**4.03 a. Interest Income and Expenses:**

**\* Interest Income:**

The PO is collecting Service Charge from beneficiaries/end users at a reducing balance rate of 24.0% per annum and 20% Service charge on Ultra poor. 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 installments.

**\* Interest Expenses:**

Interest on loan is recognized on accrual basis of accounting.

**\* Other Expenses:**

Other expenses have been accounted for on accrual basis.

**b. Interest Paid on Savings:**

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

**4.04 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 MRA policy 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 half yearly. 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.
- \* 24% interest will be charged on the beneficiaries for loan amount of Jagoron, Agrosor, and 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 Saving Collection:**

- \* Samity has to be established consisting at least 10 members.
- \* Saving has to collected Tk 10 to Tk 100 on weekly basis.
- \* The collected saving has to be deposited to the bank in the same day.

**5.04 Grant/Donation Accounting:**

Since the organization did not receive any grant/donation during the year under audit accounting of grant/donation is not applicable.

**5.05 Grant/Subsidies/Donation (Non Rrefundable) Received (2021-2022):**

Since the organization did not receive any grant/donation (nonrefundable) during the year under audit accounting of grant/donation is not applicable.





Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>6.00</b>	<b>Property, Plant and Equipment:</b>		
	<b>Cost:</b>		
	Opening Balance	122,543,088	119,302,098
	Add: Addition during the year	518,158	3,240,990
	Less: Sale of Assets	-	-
	<b>Closing Balance</b>	<b>123,061,246</b>	<b>122,543,088</b>
	<b>Accumulated Depreciation:</b>		
	Opening Balance	43,598,779	37,158,211
	Add: Depreciation Charged during the year	5,331,691	6,440,568
	Less: Sale of Assets	-	-
	<b>Closing Balance</b>	<b>48,930,470</b>	<b>43,598,779</b>
	<b>Written Down Value</b>	<b>74,130,776</b>	<b>78,944,309</b>
	Details are given Asset Schedule-Annexure- A/4		
<b>7.00</b>	<b>Long Term Investments:</b>		
	Opening Balance	441,487,000	398,928,710
	Add: Investment during the year	232,900,000	281,100,000
	Add: Receivable Interest FDR during the year	33,109,601	-
	Less: Encashment during the year	(244,890,892)	(238,541,710)
	<b>Closing Balance</b>	<b>462,605,709</b>	<b>441,487,000</b>
<b>7.01</b>	<b>FDR (Savings) :</b>		
	Opening Balance	110,000,000	83,000,000
	Add: Investment during the year	135,000,000	110,000,000
	Add: Receivable Interest FDR during the year	-	-
	Less: Encashment during the year	(110,000,000)	(83,000,000)
	<b>Closing Balance</b>	<b>135,000,000</b>	<b>110,000,000</b>
<b>7.02</b>	<b>FDR (Others) :</b>		
	Opening Balance	331,487,000	315,928,710
	Add: Investment during the year	97,900,000	171,100,000
	Add: Receivable Interest FDR during the year	33,109,601	-
	Less: Encashment during the year	(134,890,892)	(155,541,710)
	<b>Closing Balance</b>	<b>327,605,709</b>	<b>331,487,000</b>
<b>8.00</b>	<b>Other Long Term Loan (Staff Loan):</b>		
	Opening Balance	3,510,000	4,350,000
	Add: Paid during the year	-	-
	Less: Adjust during the year	(840,000)	(840,000)
	<b>Closing Balance</b>	<b>2,670,000</b>	<b>3,510,000</b>
<b>9.00</b>	<b>Loan to Members:</b>		
	Opening Balance	2,438,445,888	2,017,882,229
	Add: Disbursed during the year (Note-25)	4,792,719,000	3,537,287,000
	Less: Realization from beneficiary (Note-22)	(4,367,841,576)	(3,116,723,341)
	<b>Closing Balance</b>	<b>2,863,323,312</b>	<b>2,438,445,888</b>

Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>10.00</b>	<b>Advances, Deposits and Pre-payments:</b>		
	Advances 10.01	20,150,190	9,461,408
	Staff Loan (Motor Cycle, Bi-Cycle) 10.02	7,243,668	5,674,364
	<b>Total</b>	<b>27,393,858</b>	<b>15,135,772</b>
<b>10.01</b>	<b>Advances:</b>		
	Office Rent 10.01.01	4,865,330	5,351,980
	Others 10.01.02	15,284,860	4,109,428
	<b>Total</b>	<b>20,150,190</b>	<b>9,461,408</b>
<b>10.01.01</b>	<b>Advance Office Rent:</b>		
	Opening Balance	5,351,980	5,973,495
	Add: Paid during the year	1,260,600	2,064,900
	Less: Realized during the year	(36,000)	(41,472)
	Less: Adjustment during the year	(1,711,250)	(2,644,943)
	<b>Closing Balance</b>	<b>4,865,330</b>	<b>5,351,980</b>
<b>10.01.02</b>	<b>Advance Others:</b>		
	Opening Balance	4,109,428	4,971,056
	Add: Paid during the year	18,398,213	3,320,485
	Less: Realized during the year	(7,222,781)	(4,182,113)
	Less: Adjustment during the year	-	-
	<b>Closing Balance</b>	<b>15,284,860</b>	<b>4,109,428</b>
<b>10.02</b>	<b>Staff Loan:</b>		
	Motor Cycle 10.02.01	6,829,818	5,239,710
	Bi-Cycle 10.02.02	413,850	434,654
	<b>Total</b>	<b>7,243,668</b>	<b>5,674,364</b>
<b>10.02.01</b>	<b>Motor Cycle Loan:</b>		
	Opening Balance	5,239,710	6,762,327
	Add: Paid during the year	3,860,120	708,830
	Less: Realized during the year	(695,577)	(489,200)
	Less: Adjustment during the year	(1,574,435)	(1,742,247)
	<b>Closing Balance</b>	<b>6,829,818</b>	<b>5,239,710</b>
<b>10.02.02</b>	<b>Bi-Cycle Loan:</b>		
	Opening Balance	434,654	458,054
	Add: Paid during the year	477,700	454,500
	Less: Realized during the year	(76,900)	(26,250)
	Less: Adjustment during the year	(421,604)	(451,650)
	<b>Closing Balance</b>	<b>413,850</b>	<b>434,654</b>
<b>11.00</b>	<b>Loan to Other Projects:</b>		
	Opening Balance	323,250,966	321,326,966
	Add: Paid during the year	-	3,097,000
	Less: Realized during the year	(1,800,000)	(1,173,000)
	Less: Adjustment during the year	-	-
	<b>Closing Balance</b>	<b>321,450,966</b>	<b>323,250,966</b>

Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>12.00</b>	<b>Cash &amp; Cash Equivalent:</b>		
	Cash in Hand	1,940,027	1,404,174
	Cash at Bank	11,383,451	82,633,352
		<b>13,323,478</b>	<b>84,037,526</b>

Details of Cash & Cash Equivalent for the FY 2021-2022 is given below:

Bank Name	Branch	Account No.	FY 2021-2022	
			Amount (Cash)	Amount (Bank)
Sonali/Janata/UCBL	Barkait	1306001016205/ 100030693731/	16,104	156,410
Sonali/Janata/NRBC	Chandina	1306001018479/ 001016978	23,078	113,251
Sonali	Barura	1303200019789	42,890	42,150
Sonali	Payalgacha	1323200000089	20,223	35,637
Sonali	Debidwar	1314001023124	16,999	62,413
Sonali	Kalakochua	1310'200011822	120	5,828
Pubali	D. Nowabpur	1536901008570	10,464	12,318
Sonali/Padma	Kochua	1508133001365/ 113000004080	9,427	58,315
Sonali	Shahrasti	1517001009489	7,955	85,147
Sonali/AB	Shashongacha	1329233002773 / 4131785996000	28,722	12,060
Sonali	Muradnagar	1320001021986	19,532	3,140
Sonali	Kuti Bazar	1412200000373	4,229	125,588
Sonali/MTBL	Laksham	131333004067 / 05030320000246	7,064	52,670
Sonali	Hajigonj	1507200004865	33,561	4,318
Sonali	Paduar Bazar	1335933002899	19,029	55,713
Sonali	Gouripur	1316200001327	311	5,744
Pubali/AB	Nurpur	1459901015050 / 4131785995000	10,370	121,197
Sonali	Burichong	1305200011136	7,405	28,645
Sonali	Brahmon Para	1304200013498	-	57,291
Sonali	Sonargaon	3611200000139	9,854	67,055
Pubali	Matlab Uttar	3998102000085	7,903	596
Sonali	Nawri	1503360000055	2,214	16,771
Pubali	Sujatpur	100073008144	17,764	339
Sonali	Bandor	3612933002726	16,801	2,004
Jamuna	Kachpur	00770320000038	7,846	75,816
Southeast	Vulta	007713100000006	40,406	112,366
Bank Asia	Madobdhi	059360000011	28,625	10,472
Pubali	Pallabi	4301102000031	12,273	124,891
Sonali/Janata	Hasakhil	1321110000039 / 100025684367	44,858	23,995
Marcantile	Faridgonj	14911100007923	1,347	6,655
Sonali	Bhaberchar	3703200000289	11,532	3,354
Pubali	Arihajar	1719901030268	24,660	5,778
Sonali	Baburhat	1518033002353	3,782	22,247
Agrani/Exim	Narayanpur	0200003689421/ 11111100024308	38,437	4,513
Sonali	Feni	4015001010697	78,606	87,099
Sonali	Sarial	1420200001646	7,804	60,717
SBACBL	Valanagar	11130000119	331	101,710
Sonali	Homna	1317200001612	642	11,308
Sonali	Meghna	1334200000541	14,203	4,152
Pubali	Katiadi	4550102000031	90,691	17,120





Sl. No.	Particulars			Amount in Taka	
				FY 2021-2022	FY 2020-2021
	Pubali	Bhairab	3391901021510	57,422	3,303
	Sonali	Baroicha	1718200000338	44,149	438,429
	Pubali	Basan	0910102000877	23,814	2,308
	NRBC Bank	Barobari	010933300000354	10,302	41,291
	Pubali	Narosinhopur	3762102000090	35,056	31,453
	Sonali	Savar	443033037282	22,434	40,548
	Pubali	Ramganj	3815102000518	14,233	72,818
	Mutual Trust	Kaliganj	5050210007204	12,066	85,533
	Pubali	Bhaluka	4465102000044	17,905	1,996
	Pubali	Maona	4481102000090	18,807	1,378
	Dhaka	Konabari	220100000010844	5,377	32,723
	Dhaka	Uttara	011010000000053	9,852	26,829
	Pubali	Ibrahimpur	2982102000430	23,578	36,937
	Uttara	Pirerbag	126312200211651	8,819	17,582
	Sonali	Dhamrai	1625302000788	4,553	70,692
	Sonali	Manikganj	4506202001301	7,441	10,820
	Sonali	Singhair	4510402000763	49,741	302,954
	Marcantile	Jhitka	119811119960807	7,205	2,835
	Sonali	Saturia	4508802000602	16,313	35,189
	Sonali	Ghior	4504702001073	20,366	5,216
	Sonali	Gorai	6011102001430	38,727	149,935
	Dutch Bangla	Mirzapur	1441100014215	25,188	48,790
	Pubali	Tangail	1892901026501	22,118	8,629
	Dutch Bangla	Elega	2381100004189	27,709	2,414
	Sonali	Kalihati	6012902002522	30,211	19,420
	Sonali	Bhuapur	6003802000822	4,183	6,121
	Sonali	Sirajganj	4219202000506	17,342	6,049
	Sonali	Ullapara	4218402001320	880	42,220
	Sonali	Shajadpur	4213502000787	13,671	49,003
	Sonali	Santia	4117802000633	298	2,718
	Sonali	faridpur	200001508	1,458	5,209
	Sonali	Bhangura	4106102001578	520	2,938
	National	Mirsharai	1091002368769	3,161	2,797
	Pubali	Baraiyarhat	4412901007036	17,213	3,103
	Pubali	Chhagalnaiya	2308901014292	39,898	26,993
	Pubali	Sonagazi	2802901010630	12,340	1,607
	National	Daganbhuiyan	1029002366887	33,333	7,796
	National	Bagumgonj	1017002366511	36,266	116,002
	National	Companigonj	1088002365195	18,851	40,418
	Al- Arafa Islami	Tontur	0631020007786	6,350	7,976
	Pubali	Akhaura	4128901005788	143	56,844
	Janata	Brahamanbaria	0100108384535	41,846	215,124
	Shahjalal Islami	Bijoyagar	9901080051174	48,642	53,260
	Pubali	Madhabpur	169090121070	667	81,398
	Dutch Bangla	Ashugonj	2521100002391	27,960	40,454
	Rupali	Bajitpur	5611020000443	15,668	21,224
	Janata	Kuliarchar	01211011016060	27,580	6,580
	Prime	Shibpur	2214114007956	3,597	24,376
	Sonali	Rajendrapur	102000823	9,470	4,137
	Mutual Trust	Kapasias	00640210008378	2,432	2,168
	Commerce	Kaliakor	04721000429	1,754	39,068
	Export Import	Seedstore	08611100051181	9,435	15,471
	Marcantile	Sakhipur	118511122483443	21,113	3,361



Sl. No.	Particulars			Amount in Taka	
				FY 2021-2022	FY 2020-2021
	Sonali	Basail	6002002001020	15,348	4,175
	United Commercial	Ghatail	1571301000000131	19,668	34,550
	Shahjalal Islami	Nagarpur	404811100000502	13,923	4,699
	Sonali	Daulatpur	4503902001257	5,949	38,678
	Uttara	Sibaloy	19410012222305	12,341	74,026
	Dhaka	Dohar	2161006977	26,715	70,551
	Saoutheast	Karaniganj	003011100006042	5,001	3,854
	Marcantail	Demra	115611422460837	8,633	823,971
	Sonali	Siddhirganj	3603802000600	73,494	3,439
	Sonali	Head Office	0004637,2400002	51,436	6,154,278
	<b>Total</b>			<b>1,940,027</b>	<b>11,383,451</b>

**13.00 Cumulative Surplus:**

Opening Balance	65,172,139	109,558,066
Add: Surplus during the year/(Deficit)	54,871,797	(44,385,927)
<b>Closing Balance</b>	<b>120,043,936</b>	<b>65,172,139</b>

**14.01 Reserve Fund:**

<b>Opening Balance</b>	20,600,000	20,600,000
Add: Transferred from Cumulative Surplus	-	-
<b>Closing Balance</b>	<b>20,600,000</b>	<b>20,600,000</b>

**14.02 Loan Loss Reserve Fund (LLRF):**

<b>Opening Balance</b>	-	-
Add: Addition during the year	25,296,047	-
<b>Closing Balance</b>	<b>25,296,047</b>	-

**15.00 Loan from PKSF:**

Opening Balance	52,000,000	54,000,000
Add: Loan Taken Current year	20,000,000	30,000,000
Less: Repayment Current year	(28,000,000)	(32,000,000)
<b>Closing Balance</b>	<b>44,000,000</b>	<b>52,000,000</b>

**16.00 Loan from Commercial Banks:**

Opening Balance	2,099,555,331	1,762,938,329
Add: Loan Taken Current year	2,351,000,000	2,331,000,000
Less: Loan Repayment Current year	(2,369,208,652)	(1,994,382,998)
<b>Closing Balance</b>	<b>2,081,346,679</b>	<b>2,099,555,331</b>

Details of Loan from Commercial Bank is given below:

**16.01 Mutual Trust Bank Ltd.:**

Opening Balance	92,507,483	81,878,880
Add: Current year Addition	87,000,000	69,000,000
Less: Payment Current year	(103,475,176)	(58,371,397)
<b>Closing Balance</b>	<b>76,032,307</b>	<b>92,507,483</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>16.02</b>	<b>Southeast Bank Ltd.:</b>		
	Opening Balance	147,027,904	97,101,103
	Add: Current year Addition	60,000,000	100,000,000
	Less: Payment Current year	(84,904,972)	(50,073,199)
	<b>Closing Balance</b>	<b>122,122,932</b>	<b>147,027,904</b>
<b>16.03</b>	<b>AB Bank Ltd.:</b>		
	Opening Balance	212,000,000	212,000,000
	Add: Current year Addition	-	212,000,000
	Less: Payment Current year	(212,000,000)	(212,000,000)
	<b>Closing Balance</b>	<b>-</b>	<b>212,000,000</b>
<b>16.04</b>	<b>National Credit and Commerce Bank Ltd.:</b>		
	Opening Balance	75,828,107	107,132,607
	Add: Current year Addition	-	100,000,000
	Less: Payment Current year	(75,828,107)	(131,304,500)
	<b>Closing Balance</b>	<b>-</b>	<b>75,828,107</b>
<b>16.05</b>	<b>Sonali Bank Ltd.:</b>		
	Opening Balance	-	44,124,671
	Add: Current year Addition	-	-
	Less: Payment Current year	-	(44,124,671)
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>
<b>16.06</b>	<b>Pubali Bank Ltd.:</b>		
	Opening Balance	81,406,546	72,392,005
	Add: Current year Addition	150,000,000	100,000,000
	Less: Payment Current year	(84,155,242)	(90,985,459)
	<b>Closing Balance</b>	<b>147,251,304</b>	<b>81,406,546</b>
<b>16.07</b>	<b>South Bangla Agricultural and Commerce Bank Ltd.:</b>		
	Opening Balance	100,000,000	100,000,000
	Add: Current year Addition	150,000,000	100,000,000
	Less: Payment Current year	(113,877,488)	(100,000,000)
	<b>Closing Balance</b>	<b>136,122,512</b>	<b>100,000,000</b>
<b>16.08</b>	<b>Uttara Bank Ltd.:</b>		
	Opening Balance	332,327,215	303,892,746
	Add: Current year Addition	180,000,000	200,000,000
	Less: Payment Current year	(201,331,903)	(171,565,531)
	<b>Closing Balance</b>	<b>310,995,312</b>	<b>332,327,215</b>
<b>16.09</b>	<b>United Commercial Bank Ltd.:</b>		
	Opening Balance	150,000,000	25,925,808
	Add: Current year Addition	250,000,000	150,000,000
	Less: Payment Current year	(204,822,914)	(25,925,808)
	<b>Closing Balance</b>	<b>195,177,086</b>	<b>150,000,000</b>
<b>16.10</b>	<b>NRB Commercial Bank Ltd.:</b>		
	Opening Balance	39,915,215	24,710,787
	Add: Current year Addition	200,000,000	120,000,000
	Less: Payment Current year	(63,365,792)	(104,795,572)
	<b>Closing Balance</b>	<b>176,549,423</b>	<b>39,915,215</b>





Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>16.11</b>	<b>The UAE-Bangladesh Investment Company Ltd.:</b>		
	Opening Balance	19,691,084	41,842,268
	Add: Current year Addition	-	-
	Less: Payment Current year	(19,691,084)	(22,151,184)
	<b>Closing Balance</b>	<b>-</b>	<b>19,691,084</b>
<b>16.12</b>	<b>Trust Bank Ltd.:</b>		
	Opening Balance	150,000,000	100,000,000
	Add: Current year Addition	300,000,000	250,000,000
	Less: Payment Current year	(300,000,000)	(200,000,000)
	<b>Closing Balance</b>	<b>150,000,000</b>	<b>150,000,000</b>
<b>16.13</b>	<b>Midland Bank Ltd.:</b>		
	Opening Balance	79,734,023	136,507,335
	Add: Current year Addition	-	-
	Less: Payment Current year	(79,734,023)	(56,773,312)
	<b>Closing Balance</b>	<b>-</b>	<b>79,734,023</b>
<b>16.14</b>	<b>One Bank Ltd.:</b>		
	Opening Balance	200,000,000	200,000,000
	Add: Current year Addition	300,000,000	400,000,000
	Less: Payment Current year	(350,000,000)	(400,000,000)
	<b>Closing Balance</b>	<b>150,000,000</b>	<b>200,000,000</b>
<b>16.15</b>	<b>Mercantile Bank Ltd.:</b>		
	Opening Balance	150,000,000	-
	Add: Current year Addition	400,000,000	300,000,000
	Less: Payment Current year	(350,000,000)	(150,000,000)
	<b>Closing Balance</b>	<b>200,000,000</b>	<b>150,000,000</b>
<b>16.16</b>	<b>Meghna Bank Ltd.:</b>		
	Opening Balance	-	20,000,000
	Add: Current year Addition	-	-
	Less: Payment Current year	-	(20,000,000)
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>
<b>16.17</b>	<b>Bangladesh Commerce Bank Ltd.:</b>		
	Opening Balance	128,370,547	117,686,698
	Add: Current year Addition	74,000,000	80,000,000
	Less: Payment Current year	(68,732,796)	(69,316,151)
	<b>Closing Balance</b>	<b>133,637,751</b>	<b>128,370,547</b>
<b>16.18</b>	<b>Bangladesh Finance and Investment Company Ltd.:</b>		
	Opening Balance	-	38,804,198
	Add: Current year Addition	-	-
	Less: Payment Current year	-	(38,804,198)
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>
<b>16.19</b>	<b>Bangladesh Development Bank Ltd.:</b>		
	Opening Balance	-	38,939,223
	Add: Current year Addition	-	-
	Less: Payment Current year	-	(38,939,223)
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>16.20</b>	<b>Agrani Bank Ltd.:</b>		
	Opening Balance	140,747,207	-
	Add: Current year Addition	200,000,000	150,000,000
	Less: Payment Current year	(57,289,155)	(9,252,793)
	<b>Closing Balance</b>	<b>283,458,052</b>	<b>140,747,207</b>
<b>17.00</b>	<b>Members Savings Deposits:</b>		
	Opening Balance	1,058,592,425	838,170,188
	Add: Savings Collection	1,145,196,029	742,653,707
	Add: Interest Accrued	32,276,989	20,403,596
	Less: Savings withdrawal/Refund	(899,197,630)	(542,635,066)
	<b>Closing Balance</b>	<b>1,336,867,813</b>	<b>1,058,592,425</b>
<b>18.00</b>	<b>Accounts Payable:</b>		
	Opening Balance	226,292	517,007
	Add: Addition Current year	236,146	226,292
	Less: Paid during the year	(47,016)	(517,007)
	<b>Closing Balance</b>	<b>415,422</b>	<b>226,292</b>
<b>19.00</b>	<b>Loan Loss Provision:</b>		
	Opening Balance	94,337,789	69,953,224
	Add: Provision during the year	13,488,601	24,384,565
	Less: Loan Loss Reserve Fund (LLRF)	(25,296,047)	-
	<b>Closing Balance</b>	<b>82,530,343</b>	<b>94,337,789</b>
<b>20.00</b>	<b>Other Liabilities:</b>		
	Sec. & Welfare Fund	79,648,010	62,240,059
	Service Securities	14,010,164	13,874,482
	Staff Dream Fund	38,743,793	36,165,141
	Loan from PF Fund	68,600,000	50,680,000
	Loan from Staff Benefit Fund	17,850,000	22,350,000
	<b>Total</b>	<b>218,851,967</b>	<b>185,309,682</b>
<b>21.00</b>	<b>Service Charges on Loan:</b>		
	Jagoron	349,534,617	267,170,142
	Agrosor	197,089,633	119,137,357
	Buniad	169,189	128,932
	Sufolon	7,488,796	8,494,294
	Liveli. Restora. Project	-	-
	EFRRAP	-	-
	Innovative Loan Fund (ILF)	5,580	3,321
	Income Generating Activities(IGA)	-	-
	Water Credit Adoption (WCAD)	24,677,238	-
	<b>Total</b>	<b>578,965,053</b>	<b>394,934,046</b>



Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>22.00</b>	<b>Loan Realization:</b>		
	Jagoron	2,745,706,778	2,087,857,393
	Agrosor	1,435,173,124	957,983,013
	Buniad	1,559,556	1,543,975
	Sufolon	61,793,296	69,213,199
	Liveli. Restora. Project	-	-
	EFRRAP	-	-
	Innovative Loan Fund (ILF)	101,601	125,761
	Income Generating Activities(IGA)	-	-
	Water Credit Adoption (WCAD)	123,507,221	-
	<b>Total</b>	<b>4,367,841,576</b>	<b>3,116,723,341</b>
<b>23.00</b>	<b>Advance and Loans Realized:</b>		
	Advance Refund	7,222,781	4,182,113
	Advance Realized- Rent	36,000	41,472
	Loan to Other Projects	1,800,000	1,173,000
	Motorcycle Loan	695,577	489,200
	Bicycle Loan	76,900	26,250
	Staff Loan	-	-
	<b>Total</b>	<b>9,831,258</b>	<b>5,912,035</b>
<b>24.00</b>	<b>Savings:</b>		
	General Savings (Beneficiaries)	916,934,377	608,176,443
	Special Savings (Beneficiaries)	228,261,652	134,477,264
	Voluntary Savings (Beneficiaries)	-	-
	<b>Total</b>	<b>1,145,196,029</b>	<b>742,653,707</b>
<b>25.00</b>	<b>Loan Disbursements:</b>		
	Jagoron	2,644,440,000	2,457,438,000
	Agrosor	1,754,295,000	1,019,779,000
	Buniad	1,496,000	635,000
	Sufolon	49,264,000	59,435,000
	Innovative Loan Fund (ILF)	-	-
	Income Generating Activities (IGA)	-	-
	Water Credit Adoption (WCAD)	343,224,000	-
	<b>Total</b>	<b>4,792,719,000</b>	<b>3,537,287,000</b>
<b>26.00</b>	<b>Advance and Loans Paid:</b>		
	Advance Pay	18,398,213	3,320,485
	Advance Pay-Rent	1,260,600	2,064,900
	Loan to Other Projects	-	3,097,000
	Motorcycle Loan	3,860,120	708,830
	Bicycle Loan	477,700	454,500
	<b>Total</b>	<b>23,996,633</b>	<b>9,645,715</b>





Sl. No.	Particulars	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>27.00</b>	<b>Increase/Decrease in Current Assets:</b>		
	Advance Office Rent	486,650	621,515
	Advance (Other)	(11,175,432)	861,628
	Interest Receivable on FDR	29,990,470	4,126,253
	Interest Receivable on Project Loan	(4,390,101)	(38,872,003)
	Loan to Other Project	1,800,000	(1,924,000)
	Unsettled Staff Advances	327,720	61,846
	Motor Cycle	(1,590,108)	1,522,617
	By-Cycle	20,804	23,400
	<b>Total</b>	<b>15,470,003</b>	<b>(33,578,744)</b>
<b>28.00</b>	<b>Increase/Decrease in Current Liabilities:</b>		
	Provident Fund & Staff Benefit	-	(666,967)
	Security & Welfare Fund	17,407,951	(25,388,298)
	Provision	-	-
	Service Securities	135,682	1,302,345
	Accounts Payable	189,130	(290,715)
	Staff Dream Fund (SDF)	2,578,652	2,640,926
	Provident Fund & Staff Benefit Loan	13,420,000	(10,350,000)
	<b>Total</b>	<b>33,731,415</b>	<b>(32,752,709)</b>





“পদ্মা ব্রিজ বাংলাদেশের দুই অঞ্চলকেই শুধু যুক্ত করে নাই  
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আমাদের স্বপ্নের ঠিকানায় নিয়ে যাবে”

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E/11, Pallabi Extension, Mirpur-11 $\frac{1}{2}$ , Dhaka-1216  
Phone : +88 02 58052410, Mobile : +88 01733 219900

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