



DEVELOPMENT INITIATIVE  
FOR SOCIAL ADVANCEMENT  
**DISA**



ANNUAL REPORT 2016-17 FY

**Development Initiative for Social Advancement (DISA)** was established by a group of social workers leading by its Founder and Chief Executive Md. Shahid Ullah on 15th January 1993; for Driving Away Superstition, Alleviating Poverty, Increasing Consciousness and Empowering rural Women through their active participation within income generating activities. Though there was hard struggle in 24 years, still upward trend shows the progress of this organization. At first it started its grassroots level activities from own fund, but by the passage of time it generates funds and resources from different donors and partners and gradually extended its activities around Bangladesh.



## VISION

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

## MISSION

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

## OBJECTIVES

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

## CORE VALUES

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

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## LEGAL STATUS

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

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



## MESSAGE FROM CHAIRPERSON

**Dear Valued Readers, Colleagues in DISA, Development Partners and Others,**

Development Initiative for Social Advancement (DISA) spent about 24 years of its existence after its establishment as a national non-government organization (NGO). The country and DISA have achieved significant progress in the mean time, both economically and socially. The country's production, infrastructure and trade are expanding and more jobs are being created for both men and women. The proportion of the poverty prone population in the country has dropped to about one-fourth. With better and steady governance and on-going growth, it is expected to continue gradually towards its vision of achieving middle income status by 2021, when expectedly it will celebrate its Golden Jubilee of 50 years.

Behind the above impressive economic growth sadly there exists an enormous under nutrition and public health burden of the people which is so grave that 36 percent under-5 children are stunted, 14 percent of them are wasted and over 9 million of them are anemic. About 25 percent of the women of reproductive age (15-49 yrs) are the victims of micro-nutrient deficiency. This condition will very likely limit the ability of the next generation of the country that dreams to become a member of the group of developed

countries in the world in the year 2041 when it will reach 75 years of its glorious existence.

DISA's initial focus was on lending micro-credit to the poor and extreme poor households in the rural communities in its area of operation for undertaking activities that would assist them to protect from hunger. The next step was to assist them to become small entrepreneur. As a gradual process, many of them graduated to become medium scale entrepreneurs. Now a days, DISA's area of operation covers 19 districts of the country. The new ventures include promotion of agriculture, educational innovations like Aloghor, scholarship for poor and disabled students, job-oriented technical education, primary health care at community level and research & development. The latest challenging venture is on livestock development as well as its one value chain intervention namely Matribhumi Dairy Foods Ltd (MDFL). The experience so far indicates that it has enormous potentiality to go forward.

DISA as a non-government organization complements the national government in nation building activities. As it deals mainly with the poor sections of the population at the grass root level, it has the opportunity to innovate

new strategies and community level governance for effective service delivery. As a learning and serving organization, DISA hopes to go forward with an inclusive "Comprehensive Poverty Reduction Plan" in conformity with national "Five Year Plan" and "Sustainable Development Goals (SDG)" of the country. Within about next one year, the organization has a plan to celebrate its Silver Jubilee in next one year after its 25 years of dedicated services.

We express our sincere gratitude to our valued development partners, government agencies and officials, fellow NGOs with whom we develop network for going forward. Our heartfelt thanks to the members of the Executive Committee of DISA, who show our way forward, members of the community people we serve and finally our staff members for their sincere and hard work to improve the condition of livelihood of the people we are committed to serve.

**Md. Abdul Quddus**  
Chairman  
DISA Executive Committee



## STATEMENTS FROM THE FOUNDER & CHIEF EXECUTIVE

The fiscal year 2016-17 was a significant transformation period for DISA in many ways, which has been the basis of this report. This consolidated report draws upon the individual reports provided by each program and unit. The activities of all programs are included in this report under separate section which describe broad-based strategies and different innovative social intervention for creating opportunity for socially excluded people.

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

Alongside our work on providing services such as Microfinance, Education, Mobile Book Fair, Technical Education, Healthcare support and social interventions like Matribhumi Dairy Foods Limited (MDFL) to develop the alternative income base for the community and also Fashion House to create platform for

women's leadership development. We are increasingly supporting sustainable growth to help end aid dependency by accelerating employment progress and creating entrepreneurial opportunity. DISA also established research department for contributing to development and continuous progress.

I am, thus, pleased to present this Annual Report for 2016-17, with detailed audited financial statements, to the General Committee and other stakeholders. DISA acknowledges the work of all staffs and members, we could not have managed without the support of all of them.

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

**Md. Shahid Ullah**  
shahid@disabd.org



## ACTIVITIES SNAP SHOT 2016-17

Currently, DISA Microfinance Program has **4,712 Samity** (Village Organization), with 1,05,870 members.

It disbursed Tk. **11,201.32 million** as loan among its microfinance group members.

The savings reached to Tk. **659.69 million** under DISA Microfinance activities.

Aloghar is currently running **6 branches**, where it has 5420 **registered members** for receiving its regular services.

**28,554 books collection in all Aloghar libraries.**

Total **7,200 youths** and **students** found their leadership development platform by joining in Aloghar Sobuj Dal (Green Team).

Aloghar Prokashana published total **109 books** and **2 Special Eid Collection.**

**278 students** have selected for Aloghar Scholarship-2017 at the amount of **TK. 10,00,800.**





The MFP distributed **Tk. 18,64,500** as scholarship among **1,243** group member's children.

The Onuron Foundation distributed **3,95,372 Taka** among **170 students** as education scholarship.

Under the program of DLDP, total **79 Sada Dal** was organized with **1,868 farmers** and currently producing **4,420 liters** of milk daily.

**366 youths** completed their technical training from DTTI

Under its Medical Assistane, DISA distributed Tk. **6,95,000** as health care support among **137 victims**.

7085 members received health service under health program.

Total **819** dedicated, skilled and experienced staffs are working in DISA for achieving its mission altogether.



# ECONOMI DEVELOPMENT PROGRAM

- Village Organization
- Savings
- Micor-credit
- Progress of MF
- Achievement
- Health Assistance
- Onuron Scholarship

1

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

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

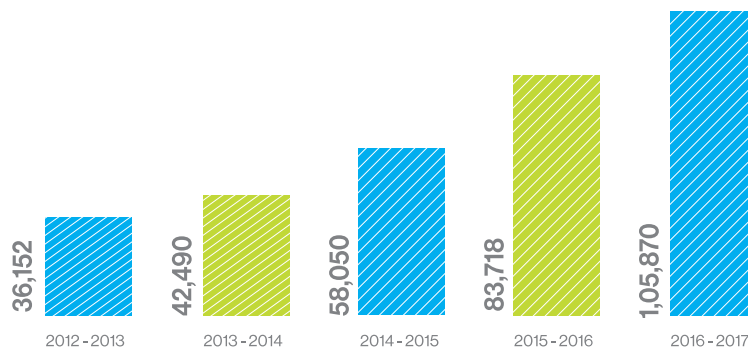
In this connection, DISA operates its micro-finance program at 16 districts in Bangladesh with a network of 4,712 village organizations under 72 Branch offices. The number of group members of village organizations (VO) now has increased to 1,05,870. Out of them, total borrowers are 88,494. The proportion of women borrowers is 97.52%. The fund for the program has mostly been avail from the Palli Karma-Sahayak Foundation (PKSF), Stromme Foundation, different commercial Banks and non-bank financial institutes.

DISA's Micro-finance program runs with integrated automated software. This software helps the microfinance program to run smoothly.

### A. VILLAGE ORGANIZATION (VO) DEVELOPMENT

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

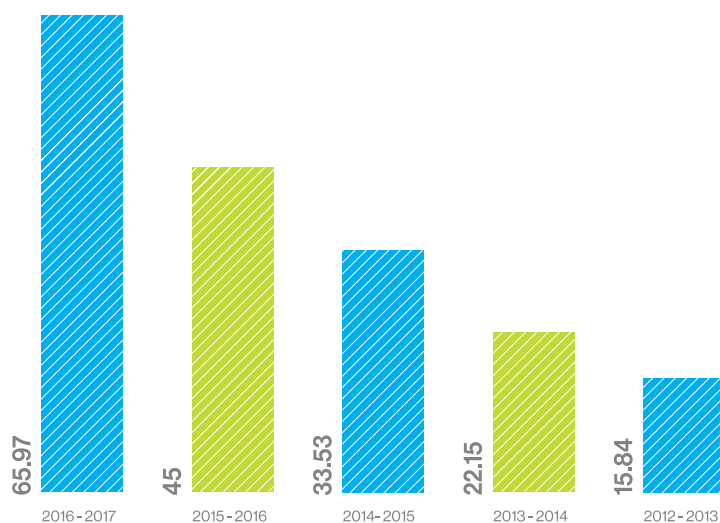
VO MEMBERS UNDER MICROFINANCE PROGRAM AS ON JUNE 2017



### B. SAVINGS

DISA operates two types of saving programs namely: General Savings and Special Savings. The general savings starts from minimum Tk. 20 per week for each member of Rural Micro Credit (RMC) group. They are also allowed to deposit their special savings. Members can withdraw their special savings whenever they want. DISA has been successfully operating both general and special saving schemes for last 24 years. Savings helps the poor 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. In the last fiscal year (2016-17), members' savings reached to 659.69 million taka; which implies 31.79% increase.

MF MEMBERS LAST FIVE YEARS SAVINGS (IN CRORE)



The graph shows the last five years progress of members' savings:

## C. MICRO CREDIT

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

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

RMC provides loan to the people for income-generating activities (IGAs) like small trade, goat rearing, poultry rearing, vegetables cultivation, rural transport, fish farming etc. The loan ranges from Tk. 5,000 to 49,000 per loanee. Also a loanee can receive up to Tk. 50,000 in some cases. As on June 2017, micro-finance program of DISA distributed Tk. 5,692.91 million among 61,438 borrowers.

### AGROSOR MICRO ENTERPRISE (ME)

Micro-Enterprise loan has been started by DISA with the objective of facilitating members to expand their enterprises. The loanees who have completed at least two loan-cycles of RMC, are eligible for getting ME loan subject to the guarantee from their group members. The size of ME loan is Tk. 50,000 to 10,00,000 per loanee. As of June 2017 Micro Finance program of DISA disbursed Tk. 3,807.30 million among 22,761 borrowers.

### BUNIAD ULTRA POOR PROGRAM (UPP)

Basically, ultra-poor means the people whose daily energy consumption is less than 1,600 Kcal against the recommended daily need of 2,250 Kcal. Many of them are found begging for their livelihood. Others include people who sell physical labor, cannot take care of children's education, and other basic needs. Basically, these are the people who have nothing for their livelihood, neither a piece of land, nor any savings. DISA provides loan to these ultra-poor people to enhance their income and improve their livelihood status. This program is being operated by DISA through all of its branches. As of June 2017, Tk. 44.02 million has been disbursed among 383 borrowers under this program.

## PROGRESS OF MF PROGRAMME AS OF JUNE 2017

### AGROSOR

Cumulative Loan Disbursement (Million Tk)

**3,807.30**

FY Loan Disbursement (Million Tk)

**1,580.68**

MEMBER

**23,217**

BORROWER

**22,761**

### JAGORON

Cumulative Loan Disbursement (Million Tk)

**5,692.91**

FY Loan Disbursement (Million Tk)

**1,780.22**

MEMBER

**77,926**

BORROWER

**61,438**

### SUFOLON

Cumulative Loan Disbursement (Million Tk)

**1,341.16**

FY Loan Disbursement (Million Tk)

**195.60**

MEMBER

**1,901**

BORROWER

**1,732**

### BUNIAD

Cumulative Loan Disbursement (Million Tk)

**44.02**

FY Loan Disbursement (Million Tk)

**8.76**

MEMBER

**548**

BORROWER

**383**

### ILFF

Cumulative Loan Disbursement (Million Tk)

**306.42**

FY Loan Disbursement (Million Tk)

**159.30**

MEMBER

**2,278**

BORROWER

**2,180**

### EFFRAP

Cumulative Loan Disbursement (Million Tk)

**7.44**

FY Loan Disbursement (Million Tk)

**0**

MEMBER

**0**

BORROWER

**0**

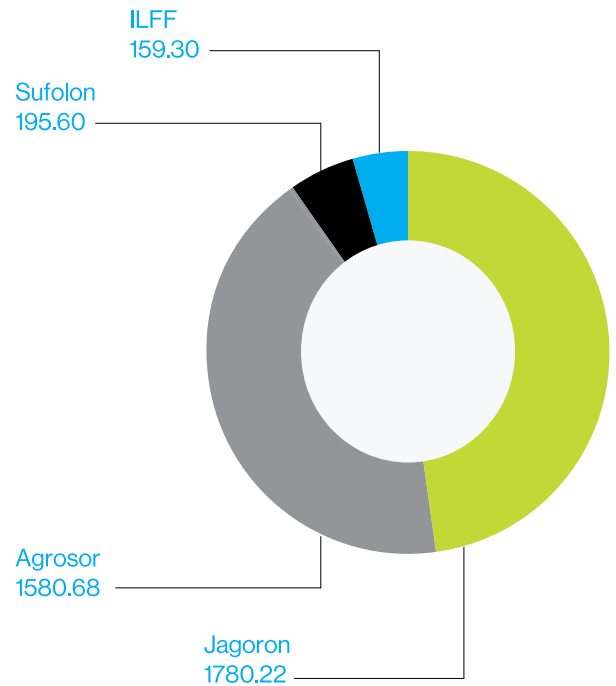
### SUFOLON SEASONAL LOAN (SL)

Bangladesh is an agro-based country. Hence, most of the people's livelihood dependent on agriculture. These marginalized farmers and community people do not have any savings as capital to invest; they sometimes require money in various seasons for cultivation for crops and farming. DISA runs the Agriculture Sector Micro Credit (ASMC) scheme to provide loan in four sectors namely a) Agriculture loan, b) Non-agriculture loan, c) Agriculture product purchase loan and d) Special agricultural activity loan. Objective of this program is to develop the agricultural sector of our country, modernize the agricultural system and thus improving the livelihood of the poor farmers and rural community. The members are usually taken credits from this component for cultivation of seasonal vegetables, fruits, cow fattening etc. As of June 2017, DISA disbursed Tk. 1,341.16 million as loan among 1,732 borrowers.

### INNOVATIVE LOAN FUND FACILITY (ILFF)

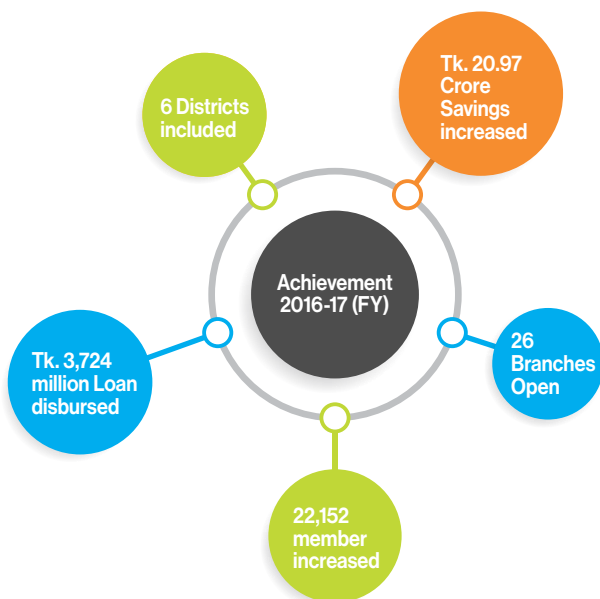
DISA provides credit facilities to the community people who are involved in any productive business and agro-based farming including cultivation of any crop, involvement in small trade, goat rearing, poultry farming, vegetable cultivation, rural transport, aquaculture etc. The credit schemes are specially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

### MFP COMPONENTS LOAN DISBURSEMENT UNDER 2016-17 (IN MILLION)

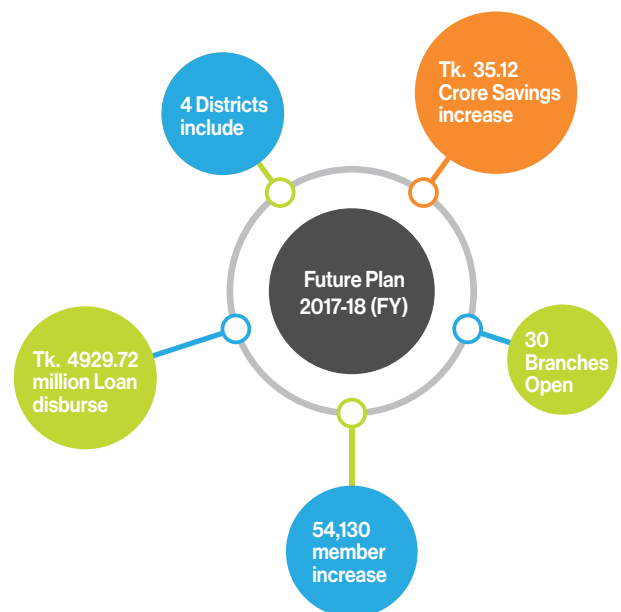


scheme, the loan ranges from Tk. 5,000 to 300,000 per loanee. As of June 2017, micro finance program of DISA distributed Tk. 306.42 million among 2,180 borrowers.

### ACHIEVEMENT IN 2016-17 FY



### FUTURE PLAN OF MF PROGRAMME



## SAMELA'S SUSTANABLE DEVELOPMENT



PROJECT: COTTAGE INDUSTRY      BRANCH: NARAYANPUR  
NAME: SAMELA                      UPAZILA: MATLAB NORTH  
SAMITY: 2044                        DISTRICT: CHANDPUR  
VILLAGE: NATSHAL                CELL NO: 01872556040

### Current Position

Samela, a self-employed cottage industry worker, is spending time smoothly. She prepares 3 types of bamboo basket (Ora), 2 types of chicken cases and Mora/Dolna along with her husband Ruman Molla.

### Reason of loan

She doesn't have enough money to expand her own business as needs raw materials. So she borrowed from DISA Tk. 20,000, 30,000, 40,000 in 3 consecutive years.

### Key Insights

Samela buys used Dolna/Mora by Tk. 10,000, and sell it by Tk. 21,000 after repairing. Except that she made baskets with bamboo and other accessories . 60 baskets are made from one bamboo. Demand of her products are increasing day by day.

### Present Status

Her family income is nearly Tk. 3 lacs per anum. Her Children are going to school and family is now able to bear treatment expenses. She creates employment oppurtunity for 4/5 people in pick time of business. Beside this she cultivates paddy, corn, mustard, chili, onion etc.

### Future Palm

Samela wants to increase her production and enter to new market. Become a successful entrepreneur by encouraging others to start this profession as well as creating more employment.

## AN EXAMPLE OF ASSISTANCE



MEMBER: FATEMA AKTER              K.M.S: 2691  
HUSBAND: MD. NAZRUL ISLAM      BRANCH: PADUA BAZAR  
MEMBER NO: 34                        UPAZILA: CIMILLA SADAR (S)  
SAMITY: SRI DHORPUR                DISTRICT: COMILLA

### PRESENT STATUS

Fatema Akter's Family spending time very smoothly now. Whatever her husband earned from easy bike as well as other sources made them keep quite happy.

### REASON OF ASSISTANCE

She was Economically insolvent. Due to sickness unable to pay loan installments regularly. So very hard to bear treatment expenses for her husband Md. Nazrul Islam.

### EVENT

Nazrul Islam's Operation (removing stone from Kidney). was done on last week of December 2016 in Dhaka Medical College Hospital. After release (07 days)he again admitted to Comilla Medical College. Nearly Tk. 22,000 spent for his traetment.

### OUTCOMES

After cure, Nazrul leading life very smoothly. Purchase one Auto Bike ( Nosimon) funded from DISA. Now paying installments regularly.

### FEEDBACK

Assistance of Tk. 4,000 worked a lot. This initiative is really exceptional and helpful to me. It works like a tonic.

## HEALTH ASSISTANCE FOR MFP GROUP MEMBERS

DISA provides Health Assistance for its MFP group members and their family. Under the Micro-finance Program emergency medical care services, unfortunate sickness and injured persons are given a part of medical expense from the organization. Noted that, the regular member of DISA Microfinance Program (MFP), their spouse and Children are eligible to receive such Assistance.

DISA operates the assistance program by its own rules and regulations.

### MEDICAL ASSISTANCE LAST 2 YEARS

2015-16 (FY)	74 members	46 Spouse	118 Total	Total 6,61,500 Tk.
2016-17 (FY)	72 members	65 Spouse	137 Total	Total 6,95,000 Tk.

### SCHOLARSHIP PROGRAM UNDER MFP

DISA provides 'Scholarship' for VO members children (class viii-x students) from it's Security and Welfare Fund and the contribution of the supporters Group. The number of scholarship has been increasing in every year

In 2016-17: 1,243 students selected from 54 branches per scholarship Tk. 1,500 totaling Tk. 18,64,500.

### ONURON SCHOLARSHIP

A special Scholarship project of DISA name 'Onuron Scholarship for disadvantaged students' has been launched in 2004 with the financial support of a Canada Based Non-profit organization namely Onuron Foundation Canada-OCF. It is intended to provide scholarships in Bangladesh to underprivileged students (irrespective of religion, ethnicity and gender) to help them in achieving equal opportunity in getting into formal education system and continuing quality education up to minimum Grade-12..



### ELIGIBILITY CRITERIA OF ONURON SCHOLARSHIP

The main goal is to provide funding to the primary and the secondary level students who fail to continue their studies due to the financial crisis. However, for the budget constraint it was not possible to give scholarship to each and every student. OFC gives full consideration on each and every application and the decision of the scholarship is taken based on different aspects of the applicant, for example, financial status, merits, availability of the sponsors etc.

### DISTRIBUTED ONURON SCHOLARSHIP

2016-17 (FY)	170 students	Tk. 3,95,372
2015-16 (FY)	200 students	Tk. 3,57,660

# OVERVIEW OF MICRO FINANCE

SL	Particulars	2016-17	2015-16	2014-15
1	District	16	10	8
2	Upazlia	75	49	28
3	Union	375	317	219
4	Municipality	20	16	9
5	Village	2,281	1,887	1,699
6	# of Branch	72	46	37
7	# of Staff	665	485	350
8	# of Somity	4,712	3,525	2,667
9	# of Member	105,870	83,718	58,050
10	# of Loanee	88,494	65,881	43,611
11	Total Saving Balance (Million) BDT	659.68	450.00	315.31
12	Cumulative Loan disbursement (Million) BDT	11200.13	7486.74	5123.90
13	Cumulative Loan Realization (Million) BDT	9106.27	6076.44	4338.14
14	Loan Outstanding (Million) BDT	2094.46	1409.66	785.5
15	On-Time-Recovery Rate	98.93%	99.22%	98.51%
16	Cumulative Recovery Rate	99.36%	99.60%	99.16%
17	Total Credit Officer	371	275	200
18	Capital Fund (Million) BDT	168.46	107.28	59.95
19	Total Overdue (Million) BDT	58.88	24.63	36.57
20	Loan Loss Provision Reserves(Million) BDT	63.09	34.98	40.47
21	Portfolio at Risk	3.29%	1.96%	4.79%
22	Per Loan Size BDT	23,669	21,397	18,017
23	Per Branch Member	1,470	1,820	1,569
24	Per Branch Loanee	1,229	1,432	1,179
25	Per Branch Loan Outstanding (Million) BDT	29.10	30.64	21.23
26	Loanee Coverage	83.59%	78.69%	75.13%





# LIVESTOCK DEVELOPMENT PROGRAM

DLDP

Training

Sada Dal

Livestock Treatment

Social Enterprise-Matribhumi Misti

Case Study

2

## ON-GOING LIVESTOCK DEVELOPMENT INITIATIVE OF DISA

The Agricultural Sector Microcredit (ASM) of DISA currently supports purchasing and rearing of the local and hybrid varieties of cows and bulls by the borrowers in two different ways for two different purposes respectively. The first way is to rear the cows for milking and selling the bulk of milk, keeping a small part of it for household consumption, for early paying off the credit with interest and becoming the full owner of the cow and the calf (s) as assets for the household. The second way is to purchase and rear the young bulls, fatten them quickly with appropriate safe fattening food and proper care, so that the fattened bulls may be sold at a comparatively higher price, particularly prior to the Eid-ul-Azha Festival to use them by the buyers as a sacrificial animal. Bull rearing in this way becomes a means of earning a good amount quickly, after paying back the credit amount with interest at one time.

DISA provides loan to borrowers for purchasing the dairy cattle and keeps the 5% of disbursed loan as a premium for insurance coverage. DLDP provides training and demonstration for knowledge dissemination, medical care, guidance for balanced feeding, day-to-day care, and insurance support. Insurance covers sudden death of dairy cattle upto one year and it is renewable. The borrowers can repay the loan easily by selling milk and become owners of dairy cattle with calf(s) within very short period. Thus, they uplift their social status and life style through dairy cattle rearing.

Considering the above issues, this kind of approach highly accepted particularly to underprivileged community. Its meeting up national demand of milk and meat.

## DAIRY AND LIVESTOCK DEVELOPMENT PROGRAM (DLDP)

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

Production of milk in Bangladesh has increased at a relatively steady rate in the years following independence, but not faster enough to close the gap created by the continued rapid growth in population. Milk being one of the most important ingredients of the human diet especially for the infants and children, every nation has the aim to attain self-sufficiency in the milk production avenue. In fact, the nation strives for providing and promoting nutrition to the upcoming generation to create the meritorious leaders of the country in future days. Furthermore, development of milk sector simultaneously compliments meat sector with aiding national income through hide and skin export. Simultaneously the waste outlay of cattle can be used for bio-gas at home-level as well as natural manure for agricultural production fields. All these contributions are meaningful justification of the community based endeavor on DLDP for greater national interest.

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

### GENERAL OBJECTIVE

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

### SPECIFIC OBJECTIVES

- a. Integrating and involving the farmers in cattle keeping and milk production activities providing fair price and guaranteed market for their produce thereby assist them in income generation and to remain free from the exploitation of the traditional middle-men milk traders.
- b. Creating job opportunities in the sector of milk processing and other operations of the project as well as advancement of country's industrial and agricultural development drives. Thus contributes to poverty alleviation process of the country;
- c. Involve women community in the income generating process through the practices of cattle keeping activities;
- d. Ensure supply of milk and milk-based nutritious food products in the diet of the people of all ages, specially the young generation starving for knowledge to build up a healthy and meritorious nation;

## FARMERS ORGANIZATION SADA DAL

Since the fiscal year 2016-17, the farmer's organizations (Sada Dal) increased to a total number 71. "Sada Dal" have been organized with 1,555 farmers enrolled as members. They have managed a savings fund of Tk. 10,99,400 in the year 2016-17 and cumulative total Tk. 28,41,470. Sada Dal members currently are having 3,610 domestic animals including 1,426 dairy cows which produces 3,444 liters milk daily.

	BURICHANG	CHANDINA	BARURA	GAZARIA	TOTAL
Sada Dal	22	21	16	20	79
Members	494	504	372	498	1868
Milking Cows	368	436	406	352	1742
Daily Milk Production (In Itr.)	1170	1044	592	1614	4420
Savings (In Tk.)	5,96,170	8,99,000	6,23,600	7,22,700	28,41,470
Medical camps	463	362	327	305	1,457
Treatment received animals	1791	1682	1,867	2,258	7,598
Artificial breedings	1147	1383	442	436	2,408
No of Vaccinations	110	573	389	289	1,361
Treatment received groups	18	18	19	19	74
Treatment received members	580	463	528	568	2,139

- e. Gradually helps to decrease dependency on importing milk and milk products, thereby saving country's hard-earned foreign currency;
- f. Contribute significantly in the national economy through the model Dairy and Livestock activities and business.

### TRAINING

To impart knowledge among the farmers of each relevant DISA Micro Credit Society and Sada Dal of DLDP day long training on "Dairy Cow Farming Management" for each group is conducted to increase production of milk and increase family income thereby. Since most of the members own dairy cows and further desire to add more cows in their herds, they found this training to be most useful to them. The training program is a continuous one and is being conducted every month

maintaining regularity. Total 664 members received this training during the referred period.

### OTHER DEVELOPMENTS OF DLDP

- **Infrastructural Development**  
Architectural Design of DLDP Dairy Campus at Madhaia, Comilla is under the process of preparation.
- **Milk Network Making**  
Milk collection network intensified through Sada Dal initiating collection from several members of units.
- **Product Development**  
With brand name Matribhumi Misti, processing started for milk products like– Doi, Rasmalai, Spanj Rosgolla, Rosgolla, Chamcham, Chhanamukhi, Creamjam, Chhana Sandesh, Baby sweet, Rajbhog, Badshabhog, Kalojam, etc.

- **International Linkage**

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

- **Technological Development of DLDP**  
The website of the DLDP launched–as [www.disadldp.org](http://www.disadldp.org).
- Fattened oxen for sacrifice on the Eid occasion prevails.
- Now in a process of reducing the cow calf mortality death risk of those cows DISA supported the members through providing veterinary services and sharing proper care procedures for borrowers cows and fattening animals. DISA also provided

de-worming tablets to cattle and arranged vaccination free of costs for beef fattening under ASM project.

## LIVESTOCK TREATMENT UNDER MFP

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

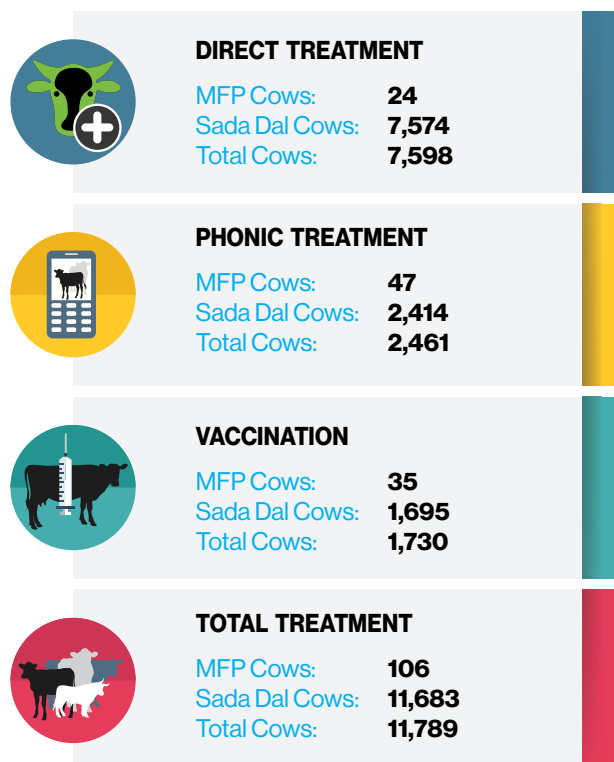
DISA organized several vaccination camps in its working areas where vaccines and treatments to the borrowers' and also the villagers' cows were given. DISA's Livestock Veterinary Doctor provides free treatment facilities for various diseases like Foot and Mouth Disease (FMD), Anthrax, Black Quarter (BQ), Haemorrhagic Septicaemia (HS), Tympany, Bloat, Indigestion, Diarrhoea, Anorexia, Dysentery, Parasitosis, coccidiosis and Urea poisoning, etc. The veterinary doctor also suggests them about the feeding schedule and proper way of cattle keeping and fattening. The doctor also gives advisory services towards treatment over telephone wherever possible. Livestock Services Provide (LSP) extends assistance to the doctor.

DISA provides training on animal rearing and primary

treatment for all of the managers and the field officers. This is to aware them about the situation so that they can help:

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

## TREATMENTS PROVIDED BY DISA TO THE VO MEMBERS COWS AS OF JUNE 2017



## SOCIAL ENTERPRISES OF DLDP

### MATRIBHUMI DAIRY FOODS LIMITED (MDFL)

DISA initiated the unique endeavor Matribhumi Dairy Foods Limited (MDFL) for sustaining the business of local milking cow farmers and linking with the market chain. Presently quality sweetmeats are being produced and marketed under the brand name 'Matribhumi' Dairy Foods.

#### PRODUCTS RANGE

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

#### MATRIBHUMI MISTI OUTLETS

As on June 2017, MDFL initiated its first outlet at 1. Chandina Purbo Bazar, Chandina, Comilla. It was followed by 2. Comilla Cantonment Senakallyan Market, 3. Comilla Race Course, 4. Pallabi, Mirpur, Dhaka, 5. Banashree, Dhaka, 6. Barura, Comilla, 7. EPZ, Comilla. Matribhumi Misti also supplies fresh milk and sweetmeat products through order system.

In last FY (2016-17) three outlets were inaugurated.

In 2017-18 (FY) the MDFL has a plan to add for 6 (six) showrooms at appropriate sites.

## MOYNAL IS HAPPY ENOUGH NOW



NAME : MOYNAL HOSSAIN  
(PAKHEE)  
WIFE : NURZAHAN BEGUM  
AGE : 45 YEARS

CHILDREN : 03  
UPAZILA : CHANDINA  
DISTRICT : COMILLA

### PREVIOUS SITUATION

Pakhee returned at home country in 2013 due to low income to survive his family.

### ATTACHMENT WITH SADA DAL

He joined Sada Dal in May 2016 for availing training, high quality fooder and insemination service.

### KEY INSIGHT

Daily milk production is now 50 litres (Tk. 2,500) from 06 cows.

### SOCIAL STATUS

His two children are going to school and sharing his knowledge among other dairy farmers in his village.

### FUTURE PLAN

He wants to be a distinguishable cattle rearing personality in Bangladesh and generates oppurtunity of a new source of income to further extend the dairy farming business.

# ALOGHAR PROGRAM

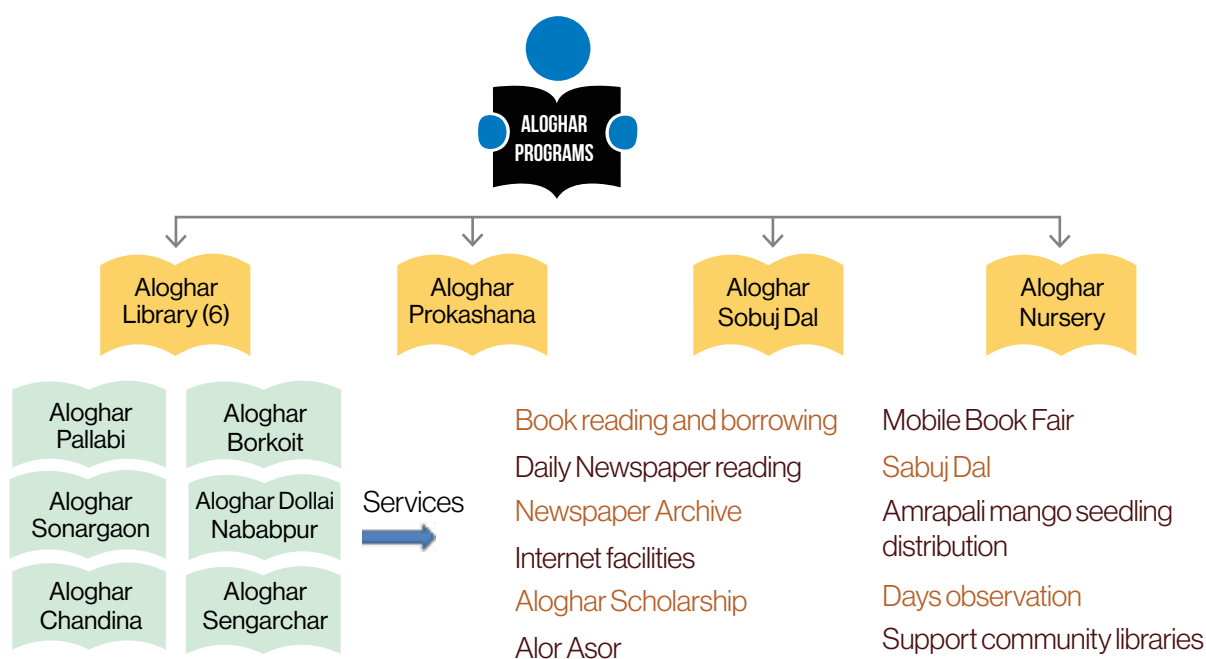
A Community Library Movement

Aloghar Scholarship  
Aloghar Prokashana  
Aloghar Nursery  
Aloghar Sabuj Dal  
Aloghar Mobile Book Fair

3

## ALOGHAR

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



### BOOK READING & BORROWING

28,554 books are available in six (6) Aloghar as on June 2017.

### DAILY NEWSPAPER READING

52 Bangali and English Daily newspapers are available in 6 Aloghar as of June 2017.

### NEWSPAPER ARCHIVE

12 tops circulated Daily Newspaper archive is available (each Aoghar has 1 Bangali & 1 English) for users of Aloghar as of June 2017.

### INTERNET FACILITIES

From 14 computer Aloghar members get internet service. Only Aloghar Members (ID Card Holder) are eligible for this service.

### ALOGHAR SCHOLARSHIP

The Scholarship Tk. 10,00,800 will be distributed among 278 students in 2017.

Whereas in 2016, 247 students were received Tk. 8,89,200 as scholarship.

### ALOR ASHOR

Alor Ashor is an open weekly (Friday, 10.00 am -12.00 pm) discussion on social, national or global issues with the participation of Aloghar visitors, members & community people. In 2016-17, total 166 Alor Ashor have been conducted at ALOGHAR.



### MEMBER'S COMMENT



#### Naima Hasan Sarmila

Roll: 36, Class: x (B), Barkait Udayon High School, Khirshar, Mohonpur Sabuj Dal: 02

I am very much glad to see 7 Ammropali mangoes in my tree. Every year Aloghar Sabuj Dal distributes Ammropali seedlings. In mid of 2016, me as well as my Sabuj Dal mates received one Ammropali mango plant. I take care the plant regularly for smoothly growing. Sabuj Dal members are very happy for this kind of initiative.

### ALOGHAR SABUJ DAL

Aloghar organized Sabuj Dal (student's forum) for cultural and leadership development in the community level. At present 40 Sabuj Dal (20 girls, 20 boys), each dal has 30 members and total members are 7200.

### NETWORKING OF COMMUNITY LIBRARIES

Aloghar developed collaboration with different community based libraries. Already with the help of UAE-Bangladesh Investment Company Ltd (UBICO), Aloghar Prakashana has donated several creative books to 12 libraries at 8 districts in Bangladesh for developing community based library networking. Aloghar has planned to distribute books among 20 community libraries for developing network in the next FY year.



### AMRAPALI MANGO SEEDLINGS DISTRIBUTION

Aloghar is continuing tree plantation activities through Sabuj Dal members. In the last fiscal year (July 2016 to June 2017) it has given 3,700 Amrapali Mango seedlings to the disadvantaged students. They are very happy with planting Mango seedling in their small homestead. The survival rate is 92% as followed up. The

mango seedlings which were given in 2016 are mostly fruiting Amrapali mango. The next plan is to distribute 10,000 mango seedlings.

### DAYS OBSERVATION

Sabuj Dal observed different national days of the year in their community. The major days are: International Mother Language Day (21 st Feb); Independent Day (26 th March); Bengali New Year (1st Baishak) and Victory Day (16th Dec).



## SOCIAL ENTERPRISES OF ALOGHAR

### A. ALOGHAR NURSERY

Aloghar Sabuj Dal distributes Amrropali Mango plants in every year to Sabuj Dal Members. DISA started initiative to produce Mango plants in 69 decimal own land at Barkait, Chandina, Comilla on April 2017. Targeted production is to produce 1 lac plants eligible for distribution in next May-June.



### B. ALOGHAR PROKASHANA

Aloghar Publication has been established (28 Feb. 2014) with a view to publish standard and creative books, to create a learning society and create new writers as well as raise fund for Aloghar.

Publications include Story, Novel, Poetry, Lyric, Essay, Research Work, Social Development, Auto Biography etc. As of June 2017, total 109 books have been published.

In 2016-17 (FY) Aloghar Publication also published a special Publication in the name of "EID Shankhya- 2017", where 54 prominent writers of Bangladesh have given their write up.



### MOBILE BOOK FAIR

Aloghar Prokashana 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 Fair in every year in 64 districts.



### FUTURE PLAN

- Community library services in own Aloghar building
- Own printing press for book publication

- Large scale books collection in Aloghar library
- Mobile book fair in all over the country
- Leadership development of Sabuj Dal members to make sustainable

green environment

- Establish Aloghar as best brand in the world and make collaboration with other countries.



# HEALTH PROGRAM

Performance  
Shasthya Shokhi  
Comment about service

4

## HEALTH PROGRAM

DISA started its Health program in October 2016 to provide health support to community people specially the village organization (VO) members in it's catchment areas.

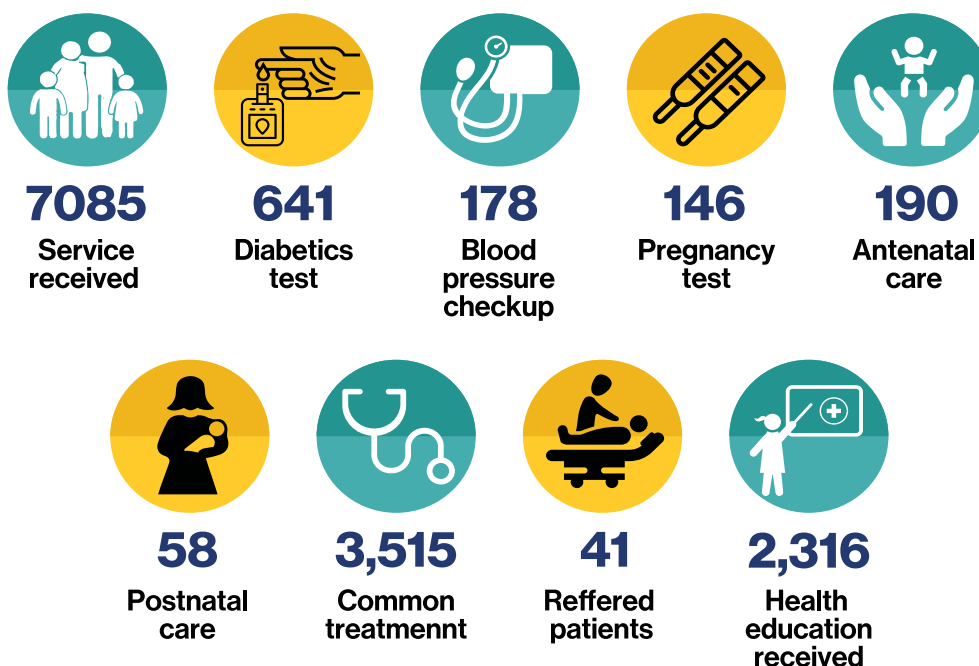
The objectives of DISA health program are to improve reproductive, maternal, neonatal and child health and nutritional status, reduce vulnerability to communicable diseases, combat non-communicable diseases, and enhance the quality of life.

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

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

At present health care services are being provided in 10 branches by 10 Shsathya Kormi. In future we are going to operate in 20 districts or more that would be covered by DISA reaching its all beneficiaries and marginalized population.

### PERFORMANCE AT A GLANCE AS ON JUNE 2017



## NEW COMMUNITY HEALTH PROVIDER- "SHASTHYA SHOKHI"

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

Each SS will cover around 200-250 households, she will disseminate health, nutrition and family planning messages, motivate to install tube-wells and sanitary latrines, identify pregnancy cases, motivate for TT and child immunization, measure blood pressure and diabetes test, provide treatment for common illnesses and sell health commodities. They will work on voluntary basis but earn some income from the sale of health commodities. It is planned to select and train 250 Shasthya Shokhi in the fiscal year 2017-2018.

## PATIENT'S COMMENT ABOUT DISA HEALTH PROGRAM'S ANC AND PNC SERVICE



NAME : KALPANA AKTER  
WIFE : NURZAHAN BEGUM  
HUSBAND: MD. ALAF ALI  
CHILDREN: 01 DAUGHTER  
VILLAGE: ANANDAPUR  
(TALBAG), SAVAR, DHAKA

### ANTENATAL CARE (ANC)

DISA Health Worker checked pregnancy 4 times, counseled regarding nutrient, regular rest, Iron tablet taking as well as BP and body temperature check.

### POSTNATAL CARE (PNC)

During the due and thereafter DISA Health Worker helped her and newborn to protect from any kind of infection, ensured initiation of breast feeding within one hour of birth. Health Worker provided education to mother for continuation of exclusive breast feeding for 6 months and routine immunization.

### FEEDBACK

DISA Health Service makes Kalpana happy.

ALL OF US DO NOT HAVE EQUAL TALENT. BUT ALL OF US HAVE AN EQUAL OPPORTUNITY TO DEVELOP OUR TALENTS.

A P J ABDUL KALAM



# HUMAN DEVELOPMENT TRAINING & RESEARCH PROGRAM

Training Activities

Training information

Study Tour

DISA Research

Publications



## TRAINING & COMMUNICATION DEPT. ACTIVITIES



- Program/ Project Designing
- Training Planning (Yearly, Monthly for own & other org.)
- Training Designing & Implementation
- Running DISA Academy
- Training Materials/ IEC/BCC Development
- Marketing Training Venue
- Arrange Internship Program for University Students
- Organizing & Hosting Study/Learning Visit at Home & Abroad
- Financial & Accounts Management
- Providing Information to relevant authorities
- Representing DISA at Home & Abroad
- Coordination and Supporting other Dept. & Projects
- Regular Activities

## DISA ACADEMY

A Training Center) Started in 2014 with one staff with a view to establish

DISA Academy has now:

Training Venue: 2  
 Accommodation: 50 Participants  
 Dining Facilities: 75 at a time  
 Executive Lounge: 1  
 Office Rooms on Rent: 2



### DISA'S VO MEMBERS TRAINING

	MFP	DLDP	DTTI	DHP
2016	3500	1179	195	10
2017 (June)	-	312	99	18

### DISA'S STAFF TRAINING INFORMATION

	DISA Academy	PKSF & Others
2016	835	38
2017 (June)	555	21

## DISA'S STAFF TRAINING AT DISA ACADEMY



- Foundation Training Course for MFP new Staff
- Savings & Credit Mgt.
- Managerial Competency Development
- Accounts Mgt. & Automation
- Monitoring & Supervision
- Psychosocial Support & Care
- Client Protection
- Leadership & Team Building
- Micro Enterprise Development & Mgt.
- MDFL Training: Cow Rearing & Beef Fattening
- DTTI Training: Tailoring, Industrial Sewing,
- Computer Application.
- DHP Training: Primary Health Care
- PKSF & Other Organization's Training

## TRAINING PLAN JULY 2017 TO JUNE 2018

### STAFF TRAINING PLAN

At DISA Academy	PKSF & Others	Field Based
1292	50	242

### VO MEMBERS TRAINING PLAN

MFP	DLDP	DTTI	DHP
6000	1000	280	137

## STUDY TOUR AND LEARNING VISIT

Senior Officials of DISA visited United States of America, Cambodia, Singapore, India, Malaysia, Myanmar, Thailand in the reporting time.

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



From left Organizer (BWTP, Australia); Mr. Rezaul Karim, Director (Finance & Accounts, MSS); Mr. Chandula Abeywickrema, Chairman (BWTP, Sri Lanka); Mr. Md. Abdul Awal, Executive Director (CDF); Mr. Md. Shahid Ullah, Chief Executive (DISA); Mrs. Salima Naznin Bithi (Advisor, DISA); Mrs. Abul Khaer, Coordinator (Training & Communication, DISA) at MEKONG Financial Inclusion Forum, Phnom Pen, Cambodia

## DISA RESEARCH

Research is an important component for any development activities to evaluate progress. It helps us to take better decision for development and analyze the impact of various activities.

DISA research was established in February, 2017 in order to achieve DISA's mission and vision with a realization of a strong research, innovation and monitoring department and contribute to development and continuous progress of DISA.

The objective of the DISA research is to perform background research on innovative programs, capacity building and program evaluation with covering some of crucial research themes such as microfinance performance analysis, poverty reduction and enterprise development, digital marketing, enterprise loan, employee perception and human resource management.

DISA research has a plan to conduct different kinds of programs and events based on findings of research in the future.



Students submitted thesis paper

### ACTIVITIES

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

**EVALUATION OF BEEF FATTENING AT DISA**

**EMPLOYEE INSIGHT SURVEY**

### PUBLICATIONS

In this reporting period, the Research and Study Unit already published the following documents:

- Quarterly Newsletter DISA Barta
- Alor Ashor Article's publication
- Case study book
- DISA Annual Report.
- Aloghar Annual Report
- Research Report
- Aloghar Parikroma (Newsletter)





# SKILL DEVELOPMENT PROGRAM

DIST

DTTI

Social Enterprise-  
Matribhumi Fashion

6

## DISA INSTITUTE OF SCIENCE AND TECHNOLOGY-DIST

DIST established in 2017 by the initiative of DISA to make workmanlike technical training of young adults (boys & girls) who are underprivileged, uneducated, unemployed, un-served, dropped out from education and people with disability/victims with survivors of poor family. Where as per need of our country as well as overseas requirement technology based training facilities, DIST's training courses have been incorporated with that. After successful completion of training course, job placement of trainees in locally & overseas is one of main services of DIST. Long term education loan to be provided (along with reasonable installment) to insolvent Trainees who (son/daughter of DISA Microfinance Program member, for others to avail this facility required guarantor as per policy of DIST. **DIST is established to enhance the goals of DTTI nationwide (for all).**

### CAMPUS

DIST, Safura Tower,  
Pallabi, Mirpur-12, Dhaka-1216  
Cell:017-09389095  
E-mail: dist@disabd.org

### COURSES

1 Year Courses of DIST  
(Residential/Non-residential)

- Computer
- Refrigeration & Air Conditioning
- Electrical (*Electrical Installation & Maintenance*)
- Motor Cycle Repairing & Servicing

## DISA TECHNICAL TRAINING INSTITUTE (DTTI)

DISA has been conducting a Technical Training Institute since December 2012 with a view to empowering youths with the technical knowledge and skill, especially in Garments Training for the DISA VO members and their children and also for community people, who are interested in skill building technical education. Short term and long term Courses are offered by DISA DTTI had been established in December 2012. DTTI has got the EILN number 136481 and the course `Industrial Sewing Machine Operation and Maintenance has been approved by the

Bangladesh Technical Education Board in 2013 and the organization's registration number is 65138. DISA initiated the Technical Training Institute with a view to empower with technical skill, especially Garments Training to the young Boys & Girls of DISA's program participants and other community members in DISA's working areas. It is also open for anybody from all over the country. Anyone who is interested in skill building on Technical skills which courses are offered by DTTI. Ultimate result is expected that job placement has been ensure for the trainees after completion of the Training DTTI is

well equipped with brand new Garments Machineries including Plain Machine, Computer Machine, Button switch, Button Hole, Flat Lock, Two needles, Over lock, Electric Trade etc. As well as experienced trainers and management set up. Capacity of the Training institute is 30 at a time while residential arrangement is available for all participants. In 2016-17 fiscal year 366 trainees completed their training courses from DTTI, maximum are self-employed and doing job in different garments industries like EPZ Comilla & Narayanganj.

### OBJECTIVES OF THE TRAINING COURSE

To make the unemployed and boys and girls as skilled manpower, self-employed, as well as arrange job placement.

## COURSES OFFERED BY THE DTTI

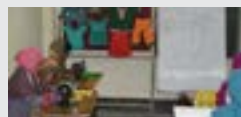
Course Name	Duration	Academic Qualifications	Age Years
Industrial Sewing Machine Operation & Maintenance	2 Months	Minimum Class-V	15 – 30
Tailoring & Dress Making	2 Months	Minimum SSC	15- 35
Computer Application	2 Months	Minimum SSC	15- 35
Electric Trade	2 Months	Minimum SSC	15- 30
Beauty Care	2 Months	Minimum SSC	15-35

## PROGRESS OF THE DTTI 2016-17



Industrial Sewing  
Machine and  
Maintenance

Trainees-105  
Job Arrangement-91



Tailoring & Dress  
Making

Trainees-38  
Self employed



Computer  
Application

Trainees-161  
Self employed



Electrical Trade

Trainees-10  
Self employed



Beauty Care

Trainees-52  
Beauty Care

## SOCIAL ENTERPRISE OF DTTI

### MATRIBHUMI FASHION

For elegance, dignity & empowerment of women, DISA initiated & established Matribhumi Fashion in February 2017.

#### MISSION/VISION

Uplift & Support men and women who (Micro-Finance member of DISA) are involved in making quality dresses, Sari, Bed sheet etc. Based on people/customers requirement following design of national & international standard.

Ensure quality products with competent price

Create easy access for customer to choose and buy their desire products.

#### PRODUCTS

Sari, Peticcoat, Blouse, Salwar-Kamij, Semij, Block Three piece, Maxi, Fatua, Baby Fatua, Baby Frok, Panjabi, Kids T- Shirt, T-Shirt, Bed cover, Bed Sheet, Pillow case, Nakshi Cover, Nakshi Kantha, TV Cover, Table Cloth and many more items.

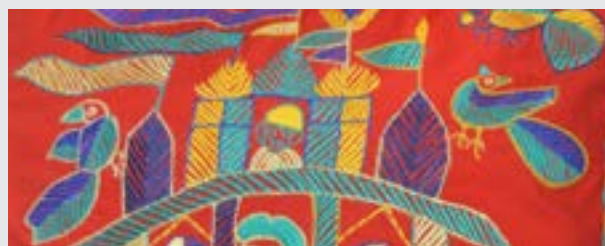
#### MATRIBHUMI FASHION SHOWROOMS

Pallabi Shopping Center, (1st floor) Shop-98, Mirpur-11.5, Dhaka

cell: 0708449857, 01761492557

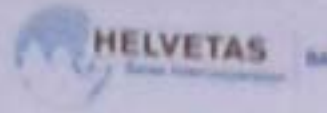
Safura Tower (3rd floor), Plot-45, Road--07, Pallabi, Mirpur-12 Bus stand (Opp. Prince Bazar), Dhaka

cell: 01708449857, 01708449858



### PLAN IN NEXT FINANCIAL YEAR 2017-18

DIST (DISA Institute of Science & Technology) is going to launch long and short courses for offsprings of MF members as well as others at Safura Tower, Mirpur-12, Dhaka-1216. DIST can be considered a social enterprise as its earnings will be fully utilized for improving the institute and offering scholarships to deserving young people. Qualified and experienced trainers and expert management set up has already been engaged there for running the institute smoothly.



Katalyst-HELVETAS Swiss Intercooperation Bangladesh Partner

# REGIONAL LAUNCHING EVENT

Local Agri-business Network (LAN) Programme

*With*

DISTRICT LEVEL OFFICIALS OF DAE, DLS & DOF

DISTRICT: FENI

Date: 22/06/16

ORGANIZED BY: KATALYST LAN PROGRAMME  
HELVETAS SWISS INTERCOOPERATION

- IGA
- ESP
- SAKTI
- LCS
- LAN



## A. INCOME GENERATING ACTIVITIES

It was a general component of DISA's Microfinance Program. VO members as well as their spouses/offsprings were the primary participants of IGA program. The members, who were interested in having loan under this program, had to possess skill or job oriented training from any well-known firms or organizations. Based on their skill and knowledge levels, they were eligible to apply for IGA Loan from any branch of DISA's Microfinance program. Applicant usually granted maximum amount Tk. 100,000/- but that program supported maximum 75% of whole needed money for the project of the applicant. Actually IGA loan was a supportive fund for the group members of Microfinance program. Within the period from July 2014 to June 2015, under this component, a total Tk.7,00,000 was provided to the program participants who have got skill training like: Computer Application, Garments products making, Dress making, Tailoring and also outsourcing these areas of training.

## B. EDUCATION SUPPORT PROGRAM

With the financial and technical support from BRAC, DISA started that program in 2001 for the drop-out and deprived children of the age 8-12 years at Chandina and Debidwer Upzila under Comilla district. At first the program was started with 150 students with 5 schools in 5 villages. The students comprised of 70% girls and 30% boys. There was one teacher in each school of single class and a Program Organizer for supervising all schools. Schooling time was for four hours every day

and 6 days in a week. The Program organizer had to move for monitoring visits to every school twice in a week. Students drew pictures with pencils colored by natural things like leaf, flower, lime, etc. As co-curricular activities the students participate in dancing, singing, storytelling and other entertaining events. The children enjoyed their learning in their schools, for which drop-out rate found very lower.

## C. SAKTI PROJECT

DISA as a partner of STROMME FOUNDATION completed the project called "Social Advancement through Knowledge and Technical Interventions-SAKTI". The project was implemented in its first phase from 2011–2013 at Matlab area of Chandpur District in Bangladesh.

### PROJECT OBJECTIVES

- 6,360 poor HHs had increased access to pro-poor financial and non-financial services through sustainable mechanism within the project period by DISA.
- 1500 vulnerable children of age-group 5-12 years will have increased access to quality primary education.
- 3000 childrens of Govt. primary schools continued quality primary education.
- 2400 adolescents participated in the development process

### GEOGRAPHICAL FOCUS

Matlab Upazila in Chandpur District is bounded by Daudkandi & Gojaria Upazilas on the north of the district in the project location. It consists of two municipalities (Matlab & Chengerchar) with 18 wards, 22 union Parishads and 407 villages.

### ACCOMPLISHED KEY ACTIVITIES

- Established Branches: 05.
- Number of Village Organization (VO): 282
- Total Member: 7,195.
- Savings in Taka: 3.16 crore
- Loan Outstanding in Taka: 8.33 crore
- SANGLAP Center Established: 23
- Animator involved: 23
- Number of Adolescents: 336

## D. PREVENTION OF CHILD SEXUAL ABUSE IN SCHOOLS AND COMMUNITY

DISA started working on prevention of Child Sexual Abuse in 1999 as partner of the Breaking the Silence-BTS. In 2002, DISA organized a three days South Asian Regional Conference on "Child Sexual Abuse beyond Commercial Dimension" with the financial assistance of the World Bank Dhaka office.

### MAJOR ACHIEVEMENTS

- 240 Children had learnt deference between positive discipline and punishment, Child Rights, child sexual abuse.
- 1040 children and 197 male & female (adults) became aware on CSA & PHP.
- 32 CPT members have learnt child protection issues and 12 of them conducted 7 workshops.
- 4 CPT members facilitated 2 workshops with 32 students of high school, primary school, madrasa and vocational school in two districts e.g. Dhaka & Gopalganj.
- 32 Child Protection Team-CPT members initiated Youth Protection Team-YPT among CPT.



- 3570 children have been oriented on Safety education.
- 15 Child Protection team members and 240 School based Child Protection Team members have been directly involved in developing and publishing wall magazine & newsletter on Child Sexual Abuse CSA, PHP and Safety education.
- 5438 Children & 2599 adults have used library/CR Centre (Aloghar).
- 65 children attended in learning visit and they shared information on PHP and Safety education with 70 school children.
- 2035 adults (1335 females & 700 males) have become aware directly on CSA, PHP & Safety education. Around 3000 children and 2000 adults indirectly have become aware at the community.

- 22 Parents group members were using alternative measures instead of PHP.

## E. LET CHILDREN SPEAK (LCS)

The project Let Children Speak (LCS) was designed with the goal “The rights of the disadvantaged children promoted and protected in 8 districts through active participation of the children and community”. The Purpose of the project was “Participation of disadvantaged children enhanced to reduce violence, abuse and discriminations through capacity building of the organizations working on child rights”.

## PROJECT ACTIVITIES

- Making Child Groups
- Zonal Child Councils
- District Child Council
- Community meeting
- Training for children
- Dialogue meeting with stakeholders

## F. RURAL HOUSING

Rural Housing project of DISA started in 2003 with the help of housing fund of Bangladesh Government through the Bangladesh Bank. The project was implemented in Chandina and Barura Upazilas of Comilla district. The project disbursed 169 house loans among the members.



## G. CLIMATE CHANGE AND AGRICULTURAL DEVELOPMENT

DISA had been working in partnership with OXFAM GB since 2006 in co-operation with Karmajibi Nari on the issue of Climate Change & Agricultural Development. DISA had organized some awareness raising activities in Comilla district on the effects and the responsibility of community people for being saved from the drastic impact of climate change as it was an extremely growing threat for not only Bangladesh but also for the whole world community.

Under that program, DISA contributed in the development of the Agricultural Policy of Bangladesh that has been documented generally

by OXFAM GB and disseminated at national level where a large number of policy makers attended. Also that policy paper had been submitted to the Government of Bangladesh for further actions country wide to make agricultural development.

## H. LOCAL AGRI-BUSINESS NETWORK (LAN)

Helvetas Swiss Intercooperation Bangladesh ran Local Agribusiness Network project- LAN, selected DISA as a partner to implement project in Chittagong division.

### OBJECTIVE

To establish traders association farmers groups network and Public Private Initiative-PPI in new upazila.

### ACTIVITIES

Select agriculture traders association-TA and organize learning visits for representatives of TA.

Facilitate TA to establish contracts with local service providers.

### ACHIEVEMENTS

45 Traders Association assessed and finalize 45 upazila covering 72,694 farmers under 6 districts. TAs strengthen consisted 1230 input actors (seed, fertilizer pesticide, retailers, dealers, livestock & fish feed and medicine retailers) and output actors (vegetables/fish/poultry whole sellers).

72,894 farmers accessed in better marketing. Network project period was April 2014-November 2016.

# 8

## GOVERNANCE AND ORGANIZATION MANAGEMENT

### A. DISA GOVERNANCE

DISA has a General Committee consisting of 22 members, which is the prime authority for formulating policies and strategies, approval of periodical budget and look after program implementation. It has also an Executive Committee (EC) consisting of seven (7) members who are experienced in different development sectors. The EC is the authority to ensure dynamic and efficient administration and management of the organization, plan and execute development programs, control finance and accounts and look after personnel and program issues.

Besides the Annual General Meeting, of all members of the General Committee, the Executive Committee sat in six (6) meetings in last year for providing policy guidance; review of over all activities of the organization and taking major decisions on organizational matters.





## LIST OF EXECUTIVE AND GENERAL COMMITTEE

### EXECUTIVE COMMITTEE

NAME	DESIGNATION	PROFESSION
Md. Abdul Quddus	Chairman	Retd. Govt. Officer, (Ex DG, BARD, Comilla) & Advisor, Nutrition, WFP
Md. Shahid Ullah	Secretary General	Chief Executive, DISA
Dr. Mohsin Uddin Ahmed	Treasurer	Ex-Director (Health), Bangladesh Red Crescent Society
Kazi Masud Abdul Kader	Member	Assistant Headmaster, Barkait Udayan High School, Chandina, Comilla
Mrs. Khairun Nahar Poly	Member	Assistant Teacher, Mirpur Bangla School & College
Md. Abul Kashem	Member	Business
Mrs. Salma Begum	Executive Member	Housewife

### GENERAL COMMITTEE

Dr. Shima Zaman	Member	Associate Professor, University of Dhaka
Md. Abdul Hai	Member	Retired Senior Officer (Grameen Bank)
Mrs. Maksuda Akter	Member	Housewife
M.M. Rahmat Ullah	Member	Part time Faculty Member (Asian University), Dhaka
Md. Mahbub Alam	Member	AGM, Pubali Bank Ltd.
Mrs. Salima Naznin Bithi	Member	Adviser, DISA
Md. Abul Basar	Member	Business
Chowdhury Mujibur Rahman	Member	AVP, AB Bank Ltd.
Dr. Rezaul Alam	Member	Assistant Professor, Rangpur Community Medical College
Tapan Chandra Debanath	Member	Headmaster, Barkait Udayan High School, Chandina, Comilla
Cdr (Retd.) M Basir Ahmed, psc	Member	Executive Director, OPEX Group
Reza Md. Golam Kabir Chowdhury	Member	Retired NGO Officer
Nashid Chowdhury	Member	Manager, International Education, Government of Victoria, Australia
Santos Chandra Paul	Member	Director, Microfinance, Society for Social Service, Tangail
Kamrunnahar Ipa	Member	Housewife

## B. DISA MANAGEMENT STRUCTURE

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

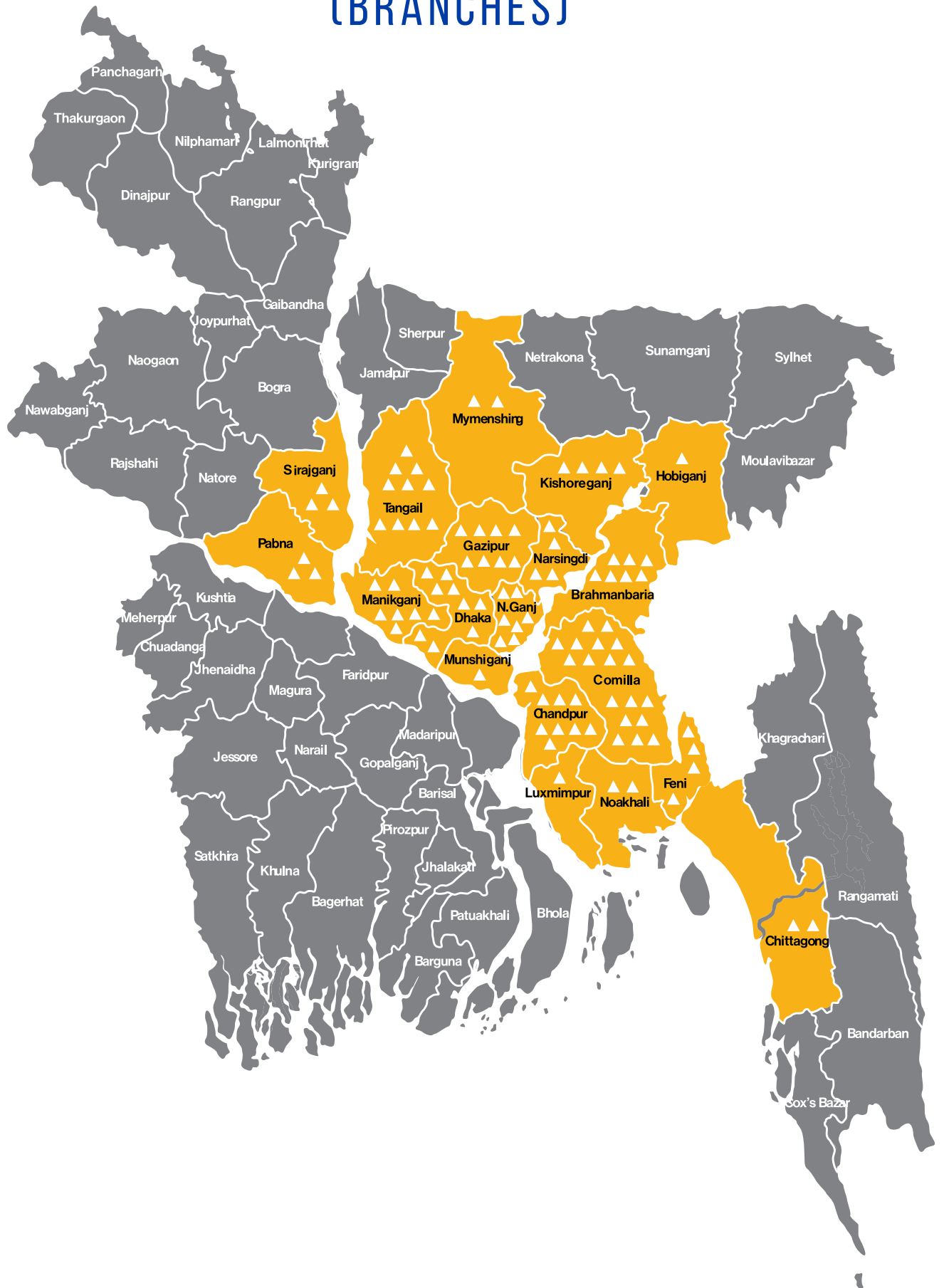
DISA has established SCALED Program for Human Resource Management. It regularly organizes different capacity building programs like: training sessions, exchange tours and visit. At present, DISA has 819 staffs, among them 707 are male and 112 are female. The management team of DISA is headed by its Founder and Chief Executive Md. Shahid Ullah. With his dynamic leadership and guidance, DISA is advancing towards meeting its vision.



# ORGANOGRAM



# DISA WORKING AREA (BRANCHES)



# OUR DEVELOPMENT PARTNERS AND NETWORKS



# DEVELOPMENT PARTNERS OVERVIEW

Fund Providers	O/S as on June 2017 (Lac)	Receipts as on June 2017 (Lac)	Receipts in FY July 2016-June 2017 (Lac)
PKSF	1867.83	13328.182	1475
SF (Stromme Foundation)	440.00	1792	150
The UAE-Bangladesh Investment Company Limited	603.92	800	0
AB Bank Ltd Comilla branch, Comilla	1085.82	6200	2100
The Farmers Bank Ltd Imamganj Branch, Dhaka	774.15	1300	0
Shajalal Islami Bank Ltd Sarulia branch, Dhaka.	886.01	1800	500
NCC Bank Ltd Mirpur Branch, Dhaka.	1200	3100	1700
Sonali Bank Ltd Mirpur Section-12, Dhaka	19.44	150	0
Pubali Bank Ltd. Mirpur Branch, Dhaka.	685.7	1000	500
South Bangla agr. & Com. Bank Gulshan Branch	1000	1300	1000
Uttara Bank Ltd. Pallabi Branch, Dhaka.	734.03	1500	0
National Bank Ltd. Uttara Branch, Dhaka.	312.13	500	0
United Commercial Bank Ltd. darus Salam Road Branch	289.28	520	0
NRBC Bank Ltd. Mirpur Branch, Dhaka	764.38	1000	400
Midland Bank Ltd. Principal Branch, Dhaka.	1443.41	2000	2000
Southeast Bank Ltd. Tongi Branch, Gazipur.	358.64	1400	700
ONE Bank Ltd. Dhanmondi Branch, Dhaka	1000	1000	1000
Mercantile Bank Ltd. Comilla branch, Comilla	1500	1500	1500
Meghna Bank Ltd. Mirpur Branch, Dhaka.	300	300	300
Trust Bank Ltd. Tongi Branch, Gazipur.	500	1000	1000
Bangladesh Commerce Bank Ltd. Mouchak Branch, Dhaka	1000.00	1000	1000
<b>Total</b>	<b>16764.74</b>	<b>44190.182</b>	<b>15325</b>



# FINANCIAL STATEMENTS AND AUDIT

9



**KAZI ZAHIR KHAN & CO.**  
**CHARTERED ACCOUNTANTS**

কাজী জহির খান এন্ড কোং  
চার্টার্ড একাউন্ট্যান্টস

Date: 25 August, 2017

**Annexure-A1/1**

**Auditors' Report on the Financial Statements of  
Development Initiative for Social Advancement (DISA)  
for the year ended 30 June, 2017**

We have audited the accompanying Financial Statements of "**Development Initiative for Social Advancement (DISA)**" which comprise the Statement of Financial Position as at 30 June, 2017 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts & Payments Statement and Statement of Changes in Equity for the year then ended 30 June, 2017 and a summary of significant accounting policies and other explanatory notes.

**Management Responsibility:**

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

**Auditors' Responsibility:**

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conduct our audit in accordance with International Standards on Auditing (ISA), as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Those standards required that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

**Opinion:**

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of "**Development Initiative for Social Advancement (DISA)**" as at 30 June, 2017 and its financial performance and its cash flows for the year then ended 30 June, 2017 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

We also report that:

- 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;
- In our opinion, proper books of account as required by law and MRA Act & Rule have been kept so far as it appeared from our examination of those books;
- In our opinion, the Statement of Financial Position and the Statement of Comprehensive Income dealt with by the report are in agreement with books of accounts; and
- PMBS management has complied all the guidelines on Prevention of Money Laundering and Terrorist Financing for NGO/NPO sector.

*Kazi Zahir Khan & Co.*

(Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B)

Partner

KAZI ZAHIR KHAN & CO.

Chartered Accountants.





Development Initiative for Social Advancement (DISA)  
Micro Finance Program  
Statement of Financial Position  
as at June 30, 2017

Kazi Zahir Khan & Co.  
Chartered Accountants

Annexure - A1/2

Properties and Assets	Notes	FY 2016-2017	FY 2015-2016
Non-Current Assets			
Property, Plant and Equipment	6	57,664,695	47,834,856
Long Term Investments (Savings & Other FDR)	7	267,590,000	182,423,398
Other Long Term Loan (Staff Loan)	8	6,850,000	7,450,000
<b>Total Non-Current Assets</b>		332,104,695	237,708,254
Current Assets:			
Loan to Members	9	2,094,606,369	1,409,659,991
Advance, Deposits & Pre-payments	10	21,399,265	9,350,092
Loan to Other Project	11	123,704,429	69,055,735
Interest Receivable on FDR		21,811,512	18,167,458
Interest Receivable on Project Loan		21,477,787	12,991,855
Suspense Accounts		4,026,070	2,725,388
Cash & Cash Equivalent	12	59,169,669	38,694,437
Total Current Assets		2,346,195,101	1,560,644,956
Total Properties and Assets		2,678,299,796	1,798,353,210
Capital Fund and Liabilities			
Capital Fund			
Cumulative Surplus	13	149,962,905	96,278,226
Reserve Fund	14	18,500,000	11,000,000
Total Capital Fund		168,462,905	107,278,226
Non Current Liabilities			
Loans from PKSF	15	186,783,333	196,299,990
Loans from Stromme Foundation (SF) - Long Term	16	44,000,000	85,062,500
Loans from Commercial Banks - Long Term	17	1,445,691,270	882,747,625
Total Non Current Liabilities		1,676,474,603	1,164,110,115
Current Liabilities			
Members Savings Deposits	18	659,686,492	450,009,850
Accounts Payables	19	201,263	114,181
Loan Loss Provision	20	63,093,291	34,975,445
Interest on Savings		-	1,145,641
Other Liabilities	21	110,381,242	40,719,752
DMF	22	-	-
Total Current Liabilities		833,362,288	526,964,869
Total Capital Fund and Liabilities		2,678,299,796	1,798,353,210



**Coordinator (Finance & Accounts)**  
DISA

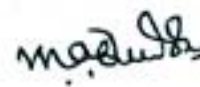
Signed as per our separated report of even date.

**Dated: Dhaka**  
**August 25, 2017**



**Chief Executive**  
DISA





**Chairman**  
DISA



Kazi Zahir Khan & Co.  
Chartered Accountants

**Development Initiative for Social Advancement (DISA)  
Statement of Comprehensive Income  
Micro Finance Program  
for the year ended June 30, 2017**

**Annexure - A1/3**

Particulars	Notes	FY 2016-2017	FY 2015-2016
<b>Income:</b>			
Service Charges on Loan	23	415,902,343	248,105,350
Bank Interest		1,733,713	290,479
Bank Interest on FDR		12,438,283	9,389,840
Membership Fees		2,650	2,400
Others		27,545,933	12,812,269
<b>Total Income</b>		<b>457,622,922</b>	<b>270,600,338</b>
<b>Expenditure</b>			
Service Charge of PKSF Loan		13,909,386	6,910,959
Service Charge of SF Loan		5,838,631	4,678,705
Service Charge of Commercial Banks Loan		118,727,991	54,858,801
Interest on Member's Savings		26,264,782	17,726,251
Salaries and Allowances		96,782,799	69,921,607
Staff Benefit		29,013,177	14,599,119
Office Rent		13,936,780	8,219,815
Printing and Stationery		9,136,284	5,157,841
Travelling & Daily Allowance		3,456,255	2,028,262
Telephone and Postage		4,035,559	2,441,730
Repair and Maintenance		4,517,657	3,187,007
Fuel Cost		3,505,029	2,282,556
Entertainment		2,080,430	1,567,947
Bank Charges/ DD Charges		2,172,447	2,208,576
Training Expenses		13,620,855	7,922,063
Registration Fee		889,583	415,960
Meeting Expenses		411,482	420,616
Education Program		2,798,741	-
Health Program		1,899,501	-
Other Operating Expenses/Miscellaneous		6,863,575	4,336,972
Audit Fees		112,500	172,500
Taxes		1,098,167	273,809
LLPE		28,117,846	14,360,012
Depreciation		4,611,895	3,158,016
Donation		492,970	629,300
Utility		2,143,921	1,416,381
<b>Total Expenditure</b>		<b>396,438,243</b>	<b>228,894,805</b>
<b>Excess of Income over Expenditure</b>		<b>61,184,679</b>	<b>41,705,533</b>
<b>Total</b>		<b>457,622,922</b>	<b>270,600,338</b>

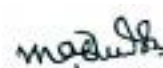
The annexed notes form an integral part of the financial statements.



**Coordinator (Finance & Accounts)  
DISA**



**Chief Executive  
DISA**



**Chairman  
DISA**

Signed as per our separated report of even date.



**Kazi Zahir Khan & Co.  
Chartered Accountants**

Dated: Dhaka  
August 25, 2017



**Development Initiative for Social Advancement (DISA)  
Statement of Receipts & Payments  
Micro Finance Program  
for the period from July 01, 2016 to June 30, 2017**

Annexure- A1/4

Particulars	Notes	FY 2016-2017	FY 2015-2016
<b>Receipts:</b>			
Opening Balance:		<b>38,694,437</b>	<b>20,598,026</b>
Cash in Hand		376,954	404,590
Cash at Bank		38,317,483	20,193,436
Service Charges on Loan	23	415,902,343	248,105,350
Loan Realization	24	3,039,616,622	1,719,091,231
Advance and Loans Realized	25	3,761,508	1,826,638
Loan received from PF.SB & DMF		35,000,000	25,800,000
Realized Staff House Loan		600,000	600,000
Bank Interest		1,733,713	290,479
FDR Encashment		90,323,398	162,419,769
Bank Interest on FDR		10,399,229	4,406,295
Membership Fees		2,650	2,400
Pass Book form Sales		888,354	2,136,553
Fund received from PKSF		147,500,000	140,000,000
Fund received from Stromme Foundation (SF)		15,000,000	67,500,000
Loan received from Bank		1,370,000,000	942,000,000
Savings	26	556,440,727	388,342,230
Service Security Money Received		4,067,500	2,845,000
Security & Welfare Fund		52,578,030	34,548,532
Miscellaneous (Local Received)		11,745,080	3,025,915
Rent Income		1,457,953	37,740
Staff Dream Fund (SDF)		14,614,526	-
Suspense Accounts		80,070	30,000
<b>Total Receipts</b>		<b>5,810,406,140</b>	<b>3,763,606,158</b>
<b>Payments:</b>			
Service Charge of PKSF Loan		13,909,386	6,910,959
Service Charge on SF Loan		5,838,631	4,678,705
Service Charge on BANK Loan		118,727,991	54,858,801
Loan Paid to PKSF		157,016,657	101,800,002
Loan Paid to SF		56,062,500	39,125,000
Loan Paid to BANK		807,056,355	401,959,568
Savings Return		373,028,867	270,226,860
Loan Disbursements	27	3,724,563,000	2,362,848,000
Advance and Loans Paid	28	76,285,478	50,916,291
Loan Paid to PF.SB & DMF		-	45,590,800
Land and Land Developements		-	2,054,994
Furniture		5,407,424	3,190,359
Office Equipment		6,811,310	3,315,942
Vehicles		2,223,000	3,776,000
Soft Assets		-	4,195
Investment DMFI		-	1,047,466
Investment FDR (Savings)		70,000,000	140,500,000
Investment FDR (Others)		105,490,000	85,500,000
Salaries and Allowances		86,512,809	61,534,284



Particulars	Notes	FY 2016-2017	FY 2015-2016
<b>Staff Benefit and Others</b>		<b>29,013,177</b>	<b>13,268,228</b>
Office Rent		11,916,808	7,854,615
Printing and Stationery		9,136,284	5,157,841
Traveling		3,456,255	7,476,624
Telephone and Postage		4,035,559	2,441,730
Repair and Maintenance		4,517,657	3,187,007
Fuel Cost		3,505,029	2,286,713
Gas and Electricity		2,143,921	1,404,633
Entertainment		2,080,430	1,567,947
Bank Charges		2,172,447	2,208,576
Training Expenses		13,620,855	1,957,506
Registration Fee		889,583	415,960
Meeting Expenses		411,482	420,616
Miscellaneous Expenses		5,037,701	3,642,714
Donation		492,970	624,300
Audit Fees		112,500	70,000
Education Expenses		2,798,741	-
Health Expenses		1,899,501	120,138
Security & Welfare Fund		36,434,812	19,182,394
Payments to PF		4,834,784	6,043,554
Payments to SB		1,072,359	3,434,341
Accounts Payables		342,820	426,549
Staff Dream Fund (SDF)		369,311	-
Interest on Loan/Savings		-	646,000
Supplier & Salary Taxes		1,098,167	273,809
Service Security Money Paid		909,910	961,700
<b>Closing Balance:</b>		<b>59,169,669</b>	<b>38,694,437</b>
Cash in Hand		637,139	376,954
Cash at Bank		58,532,530	38,317,483
<b>Total</b>		<b><u>5,810,406,140</u></b>	<b><u>3,763,606,158</u></b>

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

  
Coordinator (Finance & Accounts)  
DISA

  
Chief Executive  
DISA

  
Chairman  
DISA

Signed as per our separated report of even date.

Dated: Dhaka  
August 25, 2017





Kazi Zahir Khan & Co.  
Chartered Accountants

**Development Initiative for Social Advancement (DISA)  
Statement of Cash Flows  
Micro Finance Program  
for the year Ended June 30, 2017**

Annexure - A1/5

Particulars	Notes	FY 2016-2017	FY 2015-2016
<b>A . Cash Flows from Operating Activities:</b>			
Surplus for the period		61,184,679	47,327,147
Loan Loss Provision		28,117,846	(5,491,559)
DMF Provision		-	(5,621,614)
Depreciation for the year		4,611,895	3,166,479
<b>Sub total of non cash items</b>		<b>93,914,420</b>	<b>39,380,453</b>
Loan Disbursed to Members		(684,946,378)	(623,905,198)
Increase/Decrease in Current Assets	29.0	(80,128,535)	(60,326,262)
Staff Loan		600,000	600,000
Increase/Decrease in Current Liabilities	30.0	68,602,931	(2,159,805)
<b>Net Cash used in Operating Activities</b>		<b>(601,957,562)</b>	<b>(646,410,812)</b>
<b>B. Cash Flows from Investing Activities</b>			
Acquisition of Property, Plant and Equipment Investment		(14,441,734)	(12,176,490)
		(85,166,602)	(64,627,697)
<b>Net Cash used in Investing Activities</b>		<b>(99,608,336)</b>	<b>(76,804,187)</b>
<b>C. Cash Flows from Financing Activities</b>			
Loan Received		512,364,488	606,615,430
Members Savings		209,676,642	134,695,980
<b>D. Net Cash used in Financing Activities</b>		722,041,130	741,311,410
<b>E. Net Increase/Decrease (A+B+C)</b>		20,475,232	18,096,411
Add: Cash and Bank Balance at the beginning of the year		38,694,437	20,598,026
<b>F. Cash and Bank balance at the end of the year</b>		<b>59,169,669</b>	<b>38,694,437</b>

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

**Coordinator (Finance & Accounts)  
DISA**

**Chief Executive  
DISA**

**Chairman  
DISA**

Signed as per our separated report of even date.

**Dated: Dhaka  
August 25, 2017**



**Kazi Zahir Khan & Co.  
Chartered Accountants**

**Development Initiative for Social Advancement (DISA)**  
**Statement of Changes in Equity of Micro Finance Program**  
**for the year ended June 30, 2017**

Kazi Zahir Khan & Co.  
Chartered Accountants

Annexure - A1/6

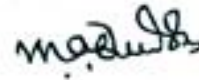
Particulars	Cumulative surplus	Reserve fund	Total
<b>Balance As at July 01, 2015</b>	53,951,079	6,000,000	59,951,079
Surplus for year	41,705,533	-	41,705,533
Transfer from DMF	5,621,614	-	5,621,614
Transfer to funds and reserves	(5,000,000)	5,000,000	-
<b>Balance As at June 30, 2016</b>	96,278,226	11,000,000	107,278,226
<b>Balance As at July 01, 2016</b>	96,278,226	11,000,000	107,278,226
Surplus for the year	61,184,679	-	61,184,679
Transfer to Various funds and reserves	(7,500,000)	7,500,000	-
<b>Balance As at June 30, 2017</b>	<b>149,962,905</b>	<b>18,500,000</b>	<b>168,462,905</b>



Coordinator (Finance & Accounts)  
DISA



Chief Executive  
DISA



Chairman  
DISA

Signed as per our separated report of even date.

**Dated: Dhaka**  
**August 25, 2017**



Kazi Zahir Khan & Co.  
Chartered Accountants



Development Initiative for Social Advancement (DISA)  
Micro-Finance Program  
Notes to the Financial Statements  
for the year ended June 30, 2017

Annexure - A1/7

## 1.00 Background

Development initiative for Social Advancement (DISA) a non-profitable, non-government voluntary organization was established in 1993. DISA worked for rural people especially women and children with objectives of poverty alleviation, violence reduction and empowerment of women to uplift their socio-economic condition. DISA has 6 projects, namely Micro finance in Comilla, Chandpur, B. Baria, Norshingdi, Narayangonj, Munshigonj, Dhaka, Feni, Gazipur, Kishoreganj, Laxmipur, Mymensing, Manikgonj, Tangial, Sirajgonj and Pabna district, DISA Dairy and Livestock Development Project (DLDP), DISA Technical Training Institute (DTTI), Disa Academy, Aloghar & Onuron Foundation. For running this society, necessary fund have been Palli Karma-Shahayak Foundation (PKSF), Stromme Foundation and commercial Bank & Ownfund.

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.

## 2.00 Corporate Information:

Name of PO-MFI	Development Initiative for Social Advancement (DISA)
Year of Establishment	1993
Legal Entity	registered with the Directorate of Social Welfare Dept. vide reg. No-544, dated- 08.09.1994, NGO Affairs Bureau of Bangladesh vide reg. No- 1024, dated 02.04.1996, Micro-Credit Regulatory Authority vide reg. No-01306-00480-00024, dated-05.09.2007
Name of the Operations (Programs)	Micro-Credit Program (MCP)
Statutory Audit conducted up to	30 June, 2016
Name of the Statutory Auditor for last year	S. K. Barua & Co, Chartered Accountants
Name of the Statutory Auditor for current year	Kazi Zahir Khan & Co, Chartered Accountants
Number of Executive Committee meeting held FY 2016-2017	6
Date of Last AGM held	02/12/2016



## 2.01 Executive Committee

List of executive committee details are given below

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

## 3.00 Basis for the preparation of Financial Statements

### 3.01 Basis of Accounting:

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

## 4.00 Summary of significant account policies

### 4.01 Currencies:

Currencies shown Bangladeshi Taka.

### 4.02 Revenue Recognition:

The PO is collecting Service Charge from beneficiaries/end users at a reducing balance rate of 25.0% or 27% per annum, 20% Service charge on Ultra poor and collects service charge @8% on loan given for Livelihood Restoration program (LRP) and EFRRAF. The POs recognizes service charges as income in the Financial Statement only when the service charges have actually been received. The principle loan and proportionate service collected in 46 weekly installments.

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

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

#### \* Interest Expenses:

Interest on loan is recognized on accrual basis of accounting.

#### \* Other Expenses:

Other expenses have been accounted for on accrual basis.

#### \* Interest Paid on Savings:

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





#### 4.03 Fixed Assets and Depreciation Policy

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

#### 5.00 Significant organization Policies

##### 5.01 Loan Loss Provision:

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

##### Loan Classification:

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

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

##### Loan Loss provision and write off policy:

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

##### 5.02 Policy on Loan to beneficiaries:

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

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

##### 5.03 Policy on saving collection:

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

##### 5.04 Compliance status of Guidelines on Prevention of Money Laundering and terrorist financing:

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



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>6.00</b>	<b>Property, Plant and Equipment:</b>		
	<b>Cost</b>		
	<b>Balance as on 01.07.16</b>	60,436,945	48,260,455
	Add: Addition during the year	14,441,734	12,341,490
	Less: Sale of assets	-	165,000
	<b>Balance as on 30.06.17</b>	<b>74,878,679</b>	<b>60,436,945</b>
	<b>Depreciation</b>		
	Balance as on 01.07.16	12,602,089	9,435,610
	Add: Depreciation charged during the year	4,611,895	3,166,479
	<b>Balance as on 30.06.17</b>	<b>17,213,984</b>	<b>12,602,089</b>
	<b>Written down value</b>	<b>57,664,695</b>	<b>47,834,856</b>
	Details are given Asset Schedule-Annexure- A/4		
<b>7.00</b>	<b>Long term Investments (Savings &amp; Other FDR):</b>		
	<b>Balance as on 01.07.16</b>	182,423,398	117,795,701
	Add: Investment during the year	175,490,000	227,047,466
	Less: Encashment during the year	90,323,398	162,419,769
	<b>Balance as on 30.06.17</b>	<b>267,590,000</b>	<b>182,423,398</b>
<b>7.01</b>	<b>FDR (Savings):</b>		
	<b>Balance as on 01.07.16</b>	46,000,000	32,000,000
	Add: Investment during the year	70,000,000	140,500,000
	Less: Encashment during the year	46,000,000	126,500,000
	<b>Balance as on 30.06.17</b>	<b>70,000,000</b>	<b>46,000,000</b>
<b>7.02</b>	<b>FDR (Others):</b>		
	<b>Balance as on 01.07.16</b>	136,423,398	85,795,701
	Add: Investment during the year	105,490,000	86,547,466
	Less: Encashment during the year	44,323,398	35,919,769
	<b>Balance as on 30.06.17</b>	<b>197,590,000</b>	<b>136,423,398</b>
<b>8.00</b>	<b>Other Long Term Loan-(Staff Loan):</b>		
	<b>Balance as on 01.07.16</b>	7,450,000	8,050,000
	Add: Paid during the year	-	-
	Less: Adjust during the year	600,000	600,000
	<b>Balance as on 30.06.17</b>	<b>6,850,000</b>	<b>7,450,000</b>
<b>9.00</b>	<b>Loan to Members:</b>		
	<b>Balance as on 01.07.16</b>	1,409,659,991	785,754,793
	Add: Disbursed during the year (Note -16)	3,724,563,000	2,362,848,000
	Less: Repayment from beneficiary (Note-15)	3,039,616,622	1,719,091,231
	Less: Repayment from beneficiary Write Off (Note-24)	-	19,851,571
	<b>Balance as on 30.06.17</b>	<b>2,094,606,369</b>	<b>1,409,659,991</b>



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>10.0</b>	<b>Advance, Deposit and Pre-payments:</b>		
10.01	Advance	10,263,369	5,879,322
10.02	Staff Loan (Motor Cycle, Bi-Cycle, PF)	11,135,896	3,470,770
	<b>Total</b>	<b>21,399,265</b>	<b>9,350,092</b>
1.001	<b>Advance:</b>		
10.0101	Office Rent	5,839,962	2,776,300
10.0102	Others	4,423,407	3,103,022
	<b>Total</b>	<b>10,263,369</b>	<b>5,879,322</b>
10.0101	<b>Advance Office Rent:</b>		
	<b>Balance as on 01.07.16</b>	2,776,300	1,954,184
	Add: Paid during the year	4,608,500	2,151,000
	Less: Realized during the year	80,000	1,500
	Less: Adjustment during the year	1,464,838	1,327,384
	<b>Balance as on 30.06.17</b>	<b>5,839,962</b>	<b>2,776,300</b>
10.0102	<b>Advance Others:</b>		
	<b>Balance as on 01.07.16</b>	3,103,022	2,213,296
	Add: Paid during the year	5,010,292	5,090,207
	Less: Realized during the year	933,642	258,138
	Less: Adjustment during the year	2,756,265	3,942,343
	<b>Balance as on 30.06.17</b>	<b>4,423,407</b>	<b>3,103,022</b>
10.02	<b>Staff Loan:</b>		
10.0201	Motor Cycle	9,143,392	2,943,138
10.0202	Bi-Cycle	1,992,504	527,632
	<b>Total</b>	<b>11,135,896</b>	<b>3,470,770</b>
10.0201	<b>Motor Cycle Loan:</b>		
	<b>Balance as on 01.07.16</b>	2,943,138	2,766,922
	Add: Paid during the year	7,784,254	1,673,000
	Less: Realized during the year	289,000	50,000
	Less: Adjustment during the year	1,295,000	1,446,784
	<b>Balance as on 30.06.17</b>	<b>9,143,392</b>	<b>2,943,138</b>
10.0202	<b>Bi-Cycle Loan:</b>		
	<b>Balance as on 01.07.16</b>	527,632	275,375
	Add: Paid during the year	1,919,375	719,000
	Less: Realized during the year	144,503	67,000
	Less: Adjustment during the year	310,000	399,743
	<b>Balance as on 30.06.17</b>	<b>1,992,504</b>	<b>527,632</b>
11.0	<b>Loan to Other Project:</b>		
	<b>Balance as on 01.07.16</b>	69,055,735	27,549,651
	Add: Paid during the year	56,963,057	42,956,084
	Less: Realized during the year	2,314,363	1,450,000
	Less: Adjustment during the year	-	-



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016

**12.0** Cash & Cash Equivalent:

Cash in hand  
Cash at bank

637,139	376,954
58,532,530	38,317,483
<b>59,169,669</b>	<b>38,694,437</b>

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

Bank Name	Branch	Account No.	Amount (Cash)	Amount (Bank)
Sonali /Janata	Barkait	001016989/1620	22,417	4,212,881
Sonali /Janata	Chandina	001016978/1847	958	16,161
Sonali	Barura	1978	4,058	293,968
Sonali	Payalgacha	89	-	590,543
Sonali	Debidwar	2312	11,413	104,361
Sonali	Kalakochua	56/200011822	57,133	500,274
Pubali	D.Nowabpur	1536901008570	12,992	2,095
Sonali /The Farmers	Kochua	1528	67	285,135
Sonali	Shahrasti	948	5,101	585,698
Sonali	Shashongacha	330002773	-	439,381
Sonali	Muradnagar	2198	26,897	94,847
Sonali	Kuti Bazar	373	84	144,305
Sonali	Laksham	131333004067	21,051	11,608
Sonali	Hajigonj	486	5,016	265,650
Sonali	Paduar Bazar	33002899	-	378,385
Sonali	Gouripur	200013277	22,920	480,058
Pubali	Nurpur	1459901015050	433	11,348
Sonali	Burichong	200011136	13,688	395,322
Sonali	Brahmon Para	200013498	92	259,315
Sonali	Sonargaon	20000139	43,306	338,725
Pubali	Matlab Uttar	3998102000085	2,581	339,377
Sonali	Nawri	150336000055	5,014	20,494
Pubali	Sujatpur	1011000158	99	56,749
Sonali	Bandor	33002726	1,377	455,601
Jamuna	Kachpur	770320000038	91,872	399,969
Southeast	Vulta	7713100000006	102,753	352,637
Bank Asia	Madobdhi	5936000011	3,809	619,111
Pubali	Pallabi	4301102000031	13,083	344,736
Janata	Hasakhal	958	-	221,821
Marcantile	Faridgonj	14911100007923	6,196	153,223
Sonali	Bhaberchar	200000289	4,137	686,864
Pubali	Arihajar	30268	206	378,384
Sonali	Bhaburhat	33002353	1,885	69,986
Agrani	Narayanpur	33002598	4,684	5,254
Sonali	Feni	1010697	-	558,916
Sonali	Sarail	1646	221	50,979
SBACBL	Valanagar	1130000043987	5,318	351,264
Sonali	Homna	200001612	8,601	507,527
Sonali	Meghna	200000541	-	385,172
Pubali	Katiadi	4550102000031	39,600	2,32,923
Pubali	Bhairab	339190121510	345	100,574
Sonali	Baroicha	200000338	66	400,530
Pubali	Basan	0910102000877	23,169	51,253
NRBC Bank	Barobari	218802000213	1,724	106,807
Pubali	Narosinhopur	3762001020090	9,040	33,893
Sonali	Savar	0443033037282	1,386	309,958



Sl. No	Particulars	Amount in Taka		
		FY 2016-2017	FY 2015-2016	
<b>Pubali</b>	<b>Ramganj</b>	<b>3815102000518</b>	<b>2</b>	<b>34,059</b>
Mutual Trust	Kaliganj	5050210007204	5,523	180,901
Pubali	Bhaluka	4465102 000044	37,848	299,376
Pubali	Maona	4481102000090	141	424,300
Dhaka	Konabari	22010010844	3,589	80,078
Dhaka	Uttara	110100533	-	84,343
Pubali	Ibrahimpur	2982102000430	3,840	59,085
Uttara	Pirerbag	126312200211651	-	45,177
Sonali	Dhamrai	1625302000788	-	60,881
Sonali	Manikganj	4506202001301	-	22,829
Sonali	Singhair	4510402000763	-	33,497
Marcantlle	Jhitka	119811119960807	-	32,483
Sonali	Saturia	4508802000602	-	33,833
Sonali	Ghior	4504702001073	-	13,948
Sonali	Gorai	6011102001430	-	51,084
Dutch Bangla	Mirzapur	14411014215	88	11,592
Pubali	Tangail	1892901026501	-	98,007
Dutch Bangla	Elenga	2381104189	-	38,886
Sonali	Kalihati	6012902002522	-	38,611
Sonali	Bhuapur	6003802000822	-	6,070
Sonali	Sirajganj	4219202000506	-	58,636
Sonali	Ullapara	4218402001320	-	760,593
Sonali	Shajadpur	02000787	-	38,816
Sonali	Santia	41102000633	-	563,352
Sonali	Faridpur	20000 1508	-	170,913
Sonali	Bangora	4106102001578	-	100,498
Sonali	Head Office	200004637,240000236	11,316	38,586,620
<b>Total</b>			<b>637,139</b>	<b>58,532,530</b>

<b>13.0</b>	<b>Cumulative Surplus:</b>		
	<b>Balance as on 01.07.16</b>	96,278,226	53,951,079
	Add: Surplus during the year/( Deficit)	61,184,679	41,705,533
	Add: Transfer from DMF fund	-	5,621,614
	Less: Transfer to Various funds and reserves	(7,500,000)	(5,000,000)
	<b>Balance as on 30.06.17</b>	<b>149,962,905</b>	<b>96,278,226</b>

<b>14.0</b>	<b>Reserve Fund:</b>		
	<b>Balance as on 01.07.16</b>	11,000,000	6,000,000
	Add: Transfer to Various funds and reserves	7,500,000	5,000,000
	<b>Balance as on 30.06.17</b>	<b>18,500,000</b>	<b>11,000,000</b>

<b>15.0</b>	<b>Loan from PKSf:</b>		
	<b>Balance as on 01.07.16</b>	196,299,990	158,099,992
	Add: Loan taken current year	147,500,000	140,000,000
	Less: repayment current year	157,016,657	101,800,002
	<b>Balance as on 30.06.17</b>	<b>186,783,333</b>	<b>196,299,990</b>

<b>16.0</b>	<b>Loan from Stromme Foundation (SF) Long-Term:</b>		
	<b>Balance as on 01.07.16</b>	85,062,500	56,687,500
	Add: current year addition	15,000,000	67,500,000
	Less: payment current year	56,062,500	39,125,000
	<b>Balance as on 30.06.17</b>	<b>44,000,000</b>	<b>85,062,500</b>



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>17.0</b>	<b>Loan from Others-Commercial Bank-Long Term:</b>		
	<b>Balance as on 01.07.16</b>	882,747,625	342,707,193
	Add: loan taken current year	1,370,000,000	942,000,000
	Less: loan repayment current year	807,056,355	401,959,568
	<b>Balance as on 30.06.17</b>	<b>1,445,691,270</b>	<b>882,747,625</b>
<b>17.01</b>	<b>Mutual Trust Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	32,570,670	44,457,426
	Add: current year addition	-	70,000,000
	Less: payment current year	32,570,670	81,886,756
	<b>Balance as on 30.06.17</b>	<b>-</b>	<b>32,570,670</b>
<b>17.02</b>	<b>Southeast Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	-	30,000,000
	Add: current year addition	70,000,000	10,000,000
	Less: payment current year	34,135,934	40,000,000
	<b>Balance as on 30.06.17</b>	<b>35,864,066</b>	<b>-</b>
<b>17.03</b>	<b>Arab Bangladesh Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	210,000,000	40,000,000
	Add: current year addition	210,000,000	270,000,000
	Less: payment current year	311,418,415	100,000,000
	<b>Balance as on 30.06.17</b>	<b>108,581,585</b>	<b>210,000,000</b>
<b>17.04</b>	<b>The Farmers Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	117,326,831	37,862,727
	Add: current year addition	-	100,000,000
	Less: payment current year	39,912,216	20,535,896
	<b>Balance as on 30.06.17</b>	<b>77,414,615</b>	<b>117,326,831</b>
<b>17.05</b>	<b>Shahjalal Islami Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	67,490,018	51,248,678
	Add: current year addition	50,000,000	50,000,000
	Less: payment current year	28,889,054	33,758,660
	<b>Balance as on 30.06.17</b>	<b>88,600,964</b>	<b>67,490,018</b>
<b>17.06</b>	<b>National Credit and Commerce Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	13,013,167	45,000,000
	Add: current year addition	170,000,000	50,000,000
	Less: payment current year	62,395,977	81,986,833
	<b>Balance as on 30.06.17</b>	<b>120,617,190</b>	<b>13,013,167</b>
<b>17.07</b>	<b>Sonali Bank Ltd.</b>		
	<b>Balance as on 01.07.16</b>	8,419,643	14,138,362
	Add: current year addition	-	-
	Less: payment current year	6,475,970	5,718,719
	<b>Balance as on 30.06.17</b>	<b>1,943,673</b>	<b>8,419,643</b>
<b>17.08</b>	<b>Pubali Bank Ltd</b>		
	<b>Balance as on 01.07.16</b>	41,922,089	50,000,000
	Add: current year addition	50,000,000	-
	Less: payment current year	23,352,444	8,077,911
	<b>Balance as on 30.06.17</b>	<b>68,569,645</b>	<b>41,922,089</b>



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>17.09</b>	<b>South Bangla Agriculture and Commerce Bank Ltd.</b>		
	Balance as on 01.07.16	21,020,528	30,000,000
	Add: current year addition	100,000,000	-
	Less: payment current year	21,020,528	8,979,472
	<b>Balance as on 30.06.17</b>	<b>100,000,000</b>	<b>21,020,528</b>
<b>17.10</b>	<b>Uttara Bank Ltd.</b>		
	Balance as on 01.07.16	133,956,472	-
	Add: current year addition	-	150,000,000
	Less: payment current year	60,700,258	16,043,528
	<b>Balance as on 30.06.17</b>	<b>73,256,214</b>	<b>133,956,472</b>
<b>17.11</b>	<b>National Bank Ltd.</b>		
	Balance as on 01.07.16	50,000,000	-
	Add: current year addition	-	50,000,000
	Less: payment current year	18,787,567	-
	<b>Balance as on 30.06.17</b>	<b>31,212,433</b>	<b>50,000,000</b>
<b>17.12</b>	<b>United Commercial Bank Ltd.</b>		
	Balance as on 01.07.16	51,310,189	-
	Add: current year addition	-	52,000,000
	Less: payment current year	22,850,323	689,811
	<b>Balance as on 30.06.17</b>	<b>28,459,866</b>	<b>51,310,189</b>
<b>17.13</b>	<b>NRB Commercial Bank Ltd.</b>		
	Balance as on 01.07.16	55,718,018	-
	Add: current year addition	40,000,000	60,000,000
	Less: payment current year	19,279,751	4,281,982
	<b>Balance as on 30.06.17</b>	<b>76,438,267</b>	<b>55,718,018</b>
<b>17.14</b>	<b>The UAE-Bangladesh Investment Company Ltd.</b>		
	Balance as on 01.07.16	80,000,000	-
	Add: current year addition	-	80,000,000
	Less: payment current year	19,608,581	-
	<b>Balance as on 30.06.17</b>	<b>60,391,419</b>	<b>80,000,000</b>
<b>17.15</b>	<b>Trust Bank Ltd.</b>		
	Balance as on 01.07.16	-	-
	Add: current year addition	100,000,000	-
	Less: payment current year	50,000,000	-
	<b>Balance as on 30.06.17</b>	<b>50,000,000</b>	-
<b>17.16</b>	<b>Midland Bank Ltd.</b>		
	Balance as on 01.07.16	-	-
	Add: current year addition	200,000,000	-
	Less: payment current year	55,658,667	-
	<b>Balance as on 30.06.17</b>	<b>144,341,333</b>	-
<b>17.17</b>	<b>One Bank Ltd.</b>		
	Balance as on 01.07.16	-	-
	Add: current year addition	100,000,000	-
	Less: payment current year	-	-
	<b>Balance as on 30.06.17</b>	<b>100,000,000</b>	-



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>17.18</b>	<b>Mercantiale Bank Ltd.</b>		
	Balance as on 01.07.16	-	-
	Add: current year addition	150,000,000	-
	Less: payment current year	-	-
	<b>Balance as on 30.06.17</b>	<b>150,000,000</b>	-
<b>17.19</b>	<b>Meghna Bank Ltd.</b>		
	Balance as on 01.07.16	-	-
	Add: current year addition	30,000,000	-
	Less: payment current year	-	-
	<b>Balance as on 30.06.17</b>	<b>30,000,000</b>	-
<b>17.20</b>	<b>Bangladesh Commerce Bank Ltd</b>		
	Balance as on 01.07.16	-	-
	Add: current year addition	100,000,000	-
	Less: payment current year	-	-
	<b>Balance as on 30.06.17</b>	<b>100,000,000</b>	-
<b>18.0</b>	<b>Member's Savings Deposits:</b>		
	Balance as on 01.07.16	450,009,850	315,313,870
	Add: Savings Collection	556,440,727	388,342,230
	Interest accrued	26,264,782	16,580,610
	Less: Savings withdrawal/Refund	373,028,867	270,226,860
	<b>Balance as on 30.06.17</b>	<b>659,686,492</b>	<b>450,009,850</b>
<b>19.0</b>	<b>Accounts Payable:</b>		
	Balance as on 01.07.16	114,181	58,496
	Add: Addition current year	342,820	482,234
	Less: Paid during the year	255,738	426,549
	<b>Balance as on 30.06.17</b>	<b>201,263</b>	<b>114,181</b>
<b>20.0</b>	<b>Loan Loss Provision:</b>		
	Balance as on 01.07.16	34,975,445	40,467,004
	Add/: Provision during the year	28,117,846	14,360,012
	Less: Adjustment	-	19,851,571
	<b>Balance as on 30.06.17</b>	<b>63,093,291</b>	<b>34,975,445</b>
<b>21.0</b>	<b>Other Liabilities:</b>		
	Sec. & Welfare Fund	52,655,970	36,512,752
	Providend Fund	93,830	-
	Staff Benefit Fund	27,053	-
	Service Securities	7,364,590	4,207,000
	Staff Dream Fund	14,245,215	-
	Loan Interest Provision	994,584	-
	Loan from PF Fund	21,000,000	-
	Loan from Staff Benefit Fund	14,000,000	-
	<b>Total</b>	<b>110,381,242</b>	<b>40,719,752</b>
<b>22.0</b>	<b>DMF:</b>		
	Balance as on 01.07.15	-	5,621,614
	Add: Addition during the year	-	-
	Less:	-	5,621,614
	<b>Balance as on 30.06.16</b>	<b>-</b>	<b>-</b>





Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>23.0</b>	<b>Service Charge on Loan:</b>		
	Jagoron	211,592,377	138,448,360
	Agrosor	167,390,377	77,800,544
	Buniad	750,092	814,987
	Sufolon	19,263,767	18,802,698
	EFRRAP	576	1,221
	Innovative Loan Fund (ILF)	16,905,154	12,234,625
	Income Generating Activities(IGA)	-	2,915
	<b>Total</b>	<b>415,902,343</b>	<b>248,105,350</b>
<b>24.0</b>	<b>Loan Realization:</b>		
	Jagoron	1,582,092,807	923,706,388
	Agrosor	1,145,237,935	525,254,379
	Buniad	13,184,222	5,518,488
	Sufolon	180,863,233	177,177,477
	EFRRAP	8,000	32,244
	Innovative Loan Fund (ILF)	118,230,425	87,350,255
	Income Generating Activities(IGA)	-	52,000
	<b>Total</b>	<b>3,039,616,622</b>	<b>1,719,091,231</b>
<b>25.0</b>	<b>Advance and Loans Realized:</b>		
	Advanced refund	933,642	258,138
	Advance realized- Rent	80,000	1,500
	Loan to other Projects	2,314,363	1,450,000
	Motor cycle Loan	289,000	50,000
	Bicycle Loan	144,503	67,000
	<b>Total</b>	<b>3,761,508</b>	<b>1,826,638</b>
<b>26.0</b>	<b>Savings:</b>		
	General Savings (Beneficiaries)	469,712,779	341,434,211
	Special Savings (Beneficiaries)	85,655,969	25,405,606
	Voluntary Savings (Beneficiaries)	1,071,979	21,502,413
	<b>Total</b>	<b>556,440,727</b>	<b>388,342,230</b>
<b>27.0</b>	<b>Loan Disbursements:</b>		
	Jagoron	1,780,215,000	1,304,544,000
	Agrosor	1,580,677,000	789,029,000
	Buniad	8,765,000	14,034,000
	Sufolon	195,602,000	175,221,000
	Innovative Loan Fund (ILF)	159,304,000	80,020,000
	<b>Total</b>	<b>3,724,563,000</b>	<b>2,362,848,000</b>
<b>28.0</b>	<b>Advance and Loans Paid:</b>		
	Advanced pay	5,010,292	5,090,207
	Advance pay- Rent	4,608,500	2,151,000
	Loan to other Projects	56,963,057	42,956,084
	Motor cycle Loan	7,784,254	-
	Bicycle Loan	1,919,375	719,000
	<b>Total</b>	<b>76,285,478</b>	<b>50,916,291</b>



Sl. No	Particulars	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>29.0</b>	<b>Increase/ Decrease in Current Assets:</b>		
	Advance Office Rent	(1,320,385)	(822,116)
	Advance (Received against House rent to staff)	(3,063,662)	(889,726)
	Interest Receivable on FDR	(3,644,054)	(8,325,838)
	Interest Receivable on Project Loan	(8,485,932)	(7,617,753)
	Loan to Other Project	(54,648,694)	(41,506,084)
	Suspense Accounts	(1,300,682)	(736,272)
	Motor Cycle	(6,200,254)	(176,216)
	By-Cycle	(1,464,872)	(252,267)
	<b>Total</b>	<b>(80,128,535)</b>	<b>(60,326,262)</b>
<b>30.0</b>	<b>Increase/Decrease in Current Liabilities:</b>		
	Providend Fund & Staff Benefit	120,883	(12,330)
	Security & Welfare Fund	16,143,218	15,366,138
	Provision	(151,057)	338,202
	Service Securities	3,157,590	1,883,300
	Accounts Payable	87,082	55,685
	Staff Dream Fund (SDF)	14,245,215	-
	Provident Fund & Staff Benefit Loan	35,000,000	(19,790,800)
	<b>Total</b>	<b>68,602,931</b>	<b>(2,159,805)</b>
<b>31.0</b>	<b>Loan Realization (Write off):</b>		
	Jagoron	-	11,308,996
	Agrosor	-	2,871,729
	Buniad	-	753,120
	Sufolon	-	4,813,734
	Liveli. Restora. Project	-	17,000
	EFRRAP	-	86,992
	<b>Total</b>	<b>-</b>	<b>19,851,571</b>







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