



Annual Report 2020-2021



**DESHA SHECHSASHEBI ARTHO-SAMAJIK
UNNAYAN O MANOBIK KALLYAN SANGSTHA**



“এই স্বাধীনতা তখনি আমার কাছে প্রকৃত স্বাধীনতা হয়ে উঠবে,
যেদিন বাংলার কৃষক-মজুর ও দুঃখী মানুষের
সকল দুঃখের অবসান হবে”

- বঙ্গবন্ধু শেখ মুজিবুর রহমান

"This independence will become real independence
to me only when all the miseries of the peasants, laborers
and poor people of Bangladesh will come to an end."

- Bangabandhu Sheikh Mujibur Rahman

Editorial Advisor

Md. Robiul Islam

Editor

Nazmus Saleheen

Associate Editor

Md. Enamul Haque Salam
Md. Abdul Wares
Mohammad Mehedi Hasan
Md. Kamal Hasan
Mohammad Rakibul Islam

Design & Layout

Mostafizur Rahaman

Published by

DESHA

Printed

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

DESHA | Annual Report
2020-2021



TABLE OF CONTENTS

MESSAGE FROM THE CHAIRPERSON	05
EXECUTIVE DIRECTOR'S NOTE	06
SEGMENT 01 : ORGANIZATIONAL OVERVIEW	07
BACKGROUND	08
ORGANOGRAM	13
WORKING AREA	15
ORGANIZATIONAL STRUCTURE AND MANAGEMENT	16
WORKING EXPERIENCE	18
DEVELOPMENT PARTNERS OF DESHA	19
SEGMENT 02 : MICROFINANCE PROGRAM	21
OVERVIEW	22
COMPONENTS OF MICROFINANCE PROGRAM	23
PERFORMANCE OF 2020-2021	27
LIST OF BRANCH	32
SEGMENT 03 : RENEWABLE ENERGY PROGRAM	34
SOLAR HOME SYSTEM (SHS)	35
TR-KABITA RE PROGRAM	36
BIOGAS AND BIO-FERTILIZER	37
IMPROVED COOK STOVE (ICS)	39
SEGMENT 04 : SPECIFIED DEVELOPMENT PROGRAMS	40
ENRICH	41
DESHA COMMUNITY HOSPITAL	44
ALTERNATIVE CULTIVATION OF TOBACCO (ACT)	45
AGRICULTURE UNIT	50
LIVESTOCK AND FISHERIES UNIT	53
ADOLESCENT PROGRAM	55
HOUSING PROJECT	57
REMITTANCE	57
DESHA AGRICULTURAL RESEARCH INSTITUTE (DARI)	60
DESHA TRAINING & RESOURCE CENTER (TARC)	61
SOCIAL DEVELOPMENT FUND	63
SEGMENT 05 : DESHA'S RESPONSE TO COVID-19 PANDEMIC	65
SEGMENT 06 : WORKPLACE	68
SEGMENT 07 : RECOGNITION & AWARDS	70
SEGMENT 08 : AUDIT REPORT	73

DESHA, a non-profit social welfare organization, from its inception has been working for the poor people to fight against poverty and uplift their livelihood through technical and financial support.

DESHA's commitment and hard work in implementing socio-economic interventions for the under-privileged people have been recognized and supported by various departments of GOB, development partners and other co-operating agencies throughout the long journey. Without their earnest contribution, most of the development efforts taken up by the organization could not have been achieved. Skilled and experienced working force as well as growing resources have been strengthening the organization to undertake more interventions to achieve the cherished goal.

Covid-19 pandemic has taken away millions of lives and at the same time caused severe economic downfall all over the world during this year. Although affected by this severe crisis, DESHA had been still continuing its supports to the poor and helpless people in terms of food, clothes and financial assistances. Besides, DESHA emphasized on regular income generating activities to continue, so that the member families can survive and sustain upon their own capacity.

We hope and pray that the pandemic situation will be over and everybody can find normal life within very short time. We must express sincere gratitude to our Development Partners and the Government of Bangladesh for their continued solidarity, support and cooperation. I also express cordial thanks to Md. Robiul Islam, Executive Director of DESHA for his strong and dynamic leadership as well as to all of DESHA employees for their tireless hard work, commitment and sincerity to ensure continuous progress of the organization.

Thanks to all.



Md. Mostafizur Rahman
Chairperson



Message from the Chairperson

Socio-economic development of the poor and under-privileged people is a tireless hard work. Situation worsens when disaster or disease gets epidemic, because the poor lose their income and assets due to managing victuals and medical treatment. COVID-19 pandemic has brought about immense challenges for survival and sustainability.

DESHA has been working tirelessly for over three decades for socio-economic upliftment of the poorer section and under-privileged people. During this journey a lot of challenges intruded into our way but they are not comparable to COVID-19 pandemic.

DESHA promptly came forward to serve the affected and distressed people in need. During the lockdown period, DESHA provided public awareness, necessary food, medicine and medical treatment supports to hundreds of families irrespective of beneficiary members of the organization. DESHA TARC had been allotted for the safe isolation of COVID-19 treatment veterans (Front Fighter) such as Physicians and Health Workers of Kushtia Medical College. Emergency medicine and volunteers were also supplied in order to take care and ensure proper treatment of the poor CORONA patients as well.

With the limited resources, DESHA contributed to the Prime Minister's Relief Fund through IDCOL PO Forum Trust and PKSf which includes one day salary of the DESHA staff members too. DESHA also contributed to the relief fund of the Director General, Department of Social Services and Kushtia Zila Samiti for distributing necessary food items to the helpless families. Eid Gifts Package including various food items and clothes were also distributed to the corona affected helpless families so that they can celebrate Eid-ul-Fitr happily.

DESHA thoroughly followed Govt. initiatives on control of mass people movement. DESHA Head Office and branches were all closed during lockdown and the staff members were given leave with full financial benefits so that they can stay safe at home, although regular income was ultimately reduced as a result of financial service programs were closed for time being.

We are still in the midst of COVID-19 pandemic situation and economic crisis. But we are active and determined with the utmost use of our limited strength to contribute in reducing and mitigating the distress caused by the COVID-19 pandemic. We are grateful to the legal and Govt. authorities, development partners and friends for their continuous supports and assistance in this regard.

I convey my gratitude to General and Executive committee for their continuous guidance and active cooperation to come across the hurdles and face the challenges. I also express my heartiest appreciation and thanks to all of my colleagues for their cordial commitment and sincere efforts.



Md. Robiul Islam
Executive Director



Executive Director's Note



SEGMENT 01

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

Name of the Authority	Registration Number	Date
Department of social service	Kushtia 67/89	June 27, 1989
NGO Affairs Bureau	1589	Nov 29, 2000
Microcredit Regulatory Authority	00590-00236-00141	Feb 07, 2008
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 world's 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.

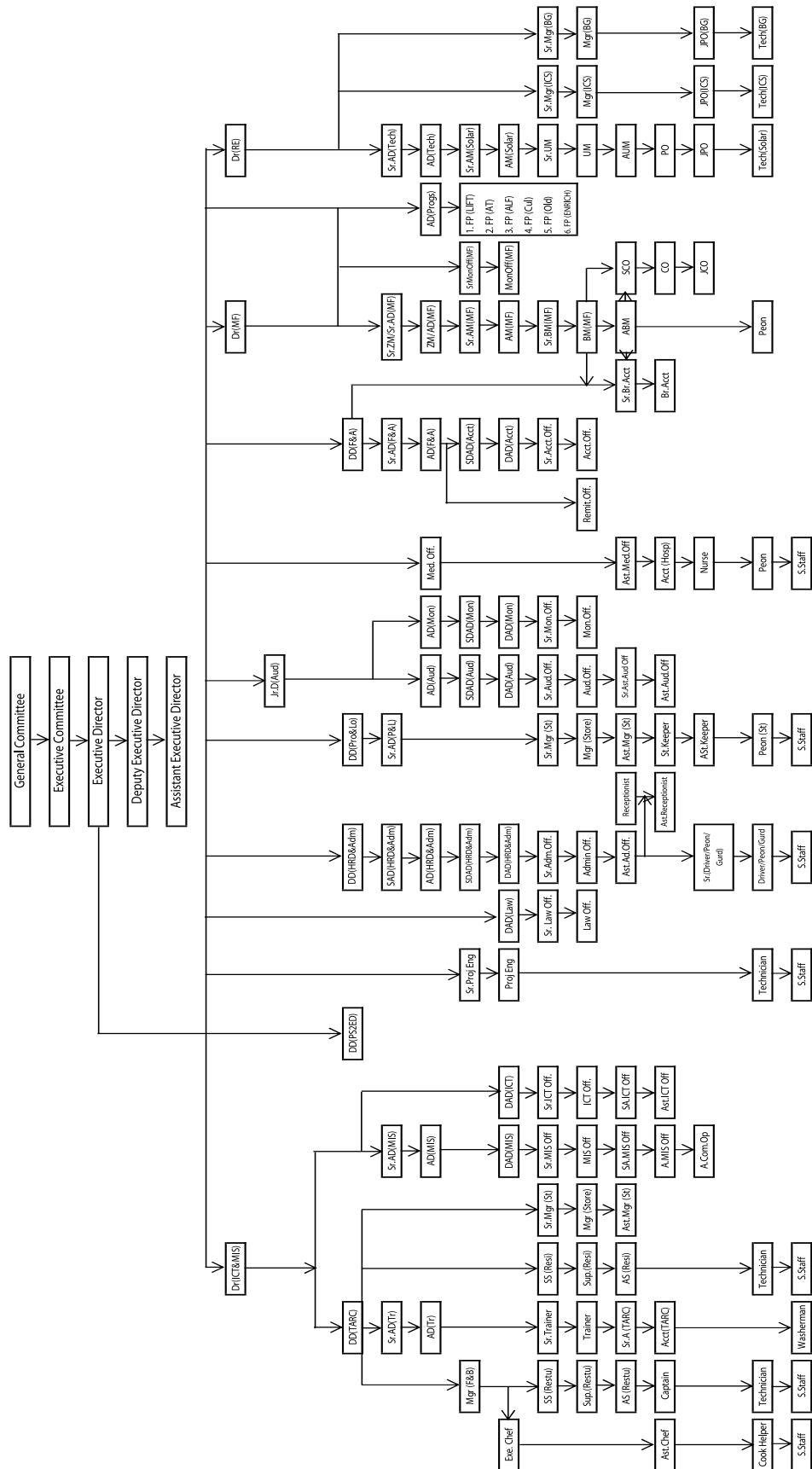


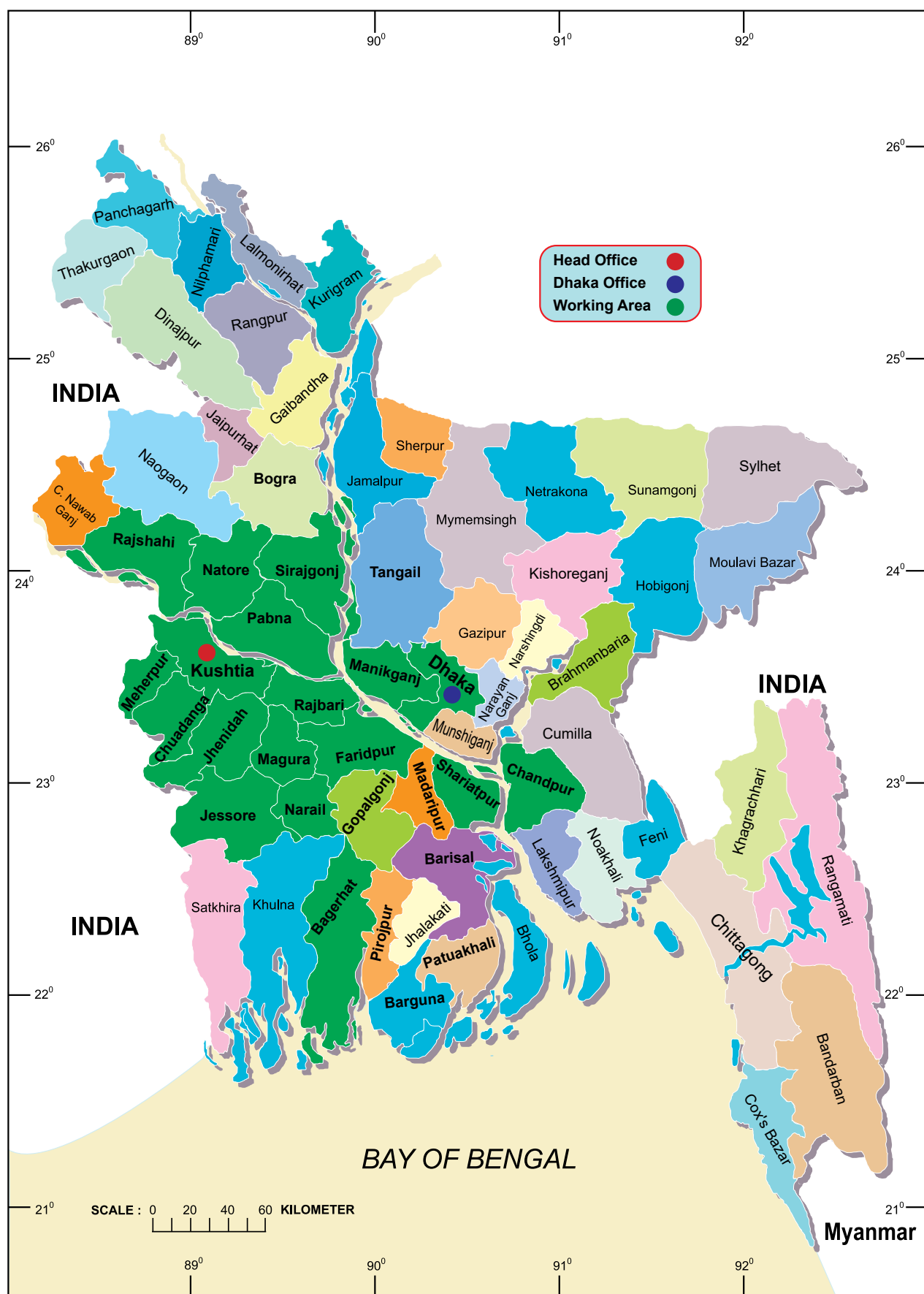


The Village Development structure also provides opportunity for promotion of individual family members as well as looking after their community interests through lateral integration of multi-sectoral socio-economic development activities which concern all the villagers irrespective of the socio-economic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





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) : 16
 Unit Office (NDBMP) : 46
 Cluster Office (ICS) : 16
 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
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 Program (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) Association for Social Advancement (ASA) Padakhep Manabik Unnayan Kendra (PMUK) Ministry of Primary and Mass Education (ROSC Unit) Directorate of Non-Formal Education (DNFE) Infrastructure Development Company Ltd NGO Forum for Drinking Water Supply and Sanitation Bangladesh Bank Bank Asia Ltd., Prime Bank Ltd., Trust Bank Ltd., One Bank Ltd., Southeast Bank Ltd., Uttara Bank Ltd.	Action Aid Bangladesh (AAB) USC Canada-Bangladesh World Bank OXFAM-GB IFAD Cord Aid Muslim Aid UK ICCO Cooperation, Netherlands Step to Humanity (STH) - Canada

GOVERNMENT AND DIFFERENT DONORS INTERNATIONAL

Program/Project	Duration	Donor
Aquaculture Development	2002- Ongoing	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
Poverty reduction and women empowerment in Bangladesh through Black Bengal Goat rearing and breeding	2021- Ongoing	Step to Humanity (STH) - Canada

NATIONAL

Program/Project	Duration	Donor
Poverty Alleviation	1999- Ongoing	PKSF
(Buniad, Jagoron, Agrasar, Sufolon)	1999- Ongoing	PKSF
Aquaculture Development Program (AqDP)	2002- Ongoing	Padakhep
National Domestic Biogas & Manure Program (NDBMP)	2007- Ongoing	IDCOL
Solar Home System (SHS)	2009- Ongoing	IDCOL
Remittance	2009- Ongoing	Bank Asia
Housing Project	2010- Ongoing	Bangladesh Bank
Agriculture, Livestock & Fisheries Unit	2014- Ongoing	PKSF
ENRICH	2014- Ongoing	PKSF
Improve Cook Stove (ICS)	2015- Ongoing	IDCOL
Adolescent 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)	2020- Ongoing	PKSF
Innovation Alternative Initiative (IAI)	2020- Ongoing	PKSF
Microenterprise Development Program (MDP)	2020- Ongoing	PKSF
Strengthening Resilience of Livestock Farmers Through Risk Reducing Services	2020- Ongoing	PKSF
Sanitation Development Loan (SDL)	2020- Ongoing	PKSF





SEGMENT 02

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 80 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 104.53 Crore which was 36.51% 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, DESHA 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 BDT 5000 to BDT 20000. The borrowers have to repay the loan within 45 weekly Installment. Upto June, 2021 DESHA serving 2301 clients with a portfolio of BDT 12,014,069.

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 46 installments and carry 24% interest on a decline basis. Upto June, 2021 DESHA serving 81763 clients with a portfolio of BDT 1,407,126,382.

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 1,000,000. Upto June, 2021 DESHA serving 17466 clients with a portfolio of BDT 543,588,604.

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 4,000,000. Through this program, DESHA promotes medium small enterprise, businesses and creates subsequent employment opportunities in both rural and urban areas. Upto June, 2021 DESHA serving 7226 clients with a portfolio of BDT 561,667,230.

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 500,000. Upto June, 2021 DESHA Serving 693 clients with a portfolio of BDT 80,804,247.

AGROSOR-MDP

To further strengthening DESHA's Microenterprise development program, Microenterprise development project (MDP) is specially designed to assist micro entrepreneurs 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 4,000,000. Upto June, 2021 DESHA serving 1106 clients with a portfolio of BDT 105,767,248.

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 BDT 15000 On 18% interest on declining basis, repayable in weekly 45 installments. Upto June, 2021 DESHA Serving 74 clients with a portfolio of BDT 351,487.

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.

ASSET CREATION LOAN (ACL)

The ACL is designed to assist a household in acquiring any kind of productive asset.

The ACL ceiling for a household is BDT 30,000 and the servicing charge payable is 8% (on the basis of declining balance method).

Upto June, 2021 DESHA Serving 238 clients with a portfolio of BDT 7,092,038.

INCOME GENERATING ACTIVITY LOAN (IGAL)

Under IGAL, eligible household members can take loans for more than one activity and for expansion of an activity to increase their income. In this context, economic activities with potential for productivity growth are selected. Training for skill development and upgrading, marketing assistance, and other necessary services are now routinely provided. As of now the ceiling of this loan is BDT one million and the maximum service charge is 25% on a declining balance method.

Upto June, 2021 DESHA Serving 1054 clients with a portfolio of BDT 72,883,780.

LIVELIHOOD IMPROVEMENT LOAN (LIL)

The LIL is made available for repairing houses, the purchase of necessary household gadgets, and taking other actions related to livelihood improvement including defraying expenses for social functions such as the marriage of a daughter or a son. In this case, the ceiling for a household is BDT 10,000 and the servicing charge payable is 8% (on the basis of declining balance method).

Upto June, 2021 DESHA Serving 185 clients with a portfolio of BDT 1,846,000.

LIVELIHOOD RESTORATION LOAN (LRL)

LRL is providing assistance to the marginal and small farmers and entrepreneurs. Moreover, it has created scopes for financial inclusion of various groups including trained and unemployed youths and returnee migrant workers.

Upto June, 2021 DESHA Serving 1398 clients with a portfolio of BDT 35,571,441.

LEARNING AND INNOVATION FUND TO TEST NEW IDEAS (LIFT)

At present, LIFT emphasizes on initiatives for 16 groups of disadvantaged people. The LIFT fund is open for both POs and non-POs to experiment and implement innovative ideas on a feasible scale. LIFT exchanges its learning and creative initiatives with other programs and

projects of PKSF. Upto June, 2021 DESHA Serving 268 clients with a portfolio of BDT 7,663,231.

INNOVATIVE AGRICULTURAL INITIATIVE (IAI)

Upto June, 2021 DESHA Serving 7 clients with a portfolio of BDT 280,626.

KUWAIT GOODWILL FUND (KGF)

Kuwait Goodwill Fund (KGF) program has been in operation since 2011 following the signing of a tripartite grant agreement among the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF. This fund was established by Kuwait to assist Islamic countries in their endeavors to achieve food security and ensure people's basic right to food.

Upto June, 2021 DESHA Serving 629 clients with a portfolio of BDT 21,054,070.

AT-A-GLANCE SAVINGS & CREDIT REPORT UP TO JUNE 2021

COMPONENT WISE SAVINGS & LOAN OUTSTANDING

SN	Name of Component	Savings Amount (Tk)	Loan Amount (Tk.)
01	Jagoron	432240699	1407126383
02	Agrosor	116176884	561667231
03	Buniad	6177659	17014070
04	Sufolon	588295	543588604
05	ENRICH	14368104	81821815
06	LIFT	946145	7663231
07	Agrosor SEP	9406191	80804246
08	Agrosor MDP	21503785	105767241
09	SDL	-	351487
10	SUFO-KGF	-	21054070
11	LRL	-	35571450
12	IAI	50099	280625
13	Housing	-	4108245
14	General Savings	601457861	-
15	Voluntary Savings	86405706	-
16	Others Savings	357449846	-

DESHA MICROFINANCE IN LAST FIVE YEARS

Particular	2016-17	2017-18	2018-19	2019-20	2020-21
Branch	61	61	70	70	70
Group	5360	5403	6290	6850	6700
Member	95770	98486	109299	123636	115312
Borrower	74110	74583	85848	93708	97559
Savings (Million)	563	778	936	947	1045
Portfolio (Million)	1723	1917	2185	2380	2862
Upazila	28	28	31	31	31
District	9	9	9	9	9
Staff	553	604	605	590	586

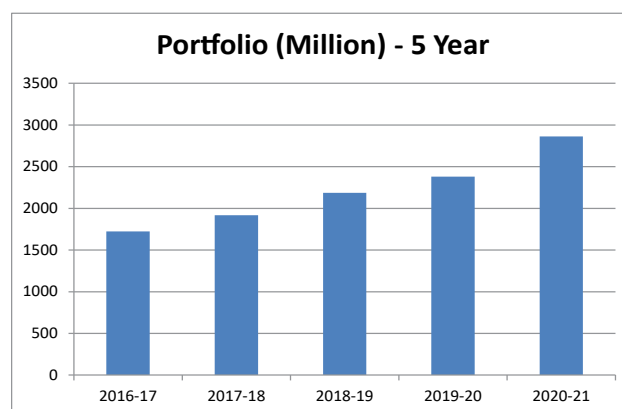
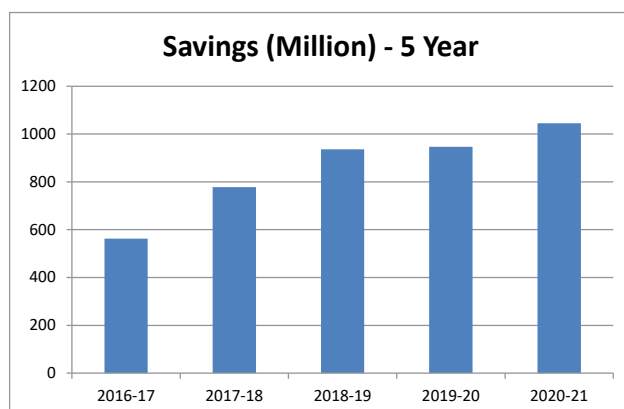
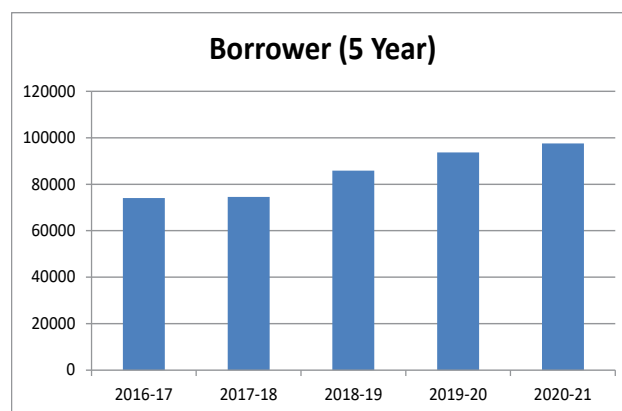
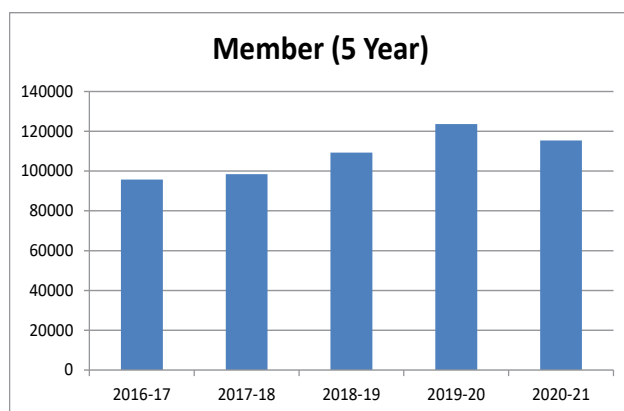


Figure 1: Last five years increasing trend in terms of (Member, Borrower, Savings, Portfolio).

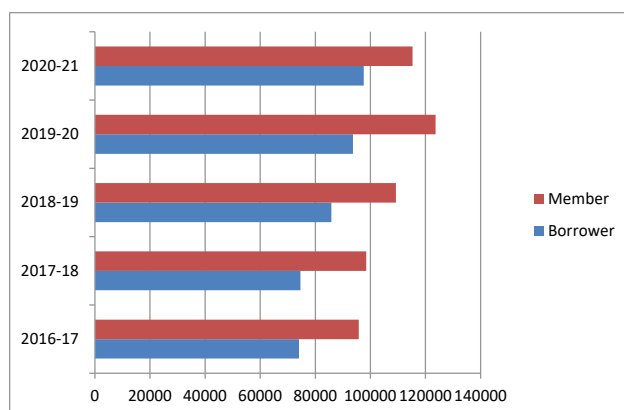


Figure 2: Last five years comparison Member vs Borrower.

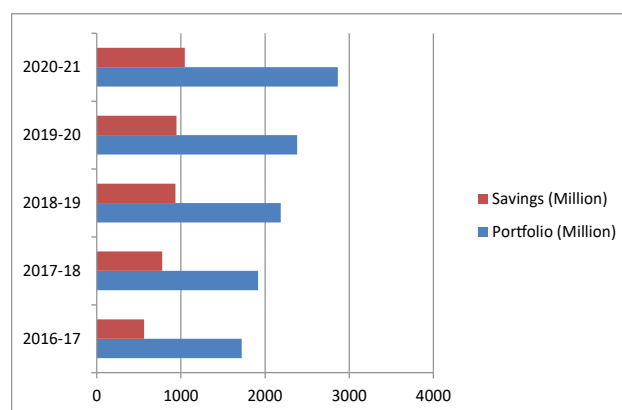


Figure 3 : Last five years comparison Saving vs Portfolio

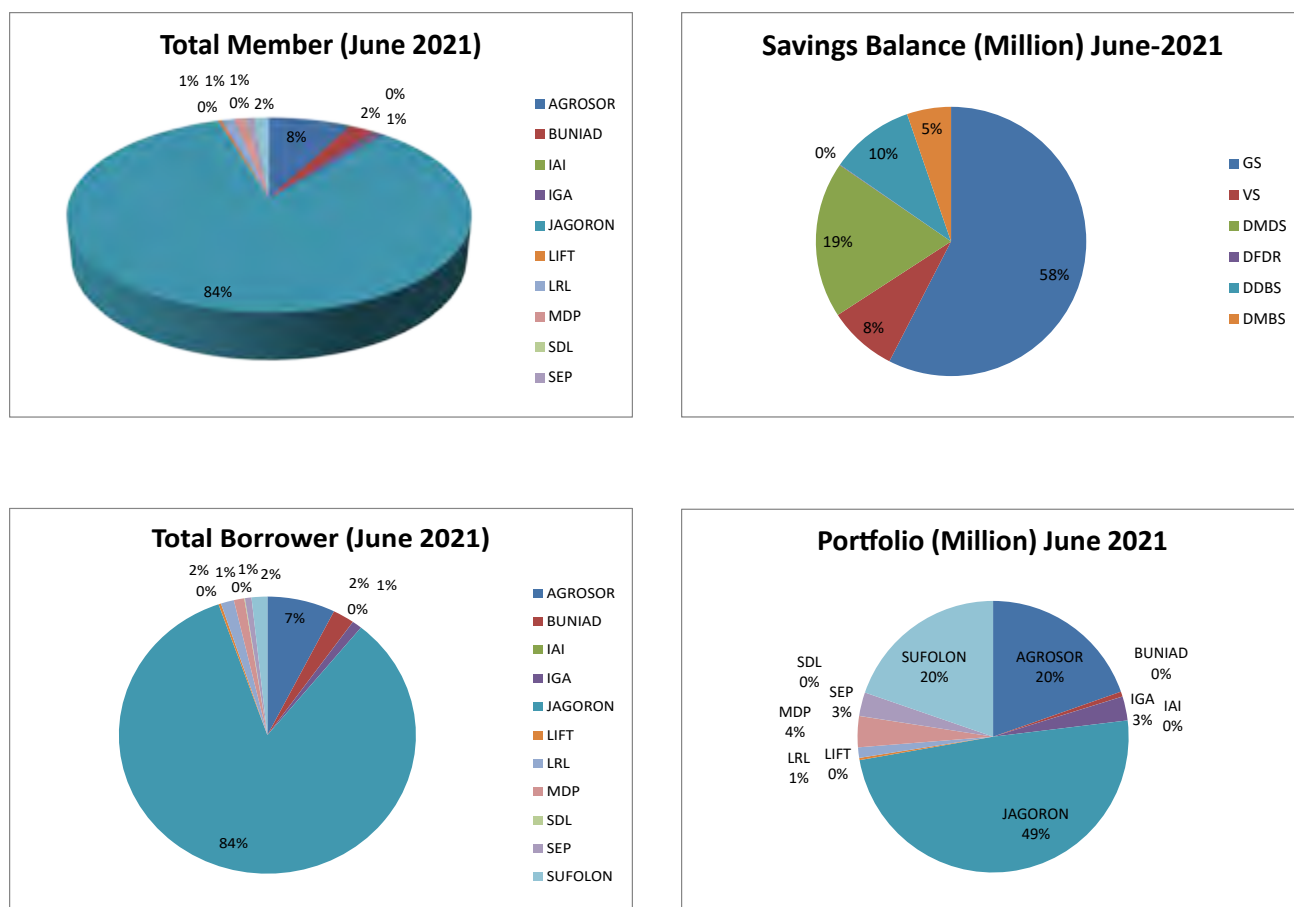


Figure 4: Pie Chart of June 2021 (Member, Savings Balance, Borrower, Portfolio).



PLAN & ACHIEVEMENT 2020-21

Sl.	Description	Position June 2020	2020-2021		Achievement %	Position June 2021
			Plan (Net)	Achievement (Net)		
1	Number of Branch	70	10	00	0	70
2	Number of Staff	590	20	(4)	(20)	586
3	Number of Credit Officer	302	10	(2)	(20)	300
4	Number of Samity	6850	495	(150)	(30)	6700
5	Number of Member	123636	26021	(8324)	(32)	115312
6	Number of Borrower	93708	34288	3851	11	97559
7	Savings (Crore)	94.72	20.57	10.33	50	104.53
8	Outstanding (Crore)	238.04	71.48	48.23	67	286.27
9	Disbursement (Crore)	2576.00	480.97	438.00	91	3014
10	PKSF Loan (Crore)	67.49	69.77	69.77	100	69.77
11	Surplus (Crore)	7.44	16.00	10.42	65	10.42
12	OTR	86.09	100.00	86.70	86.70	86.70
13	CRR	97.95	100.00	98.30	98.30	98.30



RATIO ANALYSIS

Sl.	Description	Position	
		June 2020	June 2021
1	Yield (%)	19.64	19.80
2	OTR (%)	86.09	86.70
3	PAR (%)	68.77	29.16
4	CRR (%)	97.95	98.30
5	Savings: Loan (%)	39.79	36.51
6	Member: Borrower (%)	75.79	84.61
7	Branch: Member (%)	1766	1647
8	CO: Member (%)	409	384
9	CO: Borrower (%)	310	325
10	CO: Savings (Crore)	0.31	034
11	CO: Outstanding (Crore)	0.79	0.95
12	OSS (%)	131.51%	121.98%
13	FSS%	116.2%	109.49%
14	Operational Income (Core)	71.48	68.40
15	Operational Expenses (Core)	59.19	53.34
16	Operational Surplus (Core)	12.29	15.06

BASIC INFORMATION POSITION (2 YEARS)

Sl.	Description	Position	
		June 2020	June 2021
1	Total Branch	70	70
2	Total Staff	590	586
3	Credit Officer	302	300
4	Samity	6850	6700
5	Member	123636	115312
6	Borrower	93708	97559
7	Savings (Crore)	94.72	104.53
8	Outstanding (Crore)	238.03	286.27
9	Disbursement (Crore)	2576	3014
10	Total Income (Crore)	331.8	389.73
11	Total Expenditure (Crore)	267.87	315.34
12	Surplus (Crore)	63.93	74.39

LIST OF BRANCH

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
Pabna	Puthia	Puthia Bus Stand	Puthia	Puthia	Rajshahi
	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
Bheramara	Alhazz	Purbo Tengri	Ishwardi	Ishwardi	Pabna
	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 03

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 is 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 300Watt 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 2021

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
		Shariatpur	3,171
		Gopalganj	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 2021

Year	Number of Upazila	Systems Installed under TR-KABITA RE Program						Total
		SHS	Street Light	AC System	DC System	Biogas	ICS	
2015-16	04	426	120	95	7			648
2016-17	09	3304	1098	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
2020-21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	1345	277	90			2175
02	Mirpur	179	516	6	2			703
03	Kamarkhandi	733	651	3	4			1391
04	Bera	943	918	49	183		78	2171
05	Daulatpur (M)	2768	303	3	3			3077
06	Pangsha	293	1059	54	52			1458
07	Bhedargonj	3245	938	26	13	3		4225
08	Shoronkhola	2190	531	6	29			2756
09	Harinakundu	2619	168	5	2			2794
10	Damurhuda	90	937	4	10		10	1051
11	Abhaynagar	1596	382	22	6		30	2036
12	Kalia	288	296	3	0			587
13	Sadarpur	1673	58	1	2			1734
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 2021

SI No.	Name of District	Name of Upazila	No. of Biogas Plants Installed
01	Kushtia	Kushtia Sadar	355
		Mirpur	141
		Bheramara	43
		Doulatpur	128
		Kumarkhali	50
		Khoksa	5
02	Rajbari Sadar 01	Rajbari Sadar	4
		Baliakandi	5
		Pangsa	4
		Kalukhali	6
03	Pabna	Pabna	23
		Atghoria	171
		Bera	2
		Iswardi	237
04	Natore	Natore Sadar	4
		Bagatipara	7
		Baraigram	53
		Lalpur	7
05	Chuadanga	Damurhuda	3
06	Meherpur	MeherpurSadar	23
		Gangni	1
Total :			1272

AS OF JUNE 2021 TOTAL BIOGAS PLANT INSTALLED: 1,272

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 1,272 Biogas Plants in the abovementioned 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 cookstoves. 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

SI No.	Name of District	Name of Upazila	No. of Cluster
01	Kushtia	KushtiaSadar	1
		Mirpur	1
		Bheramara	1
		Doulatpur	1
		Kumarkhali	1
		Khoksa	1
02	Rajbari	Rajbari Sadar	1
		Baliakandi	1
		Pangsa	1
		Kalukhali	1
		Goaland	1
03	Pabna	Iswardi	1
		Atghoria	1
		Bera	1
04	Meherpur	Gangni	1
05	Manikgangj	Daulatpur	1
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 2021

SI No.	Type of ICS	Installed (Qty)
01	Portable	180,005
02	Single Mouth	36,830
03	Double Mouth	12,808
Total =		229,643



SEGMENT 04

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 catalysis 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 the 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	Baruipara	Mirpur	Kushtia
02	Barkhada	Kushtia Sadar	Kushtia
03	Malihad	Mirpur	Kushtia

TARGET AND ACHIEVEMENT 2020-2021

SL	Activities	Target 2020-21	Achievement 2020-21	Achievement (%)
1	No Of Staff	172	170	99
2	Household covered	25837	25837	100
3	Population covered	101476	101476	100
4	Organized Static clinic	1382	1382	100
5	No. of patients treated in static clinic	13440	14035	100
6	Organized satellite clinic	168	57	34
7	No. of patients treated in satellite clinics	5400	2007	38
8	Organized health camps	12	0	0
9	No. of patients treated in health camps	1800	0	0
10	Organized eye camps	3	01	34
11	No. of patients treated in eye camp	500	481	96
12	No. of patients of cataract surgery	450	189	42
13	Organized blood grouping camps	4	04	100
14	Distribution of health card	14000	5506	40
15	Provided diabetic test	4346	4112	95
16	Organized courtyard meeting	2352	415	17
17	Rehabilitation of beggar	0	0	0
18	Distribution of special assistance materials to elderly	0	0	0
19	Provided monthly allowance to elderly people	2291	2290	100
20	No. of total students in education centers	3030	2956	98
21	Organized ward Committee meetings	162	0	0
22	Organized union Committee meetings	12	0	0
23	Day observation such as Mother's Day National Youth Day, National Social Service and World Environment Day	12	0	0
24	Distributed vegetable seeds among the farmers	44	44	100
25	Organized IGA Training: with beneficiaries	7	0	0

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 2021

Category	Number
Household	25837
Health Assistants	07
Health Volunteers	49
Satellite Clinic	1193
Patient of Satellite Clinic	37636
Static Clinic	6706
Patient of Static Clinic	76461
Health Camp	38
Patient of Health Camp	6473
Cataract Surgery Camp	13
Patient of Cataract Surgery Camp	2193
Health Card Sold	27843





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 center has been established in every village. All students up to Class 2 are helped in these teaching centers to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centers will accommodate students up to Class V. These education centers 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 centers have been established in 03 ENRICH Unions.

PROGRESS OF EDUCATION PROGRAM UPTO JUNE 2021

Category	Number
Education Centers	101
Teachers	101
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 northwest 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 2021

SN.	Particulars	No. Of Patient
01	Out Door Service	122488
02	Health Camp	6214
03	Eye Camp	2380
Total =		131082

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 farmers 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 2021

Particular	Member/ Number	2020-2021		Up to 2021	
		Target	Achievement	Target	Achievement
Agriculture Related Technology Transfer					
Alternative crops of Tobacco					
Grain Crops Demonstration	Number	290	290	945	945
Pulse Crop Demonstration	Number	25	25	85	85
Oil Crops Demonstration	Number	20	20	65	65
Vegetables Crops Demonstration	Number	215	215	775	775

Particular	Member/ Number	2020-2021		Up to 2021	
		Target	Achievement	Target	Achievement
Spices Crops Demonstration	Number	25	25	90	90
High Value and Fruits Crop Demonstration	Number	20	20	75	75
Special Activities					
Summer Tomato / Baby Tormuj (Water Melon)	Number	5	5	20	20
Trico-compost	Number	10	10	84	84
Vegetables production in Dike	Number				
Seedling Production in Coco dust	Number	5	5	25	20
Establishment of Marketing Centre for selling of Agril. commodity	Number				
Total Commodity	Number	615	615	2164	2159
Capacity Building					
Training (Agriculture Related) Non-residential					
Grain Crops	Batch	1	1	17	17
	Member	25	25	425	425
Pulse Crop	Batch			3	3
	Member			75	75
Oil Crop	Batch			2	1
	Member			50	25
Vegetable Crop	Batch	4	4	19	18
	Member	100	100	475	450
Spice Crop	Batch			2	2
	Member			50	50
High Value and Fruits Crop	Batch	1	1	4	3
	Member	25	25	100	75
Summer Tomato / Baby Tormuj Water Melon)	Batch			2	2
	Member			50	50
Trico-compost	Batch	1	1	4	4
	Member	25	25	100	100
Entrepreneurship Training Non-residential	Batch				
	Member				
Exposure Visit	Batch	1	1	5	4
	Member	25	25	125	100
Field/ Farm (Khamar) Days	Batch	2	2	12	10
	Member	150	150	900	750

Particular	Member/ Number	2020-2021		Up to 2021	
		Target	Achievement	Target	Achievement
Workshop/ Seminar/ Awareness Meeting	Batch Member			3 600	2 400
Agricultural Inputs					
Pheromon trap	Number	300	300	2000	2000
Color Trap	Number	150	150	850	850
Parcing	Number			1300	1300
Households Seed Distribution	Number	200	200	700	700
Seed Distribution (Previous Year -300 Members)	Number	200	200	700	700
Promotional Activities	Number			2	2
Informational Billboard	Number	1	1	6	6
Technological Signboard	Number	20	20	120	120

SKILLED DEVELOPMENT ACTIVITIES (TRAINING) UP TO JUNE 2021

Sl. No	Name of Training	Training provide to Members (Number)			
		Batch	Femalee	Male	Total
1.	Vegetable production Training	18	-	450	450
2.	Pulse, Oil, Spices, Fruits and High Value crops cultivation Training	9	-	225	225
3.	Grain Crops (Rice, Wheat, Maize) Production Training	17	-	425	425
4.	Trico-Compost	4	-	100	100
5.	Summer Tomato / Baby Tormuj (Water Melon) and Veg. Production in Dike	2	-	50	50

SKILLED DEVELOPMENT ACTIVITIES (DEMONSTRATION) UP TO JUNE 2021

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	-	2000	2000	-	500	500
2.	Color Trap	-	850	850	-		
3.	Trico-compost	-	84	84	-	-	-
4.	Parsing	-	1300	1300	-	400	400
5.	Seedling Production in Coco dust	-	20	20	-	-	-

5.	Household vegetables Production	-	700	700	-	350	350
6.	Seed Distribution (Previous Year -300 Members)	-	700	700	-	200	200

TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2021

Particular	Member/ Number	2020-21		Up to 2021	
		Target	Achievement	Target	Achievement
Livestock Related Technology Transfer					
Goat Rearing	Number	30	30	135	135
Milking Cow Rearing	Number	30	30	105	105
Beef Fattening	Number	65	65	235	235
Turkey Rearing	Number			85	85
Hybrid color broiler rearing following bio-security	Number	45	45	80	80
Duck rearing of pekin Variety		30	30	60	60
Capacity Building					
Training (Livestock) Non-Residential					
Goat Rearing	Batch	2	2	8	8
	Member	50	50	200	200
Milking Cow Rearing and Beef Fattening	Batch	2	2	11	11
	Member	50	50	275	275
Turkey Rearing	Batch			5	5
	Member			125	125
Hybrid color broiler rearing and Pekin duck rearing following bio-security	Batch	2	2	5	5
	Member	50	50	125	125
Entrepreneurship Training Non-residential	Batch				
Exposure Visit	Batch	1	0	6	5
	Member	25	0	150	125
Field / Farm (Khamar) Day	Batch	2	2	7	6
	Member	150	150	525	450
Inputs					
Vaccination	Number	551	551	647	647
De-worming	Number	550	550	2580	2580
Promotional Activities	Number				
Informational Billboard	Number	1	1	5	5

TRAINING UP TO JUNE 2021

Sl. No	Name of Training	Training received of Members (No) Up to 2021			
		Batch	Female	Male	Total
1.	Goat Rearing in Macha	8	-	200	200
2.	Milking Cow, Beef Fattening	11	-	275	275
3.	Turkey Rearing	5	-	125	125

INPUTS SERVICES UP TO JUNE 2021

Sl.No.	Name of technical Inputs	No. of household received Services Up to 2021	No. of livestock received services Up to 2021
1	Vaccination	647	1816
2	De-worming	504	2580

DEMONSTRATION FARM UP TO JUNE 2021

Sl. No.	Name of Demonstration	Estab.of Demo.under the unit Up to 2021			No. of Learner from the Demonstration (Member / Non-members) Up to 2021		
		Female	male	Total	Female	male	Total
1	Goat Rearing(Poor)	-	135	135	25	20	45
2	Milking Cow Rearing	-	105	105	-	24	24
3	Beef Fattening	-	235	235	-	105	105
4	Turkey Rearing	-	85	85	-		
5	Pekin Variety Duck Rearing	-	60	60	6	4	10
6	Hybrid color broiler rearing following bio-security	-	80	80	-	30	30

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 2021

Sl. No.	Training Topic	Member Training (Amounts)			
		Batch	Female	Male	Total
1.	Non-residential Training on Paddy Cultivation	1	22	3	25
2.	Non-residential Training on Vegetables Cultivation	2	48	2	50



TECHNICAL SERVICE INFORMATION UP TO JUNE 2021

Particular		Member/ Number	2020-21		Up to 2021	
			Target	Achieve	Target	Achieve
Training (Member level)	Agriculture	Batch	3	3	46	41
		Member	75	75	1150	1025
Technology Auxiliary Materials	Leur	Number	314	314	3104	2970
	Percing	Number	12560	12560	130310	117750
	Vegetables Seed	Number	51	51	240	189
Fruit Bag	Banana	Number			250	250
	Bringer/ Balsam Pear/ Cucumber	Number			800	800
	Guava	Number			1125	1125
Promotion	Bill Board	Number	1	1	4	4
	Informative Signboard	Number			2	2
	Technology Based Signboard	Number	2	2	10	10
Demonstration (Agriculture)	Block Demonstration	Number			83	83
		Member			223	223
	Exibited Demonstration	Number	99	89	732	698
		Member	99	89	732	698
	Method Demonstration	Number			97	97
		Member			97	97
Field Day		Number	3	2	36	34
		Member	225	150	2925	2550
Planning Meeting		Number	1	1	9	9
		Member	15	15	135	135
Agricultural Counselling Center Meeting		Number	4	4	76	71



SKILL DEVELOPMENT ACTIVITIES (DEMONSTRATION) AGRICULTURE UP TO JUNE 2021

Sl. No.	Name of the Demonstration	Demonstration Placed Under the UNIT			Learners from the Demonstration (members/ Non Members)		
		2020-21			Up to June 2021		
		Female	Male	Total	Female	Male	Total
1.	Cocoon Urea				73		73
2.	Porus Pipe				22		22
3.	Compost				33		33
4.	Trico-compost				71		71
5.	High Yielding New Crop	2	0	2	130	0	130
6.	Pheromone Traps				35	1	36
7.	Production and Storage of quality Seeds				230		230
8.	Cultivation of Vegetables at Home yard				454		454
9.	Organic Vegetable Cultivation				4		4
10.	Summer Tomato Cultivation				7		7
11.	Crop Production in a Safe Way	2	0	2	57	0	57

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	2020-21		Up to 2021	
			Target	Achieve	Target	Achieve
Training (Member)	Livestock	Batch	6	6	79	74
		Member	150	150	1,975	1700
	Fisheries	Batch	3	3	27	26
		Member	75	75	675	650
Materials Service	Livestock	Number			22055	22718
	Livestock	Number	129	118	1,663	1196
Demo Farm	Livestock	Member	129	118	1,663	1196
		Number	81	64	709	633
	Fisheries	Member	81	64	709	633
		Number	2	2	22	21
Farm/ Field Day	Livestock	Member	150	150	1,650	1500
		Number	3	3	19	18
	Fisheries	Member	225	225	1425	1350
		Number				
Inspirational Travel Fisheries	Fisheries	Number			4	3
Release of Fry and Celebration of Fisheries Week	Fisheries	Number			2	2
Booklet	Fisheries	Number			1	
Purchase of Fish Farmming Aids	Fisheries	Number			1	1
UNIT Based Campaign (Folder)	Fisheries	Number			1	1
Market Connection Workshop	Livestock	Number	1	1	8	6
Billboard	Livestock	Number			3	3
Informative Signboard	Fisheries	Number			2	2

NON-RESIDENTIAL TRAINING UP TO JUNE 2021

Sl. No.	Name of the Training	Member Training			
		Batch	Female	Male	Total
1	Fish Farming	12	38	262	300
2	Goat Farming	10	250		250
3	Cattle Farming	5	125		125
4	Vermi Compost	12	300		300
5	Sonali/ Layer Farming	3	65	10	75

MATERIALS SERVICE UP TO JUNE 2021

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	24
2	FMD Vaccine	263	1496	
3	Tarka Vaccine	1789	5087	
4	PPR Vaccine	2509	6796	
5	BCRD/ RDV Vaccine	2709	11286	1030
6	Disinfectant	616		5
7	Duck Plegue Vaccine	733	3025	7

ADOLESCENT PROGRAM

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

Total Number of adolescent boys Club: 2

Total Number of adolescent boys in Club: 60

Total Number of adolescent girls Club: 10

Total Number of adolescent girls in Club: 300

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 Rape/Sexual harassment	60	66
2	Discussion on prevent early marriage	60	66
3	Awareness on cleanliness and sanitation	48	60
4	Anti drug discussion	24	36
5	Awareness rally	36	42
6	Planting flower sapling	0	0
7	planting trees	12	12
8	Awariness of Human Chain	0	4
9	Discussion on Dowry	12	18
10	Discussion on Domestic Violence	12	24
11	Discussion on govt. Legal Aid Fund	24	30
Activities on Adolescent Health issues			
1	Adolescent health awareness	48	44
2	Social health awareness	12	20
3	Awareness on Reproductive Health for Adolescent	30	36
4	General health awareness	12	20
5	Awareness on Food and Nutrition	36	30
6	Distribution of Sanitary Napkin	125	125
7	Blood Grouping	200	202
8	Discussion on Prevention of Covid 19 and Distribu- tion of Poster and leaflet	40	44
9	Diabetes Measurements		
Activities on Workshop and Training issues			
1	Training on IGA (income generating activities)	6	6
2	Poetry recitation	6	4
3	Debate	6	5
4	correct pronunciation	6	4
Activities on Cultural and Sports issues			
1	Poetry recitation	12	12
2	Instant speech	12	16
3	Article writing	6	5
4	Singing competition (patriotic song)	12	11
5	Pronunciation	6	4
6	Dance competition	6	8
7	Drawing competition	6	8
8	Develop wall magazine	6	6
10	Football competition	4	3
11	Table Tanis competition	2	2
12	Hadudu/kabadi competition	4	4
13	Badminton competition	4	6
14	Local Folk-Culture Sports competition (Dariabandha, Gollachut, Jole-Danga, Dori Laf)	24	25
14	keram competition	2	4

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 2021

SL.	Particular	2020-21	Up to June 2021	Remaining Balance
1	House Installed	62	333	129
2	Loan Outstanding	4340000	18425000	4108245



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 2020- JUNE 2021

Sl. No	Name of Agent	No. of Remitter	Amount (Tk)
01	Merchant trade Express Ltd.	04	155352
02	Xpress Money Transfer		
03	Western Union	11	712946
Total		15	868298





DESHA AGRICULTURAL RESEARCH INSTITUTE (DARI)

DESHA Agricultural Research Institute (DARI) located at the Fakirabaad, Keupur, Kushtia. It's a 25 minutes' drive away from the main town of Kushtia. This beautiful farm has been built on about 6 bighas of land. There is no way to understand from the outside, this integrated farm is being operated in such a beautiful and pleasant environment inside. Cows and bulls are eating in a row. There are almost extinct Bengal goats. Different species of fish are being farmed in Bio-flock method. Biogas is being generated through cow dung and hence the demand for electricity is being met through generators. The whole farm has a touch of modernization. Inside the shed, there is a separate section for each cow in a hygienic way that keeps them apart from fighting each other. There are separate arrangements for bathing, reproduction and treatment. In this way, Desha Agricultural Research Institute continues to meet the demand for meat and milk by rearing cows in an improved and natural way. The institute has set up by Desha, a non-governmental voluntary organization in the remote village of Fakirabad of Kushtia district. Originally, the construction work of this integrated farm started during the Covid-19 outbreak period with the sincere efforts of the Executive Director of the organization Md. Rabiul Islam.



At present more than 200 cows are being reared on the farm for fattening and milk production. For this farm, different species of grass are being cultivated in about 10 bighas of own land. It can be seen that the farm has 1 veterinary doctor, 1 agriculture officer, 1 fishery officer besides paravets, laborers and adequate caretakers for round-the-clock maintenance. There are laboratories, training centers for quality control; Where training of various corporate organizations including marginal farms is conducted. Desha Agricultural Research Institute will make a significant contribution to the socio-economic development of the region through transforming good livestock practice (GLP) techniques among its beneficiaries and fair market marketing by expanding its scope in the future said Md. Robiul Islam, Executive Director of the Institute.

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

SOCIAL DEVELOPMENT FUND

DESHA's Social Development Fund provides scholarships, medical care, wheel chairs for the disabled, sewing machines, winter clothes, Lalan Museum, Jame Masjid, graveyards, temples, various support for Covid-19 and the salary of support staff of Kushtia Sadar Hospital along with development in other sectors for the members of the association and the area. Services provided to the public includes:



Description	Year (2020-2021)		Cumulative (2021)	
	Beneficiaries	Amount	Beneficiaries	Amount
Education	55	824909	288	9411299
Health	47	618633	414	3448346
Religion	52	1803100	152	7121441
Sports and Cultural	10	30837	25	672141
Elderly people development	35	98000	114	395229
Others	4153	1371485	12877	7473266
Total	4343	4746964	13870	28521722



SEGMENT 05

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 COVID19. 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.

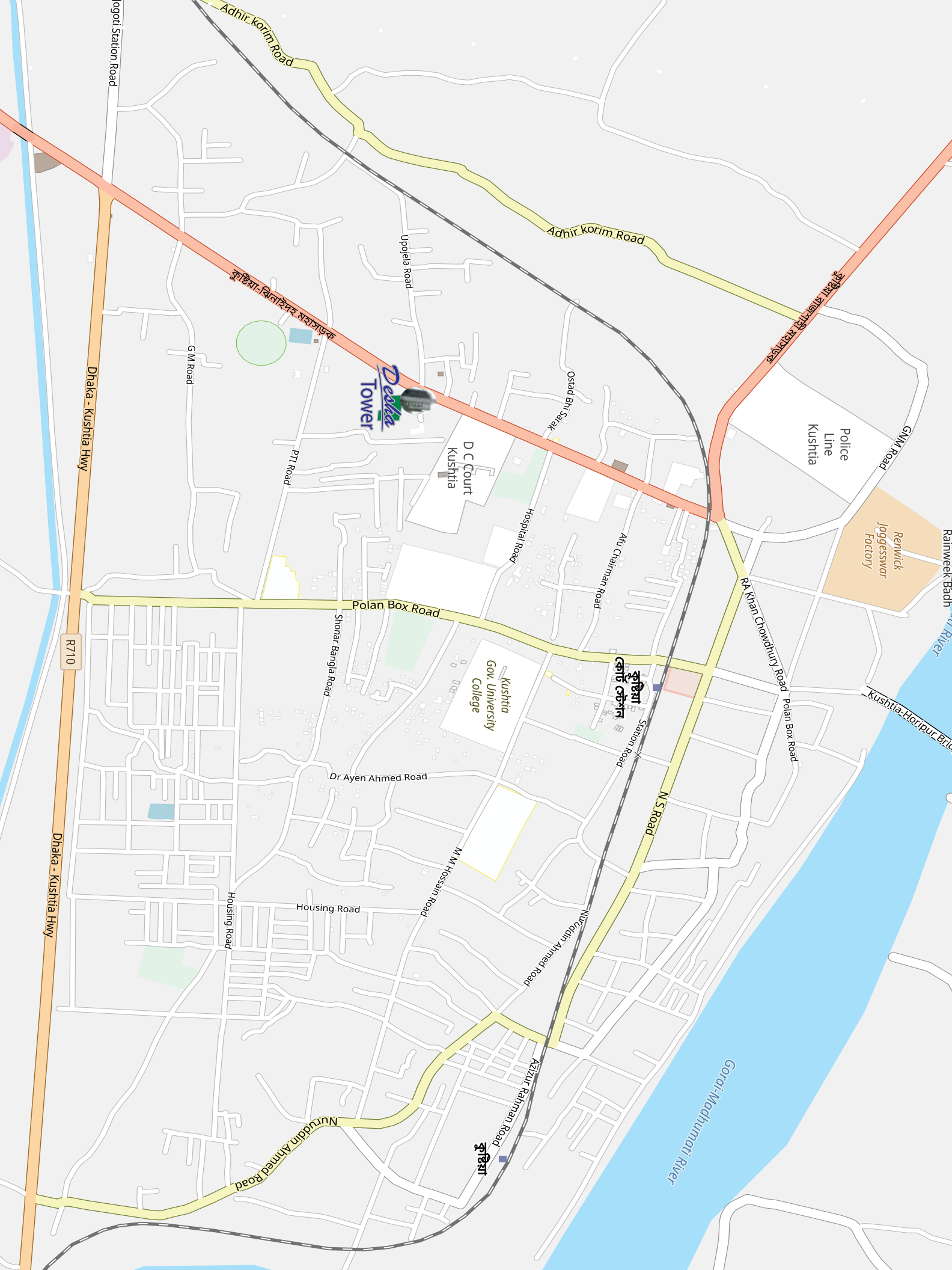
SEGMENT 06

WORKPLACE



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

Dhaka Liaison Office : Alamin Apon Heights, A-5; H. 27/1/B; Rd. 3
Shyamoli, Dhaka-1207, Bangladesh
Cell : +88 01720 510 209, +88 01720 510 236
Email: dhaka@desha.org.bd



Rainweek Badh
River

Renwick
Jogesswar
Factory

Police
Line
Kushtia

Kushtia-Horipur Bridge

Gorai-Madhumati River

কুষ্টিয়া-হরিপুর সেতু

Ra Khan Chowdhury Road

Adhir korim Road

Upjela Road

Deka
Tower

D C Court
Kushtia

Hospital Road

Aliu Chairman Road

Polan Box Road

Shonar Bangla Road

Kushtia
Gov. University
College

Dr Ayen Ahmed Road

M M Hossain Road

Housing Road

Housing Road

Nuruddin Ahmed Road

কুষ্টিয়া

Azizur Rahman Road

Station Road

N.S.Road

Nuruddin Ahmed Road

কুষ্টিয়া-বিতাইঘর সড়ক

G M Road

PTI Road

Dhaka - Kushtia Hwy

R710

Dhaka - Kushtia Hwy

Logoti Station Road



SEGMENT 07

RECOGNITION & AWARDS



**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 08

AUDIT REPORT



Mahfel Huq & Co.
Chartered Accountants
The first registered accounting firm in independent Bangladesh



DESHA Shechsashebi Artho- Samajik Unnayan O Manobik Kallyan Sangstha
Consolidated Statement of Financial Position
As at 30 June 2021

Particulars	Notes	Amount in Taka			
		30-Jun-21			30-Jun-20
		Micro Credit	Non Micro Credit	Total	Total
A. <u>ASSETS</u>					
Non Current Assets					
Property, Plant and Equipment	6	164,875,103	30,413,237	195,288,340	194,228,003
Group Insurance Premium	7	5,321,733	1,914,313	7,236,046	6,028,715
Total Non Current Assets		170,196,836	32,327,550	202,524,386	200,256,718
Current Assets					
Loan to Members	8	2,862,710,314	-	2,862,710,314	2,380,358,809
Short Term Investment	9	161,152,593	-	161,152,593	172,055,626
Accounts Receivable	10	12,025,082	1,585,830	13,610,912	23,196,797
Inter Project Receivable	11	-	10,373,590	10,373,590	(7,012)
Loan to Beneficiaries	12	-	100,076,754	100,076,754	3,628,550
Loan to Beneficiaries (Housing)	13	-	4,108,245	4,108,245	2,455,357
Loan to Staff	14	4,441,299	4,758,942	9,200,241	5,666,720
Unsettled Staff Advance	15	3,491,352	-	3,491,352	3,491,352
Advance, Deposits and Prepayments	16	4,022,065	89,042,039	93,064,104	151,827,982
Inventories and Livestock	17	2,735,697	2,024,048	4,759,745	13,764,850
Debt Service Reserve Account	18	-	82,525,624	82,525,624	79,233,830
Cash and Bank Balance	20	109,189,125	6,196,170	115,385,295	145,334,428
Total Current Assets		3,159,767,527	300,691,242	3,460,458,769	2,981,007,289
Total Assets		3,329,964,363	333,018,792	3,662,983,155	3,181,264,007
B. <u>Capital Fund and Liabilities</u>					
Capital Fund					
Cumulative Surplus	21	642,685,819	158,730,718	801,416,537	667,125,383
Statutory Reserve Fund	22	71,471,824	-	71,471,824	61,592,310
		714,157,643	158,730,718	872,888,361	728,717,693
Non current Liabilities					
Loan from PKSF- Long Term	23	444,002,500	-	444,002,500	373,455,415
Loan from IDCOL	24	-	144,888,439	144,888,439	146,764,822
		444,002,500	144,888,439	588,890,939	520,220,237



Particulars	Notes	Amount in Taka			
		30-Jun-21			30-Jun-20
		Micro Credit	Non Micro Credit	Total	Total
Current Liabilities					
Loan from PKSF- Short Term	23	449,803,327	-	449,803,327	301,480,829
Housing Project Bank Loan	25	-	4,466,090	4,466,090	4,564,000
Members Savings Deposits	26	1,045,313,413	-	1,045,313,413	947,182,657
Staff DMDS	27	10,809,281	-	10,809,281	9,704,865
Loan From PADAKHEP	28	10,726,424	-	10,726,424	10,726,424
Loan From Commercial Bank	29	143,182,027	-	143,182,027	205,247,481
Accounts Payable	30	132,892,063	5,605,288	138,497,351	117,208,165
Loan Loss Provision	31	116,755,154	8,782,115	125,537,269	96,899,983
Apodkalin Fund	32	191,628,463	22,515	191,650,978	167,106,564
Gratuity Fund	33	57,165,916	8,770,701	65,936,617	50,261,477
Loan from Provident Fund	34	-	467,735	467,735	-
Loan from Welfare	35	-	1,000,793	1,000,793	-
Security Money	36	11,226,537	-	11,226,537	11,082,146
Grant from Project	37	2,112,933	-	2,112,933	2,161,048
Accrued Expenses	38	188,683	-	188,683	-
Other Fund		-	284,398	284,398	8,700,440
Total Current Liabilities		2,171,804,222	29,399,635	2,201,203,856	1,932,326,079
Total Capital Fund and Liabilities		3,329,964,363	333,018,792	3,662,983,156	3,181,264,007


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
Dated: 15 November 2021


Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of,
Mahfel Huq & Co.
Chartered Accountants
Firm Registration
DVC: 2111161522 AS 493306





Mahfel Huq & Co.
Chartered Accountants
The first registered accounting firm in Independent Bangladesh



DESHA Shechsashebi Artho- Samajik Unnayan O Manobik Kallyan Sangstha
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2021

Particulars	Amount in Taka			
	30-Jun-21			30-Jun-20
	Micro Credit	Non Micro Credit	Total	Total
A. Income				
Service Charge	41 519,025,099	2,016,201	521,041,300	448,846,632
Grants from IDCOL	-	6,045,350	6,045,350	19,080,893
Received From KABIKHA	-	126,897,111	126,897,111	195,550,626
Others Income	11,799,384	264,847	12,064,231	31,631,204
Interest on FDR	10,144,008	6,455,819	16,599,827	19,728,047
Bank Interest	1,346,936	23,205	1,370,141	-
Total Income	542,315,427	141,702,533	684,017,960	714,837,402
B. Expenditure				
Service Charge on PKSF Loan	47 54,439,900	-	54,439,900	42,866,877
Service charge on IDCOL loan	-	-	-	518,386
Service charge on Saving	62,434,450	-	62,434,450	66,208,835
Service charge on other Loan	22,700,826	57,916	22,758,742	24,575,748
Salary and Allowance	192,753,507	12,380,921	205,134,428	208,446,242
Cost of sales	-	49,373,834	49,373,834	95,696,710
Grants Paid to Customer	-	14,440	14,440	114,533
Purchase	-	528,697	528,697	7,422,135
Office Rent	5,574,421	966,300	6,540,721	6,093,336
Printing & Stationery	3,765,090	252,748	4,017,838	3,464,560
Office Mgt	-	15,841,462	15,841,462	16,887
Travelling	1,679,270	957,259	2,636,529	4,061,573
Fuel Cost	1,880,197	1,061,829	2,942,026	2,942,113
Carring Cost	-	748,181	748,181	801,964
Wages Cost	-	1,371,125	1,371,125	-
Labour Cost	-	129,860	129,860	-
Making Cost	-	233,000	233,000	-
Transportation	-	5,170	5,170	-
Project cost	14,045,687	-	14,045,687	7,327,352
Entertainment	-	121,963	121,963	7,388,375
Miscellaneous	-	2,100,779	2,100,779	14,123,699
Software Cost	1,915,198	-	1,915,198	2,534,900
Taxes	8,305,021	1,096,832	9,401,853	4,383,905
VAT	528,595	-	528,595	2,814,585





Mahfel Huq & Co.
Chartered Accountants
The first registered accounting firm in Independent Bangladesh



Electricity	3,269,090	49,376	3,318,466	3,456,850
Rebate	22,622,608	-	22,622,608	15,444,368
Bank Charge & Commission	1,404,210	196,681	1,600,891	1,515,746
Repairs & Maintenance	966,964	4,934,339	5,901,303	6,927,745
Training & Workshop	55,509	-	55,509	1,294,955
Telephone and Postage	140,741	86,631	227,372	329,760
News Paper and Periodicals	116,823	3,510	120,333	145,317
Expense for BABIKHA	-	-	-	20,039,800
Incentive	-	-	-	400,000
Legal Expense	357,692	2,505	360,197	660,108
Board Members Honorarium	971,830	208,000	1,179,830	989,000
Audit Fee	63,888	127,778	191,666	191,666
Depreciation	9,492,730	2,515,271	12,008,001	13,045,757
Loan Loss Provision	28637286	-	28,637,286	25,639,479
Total Expenditure	438,121,533	95,366,407	533,487,940	591,883,266
Net Surplus during the year	104,193,894	46,336,126	150,530,020	122,954,136

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
Dated: 15 November 2021

Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of,
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2111161522AS493306



Notes

[illegible]



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 OFFICE

Alamin Apon Heights, A-5; H. 27/1/B; Rd. 3
Shyamoli, Dhaka-1207, Bangladesh
Cell : +88 01720 510 209, +88 01720 510 236