

# Annual Report 2021-2022



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

**Annual Report**  
**2021-2022**



**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  
Tawhidur Noor Badhan

**Design & Layout** : Mostafizur Rahaman Shamim

**Published by** : DESHA

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

## HIGHLIGHTS : 2021-22



Branch Office  
80



Member  
121,901



Savings  
965.41 Million



Total Disbursement  
6,042 Million



Portfolio  
3,701 Million



Employee  
591



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## Message from the Chairperson

I feel pleasure that in spite of global crisis DESHA has gained ability to reach the Annual Report 2021-22 to the concerned authority in proper time.

DESHA has been working tirelessly for socio-economic development of the targeted poor and underprivileged people for over thirty years. During this journey DESHA had to come across a lot of hurdles and overcome as many as possible. DESHA has been playing a vital role for performing sustainable development activities like microfinance, agriculture, health and nutrition, education, women empowerment, environment, climate change etc.

I convey my gratitude to MRA, PKSf and other donor organizations for their sincere cooperation and support towards DESHA. I also express thanks to Govt. agencies and development partner for their contribution to us.

I remember with regards my Executive Committee Members who always helped me as demonstrators. I appreciate the Executive Director for his efficient role and leadership to operate the organization in right tracks and proper way. Lastly I convey my cordial love and affection to the staff members of DESHA for their sincerity and dedication to the organization.

**Md. Abdus Salam**  
Chairperson



## Statement from the Executive Director

We are pleased to present this Annual Report 2021-22 of DESHA Shechsashebi Artho-Samajik Unnyan O Manobik Kallyan Sangstha. It was obviously a combined effort of all concerned individuals implementing the planned development and socio-economic activities in the country. We are committed to continuing our mission of sustainable value creation.

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.

Despite the challenges fronted by the COVID-19 pandemic, we had successfully found the way through our services. The recovery in the development activities is a tribute to the efforts of our dedicated team and stakeholders.

The major achievements of DESHA through various programs and projects incorporate diverse agenda; Microfinance, Agriculture and Livelihood, Health & Nutrition, Education and so on, aligning with income generating activities (IGA), improved livelihood, environmental aspects, climate changes, women empowerment, training etc. Currently DESHA is serving 1,21,901 group members in 10

districts of the country.

Major achievements, learning's and experiences gathered during the year 2021-22 has been highlighted in the report. DESHA's activities, remarkable facts, figures and pictures have also been demonstrated to make the document comprehensive and enlightened.

In addition to PKSf, commercial banks came forward to meet the growing credit requirement of the beneficiaries this year.

We lengthen our gratitude to Govt. Agencies, MRA, PKSf, all our donors and partners for their consistent support and cooperation. We dedicate gratitude to our microfinance clients for their incredible trust and participation in DESHA's activities.

We also convey our heartfelt appreciation to the honorable Members of the General Committee and Executive Committee for their close guidance and valuable suggestions in implementing the visionary activities of DESHA.

Finally, I express my gratitude to all of my colleagues and other family members of DESHA. In particular, I would like to thank DESHA team members at every level who are the front-line actors in achieving the targets in the reporting year.

Thanks to all.

**Md. Robiul Islam**  
Executive Director

## TIMELINE 2018-22

### 2017-18

Members : 98,486  
Borrower : 74,583  
Savings : 778 Million  
Portfolio : 1,917 Million  
Branch : 61



### 2021-22

Members : 121,901  
Borrower : 100,774  
Savings : 965 Million  
Portfolio : 3,701 Million  
Branch : 80



### 2018-19

Members : 109,299  
Borrower : 85,848  
Savings : 936 Million  
Portfolio : 2,185 Million  
Branch : 70



### 2020-21

Members : 115,312  
Borrower : 97,559  
Savings : 1,045 Million  
Portfolio : 2,862 Million  
Branch : 70



### 2019-20

Members : 123,636  
Borrower : 93,708  
Savings : 947 Million  
Portfolio : 2.380 Million  
Branch : 70





# CHAPTER 1

## ORGANIZATIONAL OVERVIEW

### BACKGROUND

DESHA, a non-profit NGO founded in 1986, aims to enhance the socio-economic conditions of impoverished and landless individuals in the region. Since its inception, the organization has been dedicated to establishing support systems for marginalized groups, particularly focusing on vulnerable women, girls, and disadvantaged children. DESHA primarily focuses on mobilizing and organizing these underprivileged individuals into cohesive groups, empowering them to cultivate leadership skills, self-management, and problem-solving abilities.

During its establishment, the operational region of DESHA was characterized by significant underdevelopment. The area faced widespread poverty, lack of employment opportunities, malnutrition, low literacy rates, limited participation of the majority in social decision-making, and resource limitations as prominent challenges. The region also exhibited substantial disparities in land ownership, income distribution, educational access, and control over productive assets between the affluent and the impoverished segments of the population.

Among the less affluent demographic, women, who account for fifty percent of the overall population, remain disadvantaged, lacking education and awareness

compared to their male counterparts. Bias, limited knowledge, scarce training and income prospects, and notably, exclusion from participation in social decision-making, were primary factors that contributed to their reliance on others. Despite having significant potential for income-generating endeavors, women had minimal opportunities for autonomous earnings.

In 1989, DESHA obtained its registration from the Department of Social Service and commenced on-ground execution of its developmental initiatives in 1996. Despite having constrained resources, DESHA initiated its activities across 17 villages within the Mirpur upazila of the Kushtia district. Right from its inception, DESHA adopted and continues to adhere to a target-specific approach, concentrating on marginalized rural households that include landless laborers, manual workers, ethnic minorities, and other susceptible individuals. Through a well-defined strategic approach, DESHA has progressively broadened its operational scope over time.

DESHA has undertaken a challenging and extensive journey to attain its current position. Through persistent efforts, DESHA has managed to secure notable accomplishments in diverse development endeavors throughout this duration. Dedication, expertise, and hands-on experience have enhanced its ability to extend its developmental initiatives from a grassroots level to a broader national scale.

LEGAL STATUS

Name of Registration 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



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. This vision drives DESHA's unwavering commitment to creating an inclusive environment where all individuals, regardless of their background or circumstances, can thrive and contribute to the collective progress.



To promote skill, capacity, human values and consciousness level and to ensure environmentally sound and sustainable development. DESHA aims to enhance the skill set of the local population, enabling them to engage in meaningful and sustainable livelihood activities.



Socio-economic development and empowerment of the landless, asset less, poor, and destitute people of the intervention areas of DESHA. Through a multifaceted approach that encompasses education, skill-building, healthcare, and sustainable livelihood programs, DESHA has consistently strived to uplift the living standards and enhance the overall well-being of these marginalized communities.

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 EXPERIENCE

DESHA has 31 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

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
Poverty reduction and women empowerment in Bangladesh through Black Bengal Goat rearing and breeding	2021-2022	Step to Humanity (STH)- Canada
SMART	2014-2016	ICCO Cooperation, Netherlands



## NATIONAL

Program/Project	Duration	Donor
Poverty Allievation	1999- On going	PKSF
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
Adolescent Program	2017-Ongoing	PKSF
Recovery and Advancement of Informal Sector Employment (RAISE)	2022-Ongoing	PKSF

## CHAPTER 2 LEADERSHIP & GOVERNANCE

### ORGANIZATIONAL STRUCTURE & 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 tires 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

Name	Designation	Name	Designation
M. A. Salam	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. Shofiquil Islam Montu	Member	Mst. Nurjahan Sarmin	Member
Md. Shafiquil 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
Md. Abdus Samad	Member	Md. Rezaul Karim Kota	Member
Anowara Khatun	Member	Md. Emanur Rahman	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 arc 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.



**M. A. Salam**  
Chairman



**Md. Nazrul Islam**  
Vice-Chairman



**Md. Sanowar Hossain**  
Treasurer



**Md. Nazrul Islam**  
Member



**Mst. Salma Pervin**  
Member



**Anowara Khatun**  
Member

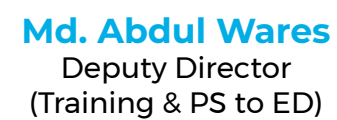


**Mst. Nazma Robiul**  
Member



**Md. Robiul Islam**  
Member Secretary

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:

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CHAPTER 3  
WORKPLACE & WORKING AREA

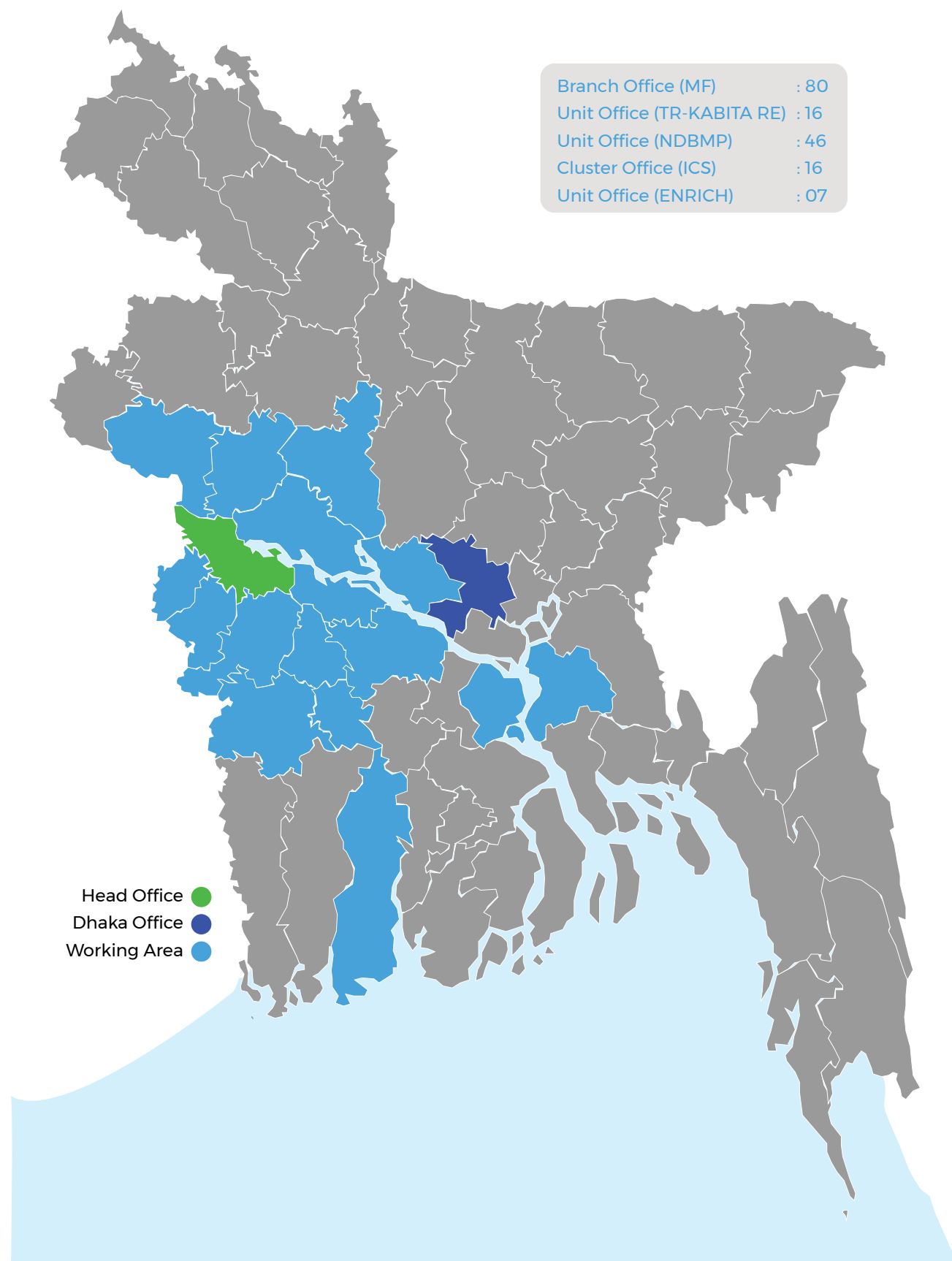
WORKPLACE

- 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
- Web: [www.desha.org.bd](http://www.desha.org.bd); [www.deshtarc.com](http://www.deshtarc.com)  
Email: [info@desha.org.bd](mailto:info@desha.org.bd); [desha\\_bd@yahoo.com](mailto:desha_bd@yahoo.com)

WORKING AREA

DESHA is working in Kushtia, Meherpur, Chuadanga, Bagerhat, Jhenaidah, Magura, Jashore, Narail districts under Khulna division, Pabna, Natore, Rajshahi, Sirajganj districts under Rajshahi division, Rajbari, Faridpur, Shariatpur, Manikganj districts under Dhaka division and Chandpur, districts under Chattogram division. The operational area of DESHA is shown in the table below

Branch Office (MF)	:	80
Unit Office (TR-KABITA RE)	:	16
Unit Office (NDBMP)	:	46
Cluster Office (ICS)	:	16
Unit Office (ENRICH)	:	07



Division	District	Upazila
Khulna	Kushtia	Kushtia Sadar, Bheramara, Daulatpur, Mirpur, Kumarkhali, Khoksa = 6
	Meherpur	Meherpur Sadar, Mujibnagar, Gangni = 3
	Chuadanga	Chuadanga Sadar, Alamdanga, Damurhuda = 3
	Bagerhat	Sarankhola = 1
	Jhenaidah	Jhenaidah Sadar, Shailkupa, Harinakunda = 3
	Magura	Sreepur = 1
	Jashore	Abhaynagar = 1
	Narail	Kalia = 1
Rajshahi	Pabna	Pabna Sadar, Ishwardi, Atgharia, Bera = 4
	Natore	Natore Sadar, Lalpur, Baraigram, Bagatipara = 4
	Rajshahi	Bagha, Charghat, Puthia = 3
	Sirajganj	Kamarkhanda = 1
Dhaka	Rajbari	Rajbari Sadar, Pangsha, Kalukhali, Baliakandi = 4
	Manikganj	Daulatpur = 1
	Shariatpur	Bhedarganj = 1
	Faridpur	Sadarpur = 1
Chattogram	Chandpur	Matlab Uttar = 1



## CHAPTER 4 INCLUSIVE FINANCE

### 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 965.41 million which was 26.08% of their outstanding loan.**

- General Savings
- Voluntary Savings
- Term 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. **June 2022, the savings balance is BDT 690.27 million.**

### 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. **June 2022, the savings balance is BDT 87.89 million.**

### TERM SAVINGS

With a term deposit, our members can lock away an amount of money for an agreed length of time (the 'term') – that means they can't access the money until the term is up. In return, they'll get a guaranteed rate of interest for the term they select, so they'll know exactly what the return on their money will be. **June 2022, the savings balance is BDT 187.26 million.**

### CREDIT PRODUCTS

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);
- AGROSOR (Credit facilities for medium and small Enterprises);
- AGROSOR SEP (Credit facilities for microenterprises in agribusiness and manufacturing clusters)
- AGROSOR MDP (Credit facilities for cluster-based microenterprises)
- AGROSOR RAISE (Credit facilities for low-income youth, including COVID-affected youth in urban and peri-urban areas)
- 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. **June, 2022 DESHA serving 5,397 clients with a portfolio of BDT 62,241,310.**

### 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. **June, 2022 DESHA serving 81,513 clients with a portfolio of BDT 1,815,843,674.**

### 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. **June, 2022 DESHA serving 22,733 clients with a portfolio of BDT 816,040,279.**

### 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. **June, 2022 DESHA serving 6,721 clients with a portfolio of BDT 569,958,029.**

#### AGROSOR-SEP

The Sustainable Enterprise Project (SEP) support microenterprises in agribusiness and manufacturing clusters with a focus on areas that are environmentally stressed 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. **June, 2022 DESHA Serving 1,017 clients with a portfolio of BDT 133,473,257.**

#### 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. **June, 2022 DESHA serving 1,476 clients with a portfolio of BDT 137,927,871.**

#### 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. **June, 2022 DESHA Serving 39 clients with a portfolio of BDT 214,154.**

#### 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). **June, 2022 DESHA Serving 304 clients with a portfolio of BDT 8,947,587.**

#### 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. **June, 2022 DESHA Serving 833 clients with a portfolio of BDT 46,064,076.**

#### 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). **June, 2022 DESHA Serving 257 clients with a portfolio of BDT 2,548,083.**

#### 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. **June, 2022 DESHA Serving 1,188 clients with a portfolio of BDT 36,785,503.**

#### 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. **June, 2022 DESHA Serving 580 clients with a portfolio of BDT 20,707,812.**

#### INNOVATIVE AGRICULTURAL INITIATIVE (IAI)

**June, 2022 DESHA Serving 191 clients with a portfolio of BDT 3,818,867.**

#### 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. **June, 2022 DESHA Serving 1,249 clients with a portfolio of BDT 46,478,654.**

#### AGROSOR-RAISE

The RAISE project will facilitate employability and increase productivity of informal sector, and provide financial assistance to low-income youths, micro-entrepreneurs and COVID-19 affected micro-entrepreneurs in urban and peri-urban areas across the country.

#### 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.

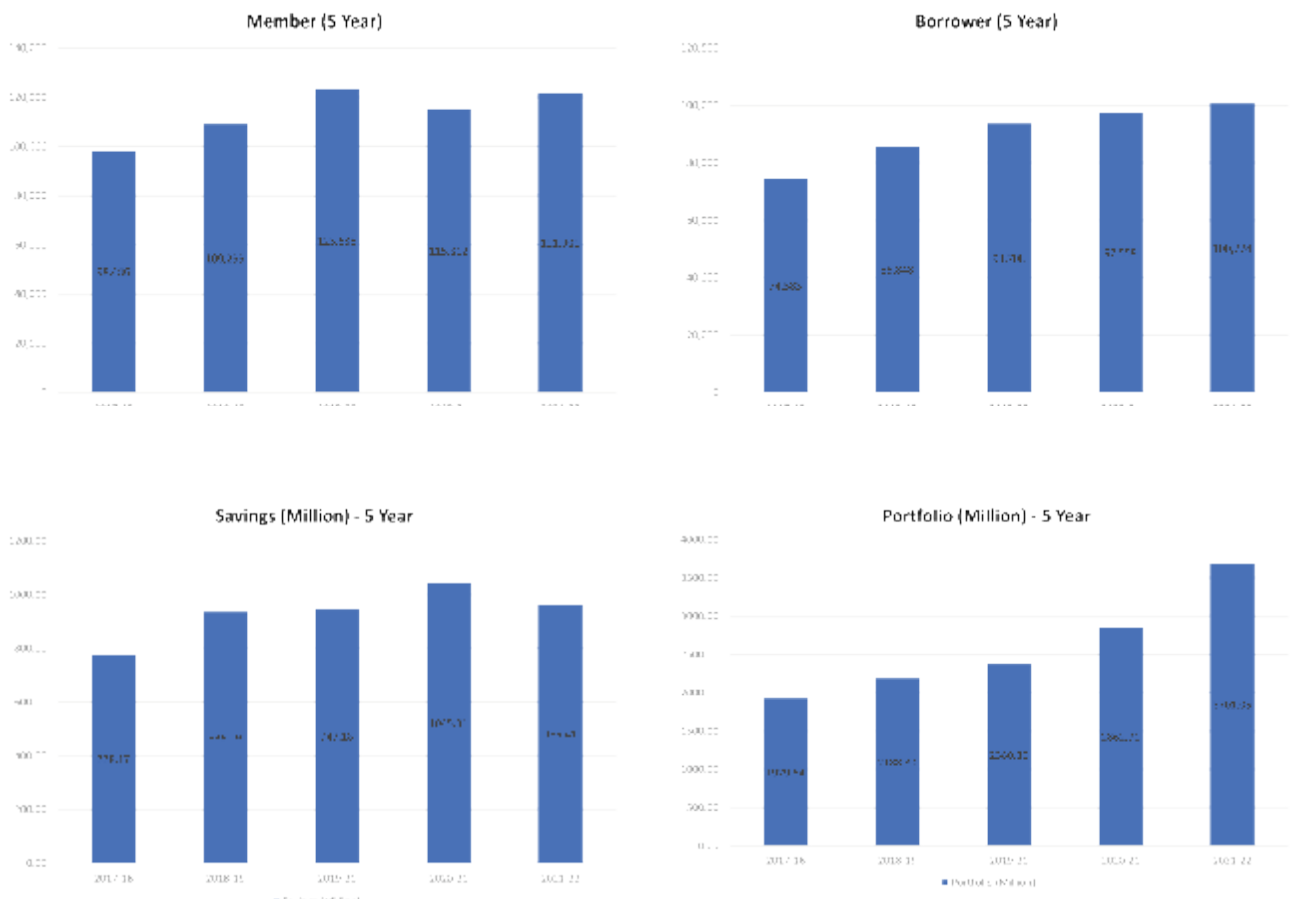


Figure 1: Last five years increasing trend in terms of (Member, Borrower, Savings, Portfolio).

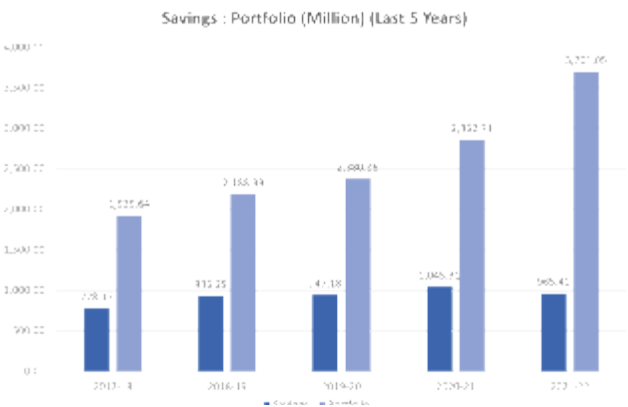


Figure 2: Last five years comparison Member vs Borrower.

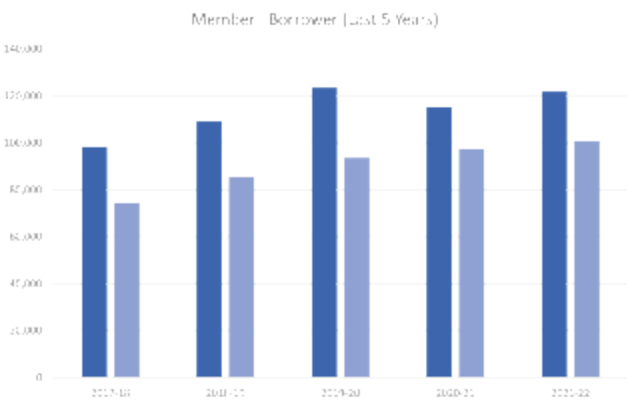


Figure 3 : Last five Saving vs Portfolio years comparison

AT-A-GLANCE MICROFINANCE PROGRAM UPTO JUNE 2022

DESHA MICROFINANCE IN LAST FIVE YEARS

Particular	2017-18	2018-19	2019-20	2020-21	2021-22
Branch	61	70	70	70	80
Group	5,403	6,290	6,850	6,700	6,938
Member	98,486	109,299	123,636	115,312	121,901
Borrower	74,583	85,848	93,708	97,559	100,774
Savings (Million)	778.17	936.29	947.18	1,045.31	965.41
Portfolio (Million)	1,929.64	2,188.39	2,380.36	2,862.71	3,701.05
Upazila	28	31	31	31	34
District	9	9	9	9	10
Staff	547	548	590	586	585

COMPONENT WISE SAVINGS & LOAN OUTSTANDING

SN	Name of Component	Savings Amount (BDT)	Loan Amount (BDT)
01	JAGORON	702,328,611	1,815,843,674
02	AGROSOR	155,793,315	569,958,029
03	BUNIAD	25,020,412	62,241,310
04	SUFOLON	446,263	816,040,279
05	ENRICH	26,934,228	57,559,746
06	LIFT	904,669	20,707,812
07	AGROSOR SEP	16,007,967	133,473,257
08	AGROSOR MDP	37,172,350	137,927,871
09	SDL	-	214,154
10	SUFO-KGF	-	46,478,654
11	LRL	-	36,785,503
12	IAI	804,125	3,818,867

PLAN & ACHIEVEMENT 2021-22

Sl.	Description	Position June 2021	2021-2022		Position June 2022
			Plan (Net)	Achieve- ment (Net)	
1	Number of Branch	70	10	10	80
2	Number of Staff	586	25	(1)	585
3	Number of Credit Officer	300	19	49	349
4	Number of Samity	6,700	115	238	6,938
5	Number of Member	115,312	24,544	6,589	121,901
6	Number of Borrower	97,559	26,525	3,215	100,774
7	Savings (Million)	1,045.31	214.94	(79.90)	965.41
8	Outstanding (Million)	2,862.71	1,223.38	838.34	3,701.05
9	Disbursement (Million)	30,180.30	7,015.34	6,042.33	36,141.27
10	Surplus (Million)	714.15	208.40	172.18	886.33
11	OTR	86.47	97.51	98.66	98.66
12	CRR	98.30	98.80	98.91	98.91

RATIO ANALYSIS

Sl.	Description	Position	
		June 2021	June 2022
1	Yield (%)	19.80	20.63
2	OTR (%)	86.47	98.66
3	PAR (%)	29.16	8.67
4	CRR(%)	98.30	98.91
5	Savings: Loan (%)	36.51	26.08
6	Borrower: Member (%)	84.61	82.67
7	Member: Branch: (Avg.)	1,647	1,524
8	Member: CO: (Avg.)	384	349
9	Borrower: CO: (Avg.)	325	289
10	Savings: CO(Avg.) in Million	3.48	2.77
11	Outstanding : CO: (Avg.)	9.54	10.60
12	OSS (%)	122.28	129.96
13	FSS (%)	154.29	156.48

14	Operational Income (Million)	571.85	746.81
15	Operational Expenses (Million)	467.65	574.63
16	Operational Surplus (Million)	104.20	172.18

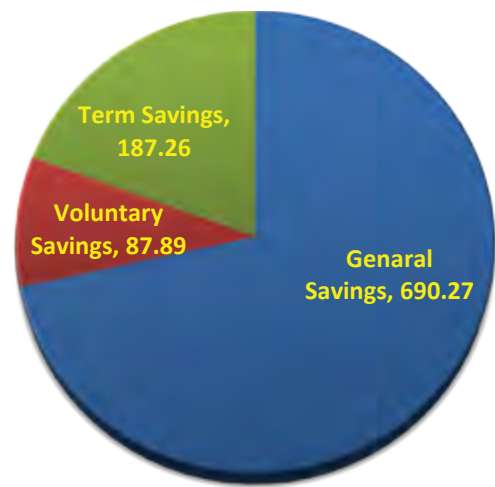
BASIC INFORMATION POSITION (2 YEARS)

Sl.	Description	Position	
		June 2021	June 2022
1	Total Branch	70	80
2	Total Staff	586	585
3	Credit Officer	300	349
4	Samity	6,700	6,938
5	Member	115,312	121,901
6	Borrower	97,559	100,774
7	Savings (Million)	1045.31	965.41
8	Outstanding (Million)	2,862.71	3,701.05
9	Disbursement (Million)	27317.49	33359.82
10	Total Income (Million)	3584.05	4313.69
11	Total Expenditure (Million)	2973.64	3548.26
12	Surplus (Million)	714.15	886.34



SL	COMPONENT	SAVINGS BALANCE (MILLION) JUNE-2022
1	GENARAL SAVINGS	690.27
2	VOLUNTARY SAVINGS	87.89
3	TERM SAVINGS	187.26

Savings Balance (Million) June 2022



BRANCH ADDRESS OF MICROFINANCE PROGRAM

Branch	Code	Village	Union	Post Office	Upazila	District
Kushtia Zone						
Kushtia Area						
Kushtia-01	3	Chourhash Adorshopara	Pourashava	Kushtia	Kushtia	Kushtia
Haripur	17	Haripur	Hatos Haripur	Hatos Haripur	Kushtia Sadar	Kushtia
Kushtia-02	33	Harisonkarpur	Pourashava	Mohini Mills	Kushtia Sadar	Kushtia
Kushtia-03	34	Purbo Majompur	Pourashava	Kushtia	Kushtia Sadar	Kushtia
Barkhada	35	Barkhada	Pourashava	Jugia	Kushtia Sadar	Kushtia
Shilaidah	60	Kosba	Shilaidah	Shilaidah	Kumarkhali	Kushtia
Poradah Area						
Poradah	5	Chotolia	Poradah	Poradah	Mirpur	Kushtia
Khazanagor	48	Ailchara	Poradah	Poradah	Mirpur	Kushtia
Shastipur	49	Shastipur	Bottol	Bottol	Kushtia Sadar	Kushtia
Patikabari	51	Patikabari	Patikabari	Patikabari	Kushtia Sadar	Kushtia
Jhaudia	52	Jhaudia	Jhaudia	Jhaudia	Kushtia Sadar	Kushtia
Alamdanga	62	Stationpara	Alamdanga	Alamdanga	Alamdanga	Chuadanga
Shailkupa Area						
Horinarayonpur	47	Horinarayanpur	Horinarayanpur	Horinarayanpur	Kushtia Sadar	Kushtia
Shekhpara	53	Podomdi	Tribeni	Mul Tribeni	Shailkupa	Jhenaidah
Shailkupa	58	Kortpara	Shailkupa	Shailkupa	Shailkupa	Jhenaidah
Bhatai Bazar	59	Bhatai Bazar	Dudhshar	Bhatai Bazar	Shailkupa	Jhenaidah
Langolbandh	61	Notun Vukto Malithia	Dhalhara Chandra	Langolbandh	Shailkupa	Jhenaidah
Katlagari	65	Kritnagor	Sharutia	Katlagari	Shailkupa	Jhenaidah
Kumarkhali Area						
Shomoshpur	9	Shomoshpur	Shomoshpur	Khoksa	Khoksa	Kushtia
Kumarkhali	10	Batikamara	Sadaki	Kumarkhali	Kumarkhali	Kushtia
Joduboir	43	Zoybangla bazar	Joduboir	Joduboir	Kumarkhali	Kushtia
Khoksha	44	Chorpara	Khoksa	Janipur	Khoksa	Kushtia
Panti	46	Panti	Panti	Panti	Kumarkhali	Kushtia
Bashgram	63	Bashgram	Bagulat	Bashgram	Kumarkhali	Kushtia
Rajbari Area						
Pangsha	13	Moyshala	Pourashava	Pangsha	Pangsha	Rajbari
Rajbari	19	Siripur	Pourashava	Rajbari	Rajbari Sadar	Rajbari

Branch	Code	Village	Union	Post Office	Upazila	District
Baliakandi	20	Baliakandi	Baliakandi	Baliakandi	Baliakandi	Rajbari
Kalukhali	21	Rotondia	Rotondia	Rotondia	Kalukhali	Rajbari
Machpara	22	Ramkol Bahadurpur	Machpara	Ramkol	Pangsha	Rajbari
Kasbamajail	55	Damnamara	Kasbamajail	Kasbamajail	Pangsha	Rajbari
<b>Meherpur Zone</b>						
<b>Mirpur Area</b>						
Moshan	1	Moshan Bazar	Baruipara	Baruipara	Mirpur	Kushtia
Mirpur-01	4	Hallpara	Pourashava	Mirpur	Mirpur	Kushtia
Amla	6	Amla	Amla	Amla Sadarpur	Mirpur	Kushtia
Mirpur-02	36	Thanapara	Mirpur	Mirpur	Mirpur	Kushtia
Bahalbaria	37	Bahalbaria	Bahalbaria	Bahalbaria	Mirpur	Kushtia
Fakirabad	71	Fakirabad	Baruipara	Hazrahati	Mirpur	Kushtia
<b>Meherpur Area</b>						
Meherpur	16	Meherpur	Meherpur	Meherpur	Meherpur Sadar	Meherpur
Bamundi	18	Bamundi	Bamundi	Bamundi	Gangni	Meherpur
Gangni	54	Gangni	Gangni	Gangni	Gangni	Meherpur
Mujibnagar	56	Kadernonj	Dariapur	Mujibnagar	Mujibnagar	Meherpur
Baradi	57	Baradi Bazar	Baradi	Baradi	Meherpur Sadar	Meherpur
Hatboalia	64	Hatboalia	Bangbari	Hatboalia	Alamdanga	Chuadanga
<b>Chuadanga Area</b>						
Gokulkhali	66	Gopinagar	Chitla	Gokulkhali	Alamdanga	Chuadanga
Chuadanga	68	Mollikpara	Pourashava	Chuadanga	Chuadanga Sadar	Chuadanga
Damurhuda	69	Dosomipara	Damurhuda	Damurhuda	Damurhuda	Chuadanga
Munshiganj	72	Hoidarpur	Jehala	Munshiganj	Alamdanga	Chuadanga
Karpashdanga	73	Aramdanga	Karpashdanga	Karpashdanga	Damurhuda	Chuadanga
Darshana	75	Dhokkin Chadpur	Pourashava	Darshana	Darshana	Chuadanga
Sorozganj	80	Zugirhuda	Shonkor Chandro	Sorozganj	Chuadanga Sadar	Chuadanga
<b>Jhenaidah Area</b>						
Jhenaidah	67	Pobahati	Pourashava	Jhenaidah	Jhenaidah Sadar	Jhenaidah
Hat Gopalpur	70	Lauhajanga	Lauhajanga	Hat Gopalpur	Jhenaidah	Jhenaidah
Kaligonj	74	Chapali	Pourashava	Noldanga	Kaligonj	Jhenaidah
Halidhani	76	Kula	Holidhani	Holidhani	Jhenaidah Sadar	Jhenaidah
Barobazar	77	Badedihi	Barobazar	Barobazar	Kaligonj	Jhenaidah

Branch	Code	Village	Union	Post Office	Upazila	District
Dakbangla Bazar	78	Magorapara	Shadhuhati	Shadhuhati	Jhenaidah Sadar	Jhenaidah
Harinakunda	79	Cotkabria	Pourashava	Harinakundu	Harinakundu	Jhenaidah
<b>Rajshahi Zone</b>						
<b>Daulotpur Area</b>						
Juniadah	7	Juniadah	Juniadah	Juniadah	Bheramara	Kushtia
Taragunia	8	Taragunia	Hogolbaria	Taragunia	Daulatpur	Kushtia
Golapnagor	40	Golapnagor	Mokarrampur	Golapnagor	Bheramara	Kushtia
Daulotpur	41	Daulatpur	Daulatpur	Daulatpur	Daulatpur	Kushtia
Allardorga	42	Chamnai	Hagolbaria	Allardorga	Daulatpur	Kushtia
Dangmorka	50	Dangmorka	Adabaria	Dangmorka	Daulatpur	Kushtia
<b>Ishwardi Area</b>						
Ishwardi	11	Dorinaricha	Ishwardi	Ishwardi	Ishwardi	Pabna
Gopalpur	15	Gopalpur	Gopalpur	Gopalpur	Lalpur	Natore
Tebunia	24	Debottor	Debottor	Debottor	Atghoria	Pabna
Bonpara	26	Sardarpara	Pourashava	Harua	Baraigram	Natore
Rajapur	27	Purnokalos	Gopalpur	Rajapurhat	Baraigram	Natore
Alhazz	45	Purbotengri	Ishwardi	Ishwardi	Ishwardi	Pabna
<b>Pabna Area</b>						
Bheramara-01	2	Nawdapara	Bheramara	Bheramara	Bheramara	Kushtia
Pabna	12	Dakbangla Moor	Pourashava	Pabna	Pabna Sadar	Panba
Shahapur	14	Diar Shahapur	Shahapur	Shahapur	Ishwardi	Pabna
Awtapara	23	Awtapara	Sahapur	Baserbada	Ishwardi	Pabna
Bheramara-02	38	Chadgram	Pourashava	Bheramara	Bheramara	Kushtia
Bheramara-03	39	Bheramara	Pourashava	Bheramara	Bheramara	Kushtia
<b>Rajshahi Area</b>						
Natore	25	Bonbelghoria	Natore	Natore	Natore Sadar	Natore
Malonchi	28	Bagatipara	Bagatipara	Lakhanhati	Bagatipara	Natore
Bagha	29	Uttar Millik Bagha	Pourashava	Bagha	Bagha	Rajshahi
Arani	30	Arani	Arani	Arani	Bagha	Rajshahi
Charghat	31	Maramothpur	Charghat	Charghat	Charghat	Rajshahi
Puthia	32	Krisnopur	Puthia	Puthia	Puthia	Rajshahi

## CASE STUDY 01 : SHEFALI BEGUM

Mst. Shefali Begum is a housewife living in Haripur village, which is part of the Hatosh Haripur union in the Sadar upazila of Kushtia district. Her husband, Md. Jihad Ali, is the head of a poverty-stricken family. He started a small-scale dye business by selling a hand ring belonging to Shefali Begum for 1,800/- in 2003. In 2004, she joined as a member of Nayantara Mahila Samiti at the Haripur branch. With the increasing success and potential of the paint business, she took a loan of Tk 20,000 (twenty thousand) in the first phase from DESHA's Haripur branch and expanded the paint business.

Md. Jihad Ali initiated the business of supplying conventional and high-demand paint colors to the market through diligent effort, mastering color production techniques employing various imported raw ingredients. With DESHA's financial support, unwavering dedication, and enthusiasm, he progressively expanded both the paint and hardware enterprises within the city. However, the Covid-19 pandemic brought their business to a halt, leading the Shefali couple to confront a financial crisis. In a matter of days, with their income suspended, Md. Jihad Ali was compelled to support his family by depleting their capital.

During that time of crisis, the Haripur branch once again stepped forward to assist the Shefali couple. When the Covid-19 situation improved slightly, Shefali Begum took out a Micro Enterprise Loan of Tk 2.0 (Two) Lakhs from DESHA's Haripur Branch, enabling her husband to relaunch the venture. Presently, the venture has expanded even further, and the Mst. Shefali Begum and her husband Md. Jihad Ali has successfully overcome the challenging times.

Jihad Ali's younger brother, along with two other family members also joined the manufacturing process and the business due to the high quality of the products and the significant demand in the market. Over time, through continuous dedication to the business, Jihad Ali has managed to establish his own factory and a two-store house for his residence, while also enhancing his standard of living. Looking ahead, Jihad Ali plans to establish a factory for producing adhesive suitable for wooden furniture. Shefali Begum's family has achieved socio-economic development by expanding their business through skilled manual labour. The growth of their initiative holds great promise, and there is ample potential for generating additional employment opportunities.





## CASE STUDY 02 : SHAHINA KHATUN

Mst. Shahina Khatun is a housewife residing in Haripur village, Hatsh Haripurunion, Sadarupazila, Kushtia district. Shahina Khatun's married life in financial hardship. Their family life began in a precarious situation. Living on the outskirts of the city, after careful consideration, they decided to create and sell bags to improve their situation. However, they required capital to produce the bags. Believing that they could initiate the business using loans from NGOs, they began reaching out to various NGOs. Eventually, they engaged with the loan officer Rokeya Khatun of Haripur branch, DESHA and later with the branch manager. They elaborated on their plans in detail during the discussion.

Upon hearing about Mst. Shahina Khatun, the Branch Manager of Haripur Branch assured the loan and welcomed her as a member of the Jibon Mahila Samiti. In 2004, DESHA Haripur Branch embarked on its journey by granting Shahina Khatun the first loan of Tk 20,000 (twenty thousand), thus DESHA become a proud partner in the advancement of Shahina Khatun.

With an initial sum of 20,000 (twenty thousand) taka obtained through a loan and some self-saved funds, Shahina Khatun initiated a small-scale enterprise producing bags. As the years progressed and she repaid installments, she applied for a larger loan amount of 50,000 (fifty thousand) taka. This time, with the newly acquired loan, she diversified her business, delving into both bag manufacturing and 'Chanachur Bhaja' production. From that point onwards, the Shahina couple forged ahead without hesitation. Over time, driven by demand, they progressively secured loans and broadened their business horizons, culminating in a Major Development Project (MDP) loan of Tk. 4 lakhs. Presently, Mosha: Shahina Khatun no longer needs to approach various NGOs for financial assistance. In addition to NGO personnel, numerous bank managers also approach them, soliciting substantial loans.

The Shahina couple has managed to establish themselves as successful entrepreneurs. Currently, they own factories for bag making, Chanachur Bhaja production, rice milling, and various spice manufacturing. Their factories collectively employ 9 people, including themselves.







# CHAPTER 5 RENEWABLE ENERGY

## SOLAR HOME SYSTEM (SHS)

Bangladesh is an over populated developing country. Electricity is one of the major indicators for measuring development of any country. But grid electricity supply was not sufficient and available for a long time in the rural and remote areas of Bangladesh. For this reason, Bangladesh Government gave emphasis on alternative source of power for electricity supply. Infrastructure Development Company Limited (IDCOL), which is an autonomous Organization of Bangladesh Government had undertaken Solar Home System (SHS) program to be implemented through Partner Organizations in order to supply solar powered electricity in the remote and rural areas of Bangladesh. Our Organization, DESHA is a Partner Organization of IDCOL, and has been implementing SHS from December, 2009. SHS is a small renewable energy source (10 to 300Watt Peak), which is used for Light, Black & White TV and Mobile Charger in the off-grid areas.

Solar Home Systems (SHS) has helped to solve the problem of lighting in all over the country. Under the program, SHS were sold to customers on long term credit. IDCOL provided small subsidy in order to reduce the price, and at the same time ensured refinancing 70%-80% of the client's loan. As per guideline and warranty policy of IDCOL, DESHA has ensured free of cost after sales service to the clients. Subsidy and refinancing is no longer available.

## PROGRESS REPORT UP TO JUNE 2022

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 (MoDMR) had initiated the TR-KABITA Renewable Energy Program to be implemented under the management 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, as a Partner Organization, has been implementing the program in the allocated Upazila as under supervision and guidance of IDCOL. The SHS installed under the program has three years of warranty which is being ensured by the respective POs of IDCOL including DESHA.

PROGRESS REPORT UP TO JUNE 2022

Year	Number of Upazila	Systems Installed under TR-KABITA RE Program						
		SHS	Street Light	AC Sys-tem	DC Sys-tem	Biogas	ICS	Total
2015-16	04	426	120	95	7			648
2016-17	09	3304	1098	155	237	1		4795
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	16	Providing Warranty Service						
Total	16	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 (Mnk)	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	0			587
13	Sadarpur	1,673	58	1	2			1,734
14	Matlab Uttar	9	383	3	5			400
15	Daulatpur (Kst)	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 and Bio-fertilizer program with the support of Infrastructure Development Company Limited (IDCOL) since 2007. The objective of Biogas and Bio-fertilizer program is to reduce usage of biomass fuel for cooking, emission of CO2 and chemical fertilizer for crop production and thus contribute to environmental protection.

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

BIOGAS PLANTS INSTALLED UP TO JUNE 2022

SL. No.	Name of District	Name of Upazila	No. of Biogas Plants In-stalled
01	Kushtia	Kushtia Sadar	355
		Mirpur	141
		Bheramara	43
		Doulatpur	128
		Kumarkhali	50
		Khoksa	5
02	Rajbari	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	Meherpur Sadar	23
		Gangni	1
<b>Total</b>			<b>1272</b>

Under the program IDCOL provides small grant for promotional purpose and technical support (technical specification, mason training, monitoring etc.). DESHA has technical staff to provide supervision and monitoring service for biogas plant construction as well as ensure after sales service to the clients. DESHA has so far been able to install 1,272 Biogas Plants in the above-mentioned areas through established branch offices.

## IMPROVED COOK STOVE (ICS)

DESHA has been implementing Improved Cook Stove (ICS) Program with the support of Infrastructure Development Company Limited (IDCOL) since December 2013. The objective of ICS Program is to reduce Green House Gas (GHG) emission and Indoor Air Pollution (IAP) through promotion of high efficiency cook stoves.

ICS significantly reduces solid cooking fuel usage in comparison to traditional cook stoves. ICS saves trees from being solid cooking fuel, lessens GHG emission and Indoor Air Pollution (IAP) which causes health hazards, women and children in particular. ICS has a great contribution to environmental protection and public health safety.

### LIST OF CLUSTERS DISTRICT AND UPAZILA WISE

SL. No.	Name of District	Name of Upazila	No. of Cluster
01	Kushtia	Kushtia Sadar	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
<b>Total</b>		<b>16</b>	<b>16</b>

Under the program, three types of high efficiency 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.

### ICS PROGRESS REPORT UP TO JUNE 2022

SL. No.	Type of ICS	Installed (Qty)
01	Portable	188,748
02	Single Mouth	65,214
03	Double Mouth	12,817
<b>Total</b>		<b>266,779</b>



### 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	KushtiaSadar	Kushtia
03	Malihad	Mirpur	Kushtia

### TARGET AND ACHIEVEMENT 2021-2022

SL	Activities	Target 2021-22	Achievement 2021-22	Achievement (%)
1	No of Staff	22	22	100%
2	Household covered	25859	25859	100%
3	Population covered	101879	101879	100%
4	Organized Static clinic	1344	1143	85%
5	No. of patients treated in static clinic	13440	13440	100%
6	Organized satellite clinic	336	260	77%
7	No. of patients treated in satellite clinics	8400	8400	100%
8	Organized health camps	12	12	100%
9	No. of patients treated in health camps	1800	1800	100%
10	Organized eye camps	03	03	100%
11	No. of patients treated in eye camp	450	450	100%
12	No. of patients of cataract surgery	62	62	100%
13	Organized blood grouping camps	14	14	100%
14	Distribution of health card	10246	5843	57%
15	Provided diabetic test	4124	4085	99%
16	Organized courtyard meeting	2576	1490	58%
17	Rehabilitation of beggar	0	0	0

18	Distribution of special assistance materials to elderly	9	9	100%
19	Provided monthly allowance to elderly people	100	83	83%
20	No. of total students in education centers	3000	2849	95%
21	Organized ward Committee meetings	81	81	100%
22	Organized union Committee meetings	6	6	100%
23	Day observation such as Mother's Day National Youth Day, National Social Service and World Environment Day	12	12	100%
24	Distributed vegetable seeds among the farmers	124	124	100%
25	Organized IGA Training: with beneficiaries	8	8	100%

### 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 2022

Category	Number
Household	25,859
Health Assistants	7
Health Volunteers	49
Satellite Clinic	1,453
Patient of Satellite Clinic	4,6036
Static Clinic	7,849
Patient of Static Clinic	89,901
Health Camp	50
Patient of Health Camp	8,273
Cataract Surgery Camp	16
Patient of Cataract Surgery Camp	2,643
Health Card Sold	33,686



### 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 2022

Category	Number
Education Centers	100
Teachers	100
Students	2,949

### 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 2021- JUNE 2022

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

### 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 aview 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 2022

SL.	Particular	2021-22	Up to June 2022	Remaining Balance
1	House Installed	-	333	67
2	Loan Outstanding	-	18425000	2036279





সমন্বিত কৃষি ইউনিটের আওতায় "তামাক চাষ নিয়ন্ত্রণে বিকল্প ফসল উৎপাদন  
ও বহুমুখী আয়ের উৎস সৃষ্টি শীর্ষক" কার্যক্রম

**প্রদর্শনী প্লট**

ফসলের নাম	ঃ বেবী তরমুজ	জাত	ঃ ব্লাক বেবী
সদস্যের নাম	ঃ মোঃ কামরুজ্জামান		
পিতার নাম	ঃ মৃত আকাজ উদ্দিন		
ঠিকানা	ঃ গ্রাম : কেঁউপুর, ইউনিয়ন : বাকুইপাড়া, উপজেলা : মিরপুর, জেলা : কুষ্টিয়া		
সমিতির নাম	ঃ কেঁউপুর সমিতি		
শাখার নাম	ঃ মশান		
বপন/রোপন তারিখ	ঃ ১০/০৪/২০২৩ ইং		

বিশেষ দৃষ্টি আকর্ষণ : বহুমুখী আর্থ-সামাজিক উন্নয়ন ও মানবিক কল্যাণ সংস্থা  
সহায়তা : সমন্বিত কৃষি ইউনিট, পিকেএসএফ

AGRICULTURE  
LIVESTOCK and  
FISHERIES UNIT

AGRICULTURE

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 2022

Sl. No.	Training Topic	Member Training (Amounts)			
		Batch	Female	Male	Total
1.	Non-residential Training on Paddy Cultivation	2	40	10	50
2.	Non-residential Training on Vegetables Cultivation	4	88	12	100

TECHNICAL SERVICE INFORMATION UP TO JUNE 2022

Particular		Member/ Number	2021-22		Up to 2022	
			Target	Achievement	Target	Achievement
Training (Member level)	Agriculture	Batch	3	3	49	44
		Member	75	75	1225	1100
Technology Auxiliary Materials	Laur	Number	314	314	3418	3284
	Percing	Number			130310	117750
	Vegetables Seed	Number	51	51	291	240
Fruit Bag	Banana	Number			250	250
	Bringer/ Balsam Pear/ Cucumber	Number			800	800
	Guava	Number			1125	1125

Promotion	Bill Board	Number	1	1	5	5
	Informative Signboard	Number			2	2
	Technology Based Signboard	Number	2	2	12	12
Demonstration (Agriculture)	Block Demonstration	Number			83	83
		Member			223	223
	Exibited Demonstration	Number	99	98	831	796
		Member	99	98	831	796
	Method Demonstration	Number			97	97
		Member			97	97
Field Day		Number	3	3	39	37
		Member	225	225	3150	2775
Planning Meeting		Number	1	1	10	10
		Member	15	15	150	150
Agricultural Counselling Center Meeting		Number	4	4	80	75



### SKILL DEVELOPMENT ACTIVITIES (DEMONSTRATION) AGRICULTURE UP TO JUNE 2022

Sl.	No. Name of the Demonstration	Demonstration Placed Under the UNIT			Learners from the Demonstration(members/ Non Members)		
		2021-22			Up to June 2022		
		Female	Male	Total	Female	Male	Total
1.	Agricultural Services and Agricultural Products Marketing		1	1	73		73
2.	Cropping Patern	2	4	6	22		22
3.	Compost				33		33
4.	Trico-compost	10		10	71		71
5.	High Yielding New Crop	15	5	20	142		142
6.	High Yielding New Paddy	10		10	12		12
7.	Pheromone Traps				35		36
8.	Production of High Value Spices		2	2	230		230
9.	Orchard		3	3			
10.	Cultivation of Vegetables at Home yard	15		15	454		454
11.	Organic Vegetable Cultivation	25		25	4		4
12.	Summer Tomato Cultivation	5		5	7		7
13.	Crop Production in a Safe Way	1		1	57		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 2022

Particular	Livestock/ Fisheries	Member/ Number	2021-22		Up to 2022	
			Target	Achieve	Target	Achieve
Training (Member)	Livestock	Batch	6	6	85	80
		Member	150	150	2125	2000
	Fisheries	Batch	3	3	30	29
		Member	75	75	750	725
Materials Service	Livestock	Number			22055	22718
Demo Farm	Livestock	Number	129	123	1792	1319
		Member	129	123	1792	1319
	Fisheries	Number	81	81	790	714
		Member	81	81	790	714
Farm/ Field Day	Livestock	Number	2	2	24	23
		Member	150	150	1800	1725
	Fisheries	Number	3	3	22	21
		Member	225	225	1650	1575
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 Linkage Workshop	Livestock	Number	1	1	9	7
Market Linkage Workshop	Fisheries	Number	1	1	1	1
Billboard	Livestock	Number			3	3
Informative Signboard	Fisheries	Number			2	2

TECHNICAL SERVICE INFORMATION UP TO JUNE 2022

Sl. No.	Name of the Training	Member Training			
		Batch	Female	Male	Total
1	Fish Farming	15	113	262	375
2	Goat Farming	11	275		275
3	Cattle Farming	7	155	20	175
4	Vermi Compost	12	300		300
5	BAU Chicken/ Layer Farming	110	40	150	



MATERIALS SERVICE UP TO JUNE 2022

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	124
2	FMD Vaccine	263	1496	35
3	Tarka Vaccine	1789	5087	
4	PPR Vaccine	2509	6796	65
5	BCRD/ RDV Vaccine	2709	11286	1231
6	Disinfectant	616		54
7	Duck Plegue Vaccine	733	3025	29

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	Achievement
Activities on Values and Social Awareness			
1	Discussion on Rape/Sexual harassment	204	204
2	Discussion on prevent early marriage	0	0
3	Awareness on cleanliness and sanitation	204	204
4	Anti-drug discussion	204	204
5	Awareness rally	51	34
6	Planting flower sapling	0	0
7	planting trees	17	17
8	Awareness of Human Chain	34	34
9	Discussion on Dowry	204	200
10	Discussion on Domestic Violence	204	200
11	Discussion on govt. Legal Aid Fund	204	204
Activities on Adolescent Health issues			
1	Adolescent health awareness	51	51
2	Social health awareness	34	17
3	Awareness on Reproductive Health for Adolescent	17	17
4	General health awareness	17	12
5	Awareness on Food and Nutrition	17	12
6	Distribution of Sanitary Napkin	24	24

7	Blood Grouping	17	17
8	Discussion on Prevention of Covid 19 and Distribution of Poster and leaflet	34	34
9	Diabetes Measurements		
<b>Activities on Workshop and Training issues</b>			
1	Training on IGA(income generating activities)	17	16
2	Poetry recitation	03	03
3	Debate	02	02
4	correct pronunciation	02	02
<b>Activities on Cultural and Sports issues</b>			
1	Poetry recitation	03	03
2	Instant speech	02	02
3	Article writing	01	01
4	Singing competition (patriotic song)	02	01
5	Pronunciation	0	
6	Dance competition	01	01
7	Drawing competition	03	02
8	Develop wall magazine	17	16
10	Football competition	05	05
11	Table Tanis competition	01	01
12	Hadudu/kabadi competition	05	02
13	Badminton competition	12	12
14	Local Folk-Culture Sports competition (Dariabandha, Gollachut, Jole-Danga, Dori Laf)	12	12

## 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 2022

Particular	Member/ Number	2021-22		Up to 2022	
		Target	Achievement	Target	Achievement
Agriculture Related Technology Transfer					
Alternative crops of Tobacco					
Grain Crops Demonstration	Number	290	290	1235	1235
Pulse Crop Demonstration	Number	25	25	110	110
Oil Crops Demonstration	Number	20	20	85	85
Vegetables Crops Demonstration	Number	215	215	990	990
Spices Crops Demonstration	Number	25	25	115	115
High Value and Fruits Crop Demonstration	Number	20	20	95	95
Summer Tomato / Baby Tormuj (Water Melon)	Number	5	5	25	25
Trico-compost	Number	10	10	94	94
Vegetables production in Dike	Number				
Seedling Production in Cocodust	Number	5	5	30	25
Total Commodity	Number	615	615	2779	2774

CAPACITY BUILDING TRAINING

Training (Agriculture Related) Non-residential					
Grain Crops	Batch	1	1	18	18
	Member	25	25	450	450
Pulse Crop	Batch	1	1	4	4
	Member	25	25	100	100
Oil Crop	Batch			2	1
	Member			50	25
Vegetable Crop	Batch	5	5	24	23
	Member	125	125	600	575

Spice Crop	Batch	1	1	3	3
	Member	25	25	75	75
High Value and Fruits Crop	Batch	1	1	5	4
	Member	25	25	125	100
Summer Tomato / Baby Tormuj (Water Melon)	Batch			2	2
	Member			50	50

Particular	Member/ Number	2021-22		Up to 2022	
		Target	Achievement	Target	Achievement
Agriculture Related Technology Transfer					
Alternative crops of Tobacco					
Trico-compost	Batch	1	1	4	4
	Member	25	25	100	100
Exposure Visit	Batch	1	1	6	5
	Member	25	25	150	125
Field/Farm (Khamar) Days	Batch	4	4	16	14
	Member	300	300	1200	1050
Workshop/ Seminar/ Awareness Meeting/W. Tobacco day	Batch	1	1	4	3
	Member	175	175	775	575
Pheromon trap	Number	300	300	2300	2300
Color Trap	Number	100	100	950	950
Parcing	Number			1300	1300
Households Seed Distribution	Number	200	200	900	900
Seed Distribution (Previous Year 200 Members)	Number	200	200	900	900
Promotional Activities	Number	1	1	3	3
Informational Billboard	Number	1	1	7	7
Technological Signboard	Number	40	40	160	160

SKILLED DEVELOPMENT ACTIVITIES (TRAINING) UP TO JUNE 2022

Sl. No.	Name of the Training	Training provide to Members (Number)			
		Batch	Female	Male	Total
1.	Vegetable production Training	23	-	575	575
2.	Pulse, Oil, Spices, Fruits and High Value crops cultivation Training	12	-	300	300
3.	Grain Crops (Rice, Wheat, Maize) Production Training	18	-	450	450
4.	Trico-Compost		-	100	100
5.	Summer Tomato / Baby Tormuj (Water Melon) and Veg. Production in Dike		-	50	50

SKILLED DEVELOPMENT ACTIVITIES (DEMONSTRATION) UP TO JUNE 2022

Sl.	No. Name of the 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	-	2300	2300	-	300	300
2.	Color Trap	-	950	950	-		
3.	Trico-compost	-	94	94	-	-	-
4.	Parsing	-	1300	1300	-	400	400
5.	Seedling Production in Cocodust	-	25	25	-	-	-
6.	Household vegetables Production	-	900	900	-	200	200
7.	Seed Distribution (Previous Year -300 Members)	-	900	900	-	200	200



TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2022

Particular	Member/ Number	2021-22		Up to 2022	
		Target	Achievement	Target	Achievement
Livestock Related Technology Transfer					
Goat Rearing	Number	30	30	165	165
Milking Cow Rearing	Number	30	30	135	135
Beef Fattening	Number	65	65	300	300
Turkey Rearing	Number			85	85
Hybrid color broiler rearing following bio-security	Number	50	50	130	130
Duck rearing of pekin Variety	Number	25	25	85	85
Total	Number	200	200	900	900

Capacity Building					
Training (Livestock) Non-Residential					
Goat Rearing	Batch	2	2	10	10
	Member	50	50	250	250
Milking Cow Rearing and Beef Fattening	Batch	4	4	15	15
	Member	100	100	375	375
Turkey Rearing	Batch			5	5
	Member			125	125
Hybrid color broiler rearing and Pekin duck rearing following bio-security	Batch	3	3	8	8
	Member	75	75	200	200
Entrepreneurship Training Non-residential	Batch				
	Member				
Exposure Visit	Batch	1	1	7	6
	Member	25	25	175	150
Field / Farm (Khamar) Day	Batch	3	3	10	9
	Member	225	275	750	675
Workshop/ Seminar/ Awareness Meeting	Batch	1	1	1	1
	Member	160	160	160	160
Inputs					
Vaccination	Number	551	551	647	647
De-worming	Number	550	550	2580	2580
Promotional Activities	Number				
Informational Billboard	Number	2	2	7	7

#### INPUTS SERVICES UP TO JUNE 2022

SL. No.	Name of technical Inputs	No. of household received Services Up to 2021	No. of livestock received services Up to 2022
1	Vaccination	647	1816
2	De-worming	504	2580

#### TRAINING UP TO JUNE 2022

Sl. No.	Name of the Training	Training received of Members (No) Up to 2022			
		Batch	Female	Male	Total
1.	Goat Rearing in Macha	10	-	250	250
2.	Milking Cow, Beef Fattening	15	-	375	375
3.	Turkey Rearing	5	-	125	125
4.	Hybrid color broiler rearing and Pekin duck rearing following bio-security	8	-	200	200

#### DEMONSTRATION FARM UP TO JUNE 2022

Sl. No.	Name of Demonstration	Estab. of Demo. under the unit Up to 2022			No. of Learner from the Demonstration (Member/ Non-members) Up to 2022		
		Female	Male	Total	Female	Male	Total
1	Goat Rearing(Poor)	-	165	165	30	25	55
2	Milking Cow Rearing	-	135	135	5	29	29
3	Beef Fattening	-	300	300	20	125	125
4	Turkey Rearing	-	85	85	-		
5	Pekin Variety Duck Rearing	-	85	85	10	4	14
6	Hybrid color broiler rearing following bio-security	-	130	130	-	35	35

## POVERTY REDUCTION AND WOMEN EMPOWERMENT IN BANGLADESH THROUGH BLACK BENGAL GOAT REARING AND BREEDING (STH-CANADA):

The extension of financial support of DESHA to poor people is increasingly becoming very important as a means of poverty reduction interventions. The agriculture sector especially livestock like cattle fattening and goat rearing is one such area where financial service needed to support them. Goat rearing programs increase income for the poor people.



DESHA started a project of June 2021 titled “Poverty reduction and women empowerment in Bangladesh through Black Bengal goat rearing and breeding” financial support by STH Canada. Initially this intervention has address 100 marginal farmers and wage laborers. This project provided them with financial grant for purchasing one Black Bengal Goat per household. It should be noted here that the Black Bengal Goat is the best breed in the world and native to the Kushtia district. This goat is famous for meat production, weighing 20 to 30 kg of meat in each adult goat. It reaches maturity in early age and a female goat deliver 2-4 kids in each birth. They eat a variety of foods and therefore easy to rear.

The ultimate goal of this project o generate alternative income generating activity for 100 targeted people, especially women and create skill livestock farmer through providing appropriate training with a view to poverty alleviation.

## 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 adolescent’s 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 (2021-2022)

SL	Activities	Target Institutions	Achievement
1	Football Competition	05	05
2	Awareness through Cycling rally	05	05
3	Inter-School Volleyball competition	0	0
4	Inter-School Sports Competition	0	0
5	Inter-School Chess Competition	0	0
6	Inter-School Keram Competition	12	12
7	Inter-School Kabadi Competition	05	05
8	Inter-School Badminton Competition	12	12
9	Inter-School Swimming Competition	0	0
10	Local Folk Culture Sports Competition (Dariabandha, Gollachut, Jole-Danga, Dori Laf)	12	12
11	Sports competition in District level		

### CULTURAL

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

CULTURAL ACTIVITIES UNDER CULTURAL & SPORTS PROGRAM (2021-2022)

SL	Activities	Target Institutions	Achievement
1	Instant speech competition	17	17
2	Article writing	17	17
3	Singing competition (Patriotic song)	17	17
4	Singing Competition (Folk song)	0	0
5	Singing Competition (Rabindra song)	0	0
6	Singing Competition (Lalon song)	0	0
7	Dance Competition	12	06
8	Recitation competition	0	0
9	Wall Magazine Competition	17	17
10	Debate competition	02	02
11	Science, Agriculture and Technology invention Fair	0	0
12	Cleanliness campaign and Tree Plantation	17	17
13	Cleanliness of Education Institutions	17	17
14	Book reading and Quiz Competition	05	02
15	Painting Completion	17	17
16	Workshop (Pronunciation, Recitation, Debate)	17	17
17	Rally	05	05
18	Formation of Sexual Harassment Free Area	17	16

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 ACTIVITIES UNDER THIS PROGRAM

Sl. No.	Activities
1	Providing old age allowances
2	Recognizing the contribution for the society made by the elderly persons’
3	Awarding children for looking after their parents
4	Walking stick Distribution
5	Commode Distribution
6	Blankets warm cloth Distribution
7	Wheel chair Distribution
8	Umbrella Distribution



CHAPTER 7  
SOCIAL ENTERPRISES



### 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. Robiul Islam.

At present more than 300 Cattles 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*  
TARC

[www.deshatarc.com](http://www.deshatarc.com)  
[facebook.com/deshatarc](https://facebook.com/deshatarc)

# 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](http://www.deshatarc.com)  
[facebook.com/deshatarc](https://facebook.com/deshatarc)

# 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 2022

SN.	Particulars	No. Of Patient
01	Out Door Service	14,9664
02	Health Camp	8,014
03	Eye Camp	2,830
Total =		160,508





## CHAPTER 8 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:



## BANGABANDHU HIGHER EDUCATION SCHOLARSHIP

To commemorate the birth centenary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, DESHA launched a scholarship program called the "Bangabandhu Higher Education Scholarship." The program aims to assist meritorious students from poor and low-income families in completing their higher education.

The program provides a monthly stipend of Tk. 3,000 to 30 students who are currently enrolled in public universities and government medical colleges in Bangladesh. The students can avail the scholarship until they complete their graduation.

DESHA believes that education is the key to fighting poverty and eradicating backwardness from society. That is why the organization always prioritizes providing education to the underprivileged.

Here are some specific ways in which DESHA's scholarship program can help to achieve these goals:

- The scholarship money can help to defray the costs of tuition, books, and other educational expenses, which can be a major financial burden for poor and low-income families.
- The scholarship can also help to motivate students to stay in school and complete their studies.
- By providing scholarships to underprivileged students, DESHA can help to create a more equitable society where everyone has the opportunity to succeed.





Description	Year 2021-2022		Cumulative (June 2022)	
	Beneficiaries	Amount	Beneficiaries	Amount
Education	166	2,025,484	454	11,436,783
Health	96	2,376,165	510	5,824,511
Religion	95	5,058,000	247	12,179,441
Sports and Cultural	26	226,100	51	898,241
Elderly people development	4	76,000	130	471,229
Others	3,087	2,175,420	33,024	16,157,582
Total	3,474	11,937,169	34,416	46,967,787





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

## 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



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.





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



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

## CHAPTER 10 FINANCIAL STATEMENT

Members :  
L. Barua, FCA FCS  
S. Dhar, FCA  
Dhar, FCA, FCCA

**SHAHA & CO.**  
CHARTERED ACCOUNTANTS

Dhaka Office : Wazi Complex, House # 31/C, Suit # 6A (6th Floor),  
Topkhana Road, Segunbagicha, Dhaka-1000.  
Telephone : 49350148 (O), 9615580 (R) Mob: 01818-175313, 01715-622714  
Email : hiralal.barua@yahoo.com, shaha.companya@gmail.com  
Chittagong : Ahmed Arcad (2nd Floor), 42 Shahid Sohorowardee Road,  
Kotawali, Chittagong.  
Telephone : 613789, 615854. Mob: 01714-452993

### INDEPENDENT AUDITOR'S REPORT TO THE MANAGEMENT OF

**DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha**  
**"MICROCREDIT PROGRAM"**

#### REPORT ON THE AUDIT OF FINANCIAL STATEMENTS

##### Opinion

We have audited the financial statements of **"MICROCREDIT PROGRAM"** a program of **"DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha"** the program of the organization which comprise the Statement of Financial Position as at 30 June, 2022, and Statements of Profit or Loss and Other Comprehensive Income, Statement of Changes in Capital Fund, Statement of Cash Flows, Statement of Receipts and Payments and Notes to the Financial Statements, including a summary of significant accounting policies for the year ended 30 June, 2022.

In our opinion, the accompanying financial statements present fairly, in all material respects of the statement of financial position of **"MICROCREDIT PROGRAM"** a program of **"DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha"** as at 30 June, 2022, and of its financial performance and its cash flows for the year ended 30 June, 2022 in accordance with International Financial Reporting Standards (IFRSs), and other applicable laws and regulations.

##### Basis for Opinion

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

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.



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

Those charged with governance are responsible for overseeing the program of the organization's financial reporting process.

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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



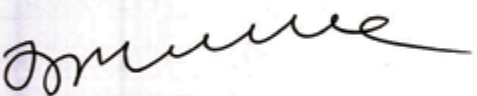
- Evaluate the overall presentation, structure and content of financial statements of the program of the organization, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

#### Report on other Legal and Regulatory Requirements

We also report the following:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law have been kept by the program of the organization so far as it appeared from our examination of these books;
- c) the statements of financial position and statements of comprehensive income dealt with by the report are in agreement with the books of accounts and returns.

Dated: 06 September, 2022  
Place: Dhaka-1000, Bangladesh.  
DVC: 2209080160AS661858

  
Hiralal Barua, FCA, FCS  
ICAB Enrollment No. 0160  
Partner




**DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha**  
Desha Tower, Upazilla More, Kushtia-Jhenaidah Highway, Kushtia-7000  
**Statement of Financial Position**  
As on 30 June 2022

Particulars	Notes	30-Jun-22	30-Jun-21
<b>PROPERTIES AND ASSETS</b>			
<b>A. Non-current Assets:</b>			
Property, Plant and Equipment (PPE)	3	230,295,281	228,162,157
Investments-Long Term (Staff Group Insurance)	4	6,407,829	5,321,733
<b>Total Non-Current Assets</b>		<b>236,703,110</b>	<b>233,483,890</b>
<b>B. Current Assets:</b>			
Loan to Members	5	3,701,049,152	2,862,710,314
Investments-Short Term (FDR)	6	261,041,990	161,152,593
Account Receivables	7	32,172,697	12,025,082
Advance, Deposits and Prepayments	8	4,085,123	4,022,065
Unsettled Staff Advance	9	2,822,241	3,491,352
Other Current Assets	10	12,019,619	7,176,996
Cash in Hand	11	3,052,278	2,530,629
Cash at Bank	12	9,908,622	106,658,496
<b>Total Current Assets</b>		<b>4,026,151,722</b>	<b>3,159,767,528</b>
<b>Total Properties and Assets (A+B)</b>		<b>4,262,854,832</b>	<b>3,393,251,418</b>
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>A. Capital Fund:</b>			
Cumulative Surplus/(Deficit)		797,640,634	642,685,819
Statutory Reserve Fund		88,633,733	71,471,824
<b>Total Capital Fund</b>		<b>886,274,367</b>	<b>714,157,643</b>
<b>B. Non-Current Liabilities:</b>			
Loan from PKSF Long Term	13.01	496,757,408	444,002,500
Loan from Commercial Banks-Long Term	14.01	288,730,561	-
Accumulated Depreciation	15	79,237,424	63,287,054
Risk Fund	16	220,459,724	191,628,463
Gratuity Fund	17	70,012,807	57,165,916
<b>Total Non-Current Liabilities</b>		<b>1,155,197,924</b>	<b>756,083,933</b>



Particulars	Notes	30-Jun-22	30-Jun-21
<b>C. Current Liabilities:</b>			
Loan from PKSF (Current Position)	13.02	467,430,915	449,803,327
Loan from Commercial Banks (Current Position)	14.02	457,142,860	143,182,027
Loan from Other Credit Organizations (Current Position)	18	10,726,424	10,726,424
Members' Savings	19	965,411,940	1,045,313,413
Provision for Interest on Members' Savings	20	6,172,067	-
Loan Loss Provision (LLP)	21	129,365,980	116,755,154
Account Payables	22	166,436,375	132,892,063
Other Current Liabilities	23	18,695,980	24,337,434
<b>Total Current Liabilities</b>		<b>2,221,382,541</b>	<b>1,923,009,842</b>
<b>Total Capital Fund and Liabilities (A+B+C)</b>		<b>4,262,854,832</b>	<b>3,393,251,418</b>

The annexed notes form an integral part of these financial statements

  
Deputy Director  
(Accounts and Finance)

  
Executive Director

Dated: 06 September, 2022  
Place: Dhaka-1000, Bangladesh.  
DVC: 2209080160AS661858

Hiralal Barua, FCA, FCS  
ICAB Enrollment No: 0160  
Partner



**SHAHA & COMPANY**  
Chartered Accountants

**DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha**  
Desha Tower, Upazilla More, Kushtia-Jhenaidah Highway, Kushtia-7000  
**Statement of Profit or Loss and Other Comprehensive Income**  
For the year ended on 30 June 2022

Particulars	Notes	2021-2022	2020-2021
<b>A. Income:</b>			
Service charges on members' loan	24	676,948,360	519,025,099
Bank interest		1,184,704	1,346,936
Interest on FDR		7,362,122	10,144,008
Admission fees		320,120	271,740
Other income	25	17,228,668	11,527,644
<b>Total Income</b>		<b>703,043,974</b>	<b>542,315,427</b>
<b>B. Expenditure:</b>			
Interest on members' savings	26	42,350,747	62,434,450
Service charges on PKSF loan	27	67,196,850	54,439,900
Interest expense on other loan	28	32,477,415	22,700,826
Salary and allowances		254,682,029	192,753,507
Office rent		6,580,580	5,574,421
Repair and maintainance		897,782	966,964
Electricity bill		3,698,483	3,269,090
Telephone, internet and postage		88,062	140,741
Entertainment		813,392	-
Printing and stationery		4,176,407	3,765,090
Fuel cost		1,831,973	1,880,197
Conveyance and travelling		1,948,029	1,679,270
Newspaper and periodicals		116,101	116,823
Bank charges and commision		1,530,345	1,404,210
Training expenses		989,742	55,509
Legal expenses		683,876	357,692
Registration fee		744,604	-
Programs and project expenses		8,327,882	14,045,687
Audit fee		63,888	63,888

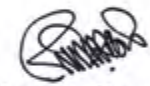


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**SHAHA & COMPANY**  
Chartered Accountants


Particulars	Notes	2021-2022	2020-2021
Board members' honorium & Other Ex.		687,580	971,830
Loan loss provision expenses	21	28,340,642	28,637,286
Depreciation expenses		17,162,161	9,492,730
Other operating expenses	29	50,179,451	25,066,401
Income tax		5,295,341	8,305,021
<b>Total Expenditure</b>		<b>530,863,362</b>	<b>438,121,533</b>
<b>Excess Income/(Expenditure) over Expenditure/Income</b>		<b>172,180,612</b>	<b>104,193,894</b>

The annexed notes form an integral part of these financial statements

  
Deputy Director  
(Accounts and Finance)

  
Executive Director

Dated: 06 September, 2022  
Place: Dhaka-1000, Bangladesh.  
DVC: 2209080160AS661858

  
Hiralal Barua, FCA, FCS  
ICAB Enrollment No: 0160  
Partner



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# Notes

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

**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

Website: [www.desha.org.bd](http://www.desha.org.bd); [www.deshataarc.com](http://www.deshataarc.com)  
Email: [info@desha.org.bd](mailto:info@desha.org.bd); [desha\\_bd@yahoo.com](mailto:desha_bd@yahoo.com)