



committed to change

Annual Report **2019-2020**

**DESHA Shechsashebi Artho-Samajik Unnayan
O Manobik Kallyan Sangstha**



I have not seen the Himalayas. But I have seen Sheikh Mujib. In personality and in courage, this man is the Himalayas. I have thus had the experience of witnessing the Himalayas.

- Fidel Castro

Editorial Advisor
Md. Robiul Islam

Editor
Nazmus Saleheen

Associate Editor
Md. Enamul Haque Salam
Md. Abdul Wares
Md. Kamal Hasan

Design & Layout
Mostafizur Rahaman

Published by
DESHA

Printed
Graphosman Reproduction & Printing Ltd.
55/1 Purana Paltan, Dhaka-1000.



Annual Report **2019-2020**

DESHA Shechsashebi Artho-Samajik Unnayan
O Manobik Kallyan Sangstha

Table of Contents

Message from the Chairperson	05
Executive Director's Note	06
SEGMENT 1 : Organizational Overview	07
Background	08
Organogram	13
Working Area	15
Organizational Structure and Management	16
Working Experience	18
SEGMENT 2 : Microfinance Program	21
Overview	22
Performance of 2019-2020	26
SEGMENT 3 : Renewable Energy Program	32
Solar Home System (SHS)	33
TR-KABITA RE Program	35
Biogas and Bio-Fertilizer	36
Improved Cook Stove (ICS)	37
SEGMENT 4 : Specified Development Programs	38
Enrich	39
DESHA Community Hospital	42
Alternative Cultivation of Tobacco (ACT)	43
Agriculture, Livestock and Fisheries Unit	48
Sports and Cultural Program	52
Uplifting the Lives of Elderly People	54
Adolescent Program	54
Housing Project	56
Remittance	56
DESHA Training & Resource Center (TARC)	57
SEGMENT 5 : DESHA's Response to Covid-19 Pandemic	59
SEGMENT 6 : Workplace	62
SEGMENT 7 : Recognition & Awards	64
SEGMENT 8 : Audit Report	67

Message from the Chairperson



DESHA is a non-profit social welfare organization working for the poor people in order to uplift their livelihood through providing awareness, education, training, legal support, health services, water & sanitation, capacity building and above all financial support to fight against poverty.

Over the time, DESHA has experienced a hard fought continuous journey while implementing socio-economic interventions for the under-privileged section of the people. Fortunately, various departments of GOB, development partners and other co-operating agencies have stretched their hands to DESHA as partners for many development efforts taken up by the organization. DESHA has been able to develop skilled and experienced working force as well as growing resources of its own to undertake more interventions to achieve our cherished goal.

We all are aware that Covid-19 pandemic is taking away numerous lives every day all over the world and at the same time has caused severe economic downfall. Although facing this crisis, DESHA has extended supporting hands to the poor and helpless people in terms of food, clothes and financial assistances. DESHA has also been providing medical equipment and treatment supports to the corona patients in collaboration with the Govt. Authorities through Kushtia General Hospital, Mirpur Upazila Health Complex, DESHA Community Hospital etc.

We hope and pray that the pandemic situation will be over in a very short time and the mankind can find normal life again. We express sincere gratitude to our Development Partners and the Government of Bangladesh for their continued solidarity, support and cooperation. I convey especial thank to Md. Robiul Islam, Executive Director of DESHA for his tireless hard work, commitment, sincerity and dynamic leadership. I also express cordial thanks to all those DESHA employees who has been supporting us to make it happen.

Thanks to all.

A handwritten signature in black ink, appearing to read 'Md. Mostafizur Rahman'.

Md. Mostafizur Rahman
Chairperson

Executive Director's Note



DESHA has been working tirelessly for socio-economic development of the targeted poor and under-privileged people for over thirty years. During this journey we had to come across a lot of hurdles and overcome as many as possible. But the year 2020 has brought about new challenges across the world in the shape of COVID-19 pandemic.

Being the part of the global economy, how small or tiny it is, DESHA has also become the victim and ultimately has to undergo economic downfall caused by the COVID-19. Almost all the members and beneficiaries of DESHA suddenly had to face the lockdown everywhere at home and workplace due to corona virus spreading out rapidly. Production was hampered, supply chain was broken and economy was shut down as well. Jobless and workless poor people were even hurt by a limited scale of famine all over the country. Regular income of DESHA was ultimately reduced as a result of financial service programs were closed for time being and need a long time to come back to a normal shape.

Government of Bangladesh had taken immediate measures to control, reduce and manage the COVID-19 pandemic situation all over the country. Screening of COVID-19 patients, medical treatment, food and daily necessary household supplies for the affected and distressed people, and above all, control of movement of the mass people were very well-managed initiatives by the Govt. DESHA, with its limited resource, took part in some of these initiatives with the Govt. Authorities and on individual management.

DESHA is active and determined to reduce as well as mitigate the unemployment and distress caused by the COVID-19 in our working area. Multi-disciplined development supports are badly required to recover from the COVID-19 affected lives and economic downfall. We expect that our partners will come forward with their friendly cooperation to bring about normal life for the distressed people again. DESHA is always grateful to its development partners and friends for their continuous supports and assistance.

I convey my gratitude to General and Executive committee for their continuous guidance and active cooperation. I also express my heartiest appreciation and thanks to all my colleagues for their cordial commitment and sincere efforts.



Md. Robiul Islam
Executive Director

SEGMENT 1

ORGANIZATIONAL OVERVIEW





BACKGROUND

DESHA is a non-profit Non-Government Organization established in the year of 1986 for the socio-economic upliftment of the poor and landless people of the area. The Organization, since its inception, has been working for institution building of the poor with special emphasis on distressed women, girls and disadvantaged children. Main thrust of DESHA's program is to organize the poor and underprivileged people into groups in order to enable them to develop leadership, manage and control for themselves as well as identify their problems and find out solutions.

At the time of its inception, the socio-economic situation of DESHA's working area was very backward. Endless poverty, unemployment, malnutrition, illiteracy, absence of major population from social decision making process and resource constraints were some major problems in the area. There existed great inequalities in the land, income distribution, education and control over production resources among the poor and rich.

Women constituting half of the total population of the poorer section are still under privileged, illiterate and ignorant much more than their male counterpart. Prejudice, lack of awareness, little scope of training and income-earning opportunities, and above all, no access to social decision making process were the major constraints which made them dependent on others. Women had a little scope of earning independently although they had great potentialities to undertake income generating activities.

DESHA received its registration from the Department of Social Service in 1989 and began field level implementation of its development programs in 1996. With a very limited resources, DESHA started its operation in 17 villages of Mirpur upazila under the district of Kushtia. From the outset, DESHA began with and still follows target group approach while working among the disadvantaged rural poor household consisting of land less and manual laborers, ethnic, minorities and others vulnerable people. Over the years, DESHA has gradually expanded its working area through a strategically defined plan.

DESHA has traveled a long and struggling way to reach the present status. DESHA has achieved hard fought success in multi-sectoral development activities during this period of time. Commitment, skill and experience have strengthened its capacity to expand development interventions from local to national level.

LEGAL STATUS

Sl.	Name of Registration Authority	Registration Number	Date
01	Department of social service	Kushtia 67/89	June 27, 1989
02	NGO Affairs Bureau	1589	Nov 29, 2000
03	Microcredit Regulatory Authority	00590-00236-00141	Feb 07, 2008
04	Office of the Deputy Income Tax Commissioner, Khulna	412-400-0510/Co-02	Sept 12, 2007

VISION

To establish a free, fair and harmonious society based on equal human and civil rights where people of every walk of life will enjoy equal rights, opportunities as economic, social and political.

MISSION

To promote skill, capacity, human values and consciousness level and to ensure environmentally sound and sustainable development.

GOAL

Socio-economic development and empowerment of the land less, asset less, poor and destitute people of the intervention areas of DESHA.

OBJECTIVES

- To build up institutions of the poor and disadvantaged people for their sustainable development.
- To provide skill development training in order to develop human potentials of the target population.
- To contribute to wipe out illiteracy through mass literacy program for the illiterate women and adolescent children.
- To develop the environment through social forestry and nursery program.
- To create job opportunities by providing savings and credit facilities.
- To integrate the women in national development processes and reduce gender inequality from the society.
- To ensure health services with a view to mitigating health and nutritional problems.
- To arrange seminar, symposium, meeting etc. on different issues for the target people with a view to enriching their critical knowledge.
- To encourage the poor community to enhance their rights from everywhere they can obtain.

OUR BELIEFS

- The lives of human being are of equal value.
- In the world, riches and poverty is an injustice, it must be eradicated.
- Poverty makes people more vulnerable to conflict and natural calamity; much of this suffering can be prevented and must be relieved. People's vulnerability to poverty and suffering is increased by unequal power relation based, for example; gender, race, class, caste and disability; women who make up a majority of the worlds poor, are especially disadvantaged.
- Working together we can build up a just and safer world, in which people take control over their own lives and enjoy their basic rights.
- To overcome poverty and suffering involves changing unjust policies and practices, nationally as well as working closely with people in poverty.

OUR STRENGTH

- DESHA has acquired registration certificates from different departments such as Department of Social Services, NGO Affairs Bureau, Office of the Deputy Income Tax Commissioner, Khulna and Microcredit Regulatory Authority (Bangladesh Bank).
- EC members are knowledgeable and have strong external relations with GOB and Donors.
- EC takes initiatives of seeking new donor funds and proposal development.
- DESHA has development expertise and reputation in microfinance, education and renewable energy sector and different types of development program implementation.
- DESHA's leadership is acceptable among the staff members and other stakeholders.
- Staff members have a good reputation in the community, are enthusiastic and ready to take challenges.
- Well furnished large office premises with training facilities in our head office.
- Sound financial management system practiced.

OUR OPPORTUNITIES

- DESHA is working with the poor and disadvantage people in terms of health, microcredit, education, solar home system and biogas sectors.
- The poor and underserved continue to seek alternative to the public health system.
- External environment is more or less favorable to implement the health program, for example, there is less competition in rural areas, health demand is increasing and customers are paying fees etc.
- Poor and underserved people are interested to get the primary health care service from DESHA Community Hospital.

- Successful and self-sustaining microfinance program open opportunities for cross subsidies.
- Opportunities to leverage microfinance and education programs and attract more customers to health.

WORKING STRATEGY

DESHA believes to work with the form of groups or Community Based Organization (CBO)s. DESHA has district wise official network along with a range project to provide supports to the indigents. For implementing these projects skilled teams having the skills to operate diversified actions are working at different levels. The organization has a data bank on each of its project area. In the data bank, information on all issues and stakeholders related to development are included. DESHA has grassroots level groups of its beneficiaries, based on which development services are provided. Moreover, the organization has excellent working relationship with different organizations and individuals based on this data bank and relationship. DESHA can easily mobilize the CBOs and skill-training providers in the concerned district, upazilla as well as the project area.

The Village Development Committee of DESHA for Total Village development provides a unique structure in which people of different socio-economic group/CBOs are integrated vertically in a manner that each groups/CBOs can preserve and promote their own group interests without encroaching on the interest of other groups/CBOs. Thus the usual hidden impediment to rural development due to the given social stratification and resultant conflicts between the power structure and the disadvantaged sections of the society as obtainable in rural Bangladesh can be overcome.

The Village Development structure also provides opportunity for promotion of individual family members as well as looking after their community interests through lateral integration of multi-sectoral socio-economic development activities which concern all the villagers irrespective of the socio-economic groups/CBOs they belongs to.

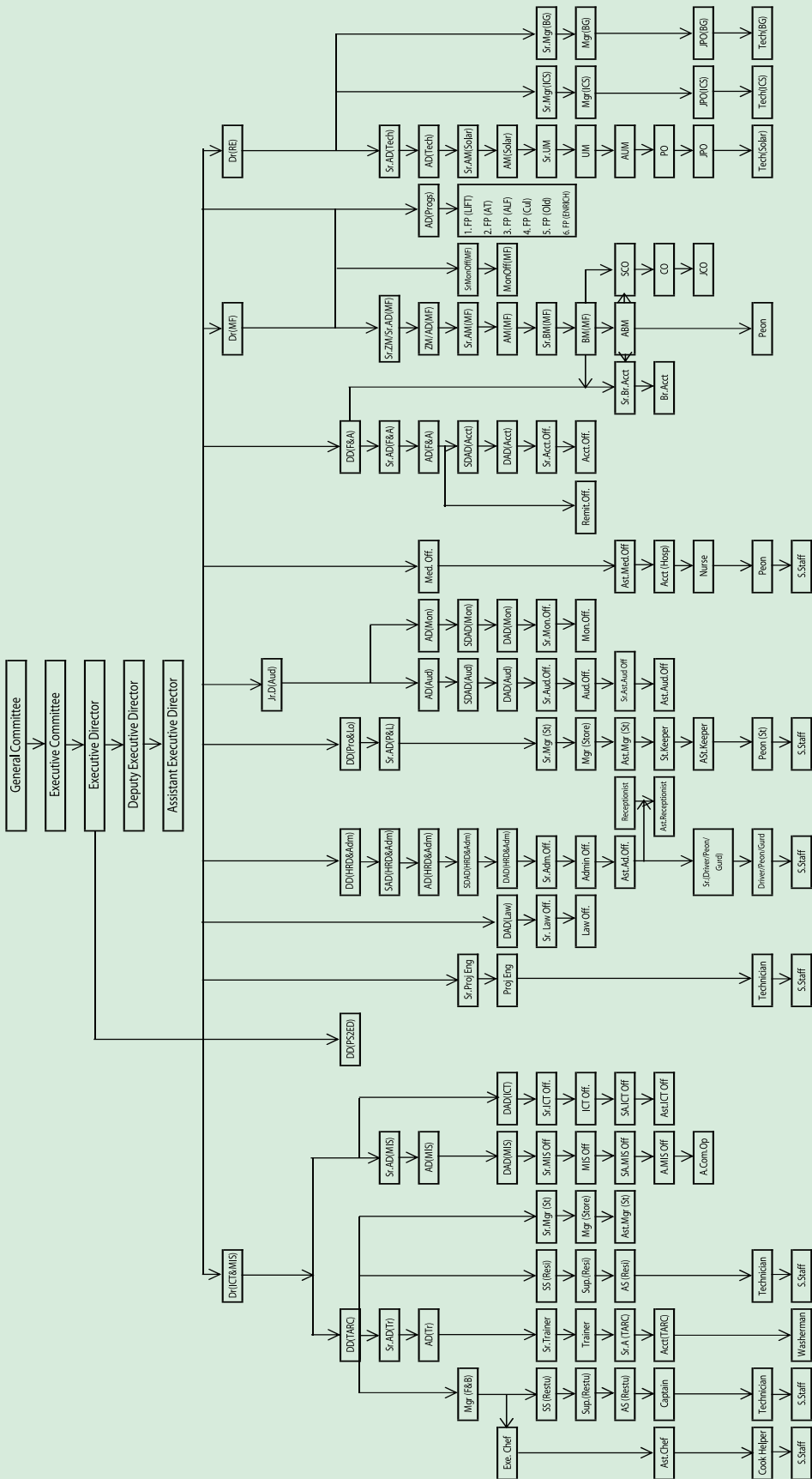
DESHA has enough ability to mobilize CBOs in its working area. It has mentioned that DESHA is operating various program/project in its commanding area. To face the needs, DESHA has established a well linkage with the various CBOs in its working areas. To implementing the various program/projects DESHA organize different type of meeting, seminar, symposium, and training session in its working area with the collaboration of different government and non-government agencies. Due to invitation of DESHA all the leaders of CBOs such as youth clubs, schools, mosques, temples, Chairman of Municipality, UP-Chairman, NGO personality, Social Worker and other relevant persons are joint in it's those type of occasion.

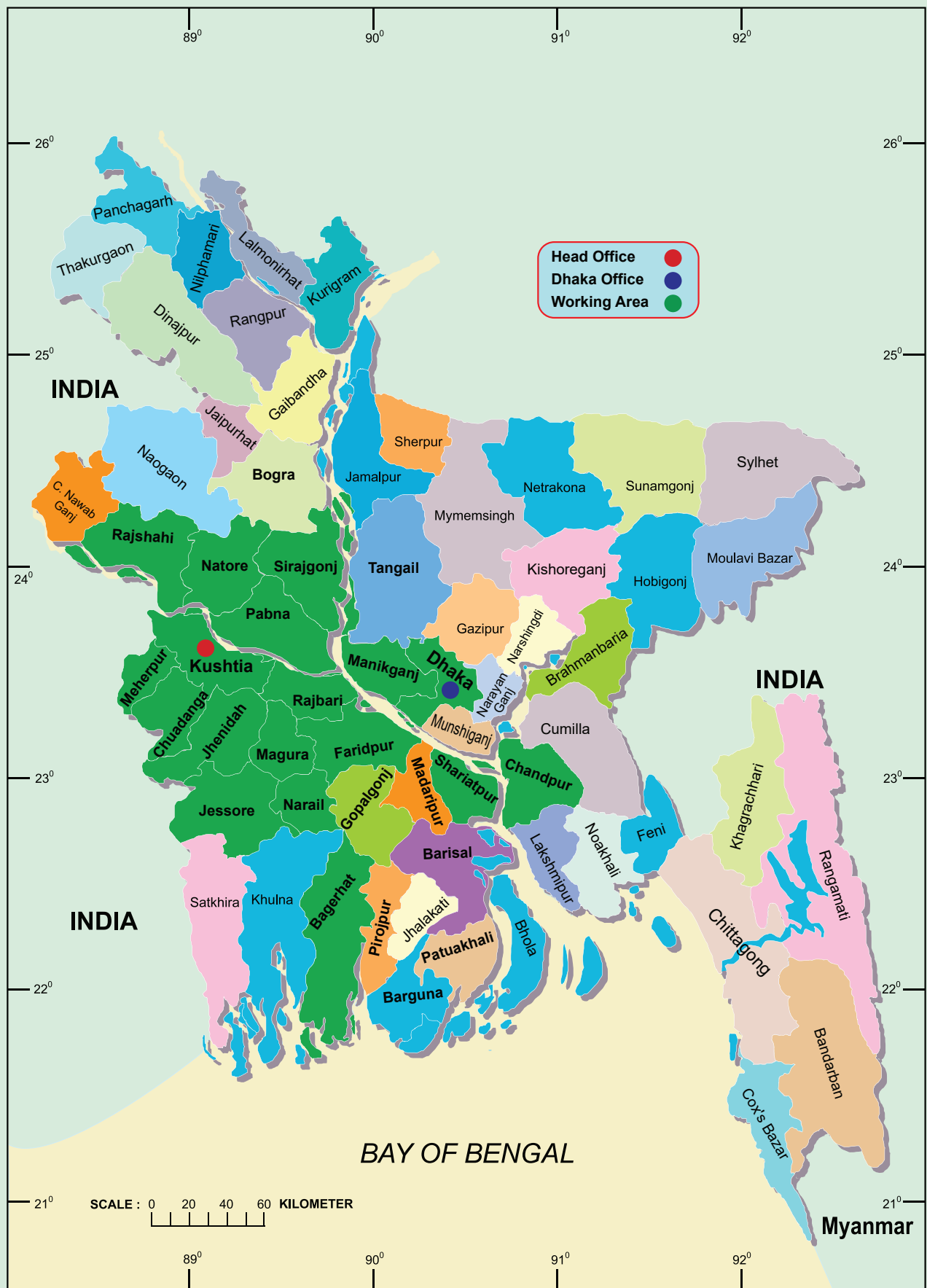
DESHA has good relation with DC, ADC, UNO, DPEO, TEO, Civil surgeon, DLO, TLO, DFO, TFO, Famous Doctors, DD- Social Welfare, DD-Family Planning, TFPO,

DD-Agriculture, Upazila Agriculture Officer, District and Upazila ExEn and Others. When DESHA organizes different type of training especially IGA based training in its training venue then sometimes DESHA invites said respective personnel. They always honor and response to DESHA's invitation and join in the training ceremony. Sometimes they facilitate the training session as guest trainer/facilitator. In the long journey of DESHA, it has established a good reputation in its working areas and also build a remarkable familiar relationship with the different type of CBOs and all kinds of stakeholders. So DESHA is able to get sympathetic assistance from all government and non-government agencies and other relevant development partners/CBOs.



ORGANOGRAM





WORKING AREA

DESHA is working in Kushtia, Meherpur, Chuadanga and Bagerhat districts under khulna division, Pabna, Natore, Rajshahi, Sirajganj, Bogra districts under Rajshahi division, Rajbari, faridpur, Soriotpur, Madaripur, Tangail, Gopalganj and Manikganj districts under Dhaka division and Barisal, Patuakhali, Pirojpur and Barguna districts under Barisal division. The operational area of DESHA is shown in the table below:

Division	District	Upazila
Khulna	Kushtia	Kushtia Sadar, Mirpur, Daulatpur, Bheramara, Kumarkhali, Khoksha = 06
	Meherpur	Meherpur Sadar, Gangni, Mujibnagar = 03
	Chuadanga	Chuadanga Sadar, Alamdanga, Damurhuda = 03
	Bagerhat	Sarankhola = 01
	Jhenidah	Jhenidah Sadar, Soilkupa, Horinakundu = 03
	Magura	Sripur = 01
	Jessor	Avaynagar = 01
	Narail	Kalia = 01
Rajshahi	Pabna	Pabna Sadar, Iswardi, Atghoria, Bera = 04
	Natore	Natore Sadar, Lalpur, Bagatipara, Baraigram = 04
	Rajshahi	Charghat, Bagha, Puthia = 03
	Sirajganj	Kamarkhand = 01
Dhaka	Rajbari	Rajbari Sadar, Baliakandi, Pangsha, Kalukhali = 04
	Manikganj	Daulatpur = 01
	Shariotpur	Bhedorganj= 01
	Faridpur	Sadarpur = 01
Chittagong	Chandpur	Matlob = 01

Branch Office (MF)	:	70
Unit Office (TR-KABITA RE)	:	14
Unit Office (NDBMP)	:	46
Cluster Office (ICS)	:	14
Unit Office (ENRICH)	:	07

ORGANIZATIONAL STRUCTURE AND MANAGEMENT

The structure and system of management of DESHA is well defined and is clearly provided in its Memorandum and Rules and Regulations.

The organizational structure is 3 tiers based such as:

- General Committee
- Executive Committee
- Senior Management Team

GENERAL COMMITTEE

DESHA has a 31 members General Committee consisting of important persons who are expert in various fields in the community. The General Committee, usually meets once a year at the Annual General Meeting. It is responsible for performance review, policy guidance and setting directions for the future.

LIST OF MEMBERS OF THE GENERAL COMMITTEE

Name	Designation	Name	Designation
Md. Mostafizur Rahman	Chairman	Md. Nazrul Islam	Vice Chairman
Adv. Md. Sanower Hossain	Treasurer	Md. Haider Ali	Member
Adv. Mahmudul Haque	Member	SM Halimuzzaman	Member
Mst. Salma Pervin	Member	Md. Mortaza Hossain	Member
Principal Salauddin	Member	Mst. Nazma Robiul	Member
Md. Abdul Hannan	Member	Mst. Helena Khatun	Member
Md. Sultan Mahmud	Member	Adv. Robiul Islam	Member
Mst. Rokeya Khatun	Member	Shanjida Ahmed	Member
Md. Shofiqul Islam Montu	Member	Mst. Nurjahan Sarmin	Member
Md. Shafiqul Islam	Member	Laila Arzumand Banu	Member
Md. Robiul Alam Mukul	Member	Engr. Md. Nazrul Islam	Member
Mst. Rehena Khatun	Member	Md. Abdul Zihad	Member
Md. Sultanul Islam	Member	Md. Khairul Islam	Member
M. A. Salam	Member	Md. Rezaul Karim Kota	Member
Md. Abdus Samad	Member	Md. Emanur Rahman	Member
Anowara Khatun	Member	Md. Robiul Islam	Member Secretary

EXECUTIVE COMMITTEE

Executive Committee comprised of 8 members is the supreme decision making organ of DESHA. The Committee is formed from the General Committee members by direct election. Executive Committee is elected for three years. Executive Director is the chief executive and member secretary of the organization. All operational functions of the Organization and related responsibilities and authority are vested with the Executive Committee, which is managed by seasoned and experienced people with rich background of administration, management and policy making as well as deep

interest and acumen in social work. The Executive Committee is assisted by various Standing Committees which are comprised of regular office bearers of DESHA as well as professionals and experts from outside who are capable of advising on planning, policy formulation, performance improvement and so on.



Md. Mostafizur Rahman
Chairman



Md. Nazrul Islam
Vice-Chairman



Md. Sanowar Hossain
Treasurer



Md. Nazrul Islam
Member



Md. Abdul Hannan
Member



Mst. Salma Pervin
Member



Mst. Nazma Robiul
Member



Md. Robiul Islam
Member Secretary

MANAGEMENT TEAM

The Executive Director together with the management team conduct all the activities of the organization. The team regularly sits to make relevant decisions regarding the activities. The following are the members of the management team:

Name	Designation
Md. Robiul Islam	Executive Director
Md. Nasir Uddin Kaiser	Deputy Executive Director
M. R. Islam	Asst. Executive Director
Nazmus Saleheen	Director (ICT & MIS)
Md. Enamul Haque Salam	Director (MF & RE)
Md. Abul Hashem	Joint Director (Audit)
Md. Zahirul Islam	Deputy Director (F&A)
Md. Abdul Wares	Deputy Director (Training & PS to ED)
Md. Sirajul Islam	Sr. Asst. Director (Procurement & Logistic)
Mohammad Mehedi Hasan	Assistant Director (HR & Admin)

WORKING EXPERIENCE

DESHA has 30 years working experiences in the field level Implementation of target group-oriented community development programs.

Though DESHA received its registration from Department of Social Service in 1989. It began its operation in the field level implementation of its programs in 1996, after being constituted in 1996 by a group of social worker that were then working with the international voluntary services; DESHA began its operation in the field level in 17 village of Mirpur upazila under the district of Kushtia on the clustered basis. Over the years, DESHA expanded its areas gradually through a strategically defined plan.

From the outset, DESHA has been implementing an integrated development package including Functional Literacy and Continuing Education, Primary Education, Livelihood Skills Training and Technical Support, Health Education and Services, a Savings and Credit component, National Domestic Biogas & Manure Programme (NDBMP), Foreign Remittance, Solar Home System (SHS) Program and Low Cost Housing Project. Over the years the programs have evolved in the design and service delivery and currently the activities are segmented into four components namely; Functional Literacy and Continuing Education for the adults, Primary Education for the Children, Integrated Development Program consisting of people's social capacity building and activation and Livelihood Enhancement program including homestead based productive skills development, technical assistance for utilization of learnt skills and homestead resources and health education and services of Bangladesh.

It began with and still follows a target group approach in its field implementation working among the disadvantaged rural poor household consisting of land less and manual laborers, ethnic, minorities and others vulnerable people. In addition to its direct field implementation DESHA also carries out a national outreach program including support to other development partners in developing and implementing their programs and through lobby, advocacy and networking at the local national and international level in order bring about policy shifts to make them favorable to the poor people and their livelihood development.

DEVELOPMENT PARTNERS OF DESHA

National	International
Palli Karma Sahayak Foundation (PKSF)	Action Aid Bangladesh (AAB)
Association for Social Advancement (ASA)	USC Canada-Bangladesh
Padakhep Manabik Unnayan Kendra (PMUK)	World Bank
Ministry of Primary and Mass Education (ROSC Unit)	OXFAM-GB
Directorate of Non-Formal Education (DNFE)	IFAD
Infrastructure Development Company Ltd	Cord Aid
NGO Forum for Drinking Water Supply and Sanitation	Muslim Aid UK
Bangladesh Bank	ICCO Cooperation, Netherlands
Bank Asia Ltd., Prime Bank Ltd., Trust Bank Ltd., One Bank Ltd., Southeast Bank Ltd., Uttara Bank Ltd.	

GOVERNMENT AND DIFFERENT DONORS

INTERNATIONAL

Program/Project	Duration	Donor
Aquaculture Development	2002- On going	IFAD
Disaster management and preparedness	1998-2006	OXFAM-GB
REFLECT	2000 & 2004	Action Aid
Disaster management and preparedness	2002	Action Aid
Skill Development of NGO Professional and Beneficiaries for various IGA and leadership development	2000-2002	IFAD
Disability development	2000-2001	World Bank
Adolescent Development		USC Canada
SMART	2014-2016	ICCO Cooperation, Netherlands

NATIONAL

Program/Project	Duration	Donor
Microcredit	1999- On going	PKSF
WATSAN	2002-On going	NGO Forum
Aquaculture Development Program (AqDP)	2002- On going	Padakhep
National Domestic Biogas & Manure Program (NDBMP)	2007-On going	IDCOL
Solar Home System (SHS & TR Kabita)	2009-On going	IDCOL
Improve Cook Stove (ICS)	2015-Ongoing	IDCOL
Remittance	2009-Ongoing	Bank Asia
Housing Project	2010-Ongoing	Bangladesh Bank
ENRICH	2014-Ongoing	PKSF
Cultural & Sports Program	2017-Ongoing	PKSF
Uplifting the Lives of Elderly People Program	2017-Ongoing	PKSF
Alternative Cultivation of Tobacco (ACT)	2017-Ongoing	PKSF
Sustainable Enterprise Project (SEP)	2019-Ongoing	PKSF
Microenterprise Development Project (MDP)	2019-Ongoing	PKSF
Sanitation Development Loan (SDL)	2020-Ongoing	PKSF



SEGMENT 2

MICROFINANCE PROGRAM



OVERVIEW

With a view to alleviating poverty of the disadvantaged people, DESHA launched its microfinance program since October 1996 for poor landless people of the project area. DESHA made an agreement as partner organization with ASA in 1998 and with PKSf in 1999. Now the organization has been implementing microfinance program both in rural and urban areas. It plays a very important role in the field of poverty alleviation. It also gives special emphasis on immediate and long-term needs of beneficiaries and for further integration into the development mainstream.

DESHA's Microfinance Program offers a diverse range of collateral-free financing for Micro, Small and Medium Entrepreneurs along with customized savings products to meet the needs of the people of our society whom cannot get access to formal financial services. The Microfinance Program is currently operating through 70 branches across 18 districts of Bangladesh and serving over one lac members. DESHA's Microfinance program has become a centre of innovation due to its people centric approach, emphasis on digitization, and contemporary upgradation.

OBJECTIVES OF THE PROGRAM

The overall objective of DESHA's microfinance program is "to achieve sustainable development through improvement in the livelihood of the target people through financing and proper guidance to their IGA's.

The other objectives are as follows:

- Ensure that eligible DESHA groups or members obtain ready access to a line of credit to enable them to undertake IGA, according to their needs, choice and capacity to operate.
- Ensure that loans are issued for both on-farm and off-farm activities and generate income and create employment opportunity for them.
- Ensure savings mobilization as an alternative source of financing during emergency.
- DESHA assists group or households to develop the necessary skills and confidence in managing business and financial affairs.
- In addition to provide service, generate a modest surplus, ensure the financial sustainability of the micro-finance operation and contribute towards the costs of DESHA development operation.

COMPONENTS OF MICROFINANCE PROGRAM

DESHA's microfinance program is a specially designed program for socio-economic development and poverty alleviation.

The components of this program are:

- Savings Products
- Credit Products
- Micro-Insurance Products

SAVINGS PRODUCTS

DESHA encourages its group members to mobilize savings in order to reduce their dependency on others. Group Savings develops a financial base of the group and they can utilize their savings in income earning schemes. By the way group savings helped them and play active role in family decision-making process to progress. Under this component, DESHA's members have deposited BDT 94.82 Crore which was 35.53% of their outstanding loan.

- General Savings
- Voluntary Savings

GENERAL SAVINGS

General Savings is mandatory for our Microfinance members to save a minimum of BDT 50 per week, enjoying a return of 6% interest per annum. However, this varies based on loan category and collection mechanism. They can withdraw 50% of yearly deposit twice a year. When the loan amount is paid, the member is free to leave DESHA by withdrawing full amount of savings.

VOLUNTARY SAVINGS

Voluntary Savings is not compulsory, this is an optional savings product for DESHA members. Every member has to deposit BDT 10 or more per week in their group meeting. They are eligible to withdraw any amount with interest whenever they want from their available balance. Voluntary Savings members also get return of 6% interest per annum.

MICROCREDIT

DESHA's micro credit program plays a very important role in the field of poverty alleviation. Micro credit was the area where the changes had the greatest impact. It was noted in the review that the poor results of the credit recovery component of the micro credit program had been having a demoralizing effect on the whole DESHA program, undermining social development efforts.

Recognizing micro credit as a basic need of the have-nots, DESHA launched its microfinance program with the objective of:

CREDIT COMPONENTS

Credit is the most significant component of the microfinance program. The members receive capital through credit facilities to improve their IGA's and fight against poverty. DESHA has several special designed loan products as follows:

- Buniad (Credit facilities for the Ultra poor people);
- Jagoron (Basic credit facilities for rural and urban poor people);
- Sufolon (Seasonal credit facilities for the farmers);
- Agroshor (Credit facilities for medium and small Enterprises);
- Agroshor SEP (Credit facilities for microenterprises in agribusiness and manufacturing clusters)
- Agroshor MDP (Credit facilities for cluster-based microenterprises)
- SDL (Credit facilities for sanitation purpose)

BUNIAD

Buniad is the most fundamental credit products for the Ultra poor population to build a base economic stability. Under Buniad, CDIP is providing flexible microcredit to the ultra-poor people. Buniad loan helps ultra-poor people to reach the level of moderate poor. Buniad loan ranges from TK. 5000 to Tk. 20000. The borrowers have to repay the loan within 45 weekly Installment. Upto June, 2020 DESHA serving 1586 clients with a portfolio of Bdt. 12,582,045.

JAGORON

Jagoron is designed for the moderate poor of Rural and Urban areas to initiate household-based enterprise development. Under this credit products members can get loan amount Bdt. 5,000 to Bdt. 69,000, depending on the economic activity, the borrower's management capacity, and demand for the product and/or services in the market. The loans are repayable within a year in 45 installments and carry 24% interest on a decline basis. Upto June, 2020 DESHA serving 5872 clients with a portfolio of Bdt. 1,355,404,466.

SHUFOLON

Shufolon is a unique loan product specially designed tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry agro-processing etc. The provision of the loan repayment in a single installment after the sale of the product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation. Members can get credit facilities under this scheme from Bdt. 50,000 to Bdt. 10,00,000. Upto June, 2020 DESHA serving 14871 clients with a portfolio of Bdt. 452,277,987.

AGROSOR

This component is especially designed for the progressive members of other credit Programs for undertaking economic activities that require bigger amount of capital. The program aims to create entrepreneurs who will create wage based employment alongside self-employment for their ventures. The size of the loan depends on the size of the businesses and the comparative advantages that the entrepreneurs have. With the Micro-enterprise loan borrowers are expected both to provide equity and generate wage labor employment (other than family labor). Micro-Enterprise loans range between Bdt..70,000 to Bdt. 40,00,000. Through this program, DESHA promotes medium small enterprise, businesses and creates subsequent employment opportunities in both rural and urban areas. Upto June, 2020 DESHA serving 5872 clients with a portfolio of Bdt. 385,128,873.

AGROSOR-SEP

The Sustainable Enterprise Project (SEP) support microenterprises in agribusiness and manufacturing clusters with a focus on areas that are environmentally stressed and/or vulnerable to climate change and natural disasters. The project aims to support microenterprises through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors to promote

environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro-lending ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises. Under this credit facilities members can get loan amount from Bdt. 5,000 To Bdt. 5,00,000. Upto June, 2020 DESHA Serving 410 clients with a portfolio of Bdt. 46,990,684.

AGROSOR-MDP

To further strengthening DESHA's Microenterprise development program, Microenterprise development project (MDP) is specially designed to to assist microentrepreneurs for carrying out environmentally sustainable and financially viable enterprises in cluster-based approach. Under this credit facilities members can get loan amount from Bdt. 50,000 To Bdt. 40,00,000. Upto June, 2020 DESHA serving 667 clients with a portfolio of Bdt. 60,833,947.

SANITATION DEVELOPMENT LOAN (SDL)

People living in rural Bangladesh are still using inadequate sanitation facilities. Our product connects clients to the market and provides them with the finance needed to upgrade or build their sanitation facility. Under this loan product we offer up to 15000tk. On 18% interest on declining basis, repayable in weekly 45 installment. Upto June, 2020 DESHA Serving 15 clients with a portfolio of Bdt. 159,472.

AQUA CULTURE

The mini-pond, ditches and other water bodies in the project are brought under fish cultivation. DESHA has provided proper training with the support of expertise from other organizations and govt. departments. DESHA is also assisting the members to collect fish-linger with the support of fisheries expert. Family members are taking fish from their product for own consumption that is helping in nutritional purpose.

MICRO-INSURANCE PRODUCT – APOD KALIYN TOHOBIL

Apod Kaliyn Tohobil has been promoted with two objectives- the social objective, and the economical objective. The social objective recognizes social protection of the customers is necessary to reduce the vulnerability of households to income and consumption shocks. The economical objective is to increase the stability and profitability of poor households through reducing the impact of customer risk on loan and savings portfolios, generating additional revenue, supporting risk management, and reducing customers' vulnerability to economic stresses.

AT-A-GLANCE SAVINGS & CREDIT REPORT UP TO JUNE 2020

COMPONENT WISE SAVINGS & LOAN OUTSTANDING

SN	Name of Component	Savings Amount (Tk)	Loan Amount (Tk.)
01	Jagoron	380193441	1355404466
02	Agrosor	86379297	385128868
03	Buniad	3747275	12582046
04	Sufolon	1253533	452277988
05	Housing	-	2455357
06	ENRICH	11399799	62141313
07	LIFT	879946	4840025
08	Agrosor SEP	4673119	46990684
09	Agrosor MDP	9628195	60833947
10	SDL	-	159472
11	General Savings	498154785	-
12	Voluntary Savings	77862592	-
13	Others Savings	371165460	-

DESHA MICROFINANCE IN LAST FIVE YEARS

Particular	2015-16	2016-17	2017-18	2018-19	2019-20
Branch	55	61	61	70	70
Group	4810	5360	5403	6290	6850
Member	88297	95770	98486	109299	123636
Borrower	65983	74110	74583	85848	93708
Savings (Million)	371	563	778	936	947
Portfolio (Million)	1118	1723	1917	2185	2380
Upazila	25	28	28	31	31
District	7	9	9	9	9
Staff	488	553	604	605	590

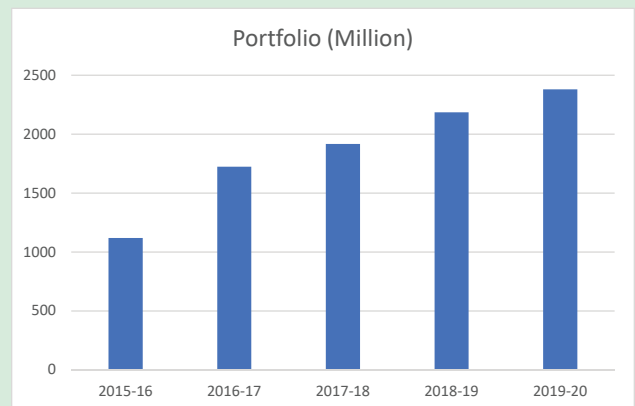
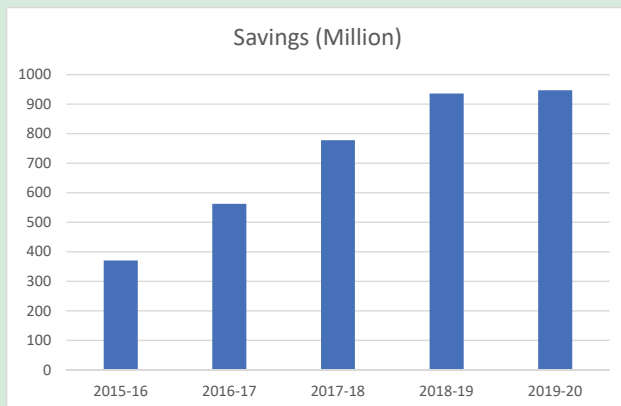
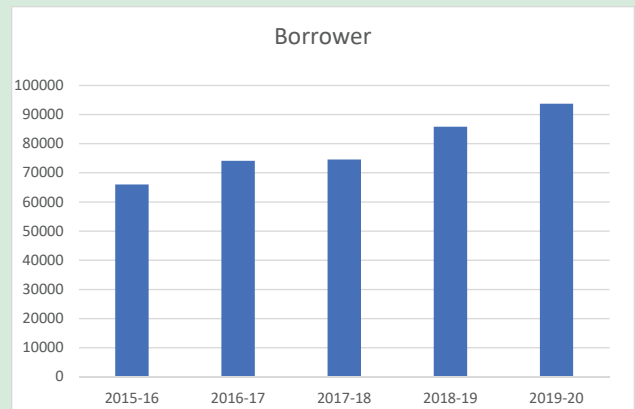
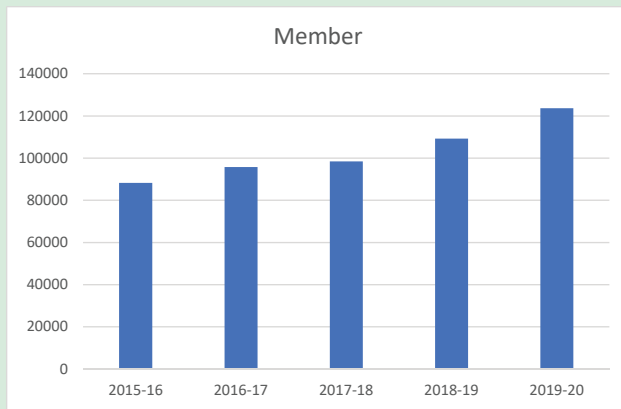


Figure 1: Last five years increasing trend in terms of (Member, Borrower, Savings, Portfolio).

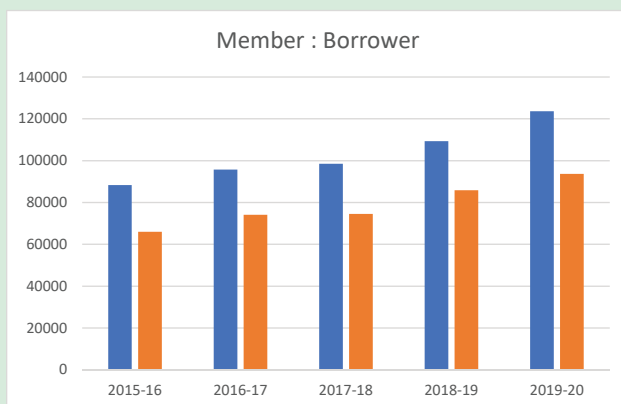


Figure 2: Last five years comparison Member vs Borrower.

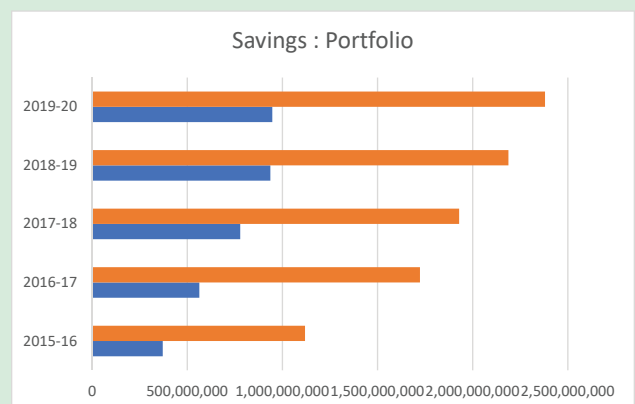


Figure 3 : Last five years comparison Saving vs Portfolio

PLAN & ACHIEVEMENT 2019-20

Sl	Description	Position June 2019	2019-2020		Achievement %	Position June 2020
			Plan (Net)	Achievement (Net)		
1	Number of Branch	70	10	0	0	70
2	Number of Staff	605	99	(15)	(15)	590
3	Number of Credit Officer	317	79	(15)	(19)	302
4	Number of Samity	6290	1071	560	52	6850
5	Number of Member	109299	28149	14337	51	123636
6	Number of Borrower	85848	31439	7860	25	93708
7	Savings (Crore)	93.63	9.35	1.09	12	94.72
8	Outstanding (Crore)	218.6	50.96	19.44	38	238.03
9	Disbursement (Crore)	2208	447.81	368.60	82	2576
10	PKSF Loan (Crore)	48.16	45.20	45.20	100	45.20
11	Surplus (Crore)	12.48	19.32	7.44	39	7.44
12	OTR	97.50	100	86.09	86.09	86.09
14	CRR	98.81	100	97.95	97.95	97.95

RATIO ANALYSIS

Sl	Description	Position	
		June 2019	June 2020
1	Yield (%)	23.79	19.64
2	OTR (%)	97.50	86.09
3	PAR (%)	3.98	68.77
4	CRR (%)	98.81	97.95
5	Savings: Loan (%)	42.83	39.79
6	Member: Borrower (%)	78.54	75.79
7	Branch: Member (%)	1561	1766
8	CO: Member (%)	345	409
9	CO: Borrower (%)	271	310
10	CO: Savings (Crore)	0.29	0.31
11	CO: Outstanding (Crore)	0.69	0.79
12	OSS (%)	93.96	131.51
13	FSS%	127.19	116.2
14	Operational Income (Core)	48.85	44.85
15	Operational Expenses (Core)	30.46	30.01
16	Operational Surplus (Core)	18.39	14.84

BASIC INFORMATION POSITION (2 YEARS)

Sl	Description	Position	
		June 2019	June 2020
1	Total Branch	70	70
2	Total Staff	605	590
3	Credit Officer	317	302
4	Samity	6290	6850
5	Member	109299	123636
6	Borrower	85848	93708
7	Savings (Crore)	93.63	94.72
8	Outstanding (Crore)	218.6	238.03
9	Disbursement (Crore)	2208	2576
10	Total Income (Crore)	278.43	331.8
11	Total Expenditure (Crore)	221.9	267.87
12	Surplus (Crore)	56.54	63.93



LIST OF BRANCH FOR MICROFINANCE PROGRAM

Area	Branch	Branch Office Address			
		Village/Town	Union	Upazilla	District
Zone-01					
Kushtia	Kushtia-01	Kumergara	Majompur	Kushtia	Kushtia
	Horipur	Horipur	Horipur	Kushtia	Kushtia
	Kushtia-02	Aruapara	Kushtia	Kushtia	Kushtia
	Kushtia-03	Majompur	Kushtia	Kushtia	Kushtia
	Jodubaira	Joduboiria	Joduboiria	Kumerkhali	Kushtia
	Panti	Panti Bazar	Panti	Kumerkhali	Kushtia
	Shastipur	Shastipur	Alampur	Kushtia	Kushtia
	Shilaidah	Shilaidah	Shilaidah	Kumarkhali	Kushtia
	Bashgram	Bashgram	Durbachara	Kumarkhali	Kushtia
Rajbari	Shomoshpur	Shomoshpur	Shomoshpur	Khoksha	Kushtia
	Kumarkhali	Kazi More	Kumerkhali	Kumerkhali	Kushtia
	Pangsha	Narayonpur	Pangsha	Pangsha	Rajbari
	Rajbari	Sreeur Bazar	Rajbari	Rajbari	Rajbari
	Baliakandi	Talpottipara	Baliakandi	Baliakandi	Rajbari
	Kalukhali	Ratondia	Ratondia	Kalukhali	Rajbari
	Machpara	Bahadurpur	Machpara	Pangsha	Rajbari
	Khoksha	Khoksha	Khoksha	Khoksha	Kushtia
	Kasbamajail	Kasbamajail	Kasbamajail	Pangsha	Rajbari
Jhenaidah	Horinaraynpur	Horinaraynpur	Horinaraynpur	Kushtia	Kushtia
	Shekhpara	Shekhpara	Tribeni	Shailkupa	Jhenaidah
	Shailkupa	Shailkupa	Shailkupa	Shailkupa	Jhenaidah
	Bhatai Bazar	Bhatai Bazar	Bhatai Bazar	Shailkupa	Jhenaidah
	Langolbandh	Langolbandh	Langolbandh	Sreepur	Magura
	Katlagari	Katlagari Notun Bazar	Sarutia	Shailkupa	Jhenaidah
	Jhenaidah	Chanpara	Pourashava	Jhenaidah	Jhenaidah
	Hat Gopalpur	Lauhajanga	Padmakar	Jhenaidah	Jhenaidah
Zone-02					
Mirpur	Moshan	Keopur	Baruipara	Mirpur	Kushtia
	Mirpur-01	Mirpur	Mirpur	Mirpur	Kushtia
	Poradah	Poradah	Ailchara	Kushtia	Kushtia
	Amla	Amla	Amla	Mirpur	Kushtia
	Barkhada	Barkhada	Barkhada	Kushtia	Kushtia
	Mirpur-02	Thanapara	Mirpur	Mirpur	Kushtia
	Khazanagor	Khazanagor	Jogoti	Kushtia	Kushtia

Area	Branch	Branch Office Address			
		Village/Town	Union	Upazilla	District
Meherpur	Taragunia	Taragunia	Taragunia	Daulathpur	Kushtia
	Meherpur	Raipur	Meherpur	Meherpur	Meherpur
	Bamundi	Bamundi Bazar	Bamundi	Gangni	Meherpur
	Daulotpur	Daulathpur	Daulathpur	Daulathpur	Kushtia
	Dangmorka	Dangmorka	Dangmorka	Doulathpur	Kushtia
	Gangni	Chowgacha	Gangni	Gangni	Meherpur
	Mujibnagar	Mujibnagar	Mujibnagar	Mujibnagar	Meherpur
	Baradi	Baradi	Baradi	Meherpur Sadar	Meherpur
Chuadanga	Patikabari	Patikabari	Patikabari	Kushtia	Kushtia
	Jhaudia	Jhaudia	Mazpara	Kushtia	Kushtia
	Alamdanga	Stationpara	Alamdanga	Alamdanga	Chuadanga
	Hatboalia	Nagarboalia	Nagarboalia	Alamdanga	Chuadanga
	Gokulkhali	Gokulkhali Bazar	Chitla	Alamdanga	Chuadanga
	Chuadanga	Sadek Ali Mallikpara	Pourashava	Chuadanga	Chuadanga
	Damurhuda	Dashamipara	Pourashava	Damurhuda	Chuadanga
Zone-03					
Natore	Gopalpur	Gopalpur Bazar	Gopalpur	Lalpur	Natore
	Natore	Bonbelghoria	Natore	Natore	Natore
	Bonpara	Mohishbhanga Road	Bonpara	Boraigram	Natore
	Malonchi	Malonchi Bazar	Malonchi	Bagatipara	Natore
	Bagha	Bagha Bazar	Bagha	Bagha	Rajshahi
	Arani	Arani Bazar	Arani	Bagha	Rajshahi
	Charghat	Thana More	Charghat	Charghat	Rajshahi
	Puthia	Puthia Bus Stand	Puthia	Puthia	Rajshahi
Pabna	Ishwardi	Darinaricha	Ishwardi	Ishwardi	Pabna
	Pabna	Singa	Pabna	Panbna	Pabna
	Shahapur	Diar Shahapur	Shahapur	Ishwardi	Pabna
	Awtapara	Basherbada	Shahapur	Ishwardi	Pabna
	Tebunia	Debottor Bazar	Debottor	Atghoria	Pabna
	Rajapur	Khalifapara	Rajapur	Boraigram	Natore
	Alhazz	Purbo Tengri	Ishwardi	Ishwardi	Pabna
Bheramara	Juniadah	Juniadah	Juniadah	Bheramara	Kushtia
	Bheramara-01	Uttor Kacharipara	Bheramara	Bheramara	Kushtia
	Bahalbaria	Bahalbaria	Bahalbaria	Mirpur	Kushtia
	Bheramara-02	Shatbari	Dharampur	Bheramara	Kushtia
	Bheramara-03	Chandgram	Bheramara	Bheramara	Kushtia
	Golapnagar	Golapnagar	Mokarrampur	Bheramara	Kushtia
	Allardarga	Allardorga	Pearpur	Daulathpur	Kushtia

SEGMENT 3

RENEWABLE ENERGY PROGRAM





SOLAR HOME SYSTEM (SHS)

Bangladesh is a land of its people. Electricity is the main indicator for development of Bangladesh. But electricity is not sufficient and available. For this reason, Bangladesh Government has taken initiative to use alternative energy power. Infrastructure Development Company Limited (IDCOL) which is the Autonomous Organization of Bangladesh Government is going to implement Solar Home System (SHS) through the Partner Organizations. Our Organization, DESHA is a Partner Organization of IDCOL and has been implementing SHS from December, 2009. SHS is a small renewable energy, which is used for Light, Black-White TV and Mobile Charger in Rural Off-Grid areas as the power of 10 to 300 Watt peak (Wp). SHS is the hopeful Project to solve the problem of lighting in all over the country. Much people of rural off-grid areas are living under poverty line. Under the program the Solar Home Systems (SHS) are sold to customers on long term credit. IDCOL provides small subsidy in order to reduce the price and refines 70%-80% of client's loan. As per guideline and warranty policy of IDCOL, DESHA ensures free of cost after sales service to the clients. Subsidy and refinancing is no longer available.

PROGRESS REPORT UP TO JUNE 2020

Sl No.	Division	District	SHS Installed
01	Dhaka	Manikgonj	2,720
		Tangail	1,224
02	Faridpur	Rajbari	1,251
		Faridpur	1,279
		Madaripur	1,890
		Shariotpur	3,171
		Gopalgonj	3,457
03	Khulna	Kushtia	1,706
		Bagerhat	4,315
04	Rajshahi	Rajshahi	399
		Natore	656
		Pabna	928
		Sirajgonj	5,470
		Bogra	1,567
05	Barisal	Barisal	4,355
		Pirojpur	982
		Patuakhali	1,528
		Barguna	3,504
Total =			40,402



TR-KABITA RE PROGRAM

The Ministry of Disaster Management and Relief has initiated the TR-KABITA Renewable Energy Program to be implemented under the management and supervision of Upazila /Pourasova/City Corporation administration in Bangladesh. The program was started in June 2016

MoDMR signed agreement with Infrastructure Development Company Limited (IDCOL) in order to ensure proper implementation and monitoring of the program. DESHA has been implementing the program in the allocated Upazilas under the supervision and guidance of IDCOL.

PROGRESS REPORT UP TO JUNE 2020

Year	Number of Upazila	Systems Installed under TR-KABITA RE Program						
		SHS	Street Light	AC System	DC System	Biogas	ICS	Total
2015-16	04	426	120	95	7			648
2016-17	09	3,304	1,098	155	237	1		4,795
2017-18	12	5,024	2,454	71	48	1	108	7,706
2018-19	14	4,288	2,649	56	75		10	7,078
2019-20	16	5,003	2,579	87	42	1		7,712
Total =		18,045	8,900	464	409	3	118	27,939

UPAZILA WISE TOTAL SYSTEM INSTALLED UNDER TR-KABITA RE

Sl No.	Name of Upazila	SHS	Street Light	AC	DC	Biogas	ICS	Total
01	Kushtia Sadar	463	1,345	277	90			2,175
02	Mirpur	179	516	6	2			703
03	Kamarkhand	733	651	3	4			1,391
04	Bera	943	918	49	183		78	2,171
05	Daulatpur (M)	2,768	303	3	3			3,077
06	Pangsha	293	1,059	54	52			1,458
07	Bhedargonj	3,245	938	26	13	3		4,225
08	Shoronkhola	2,190	531	6	29			2,756
09	Harinakundu	2,619	168	5	2			2,794
10	Damurhuda	90	937	4	10		10	1,051
11	Abhaynagar	1,596	382	22	6		30	2,036
12	Kalia	288	296	3				587
13	Sadarpur	1,673	58	1	2			1,734
14	Matlab Uttar	9	383	3	5			400
15	Daulatpur (K)	316	305	1	6			628
16	Kumarkhali	640	110	1	2			753
Total =		18,045	8,900	464	409	3	118	27,939

BIOGAS AND BIO-FERTILIZER

Desha has been implementing biogas & bio-fertilizer program since 2007 working with Infrastructure Development Company Limited (IDCOL). The objective of Biogas and Bio-fertilizer is to reduce use of biomass fuel for cooking, emission of CO₂ and chemical fertilizer and thus helps reduce environmental degradation.

Biogas plant provides multipurpose facility. It produces gas for cooking as well as organic fertilizer for the crops and fish pond. It also helps keep environment clean and safe.

PLANTS INSTALLED REPORT UP TO JUNE 2020

Sl No.	Name of District	Name of Upazila	No. of Biogas Plants Installed
01	Kushtia	Kushtia Sadar	349
		Mirpur	125
		Bheramara	43
		Doulatpur	121
		Kumarkhali	50
		Khoksa	4
02	Rajbari	Rajbari Sadar	3
		Baliakandi	4
		Pangsa	3
		Kalukhali	6
03	Pabna	Pabna Sadar	13
		Atgharia	171
		Bera	2
		Ishwardi	234
04	Natore	Natore Sadar	4
		Bagatipara	7
		Baraigram	53
		Lalpur	7
05	Chuadanga	Damurhuda	2
06	Meherpur	Meherpur Sadar	21
Total :			1222

AS OF JUNE 2020 TOTAL BIOGAS PLANT INSTALLED: 1,222

Under the program with the support of IDCOL, DESHA provides small grant, technical support and after sales service to the clients from the above mentioned offices. DESHA has so far been able to install 1,222 Biogas Plants in the above mentioned areas.

IMPROVED COOK STOVE (ICS)

The objective of ICS Program is to reduce Green House Gas (GHG) emission as well as to reduce the use of solid cooking fuel in order to ensure reduction of Indoor Air Pollution (IAP) and related health hazards especially for women and children through promotion of higher efficiency cook stoves. ICS contributes to safer environment. Started in December 2013 with the collaboration of Infrastructure Development Company Limited (IDCOL).

LIST OF CLUSTERS DISTRICT AND UPAZILA WISE

Sl No.	Name of District	Name of Upazila	No. of Cluster
01	Kushtia	Kushtia Sadar	01
		Mirpur	01
		Bheramara	01
		Doulatpur	01
		Kumarkhali	01
		Khoksa	01
02	Rajbari	Rajbari Sadar	01
		Baliakandi	01
		Pangsa	01
		Kalukhali	01
03	Pabna	Iswardi	01
		Atghoria	01
		Bera	01
04	Meherpur	Gangni	01
05	Manikganj	Daulatpur	01
Total :			16

Under the program three types of higher efficiency improved ICS models are promoted on market-based approach. DESHA provides home delivery and after sales services to the clients through production and marketing centers located in every cluster.

PROGRESS REPORT UP TO JUNE 2020

Sl No.	Type of ICS	Installed (Qty)
01	Portable	145,446
02	Single Mouth	1,941
03	Double Mouth	2,614
Total =		150,001

SEGMENT 4

SPECIFIED DEVELOPMENT PROGRAMS





ENRICH

ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) is a program conducted at the grassroots level focusing for overall household development of the poor. The program targets to poor families, working with them to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including health, education, youth development, community development, etc, the goal being sustainable development driven by the people themselves.

By working with selected households in association with the local government and committed stakeholders, ENRICH catalyses the households' efforts to lift them out of poverty. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in the unions, and ultimately, throughout the country. By nurturing the skills potential of poor households, ENRICH encourages and assists them in changing to their economic status. Access to appropriate technology, as well as access to health and education services, will ensure increase in productivity, allowing them optimize returns from market operations. It is crucial for the success of this program that the households themselves are eager and willing to pave the road to their development, a task which requires time, hard work and patience.

DESHA introduced this program since July 2014 with financial and technical support from PKSf. Initially DESHA started ENRICH program in Baruipara Union of Mirpur Upazila under Kushtia district now organization enhanced this program in Barkhada Union of Kushtia Sadar Upazila and Malihad Union of Mirpur Upazila Under Kushtia District.

SL	Union	Upazila	District
01	Baruipar	Mirpur	Kushtia
02	Barkhada	Kushtia Sadar	Kushtia
03	Malihad	Mirpur	Kushtia

TARGET AND ACHIEVEMENT 2019-2020

SL	Activities	Target 2019-20	Achievement 2019-20	Achievement (%)
1	No Of Staff	173	173	100.00
2	Household covered	24870	24466	98.38
3	Population covered	97759	97759	100.00
4	Organized Static clinic	1344	1271	94.57
5	No. of patients treated in static clinic	13528	13112	96.92
6	Organized satellite clinic	300	204	68.00
7	No. of patients treated in satellite clinics	7500	6268	83.57
8	Organized health camps	12	6	50.00
9	No. of patients treated in health camps	1800	1093	60.72
10	Organized eye camps	3	3	100.00
11	No. of patients treated in eye camp	450	412	91.56
12	No. of patients of cataract surgery	45	45	100.00
13	Organized blood grouping camps	48	38	79.17
14	Distribution of health card	9947	5308	53.36
15	Provided diabetic test	5560	3401	61.17
16	Organized courtyard meeting	2352	1968	83.67
17	Rehabilitation of beggar	5	5	100.00
18	Distribution of special assistance materials to elderly	498	498	100.00
19	Provided monthly allowance to elderly people	300	287	95.67
20	No. of total students in education centers	3140	2956	94.14
21	Organized ward Committee meetings	162	118	72.84
22	Organized union Committee meetings	6	3	50.00
23	Day observation such as Mother's Day National Youth Day, National Social Service and World Environment Day	12	6	50.00
24	Distributed vegetable seeds among the farmers	103	103	100.00
25	Organized IGA Training: with beneficiaries	450	274	60.89

ENRICH SERVICES

In track with ENRICH's philosophy, many program have been established for both household and community development. Now at present our organization implementing Health and Education Program. Our outstanding programs and features have been highlighted below.

HEALTH

The ENRICH Health Program is designed to provide comprehensive primary healthcare services for all households in the selected Unions. Currently, 49 health volunteers and 7 health assistants visit the households in the ENRICH Unions. Each household is visited at least once a month to collect health-related information about all its members. The information and data collected are recorded in the household passbooks and also entered into a computer database established for the purpose. The health assistants arrange satellite clinics every week which are attended by MBBS doctors. Health camps (vision, dental, heart, diabetes, etc) are also organized from time to time, with specialist doctors attending. In these camps, patients with serious ailments are referred to different public as well as private hospitals and clinics where their treatment is arranged free of cost. For the first time ever, ENRICH has also launched a de-worming campaign, giving away free medicine (albendazole) to 100% of its registered households for all members above 5 years of age.

PROGRESS OF HEALTH PROGRAM UPTO JUNE 2020

Category	Number
Household	25162
Health Assistants	7
Health Volunteers	49
Satellite Clinic	1702
Patient of Satellite Clinic	50973
Static Clinic	8141
Patient of Static Clinic	94060
Health Camp	59
Patient of Health Camp	9447
Cataract Surgery Camp	19
Patient of Cataract Surgery Camp	1297
Health Card Sold	35553

EDUCATION

The ENRICH Education Program primarily seeks to address the problem of drop-out of children from primary level education. Under this program, at least one afternoon education centre has been established in every village. All students up to Class 2 are helped in these teaching centres to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centres will accommodate students up to Class V. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. So far 105 education centres have been established in 03 ENRICH Unions.

PROGRESS OF EDUCATION PROGRAM UPTO JUNE 2020

Category	Number
Education Centers	105
Teachers	105
Students	2956

DESHA COMMUNITY HOSPITAL

Moved by the health sufferings of the poor people and viewed the limited scope of health services opportunities for them, DESHA had been exploring the possibility of establishing community hospital at the village level, to ensure availability of medical services at the door step of the poor people.

LOCATION AND AREA COVERAGE

The DESHA community hospital is located at Moshan, some 9 km. to the north-west of Kushtia district town and 6 km. to the east of Mirpur upazila town. It is situated by the side of Kushtia-Mirpur Highway. Primarily it will serve about forty thousand people of Baruipara Union, but people of surrounding unions will also receive services of the hospital when it gets fully and adequately equipped.

OBJECTIVES OF THE COMMUNITY HOSPITAL

The broad objective of the DESHA Community Hospital (DCH) is to provide health and medical services to the poor people of Baruipara union and surrounding areas.

The specific objectives of DCH, however, are as follows:

- To examine general patients at the out patients department (OPD) and give prescriptions and advices for treatment of patient-specific diseases.
- To provide emergency services to the patients needing immediate medical attention such as respiratory irregularities, especially the trauma victims.
- To admit patients who need intensive care, observation and treatment from doctors and nurses.
- To ensure maternity and child health care services to the pregnant mothers, lactating mothers and their children.
- To hold periodic health camps, especially the eye and the heart diseases treatment camps, with the renowned surgeons of the country.

EXPECTED OUTCOME/RESULTS

On fulfillment of the above objectives of DCH, the expected outcomes are as follows.

- Reduced morbidity and mortality rates in the area.
- Reduced neo-natal and post-natal deaths of mothers and infants.
- Improved health and hygiene conditions of the people.
- Raised awareness of people on good health and hygienic measures.

HEALTH SERVICES UP TO JUNE 2020

SN.	Particulars	No. Of Patient
01	Out Door Service	130187
02	Health Camp	4512
03	Eye Camp	1276
Total =		135975

ALTERNATIVE CULTIVATION OF TOBACCO (ACT)

In recent years, there has been considerable debate about the social, environment and economic impact of tobacco growing, especially in developing countries like Bangladesh also suffering the same fate. PKSf come-up with an idea of Alternative Cultivation of Tobacco Program (ACT) where famers who used to cultivate tobacco will be motivated to grow other high value crops like- Rice, Maze, Vegetables, Spices, Baby Watermelon and others. DESHA was the pioneer and implementing partner of this project. Till date total 500 farmers and 1162 Bigha lands are using in this program previously these lands are used for cultivating tobacco.



TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2020

Particular	Member/ Number	2019-20		Up to 2020	
		Target	Achievement	Target	Achievement
Agriculture Related Technology Transfer					
Alternative crops of Tobacco					
Grain Crops Demonstration	Number	290	290	655	655
Pulse Crop Demonstration	Number	25	25	60	60
Oil Crops Demonstration	Number	20	20	45	45
Vegetables Crops Demonstration	Number	215	215	510	510
Spices Crops Demonstration	Number	25	25	65	65
High Value And Fruits Crop Demonstration	Number	20	20	55	60
Special Activities					
Summer Tomato / Baby Tormuj (Water Melon)	Number	5	5	10	10
Trico-compost	Number	20	20	74	74
Vegetables production in Dike	Number	20	20	120	110
Seedling Production in Cocodust	Number	10	10	20	20
Establishment of Marketing Centre for selling of Agril.commodity	Number	1		1	
Total Commodity	Number	651	650	1605	1604
Capacity Building					
Training(Agriculture Related) Non-residential					
Grain Crops	Batch	3	3	16	16
	Member	75	75	400	400
Pulse Crop	Batch	1	1	3	3
	Member	25	25	75	75
Oil Crop	Batch	1	-	2	1
	Member	25	-	50	25
Vegetable Crop	Batch	5	4	15	14
	Member	125	100	375	350
Spice Crop	Batch	1	1	2	2
	Member	25	25	50	50
High Value And Fruits Crop	Batch	1	-	3	2
	Member	25	-	75	50
Summer Tomato / Baby Tormuj Water Melon)	Batch	1	1	2	2
	Member	25	25	50	50

Particular	Member/ Number	2019-20		Up to 2020	
		Target	Achievement	Target	Achievement
Trico-compost	Batch	1	1	3	3
	Member	25	25	75	75
Entrepreneurship Training Non-residential	Batch	2	-	8	6
	Member	50	-	200	150
Exposure Visit	Batch	1	-	5	4
	Member	25	-	125	100
Field / Farm (Khamar) Days	Batch	3	1	10	8
	Member	225	90	775	640
Workshop/Seminar/Awareness Meeting	Batch	1	-	3	2
	Member	200	-	600	400
Agricultural Inputs					
Pheromon Trap	Number	500	500	1700	1700
Color Trap	Number	250	250	750	750
Parcing	Number	-	-	1300	1300
Households Seed Distribution	Number	200	200	500	500
Seed Distribution (Previous Year -300 Members)	Number	300	300	400	400
Promotional Activities					
Informational Billboard	Number	2	2	4	4
Technological Signboard	Number	40	40	100	90

SKILLED DEVELOPMENT ACTIVITIES (TRAINING) UP TO JUNE 2020

Sl. No	Name of Training	Training provide to Members (Number)			
		Batch	Femalee	Male	Total
1.	Vegetable production Training	14	-	350	350
2.	Pulse, Oil, Spices, Fruits and High Value crops cultivation Training	06	-	150	150
3.	Grain Crops (Rice,Wheat,Maize) Production Training	16	-	400	400
4.	Trico-Compost	01		25	25
5.	Summer Tomato / Baby Tormuj(Water Melon) and Veg.Production in Dike	02	-	50	50

SKILLED DEVELOPMENT ACTIVITIES (DEMONSTRATION) UP TO JUNE 2020

Sl. No.	Name of Demonstration	Establishment of Demonstration No. under the Unit			No. of Learner from the Demonstration (Member/ Non-members)		
		Female	Male	Total	Female	Male	Total
1.	Pheromone Trap	-	1200	1200	-	1025	1025
2.	Color Trap		500	500		220	220
3.	Trico-compost	-	24	24	-	20	20
3.	Parsing	-	1300	1300	-	750	750
4.	Seedling Production in Cocodust	-	10	10	-		
5.	Household vegetables Production	-	500	500	-	450	450
6.	Seed Distribution (Previous Year -300 Members)	-	375	375	-	295	295

TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2020

Particular	Member/ Number	20219-20		Up to 2020	
		Target	Achievement	Target	Achievement
Livestock Related Technology Transfer					
Goat Rearing	Number	30	30	105	105
Milking Cow Rearing	Number	30	30	75	75
Beef Fattening	Number	65	65	170	170
Turkey Rearing	Number	30	30	85	85
Hybrid color broiler rearing following bio-security	Number	25	25	35	35
Duck rearing of pekin Variety	Number	20	20	30	30
Capacity Building					
Training (Livestock) Non-Residential					
Goat Rearing	Batch	2	2	6	6
	Member	50	50	150	150
Milking Cow Rearing and Beef Fattening	Batch	4	1	11	8
	Member	100	25	275	200
Turkey Rearing	Batch	2	2	5	5
	Member	50	50	125	125
Hybrid color broiler rearing and Pekin duck rearing following bio-security	Batch	2	-	3	1
	Member	50	-	75	25
Entrepreneurship Training Non-residential	Batch	3	-	8	5
	Member	75	-	200	125

Particular	Member/ Number	20219-20		Up to 2020	
		Target	Achievement	Target	Achievement
Exposure Visit	Batch	2	-	5	3
	Member	50	-	125	75
Field / Farm (Khamar) Day	Batch	2	1	6	5
	Member	150	75	450	375
Inputs					
Vaccination	Number	200	200	500	500
De-worming	Number	640	640	2180	2180
Promotional Activities					
Informational Billboard	Number	2	2	4	4

TRAINING UP TO JUNE 2020

Sl. No	Name of Training	Training received of Members (No) Up to 2020			
		Batch	Femalee	Male	Total
1	Goat Rearing in Macha	05	-	125	125
2	Milking Cow, Beef Fattening	08	-	200	200
3	Turkey Rearing	05	-	125	125

INPUTS SERVICES UP TO JUNE 2020

Sl.No.	Name of technical Inputs	No. of household received Services Up to 2020	No. of livestock received services Up to 2020
1	Vaccination	501	378
2	De-worming	1079	805

DEMONSTRATION FARM UP TO JUNE 2020

Sl. No.	Name of Demonstration	Estab.of Demo.under the unit Up to 2020			No. of Learner from the Demonstration (Member / Non-members) Up to 2020		
		Femalee	Male	Total	Femalee	Male	Total
1	Goat Rearing (Poor)	10	70	80	05	30	35
2	Milking Cow rearing	-	60	60	-	30	30
3	Beef fattening	-	155	155	-	81	81
4	Turkey Rearing	-	40	40	-	20	20
5	Pekin Variety Duck Rearing	-	15	15	-	03	03
6	Hybrid Color Broiler rearing following Bio-security	-	25	25	-	08	08

AGRICULTURE UNIT

PKSF formed `Agriculture Unit' as its mainstream program which DESHA introduced in July 2014. The purpose of this unit is to extend sustainable agricultural technology and capacity building supports to the door-steps of marginal and small farmers who are involved in agricultural activities with a view to increasing agricultural production of the country and ensuring food security. This Unit enables the farmer to gain access to resources necessary for agricultural production; employment generation and for enhancing the quality of their livelihood. `Agriculture Unit' has designed its work plan and implementation strategy by covering crops sector and fisheries sector.



SKILL DEVELOPMENT ACTIVITIES (TRAINING) AGRICULTURE UP TO JUNE 2020

Sl. No.	Training Topic	Member Training (Amounts)			
		Batch	Female	Male	Total
1.	Non-residential Training on Paddy Cultivation	2	25	25	50
2.	Non-residential Training on Vegetables Cultivation	7	50	125	175

TECHNICAL SERVICE INFORMATION UP TO JUNE 2020

Particular		Member/ Number	2019-20		Up to 2020	
			Target	Achieve	Target	Achieve
Training (Member level)	Agriculture	Batch	3	3	43	38
		Member	75	75	1075	950
Technology Auxiliary Materials	Leur	Number	300	300	2970	2970
	Percing	Number			740	740
	Vegetables Seed	Number	30	30	189	189
Fruit Bag	Banana	Number			250	250
	Bringer/ Balsam Pear/ Cucumber	Number			800	800
	Guava	Number			1125	1125
Promotion	Bill Board	Number	1	1	3	3
	Informative Signboard	Number			2	2
	Technology Based Signboard	Number	2	2	8	8
Demonstration (Agriculture)	Block Demonstration	Number			83	83
		Member			223	223
	Exibited Demonstration	Number	90	90	633	630
		Member	90	90	633	630
	Method Demonstration	Number			97	97
		Member			97	97
Field Day		Number		3	33	32
		Member		225	2700	2400
Planning Meeting		Number		1	8	8
		Member		15	120	120
Agricultural Counselling Center Meeting		Number		4	72	67



SKILL DEVELOPMENT ACTIVITIES (DEMONSTRATION) AGRICULTURE UP TO JUNE 2020

Sl. No.	Name of the Demonstration	Demonstration Placed Under the UNIT			Learners from the Demonstration (members/ Non Members)		
		2019-20			Up to June 2020		
		Female	Male	Total	Female	Male	Total
1.	Cocoon Urea	73	-	73	93	96	189
2.	Porus Pipe	22	-	22	40	37	77
3.	Compost	33	-	33	86	70	156
4.	Tricho-compst	71	-	71	-	-	-
5.	High Yielding New Crop	63	-	63	69	63	132
6.	Pheromone Traps	35	1	35	21	36	57
7.	Production and Storage of quality Seeds	230	-	230	73	45	118
8.	Cultivation of Vegetables at Homeyard	450	-	450	34	6	40
9.	Organic Vegetable Cultivation	4	-	4	1	1	2
10.	Summer Tommatto Cultivation	2	-	2			
11.	Crop Production in a Safe Way	25	-	25	5	1	6



LIVESTOCK & FISHERIES UNIT

Organization is expected to lead sustainable development of the poor and ultra-poor using microcredit as a means. Large portion of this credit is being used for farming activities especially in livestock production. Proper implementation of livestock related income generating activities can alleviate poverty of these borrower households through ensuring their employment, income and food security. Organization has established the Livestock Unit (LU) in 2014 by direct support from PKSf. Its aim is to ensure sustainable livestock production.

TECHNICAL SERVICE INFORMATION UP TO JUNE 2020

Particular	Livestock/ Fisheries	Member/ Number	2019-20		Up to June 2020	
			Target	Achieve	Target	Achieve
Training (Member)	Livestock	Batch	3	3	73	65
		Member	75	75	1825	1625
	Fisheries	Batch	3	3	24	23
		Member	75	75	600	575
Materials Service	Livestock	Number	1736	1736	22055	22718
Demo Farm	Livestock	Number	133	133	1534	1516
		Member	133	133	1534	1516
	Fisheries	Number	77	72	628	623
		Member	77	72	628	623
Farm/ Field Day	Livestock	Number	2	2	20	19
		Member	150	150	1500	1350
	Fisheries	Number	2	2	16	16
		Member	150	150	1200	1200
Inspirational Travel	Fisheries	Number	0	0	4	3
Release of Fry and Celebration of Fisheries Week	Fisheries	Number	0	0	2	2
Booklet	Fisheries	Number	0	0	1	
Purchase of Fish Farming Aids	Fisheries	Number	0	0	1	1
UNIT Based Campaign (Folder)	Fisheries	Number	0	0	1	1
Market Connection Workshop	Livestock	Number	1	0	7	5
Billboard	Livestock	Number	1	1	3	3
Informative Signboard	Fisheries	Number	2	2	2	2



NON-RESIDENTIAL TRAINING UP TO JUNE 2020

Sl. No.	Name of the Training	Member Training			
		Batch	Female	Male	Total
1	Fish Farming	11	18	364	375
2	Goat Farming	10	250	-	250
3	Cattle Farming	5	125	-	125
4	Vermi Compost	12	300	-	300
5	Sonali/ Layer Farming	2	165	10	125

MATERIALS SERVICE UP TO JUNE 2020

Sl. No.	Name of the Technical Equipment	Members Received Service	Animals Received Service	Vaccine/ Deworming Provides on Their Own Initiatives
1	Deworming	6970	6,561	12
2	FMD Vaccine	263	1496	-
3	Tarka Vaccine	1789	5087	-
4	PPR Vaccine	2509	6796	-
5	BCRD/ RDV Vaccine	2709	11286	1,000
6	Disinfectant	616	-	5
7	Duck Plegue Vaccine	733	3025	2

SPORTS & CULTURAL PROGRAM

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, DESHA has undertaken the 'Cultural and Sports Program' finance by PKSf for children and young generation. The aim of this Program is to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole.

The main objectives of the Program are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women-violence or oppression etc.

SPORTS

DESHA usually encourages in arranging the following sports in order to build a healthy nation by the inspiration of 'Sportsman Spirit'. The sports items are: Table Tennis, Football, Cricket, Volleyball, Badminton, Kabadi, Swimming, Mini Marathon and Cycling etc.

SPORTS ACTIVITIES UNDER CULTURAL & SPORTS PROGRAM (2019-2020)

SL	Activities	Target Institutions	Achievement
1	Football Competition	11	8
2	Awareness through Cycling rally	5	3
3	Inter-School Volleyball competition	2	1
4	Inter-School Sports Competition	21	18
5	Inter-School Chess Competition	20	15
6	Inter-School Keram Competition	17	14
7	Inter-School Kabadi Competition	10	8
8	Inter-School Badminton Competition	20	18
9	Inter-School Swimming Competition	10	7
10	Local Folk Culture Sports Competition (Dariabandha, Gollachut, Jole-Danga, Dori Laf)	12	11
11	Sports competition in District level	20	17

CULTURAL

DESHA has undertaken the following cultural activities–The following cultural activities are listed for implementation under the cultural program: drawing, hand writing, wall magazine, recitation, story-telling, Rabindra and Nazrul songs, folk songs, local songs, acting, and country songs to uphold the traditional and local culture.

CULTURAL ACTIVITIES UNDER CULTURAL & SPORTS PROGRAM (2019-2020)

SL	Activities	Target Institutions	Achievement
1	Instant speech competition	9	7
2	Article writing	10	9
3	Singing competition (Patriotic song)	8	5
4	Singing Competition (Folk song)	3	1
5	Singing Competition (Rabindra song)	4	2
6	Singing Competition (Lalon song)	7	4
7	Dance Competition	1	0
8	Recitation competition	8	5
9	Wall Magazine Competition	20	15
10	Debate competition	8	4
11	Science, Agriculture and Technology invention Fair	3	1
12	Cleanliness campaign and Tree Plantation	18	17
13	Cleanliness of Education Institutions	21	15
14	Book reading and Quiz Competition	7	2
15	Painting Completion	9	3
16	Workshop (Pronunciation, Recitation, Debate)	11	6
17	Rally	7	5
18	Formation of Sexual Harassment Free Area	3	1

UPLIFTING THE LIVES OF ELDERLY PEOPLE

DESHA has introduced the 'Uplifting the Quality of the Lives of Elderly People Program' finance by PKSf in line with the government's elderly policy.

The following activities are being implemented under the program.

- Establishing social centers for the elderly people in every Union,
- Providing old age allowances and assistive materials (walking sticks, commodes, blankets warm cloths, wheel chairs, umbrellas etc);
- Provision of Special Savings and Pension Fund;
- Recognizing the contribution for the society made by the elderly persons'
- Awarding children for looking after their parents,
- Providing appropriate credit and IGAs-based training facilities to the poor elderly people,
- Offering physiotherapy services & geriatric nursing to the elderly by organizing training for the Physiotherapy Aide.
- Rehabilitation of poor and distress elderly in community.

PROGRESS REPORTS UP TO JUNE 2020

Sl. No.	Activities	Number
01	Providing old age allowances	280
02	Recognizing the contribution for the society made by the elderly persons'	20
03	Awarding children for looking after their parents,	23
04	Walking stick Distribution	170
05	Commode Distribution	80
06	Blankets warm cloth Distribution	400
07	Wheel chair Distribution	14
08	Umbrella Distribution	80

ADOLESCENT PROGRAM

Working area : Kushtia Sadar Upazila, Mirpur Upazila and Khoksha Upazila of Kushtia District.

Total Number of adolescent boys Club: 1

Total Number of adolescent boys in Club: 30

Total Number of adolescent girls Club: 5

Total Number of adolescent girls in Club: 150

Total Number of school Forum: 5

Total Number of adolescent boys in School Forum: 60

Total Number of adolescent girls in School Forum: 90



ACTIVITIES BASED ON CLUB AND FORUM

SL	Event	Target (No)	Achievement (No)
Activities on Values and Social Awareness			
1	Discussion on Sexual harassment	5	5
2	Discussion on prevent early marriage	5	5
3	Awareness on cleanliness and sanitation	5	3
4	Anti drug discussion	5	3
5	Awareness rally	3	3
6	Planting flower sapling	5	3
7	planting trees	5	5
Activities on Adolescent Health issues			
1	Adolescent health awareness	15	10
2	Social health awareness	5	4
3	Awareness on Reproductive Health for Adolescent	7	4
4	General health awareness	5	5
5	Awareness on Food and Nutrition	5	5
6	Distribution of Sanitary Napkin	90	90
7	Blood Grouping	75	75
8	Discussion on Prevention of Covid 19 and Distribution of Poster and leaflet	12	10
Activities on Workshop and Training issues			
1	Poetry recitation	1	1
2	Debate	1	1
3	correct pronunciation	1	1
Activities on Cultural and Sports issues			
1	Poetry recitation	5	3
2	Instant speech	5	3
3	Article writing	5	2
4	Singing competition (patriotic song)	5	3
5	Pronunciation	5	3

6	Cleanliness campaign and Tree Plantation	5	5
---	--	---	---

HOUSING PROJECT

With the technical and financial assistance of Grihayan Tohabil under Bangladesh Bank, DESHA has started housing project in 2010 for shelter less people with a view to rehabilitate them. DESHA has covered 100 families in Kushtia Sadar and Mirpur Upazila under Kushtia District. A total number of 100 families have been covered under housing project. Strong and frequent follow-up has also been made in order to proper implementation of the project.



PROGRESS REPORT UP TO JUNE 2020

SL.	Particular	2019-20	Up to June 2020	Remaining Balance
1	House Installed	34	271	98
2	Loan Outstanding	2,380,000	14,050,000	2,455,357

REMITTANCE PROGRAM

Remittance programs a new initiative of DESHA. A significant number of Bangladeshi people work outside of nation and it is often found that a large number of their hard earning money is lost through improper and unauthorized remittance services. These Bangladeshi workers have a long term demand to ensure remittance service at their community level. Commercial Bank and financial institutes couldn't create facilities at the village level. The organization implements this program so that the remittance can reach to the remote remittance receiving families safely and promptly.

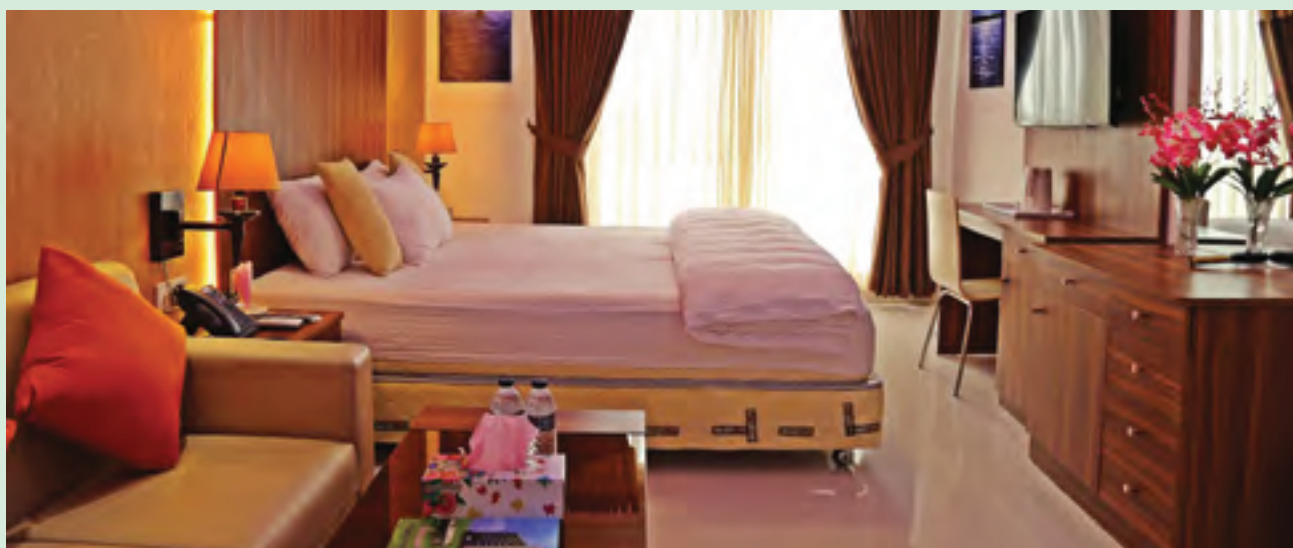
PROGRESS REPORT DURING JULY 2019- JUNE 2020

Sl. No	Name of Agent	No. of Remitter	Amount (Tk)
01	Merchantrade Express Ltd.	18	511609
02	Xpress Money Transfer	-	-
03	Western Union	31	871117
Total =		49	1382726

DESHA TRAINING AND RESOURCE CENTER (TARC)



Training is said to be the first hand made of program activities, for without training to the target beneficiaries and the staff, no such activities can successfully be implemented. So awareness and skill building training courses are regularly held for the target beneficiaries, and the staff capacity development training is also a regular phenomenon in DESHA. Beside action research, study, seminar and workshops are conducted as per needs.





DESHA provides training to its beneficiaries, Others NGO leader and workers, teachers, supervisors, UP members about various IGA, Group Dynamic, Group Development, Microfinance Management, Foundation Training, Book Keeping and Accounts Management and so on. DESHA has Training & Resource Center (TARC) at DESHA TOWER Kushtia with well decorated hall room, AC VIP rooms and dormitory. DESHA also provide skill development training to NGO professional by financial support of PKSf.



for details visit www.deshatarc.com
facebook.com/deshatarc

SEGMENT 5

DESHA'S RESPONSE TO COVID-19 PANDEMIC



As the COVID-19 outbreak quickly surges worldwide, many countries are adopting non-therapeutic preventive measures, which include travel bans, remote office activities, country lockdown, and most importantly, social distancing. However, these measures face challenges in Bangladesh, a lower- middle-income economy with one of the world's densest populations. Social distancing is difficult in many areas of the country, and with the minimal resources the country has, it would be extremely challenging to implement the mitigation measures. With those challenges keep in mind from the beginning of the outbreak, DESHA has been working proactively with the collaboration of local authorities to minimize the impact of the pandemic.

As soon as the Govt. called for shut down, all of the ongoing program and projects of DESHA were closed, and the staff members were sent home on leave with full financial facilities, in order to ensure safety and restrict spreading of COVID-19. Also, DESHA has designated a dedicated doctor for its staffs to avail any telemedicine services when they need. All the safety measures like facemask, shield, PPE, gloves, sanitizer etc. already have been provided to them.

From its own source, DESHA has already distributed emergency food packages and household necessary items to 1000 poor and wage-less families in Kushtia district through the District Commissioners Office. Another 1700 packages including daily necessity items and Eid Gifts were distributed just before two Eids respectively. Those packages included Rice, Lentils, Soybean Oil, Red Chili, Salt, Soap, Paracetamol, Vitamin-C tablet, Orsaline and Eid Gifts (Shari and Lungi). DESHA staff members also contributed a one-day salary amount to the Prime Minister's Relief Fund to fight against COVID-19. Several awareness campaigns have been conducted whereas Face Masks, Sanitizer, Soap etc. were also distributed among mass people.

DESHA also extended its supporting hands to the Bangladesh Police, as they were and still out there to ensure the safety of mass people even in this pandemic situation.





DESHA distributed 1040 pcs of PPE (Personal Protective Equipment) for the Kushtia Zila Police Forces to be used at the Police Super Office Premises.



In response to Covid-19 front fighters, DESHA TARC has prepared and offered accommodation to the doctors and nurses who are involved in testing and treatment of COVID-19 patients in Kushtia district. Total 25 rooms have been allocated for them inclusive of foods and additional services. DESHA responded very quickly to the present crisis and extended supportive hands to serve them as they are the front line fighter for the people of this nation for the treatment of COVID-19.



DESHA has been doing all of these from its own limited source, and is very much willing to continue this support in future. We hope, with all of our combined efforts, soon we can have a positive outcome and have a COVID-19 free Bangladesh.



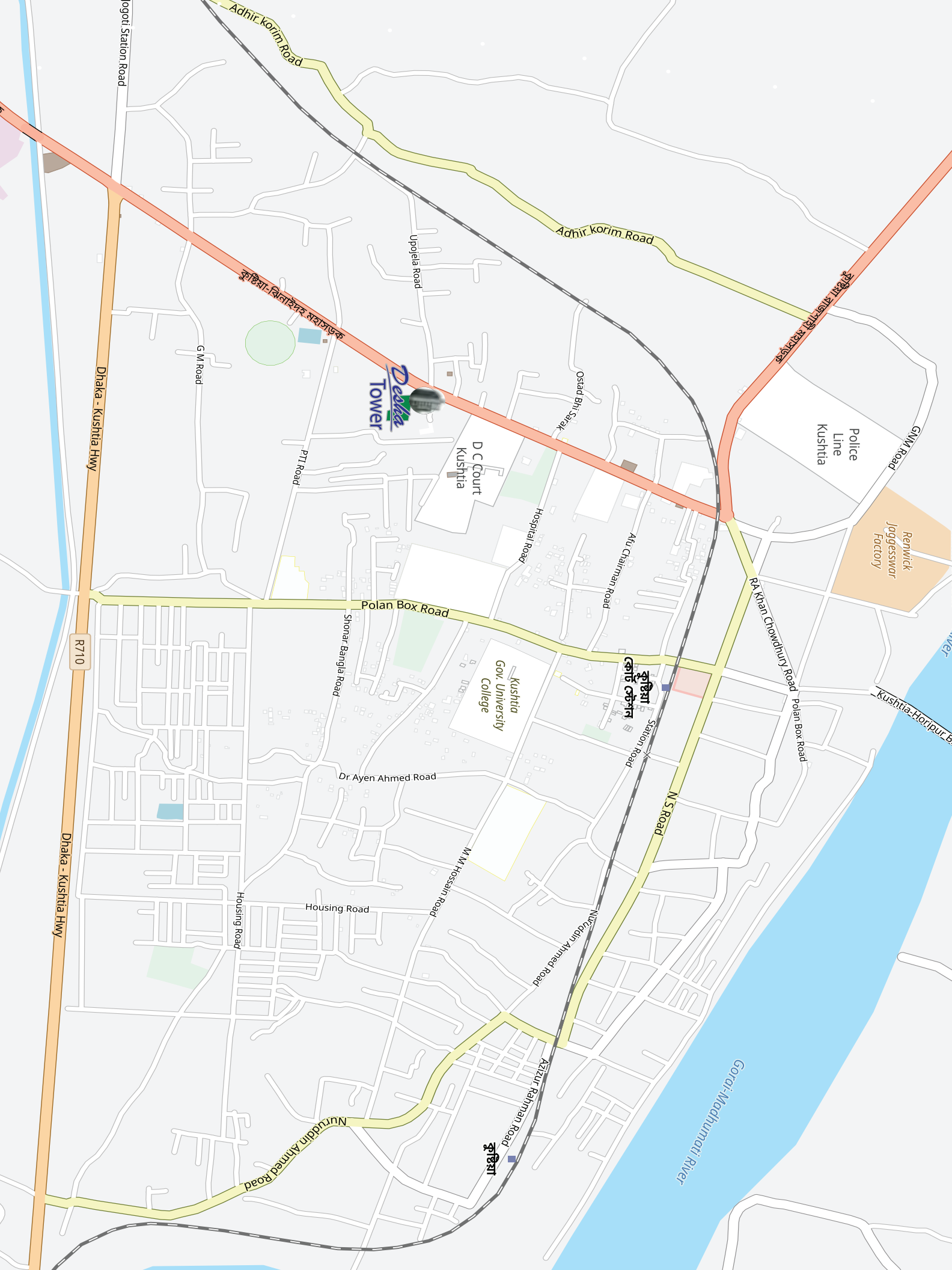
SEGMENT 6

WORKPLACE



Head Office : **DESHA TOWER**, Upazila More, Kushtia-Jhenaidah Highway, Kushtia, Bangladesh

Dhaka Liaison Office : 1/12-B, Humayun Road, Block-B, College Gate, Mohammadpur, Dhaka-1207, Bangladesh.



logoti Station Road

Adhir korim Road

Adhir korim Road

Dhaka - Kushtia Hwy

R710

Dhaka - Kushtia Hwy

G M Road

P71 Road

Delta Tower

Upjela Road

D C Court
Kushtia

Ostad Bhi Sarak

Hospital Road

Afu Chairman Road

Polan Box Road

Shonar Bangla Road

Dr Ayen Ahmed Road

M M Hossain Road

Housing Road

Housing Road

Nuruddin Ahmed Road

কুষ্টিয়া

Azizur Rahman Road

Nuruddin Ahmed Road

N S Road

Station Road

কুষ্টিয়া
কোর্ট চৌক

Ra Khan Chowdhury Road

Polan Box Road

Police
Line
Kushtia

Renwick
Jogesswar
Factory

Kushtia-Horpur B

Gorai-Madhumati River

SEGMENT 7

RECOGNITION & AWARDS



পিকেএসএফ উন্নয়ন মেলা ২০১৭

সমাপনী অনুষ্ঠান

বক্তা: জনাব মোঃ আবদুল করিম, ব্যবস্থাপনা পরিচালক, পিকেএসএফ

সভাপতি: ড. খলীকুজ্জামান আহমদ, সভাপতি, পিকেএসএফ

১ নভেম্বর ২০১৭, বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্র, শেরে বাংলা



DESHA has been awarded as the 'Best Stall of the Fair',
PKSF Development Fair-2017.



11th Citi Microentrepreneurship Award-2016 Organized by Citi Foundation: Best Microentrepreneur of the year, Israt Jahan, Membership No. 018-091-061, Bamundi Branch, DESHA



13th Citi Microentrepreneurship Award-2018 Organized by Citi Foundation: Best Microentrepreneur of the year, Beauty Khatun, Membership No. 034-021-021, Kushtia-3 Branch, DESHA

SEGMENT 8

AUDIT REPORT



DESHA Shechavasthi Artho-Samajik Udayan O Manohik Kalyan Sangstha
Consolidated Statement of Financial Position
As at 30 June 2020

Particulars	Notes	Amount in Taka			
		2020			2019
		Micro Credit	Non Micro Credit	Total	Total
ASSETS					
Non Current Assets					
Property, Plant and Equipment	6	170,570,759	23,657,245	194,228,004	195,917,980
Group Insurance Premium	7	4,225,238	1,803,477	6,028,715	4,743,500
Total Non Current Assets		174,795,997	25,460,722	200,256,719	200,661,280
Current Assets					
Loan to Members	8	3,380,358,809	-	3,380,358,809	2,185,981,989
Short Term Investment	9	172,055,626	-	172,055,626	219,676,401
Accounts Receivable	10	21,835,454	1,361,343	23,196,797	26,220,523
Inter Project Receivable	11	-	(7,012)	(7,012)	840,768
Loan to Beneficiaries	12	-	3,628,550	3,628,550	3,657,430
Loan to Staff	13	5,666,720	-	5,666,720	6,938,982
Unsettled Staff Advance	14	3,491,352	-	3,491,352	3,683,970
Advance, Deposits and Prepayments	15	4,471,270	147,356,712	151,827,982	146,523,577
Inventories and Livestock	16	1,116,027	12,648,823	13,764,850	31,867,760
Debt Service Reserve Account	17	-	79,233,830	79,233,830	46,104,002
Loan to Beneficiaries (Housing)	18	-	2,455,357	2,455,357	4,448,152
Cash and Bank Balance	19	107,348,422	37,986,006	145,334,428	75,686,865
Total Current Assets		2,696,343,689	284,663,606	2,981,007,295	2,751,029,537
Total Assets		2,871,139,677	310,124,327	3,181,264,004	2,951,710,740
Capital Fund and Liabilities					
Capital Fund					
Constitutive Surplus	20	551,730,791	112,394,592	664,125,383	572,667,549
Statutory Reserve Fund	21	61,592,310	-	61,592,310	44,205,157
		616,323,101	112,394,592	728,717,693	616,872,706
Non current Liabilities					
Loan from PKSF-Long Term	22	373,455,415	-	373,455,415	296,077,506
Loan from IDCOL	23	-	146,764,822	146,764,822	188,089,418
		373,455,415	146,764,822	520,220,237	484,166,924



DESHA Shechushebi Artha-Samajik Udayan O Manohik Kaliyan Sangstha
Consolidated Statement of Financial Position
As at 30 June 2020

Particulars	Notes	Amount in Taka			
		2020			2019
		Micro Credit	Non Micro Credit	Total	Total
Current Liabilities					
Loan from FKSF- Short Term	22	301,480,829	-	301,480,829	307,861,655
Housing Project Bank Loan	24	-	4,564,000	4,564,000	5,614,000
Members Savings Deposits	25	947,182,657	-	947,182,657	936,290,856
Staff DMDS	26	9,704,865	-	9,704,865	9,205,045
Loan From other Micro Credit Organisation	27	10,726,424	-	10,726,424	10,726,424
Loan From Commercial Bank	28	205,247,481	-	205,247,481	218,304,510
Accounts Payable	29	88,312,317	23,002,989	111,315,266	82,394,699
Grant SEP		2,161,048	-	2,161,048	-
Insur Project Payable	30	-	5,892,899	5,892,899	6,339,740
Loan Loss Provision	31	88,117,868	8,782,115	96,899,983	71,260,325
Apodition Fund	32	167,080,049	22,515	167,106,564	142,644,406
Gratuity Fund	33	30,261,477	-	30,261,477	41,520,150
Security Money	34	11,082,146	-	11,082,146	11,190,910
Accrued Expenses	35	-	-	-	164,724
Other Fund	36	-	8,780,432	8,780,432	6,802,698
Samriddhi	37	-	-	-	1,844,750
Total Current Liabilities		1,889,261,361	50,964,912	1,932,326,073	1,850,670,900
Total Capital Fund and Liabilities		2,871,139,677	310,324,327	3,181,264,009	2,951,710,740

The interest rates form an integral part of these financial statements.


Chief Finance Officer


Executive Director

Signed in terms of our separate reports of even date amount.

Place: Dhaka
Dated: 05 October 2020


Mahfel Huq & Co.
Chartered Accountants



DESHA Shechanshebi Artho- Santajik Unayan O Manobik Kalyan Sangstha
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2020

Particulars	Notes	Amount in Taka			
		2020			2019
		Micro Credit	Non Micro Credit	Total	Total
Income					
Service Charge	38	448,468,737	377,895	448,846,632	489,050,995
Reimbursement Income	39	25,946,046	-	25,946,046	31,412,406
Sales			1,439,426	1,439,426	1,936,684
Other Income				-	588,610
Grant from IDCOL			16,882,390	16,882,390	8,474,685
Income from KABITA			195,550,626	195,550,626	279,912,702
Interest on FDR			4,195,578	4,195,578	33,328
Bank Interest		2,163,966	34,537	2,198,503	3,590,854
Purchases of SHS			2,500,000	2,500,000	-
Interest on Investment		15,532,469		15,532,469	10,067,248
Miscellaneous	40	30,416,764	1,214,440	31,631,204	30,601,547
Total Income		522,527,982	222,194,892	744,722,874	855,673,859
Expenditure					
Service Charge on PKSF Loan	41	42,866,877	-	42,866,877	35,460,308
Purchase			11,361,561	11,361,561	8,181,004
Cost of Sales			95,696,710	95,696,710	143,157,652
Service Charge on IDCOL			518,386	518,386	5,487,898
Legal Expenses				-	5,350
Service Charge on Saving	42	66,208,835	-	66,208,835	63,683,254
Service Charge on other Loan	43	24,484,129	91,619	24,575,748	27,725,909
Loan Loss Provision	31	25,639,479	-	25,639,479	28,188,883
Salary and Allowance		181,823,760	26,622,482	208,446,242	209,427,011
Carriage Cost		-	891,964	891,964	-
Office Rent		5,143,200	950,136	6,093,336	5,570,469
Printing and Stationery		2,664,719	499,841	3,164,560	5,945,046
Travelling Cost		1,647,817	2,413,756	4,061,573	6,509,067
Fuel Cost		1,841,594	1,100,119	2,942,113	3,480,498
Project Cost		33,273,398		33,273,398	72,464,151
Depreciation		9,989,886	3,035,871	13,025,757	14,369,059
Miscellaneous		11,234,816	2,875,193	14,110,009	14,545,095
Software Cost		2,534,900	-	2,534,900	2,174,652
Housing		-	-	-	-
VAT		2,814,585		2,814,585	-



DESHA Shechushebi Arthe- Samajik Udayan O Manobik Kalyan Sangstha
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2020

Particulars	Notes	Amount in Taka			
		2020			2019
		Micro Credit	Non Micro Credit	Total	Total
Electricity		3,401,852	54,998	3,456,850	3,385,678
Rent		15,444,368	-	15,444,368	6,347,790
Bank Charge and Commission		1,409,494	106,252	1,515,746	1,805,811
Entertainment		7,213,364	175,011	7,388,375	634,109
Office mgt		-	16,887	16,887	-
Repairs and Maintenance		1,455,813	5,472,632	6,927,745	9,587,943
Training and Workshop		1,294,955	-	1,294,955	1,926,679
Miscellaneous		-	-	-	2,684,710
Telephone and Postage		196,721	133,039	329,760	352,205
Newspaper and Periodicals		141,787	3,530	145,317	202,792
Legal Expenses		659,708	400	660,108	541,447
Incentive		-	800,000	400,000	4,000
Business Promotion		-	30,039,800	20,039,800	-
Board Members Honorarium		875,000	114,000	989,000	859,000
RDMF		-	13,050	13,050	-
Damage Sales Return		-	-	-	19,454
Gratuity		-	-	-	29,476
Other cost		-	640	640	1,884,331
Grants Paid to Customer		-	114,533	114,533	26,275
Expenses for KABIKHA		-	-	-	-
Subsidy (Branch)		-	-	-	7,628
Audit Fee		63,888	127,778	191,666	191,668
Tax		3,524,011	859,890	4,383,901	2,429,567
Total Expenditure		448,148,660	173,620,078	621,768,738	678,746,779
Net Surplus during the year		74,379,322	48,574,814	122,954,136	176,927,089

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


Chief Finance Officer


Executive Director

Signed in terms of our separate report of even date annexed

Place: Dhaka
Date: 05 October 2020


Mahel Huq & Co.
Chartered Accountants



Notes

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper. There are no margins, text, or other markings on the page.



committed to change

DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha
www.desha.org.bd | E-mail: info@desha.org.bd; desha_bd@yahoo.com

HEAD OFFICE

DESHA TOWER, Upazila More, Kushtia-Jhenaidah Highway
Kushtia, Bangladesh, Tel: +88071-73402, 73096
Fax: +88071-71054; Cell: +880 1720 510210

DHAKA LIAISON OFFICE

1/12-B, Humayun Road, Block-B, College Gate
Mohammadpur, Dhaka-1207, Bangladesh.
Tel: +88 02 8157572; Cell: +880 1720 510236