

# ANNUAL REPORT

2022-2023





DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA

# **Annual Report** 2022-2023

Editorial Advisor : Md. Robiul Islam

**Editor** : Nazmus Saleheen

**Associate Editor**: Tawhidur Noor Badhan

Md. Kamal Hasan

Mohammad Mehedi Hasan

Md. Abdul Wares Md. Akib Khan

Design & Layout : Mostafizur Rahaman Shamim

Published by : DESHA Shechsashebi Artho-Samajik

Unnayan O Manobik Kallyan Sangstha

**Printed**: Graphosman Reproduction & Printing Ltd.

55/1 Purana Paltan, Dhaka-1000.





# SHZ HZ OU OU

- ORGANIZATIONAL OVERVIEW
- 2 LEADERSHIP & GOVERNANCE
- 3 WORKPLACE & WORKING AREA
- 4 INCLUSIVE FINANCE
- 5 RENEWABLE ENERGY PROGRAM
- 6 SPECIFIED DEVELOPMENT PROGRAMS
- 7 AGRICULTURE LIVESTOCK & FISHERIES UNIT
- **8 SOCIAL ENTERPRISES**
- 9 AUDIT REPORT



Message from the

# Chairperson

is going to publish its Annual Report for and diversities development project/ and local administration.

poverty and makes man self-reliant activities of DESHA. through development activities and creating alternative income generating DESHA believes integrated support is needed to uplift to the organization. the poor, powerless and disadvantaged people in Bangladesh. The Organization is playing a dynamic role for performing sustainable and real development activities; agriculture and livestock, climate change adaptation, health and Md. Abdus Salam nutrition, sanitation, safe drinking water. Chairperson women empowerment, gender equity and human rights in the remote and costal natural calamity prone area of the southern region of Bangladesh.

World economy has been affected tremendously due to Ukraine-Russia war. As a financial organization we are not out this situation .We are trying our best to overcome these impacts of global crisis and we hope to play role for economic emancipation of our country. I would like to express my gratitude

It is my pleasure to announce that DESHA to Palli Karma-Sahayak Foundation (PKSF) and Micro Credit Regulatory the financial year 2022-2023 delineates Authority (MRA) for their co-operative its achievements and lessons as to learn support given to the Organization. My for implementing different innovative thanks and regards to my executive members and general members for program with community participation their sincere co-operation. I appreciate Executive Director for his potential role The main motto of DESHA is to reduce and leadership to extend and expand

> At the end, I would like to convey my love and affection to the working fleet of that DESHA for their sincerity and dedication



Statement from the

# **Executive Director**



It is my great pleasure to welcome all to the Annual Report 2022-2023 of DESHA. The readers will not only find this report as a reflection of our activity but also get some information about the people DESHA works for and their struggle, enthusiasm and hard work for better life. The Organization has been implementing different programs/projects for improving the well-being of the rural and urban poor people.

The multi-prolonged efforts are promoting programs related to education, microfinance, water sanitation and nutrition, agriculture and environment, child and women development, health and so forth. UNNAYAN implements its programs following a comprehensive approach which helps the beneficiaries in finding their way out of poverty.

Despite the current global economic crisis, DESHA has been able to accomplish its targets set in the strategic planning. It would never be possible achieving targets without the help and cooperation of our Honorable Chairman, Executive Committee and General Body members. They extended their utmost cooperation in developing policies and guidelines for implementing programs/ projects. I am grateful to them for their valuable supports. I would also like to convey thanks and gratitude to PKSF, MRA, different Banks, our donors, development partners, government organization, national and international organizations and the NGO community to help in achieving the goal and objective of DESHA. My sincere thanks also go to our beneficiaries

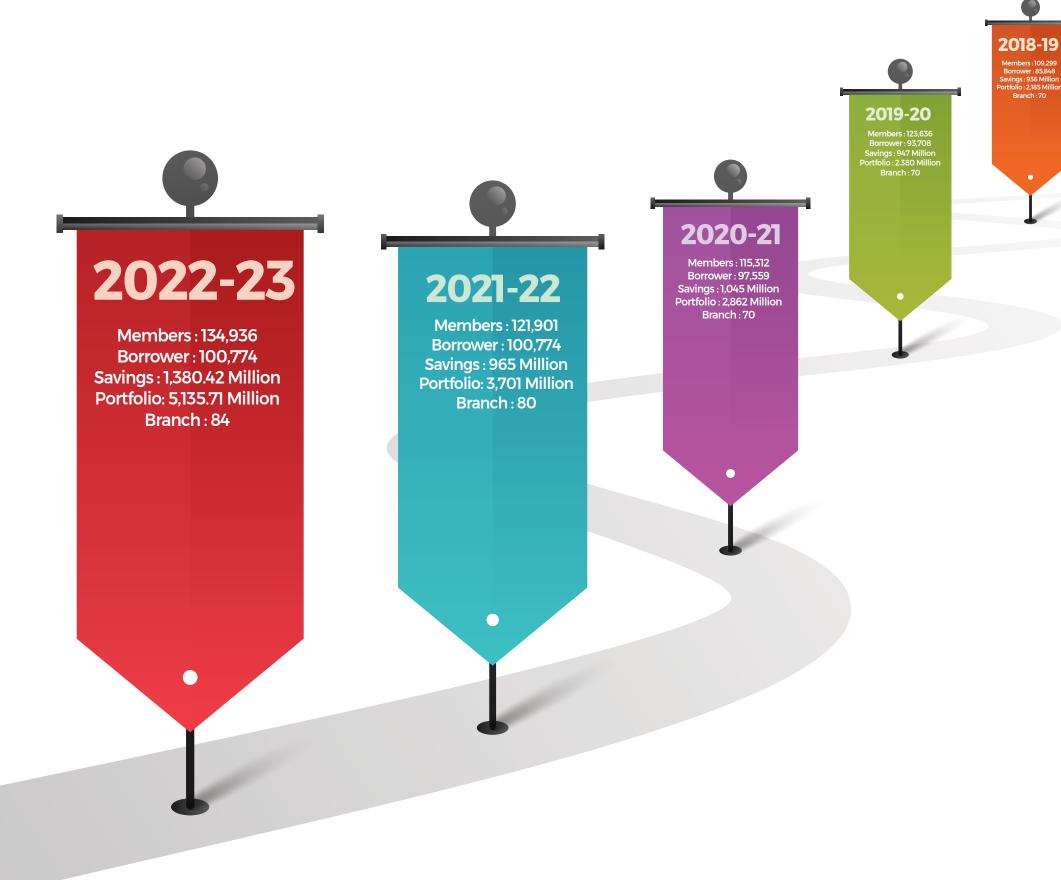
as well as their sincere support and continued cooperation to the organization.

The staffs are the key architects and implementer of the development activities of our Organization. They worked hard with full team spirit to materialize the programs/ projects undertaken by DESHA during this period. I do highly appreciate their endeavor towards attaining the achievements.

I appreciate all of you and send you wishes for good health and prosperity in the year to come.



Md. Robiul Islam **Executive Director** 





## **BACKGROUND**

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

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

Women constituting half of the total population of the poorer section are still under privileged, illiterate and ignorant much more than their male counterpart. Prejudice,

lack of awareness, little scope of training and income-earning opportunities, and above all, no access to social decision-making process were the major constraints which made them dependent on others. Women had a little scope of earning independently although they had great potentialities to undertake income generating activities.

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

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



## **LEGAL STATUS**

ort 2022.	SI.	Name of Registration Authority	Registration Number	Date	
l Report	01	Department of social service	Kushtia 67/89	June 27, 1989	
SHA Annual	02	NGO Affairs Bureau	1589	Nov 29, 2000	
	03	Microcredit Regulatory Authority	00590-00236-00141	Feb 07, 2008	
DESI	04	Office of the Deputy Income Tax Commissioner, Khulna	412-400-0510/Co-02	Sept 12, 2007	

## **VISION**

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

## **MISSION**

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

## **GOAL**

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

+ To build up institutions of the poor and disadvantaged people for their sustainable  $\stackrel{\sim}{\aleph}_{\rm c}$  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  $\stackrel{\circ}{\pm}$ 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 35 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 workers that were then working with the international voluntary services; DESHA began its operation in the field level in 17 village of Mirpur upazila under the district of Kushtia on the clustered basis. Over the years, DESHA expanded its areas gradually through a strategically defined plan.

From the outset, DESHA has been implementing an integrated development package including Functional Literacy and Continuing Education, Primary Education, Livelihood Skills Training and Technical Support, Health Education and Services, a Savings and Credit component, National Domestic Biogas & Manure Program (NDBMP), Foreign Remittance, Solar Home System (SHS) Program and low-cost Housing Project. Over the years the programs have evolved in the design and service delivery and currently the activities are segmented into four components namely; Functional Literacy and Continuing Education for the adults, Primary Education for the Children, Integrated Development Program consisting of people's social capacity building and activation and Livelihood Enhancement program including homestead based productive skills development, technical assistance for utilization of learnt skills and homestead resources and health education and services of Bangladesh. It began with and still follows a target group approach in its field implementation working among the disadvantaged rural poor household consisting of land less and manual laborers, ethnic, minorities and others vulnerable people. In addition to its direct field implementation DESHA also carries out a national outreach program including support to other development partners in developing and implementing their programs and through lobby, advocacy and networking at the local national and international level in order bring about policy shifts to make them favorable to the poor people and their livelihood development.



## **DEVELOPMENT PARTNERS OF DESHA**

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

Bank Asia Ltd., Prime Bank Ltd., Trust Bank Ltd., One Bank Ltd., Southeast Bank Ltd., Uttara Bank Ltd.

## **GOVERNMENT AND DIFFERENT DONORS**

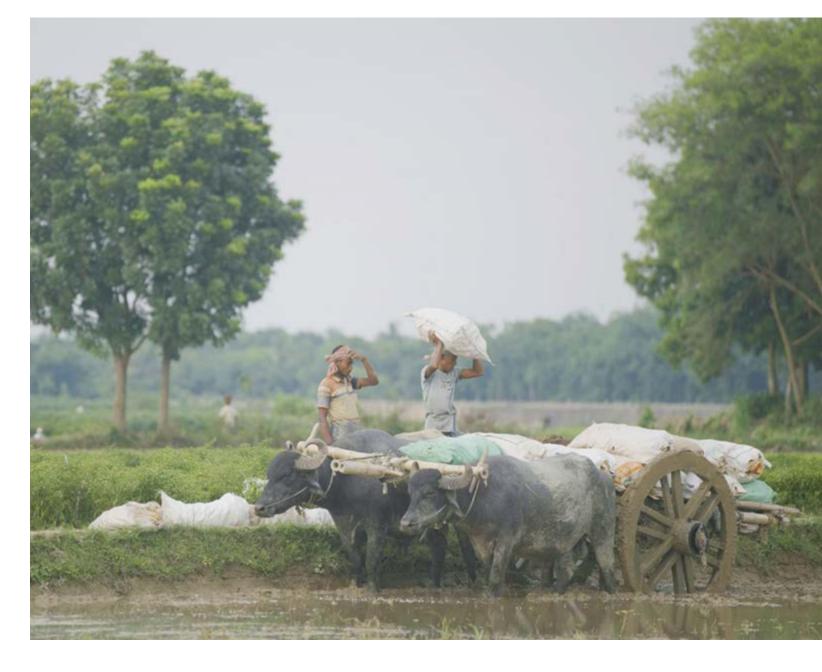
#### **INTERNATIONAL**

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

DESHA Annual Report 2022-23 l

Program/Project	Duration	Donor
Micro Finance (Buniad, Jagoron, Agrasar, Sufolon)	1999-Ongoing	PKSF, Bank and Other Financia Company
Aquaculture Development Program (AqDP)	2002-Ongoing	Padakhep
Biogas & Bio-Fertiliser Program	2007-Ongoing	IDCOL
Renewable Energy Program (Solar Systems, Street Light, Solar Rooftop, Solar Irrigation, Solar Cold Storage)	2009-Ongoing	IDCOL/ Self- Funded
Remittance	2009-Ongoing	Bank Asia
Housing Project	2010-Ongoing	Bangladesh Bank
Integrated Agriculture Unit (IAU)	2014-Ongoing	PKSF
ENRICH	2014-Ongoing	PKSF
Improve Cook Stove (ICS)	2015-Ongoing	IDCOL
Adolescent Program	2017-Ongoing	PKSF
Uplifting the Lives of Elderly People Program	2017-Ongoing	PKSF
Alternative Cultivation of Tobacco (ACT)	2017-Ongoing	PKSF
Sustainable Enterprise Project (SEP)	2020-Ongoing	PKSF
Innovation Alternative Initiative (IAI)	2020- Ongoing	PKSF
Microenterprise Development Program (MDP)	2020-Ongoing	PKSF
Strengthening Resilience of Livestock Farmers Through Risk Reducing Services	2020-Ongoing	PKSF
Sanitation Development Loan (SDL)	2020-Ongoing	PKSF
Livelihood Restoration Loan (LRL)	2020-Ongoing	PKSF
Livestock Risk Mitigation Program (LRMP)	2020-Ongoing	PKSF
Poverty reduction and women empowerment in Bangladesh through Black Bengal Goat rearing and breeding	2021-2022 (Completed)	Step to Humanity (STI

Recovery and Advancement of Informal Sector Employment (RAISE)	2022-Ongoing	PKSF
Development, Branding & e-Commerce- based Marketing of Microenterprise Product - PACE	2023-Ongoing	PKSF
Summer Onion Cultivation-PACE	2023-Ongoing	PKSF
Microenterprise Financing & Credit Enhancement Project (MFCE Project)	2023-Ongoing	PKSF





## **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 30 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.

## **GENERAL COMMITTEE**





Md. Nazrul Islan Vice Chairman





Engr. Md. Nazrul Islar Executive Member



Mst. Nazma Robiul Executive Member





Mst. Salma Pervin Executive Member



General Member



General Member







General Member



General Member



General Member



General Member General Member



General Member











Md. Rabiul Islam General Member





General Member



Md. Rezaul Karim General Member



Sunjida Ahmed General Member



General Member



Md. Abdul Zehad General Member



General Member

## **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  $\frac{\omega}{\omega}$  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** 

## **SENIOR MANAGEMENT TEAM**

The Executive Director together with the management team conduct all the  $\ddot{8}$ activities of the organization. The team regularly sits to make relevant decisions regarding the activities. The following are the members of the management team:



**Md. Robiul Islam Executive Director** 



M. R. Islam Asst. Executive Director



**Nazmus Saleheen** Director (ICT & MIS)



**Md. Enamul Haque Salam** Director (MF & RE)



**Md. Abul Hashem** Joint Director (Audit)



**Md. Zahirul Islam** Deputy Director (F&A)



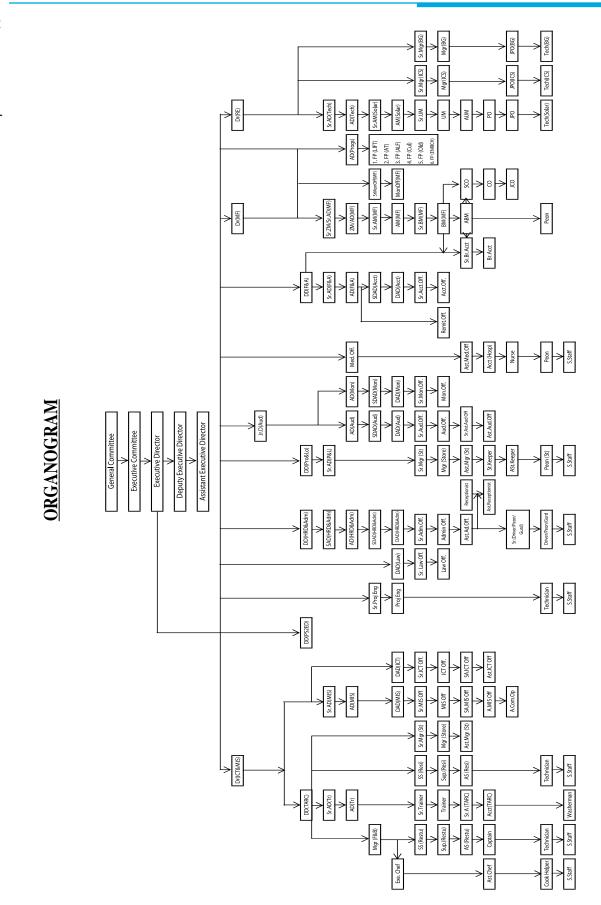
**Md. Abdul Wares Deputy Director** (Training & PS to ED)



Md. Sirajul Islam Sr. Asst. Director (Procurement & Logistic)



**Mohammad Mehedi Hasan Assistant Director** (HR & Admin)





## **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; www.deshatarc.com Email: info@desha.org.bd; desha\_bd@yahoo.com

WORKING AREA

DESHA is working in Kushtia, Meherpur, Chuadanga, Jhenaidah, Magura and Jashore districts under Khulna division, Pabna, Natore, Rajshahi districts under Rajshahi division, Rajbari districts under Dhaka division. The operational area of DESHA is shown in the table below:

Branch Office (MF) : 84

Unit Office (NDBMP) : 46

Cluster Office (ICS) 16 Unit Office (ENRICH) 07

Division	District	Upazila				
	Kushtia	Kushtia Sadar, Mirpur, Daulatpur, Bheramara, Kumarkhali, Khoksa = 06				
	Meherpur	Meherpur Sadar, Gangni, Mujibnagar = 03				
Khulna	Chuadanga	Chuadanga Sadar, Alamdanga, Damurhuda, Jibannagar = 04				
	Jhenaidah	Jhenaidah Sadar, Shailkupa, Harinakundu, Kaliganj, Kotchandpur, Maheshpur = 06				
	Magura	Magura Sadar, Sreepur = 02				
	Jashore	Jashore Sadar, Chougachha = 02				
	Pabna	Pabna Sadar, Ishwardi, Atghoria = 03				
Rajshahi	Natore	Natore Sadar, Lalpur, Bagatipara, Baraigram = 04				
	Rajshahi	Charghat, Bagha, Puthia = 03				
Dhaka	Rajbari	Rajbari Sadar, Baliakandi, Pangsha, Kalukhali = 04				



## 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  $\frac{\alpha}{2}$ 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  $\stackrel{?}{\leq}$ 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 80branches across 18districts of Bangladesh and serving over one lac members. DESHA's Microfinance program has become a center 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.

28 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 138.04 Crore which was 26.87% of their outstanding loan.

- General Savings
- Voluntary Savings

#### **GENERAL SAVINGS**

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

#### **VOLUNTARY SAVINGS**

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

#### **MICROCREDIT**

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

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

#### **CREDIT COMPONENTS**

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

• BUNIAD (Credit facilities for the Ultra poor people);

- · JAGORON (Basic credit facilities for rural and urban poor people);
- SUFOLON (Seasonal credit facilities for the farmers);
- · AGROSOR (Credit facilities for medium and small Enterprises);
- AGROSOR SEP (Credit facilities for microenterprises in agri-business and manufacturing clusters)
- AGROSOR MDP (Credit facilities for cluster-based microenterprises)
- AGROSOR RAISE (Credit facilities for cluster-based microenterprises)
- SDL (Credit facilities for sanitation purpose)

#### **BUNIAD**

Buniad is the most fundamental credit products for the Ultra poor population to build a base economic stability. Under Buniad, DESHA is providing flexible microcredit to the ultra-poor people. Buniad loan helps ultra-poor people to reach the level of moderate poor. Buniad loan ranges from BDT 5000 to BDT 20000. The borrowers have to repay the loan within 45 weekly Installment. Up to June, 2023 DESHA serving 11,521 borrowers with a portfolio of BDT 11.31 Crore.

#### **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. Up to June, 2023 DESHA serving 71,841 borrowers with a portfolio of BDT 193.57 Crore.

#### **SUFOLON**

Sufolon 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. Up to June, 2023 DESHA serving 25,672 borrowers with a portfolio of BDT 102.75 Crore.

#### **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

ESHA Annual Report 2022-23 l

30 this program, DESHA promotes medium small enterprise, businesses and creates subsequent employment opportunities in both rural and urban areas. Up to June, 2023 DESHA serving 10,437 borrowers with a portfolio of BDT 135.13 Crore.

#### **AGROSOR-SEP**

The Sustainable Enterprise Project (SEP) support microenterprises in agribusiness and manufacturing clusters with a focus on areas that are environmentally stressed and/or vulnerable to climate change and natural disasters. The project aims to support microenterprises through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro-lending ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises. Under this credit facilities members can get loan amount from BDT 5,000 To BDT 500,000. Up to June, 2023 DESHA Serving 1,511 borrowers with a portfolio of BDT 21.99 Crore.

#### **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. Up to June, 2023 DESHA serving 1,585 borrowers with a portfolio of BDT 20.72 Crore.

#### **AGROSOR-RAISE**

Recovery and Advancement of Informal Sector Employment (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. The project has another component on recovery and reintegration of COVID-19-affected returnee migrants which will be implemented by the Wage Earners' Welfare Board (WEWB) under the Ministry of Expatriates' Welfare & Overseas Employment. Under this credit facilities members can get loan amount from BDT 51,000 To BDT 700,000. Up to June, 2023 DESHA serving 37 borrowers with a portfolio of BDT 6.11 Crore.

#### **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. Up to June, 2023 DESHA Serving 20 borrowers with a portfolio of BDT 0.70 Lac.

#### **AQUA CULTURE**

The mini-pond, ditches and other water bodies in the project are brought under fish cultivation. DESHA has provided proper training with the support of expertise from

other organizations and govt. departments. DESHA is also assisting the members to 31 fish from their product for own consumption that is helping in nutritional purpose.

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). Up to June, 2023 DESHA Serving 331 borrowers with a portfolio of BDT 0.99 Crore.

#### **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. Up to June, 2023 DESHA Serving 873 borrowers with a portfolio of BDT 9.35 Crore.

#### 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). Up to June, 2023 DESHA Serving 286 borrowers with a portfolio of BDT 0.28 Crore.

#### 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. Up to June, 2023 DESHA Serving 1,298 borrowers with a portfolio of BDT 2.17 Crore.

#### 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. Up to June, 2023 DESHA Serving 508 borrowers with a portfolio of BDT 1.96 Crore.

#### **INNOVATIVE AGRICULTURAL INITIATIVE (IAI)**

Up to June, 2023 DESHA Serving 244 borrowers with a portfolio of BDT 0.64 Crore.

#### **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. Up to June, 2023 DESHA Serving 1,649 borrowers with a portfolio of BDT 6.61 Crore.

#### MICRO-INSURANCE PRODUCT - APOD KALIYN TOHOBIL

Apodkaliyn 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.

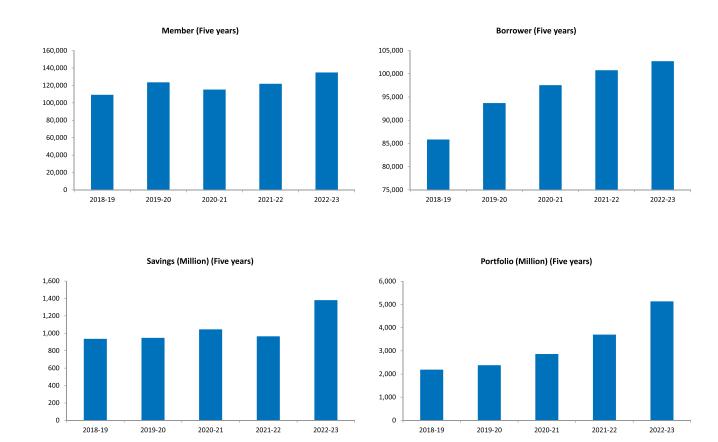
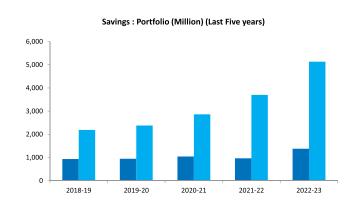


Figure 1: Last five years increasing trend in terms of (Member, Borrower, Savings, Portfolio).



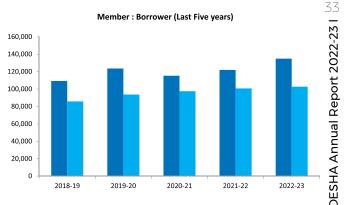


Figure 2: Last five years comparision Member vs Borrower.

Figure 3: Last five Saving vs Portfolio years comparision

#### **AT-A-GLANCE SAVINGS & CREDIT REPORT UP TO JUNE 2023**

#### **DESHA MICROFINANCE IN LAST FIVE YEARS**

Particular	2018-19	2019-20	2020-21	2021-22	2022-23
Branch	70	70	70	80	84
Group	6,290	6,850	6,700	6,938	7270
Member	109,299	123,636	115,312	121,901	134936
Borrower	85,848	93,708	97,559	100,774	102717
Savings (Million)	936.29	947.18	1,045.31	965.41	1380.42
Portfolio (Million)	2,188.39	2,380.36	2,862.71	3,701.05	5135.71
Upazila	31	31	31	34	37
District	9	9	9	10	10
Staff	548	590	586	585	658

CI	Description	Position			
SI.	<b>Description</b>	<b>June 2022</b>	<b>June 2023</b>		
1	Total Branch	80	84		
2	Total Staff	585	658		
3	Credit Officer	349	403		
4	Samity	6938	7270		
5	Member	121901	134936		
6	Borrower	100774	102717		
7	Savings (Million)	965.41	1380.42		
8	Outstanding (Million)	3701.05	5135.71		
9	Disbursement (Million)	36141.27	45065.21		
10	Total Income (Million)	1229.51	1346.86		
11	Total Expenditure (Million)	931.06	1208.68		
12	Surplus (Million)	298.45	138.18		

## **RATIO ANALYSIS**

CI	Description	Position			
SI.	<b>Description</b>	<b>June 2022</b>	<b>June 2023</b>		
1	Yield (%)	22.47%	22.70%		
2	OTR (%)	98.66	98.23		
3	PAR (%)	8.67	4.65		
4	CRR(%)	98.91	99.21		
5	Savings: Loan (%)	26.08	26.87		
6	Borrower: Member (%)	82.67	76.12		
7	Member: Branch: (Avg.)	1524	1687		
8	Member: CO: (Avg.)	349	335		
9	Borrower: CO: (Avg.)	289	255		
10	Savings: CO(Avg.) in Million	2.77	3.42		
11	Outstanding: CO: (Avg.)	10.60	12.74		
12	OSS (%)	119.60%	111.04%		
13	FSS (%)	108.42%	109.54%		
14	Operational Income (Million)	865.23	1222.65		

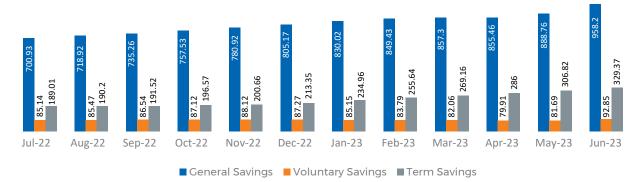
15	Operational Expenses (Million)	723.44	1099.98
16	Operational Surplus (Million)	144.79	122.67

## **COMPONENT WISE LOAN DISBURSEMENT & LOAN OUTSTANDING**

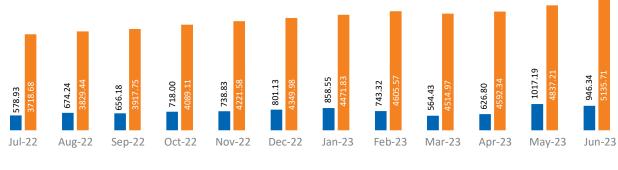
		Year 2021-22			Year 2022-23			
SN	Name of Component	Borrower	Loan Disbursement (Million)	Loan Outstanding (Million)	Borrower	Loan Disbursement (Million)	Loan Outstanding (Million)	
1	JAGORON	81513	3052.56	1815.84	71741	3646.03	1935.69	
2	AGROSOR	6721	692.16	569.95	10457	1903.19	1351.29	
3	BUNIAD	5397	112.54	62.24	11521	206.9	113.07	
4	SUFOLON	22733	1494.57	816.04	25672	2109.35	1027.54	
5	ENRICH	833	86.47	57.55	873	139.37	106.12	
6	LIFT	580	37.29	20.7	508	42.22	19.6	
7	AGROSOR SEP	1017	193.97	133.47	1511	307.55	219.88	
8	AGROSOR MDP	969	144.73	102.52	768	179.39	113.13	
9	SDL	39	0.19	0.21	20	0.04	0.07	
10	SUFO-KGF	1249	83.92	46.47	1649	137.23	66.08	
11	LRL	283	28.12	9.96	22	2.38	0.61	
12	LRL-2	905	29.27	26.82	1276	20.73	21.06	
13	IAI	833	28.12	46.06	244	12.1	6.38	
14	AGRO-MDP-AF	507	80.3	35.4	817	117.08	94.1	
15	AGRO-RAISE	-	-	-	937	100.41	61.09	
16	Housing	67	-	2.03	131	8.58	6.91	



#### MONTH WISE SAVINGS (IN MILLION)

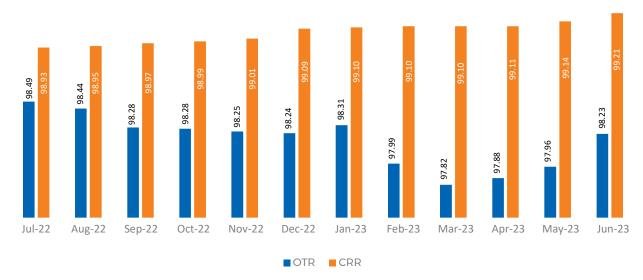


#### MONTH WISE LOAN DISBURSEMENT & OUTSTANDING (IN MILLION)



■ Loan Disbursement ■ Loan Outstanding

## MONTH WISE OTR & CRR (IN MILLION)



## LIST OF BRANCHES FOR MICROFINANCE PROGRAM

#### **Kushtia Zone**

Area	Branch	Village	Union	Upazila	District
	Kushtia-01	Fultola	Pourashava	Kushtia Sadar	Kushtia
	Haripur	Boaldah	Hatosh Horipur	Kushtia	Kushtia
Kushtia	Kushtia-02	Chauler Boarder	Pourashava	Kushtia Sadar	Kushtia
	Kushtia-03	Mojompur	Pourashava	Kushtia Sadar	Kushtia
	Barkhada	Barkhada	Pourashava Kushtia Sadar Kushtia n Hatosh Horipur Kushtia Kushtia arder Pourashava Kushtia Sadar Kushtia ur Pourashava Kushtia Sadar Kushtia la Pourashava Kushtia Sadar Kushtia la Pourashava Kushtia Sadar Kushtia la Pourashava Rajbari Sadar Rajbari r Rajbari Rajbari Sadar Rajbari la Baliakandi Baliakandi Rajbari la Machpara Pangsha Rajbari la Machpara Pangsha Rajbari la Machpara Pangsha Rajbari la Machpara Pangsha Kushtia la Khoksa Kushtia la Khoksa Khoksa Kushtia la Khoksa Khoksa Kushtia lara Kasbamajail Pangsha Rajbari lara Sarutia Shailkupa Jhenaidah lali Kumarkhali Kumarkhali Kushtia lara Panti Kumarkhali Kushtia lara Shilaidah Kumarkhali Kushtia lara Shilaidah Kumarkhali Kushtia lara Shailkupa Jhenaidah lara Shailkupa Shailkupa Jhenaidah lakto Dhalharachandra Shailkupa Jhenaidah		
	Pangsha	Moishala	Pourashava	Pangsha	Rajbari
	Rajbari	Sreepur		Rajbari Sadar	Rajbari
Rajbari	Baliakandi	Baliakandi	Baliakandi	Baliakandi	Rajbari
	Kalukhali	Ratandiya	Ratandiya	Kalukhali	Rajbari
	Machpara	Ramkol Bahadurpur	Machpara	Pangsha	Rajbari
	Shomoshpur	Shomoshpur	Shomoshpur	Khoksa	Kushtia
	Joduboira	Joduboira	Joduboira	KumarKhali	Kushtia
Khoksa	Khoksa	Charpara	Khoksa	Khoksa	Kushtia
	Kasbamajail	Demnamara	Kasbamajail	Pangsha	Rajbari
	Katlagari	Kittinagar	Sarutia	Shailkupa	Jhenaidah
	Kumarkhali	Kumarkhali	Kumarkhali	Kumarkhali	Kushtia
المعادلة علال	Panti	Joardarpara	Panti	Kumarkhali	Kushtia
Kumarkhali	Shilaidah	Kosba	Shilaidah	Kumarkhali	Kushtia
	Bashgram	Bashgram	Bagulat	Kumarkhali	Kushtia
	Shekhpara	Padamdi	Tribeni	Shailkupa	Jhenaidah
	Shailkupa	Courtpara	Shailkupa	Shailkupa	Jhenaidah
Shailkupa	Bhatai Bazar	Bhatai	Dudshar	Shailkupa	Jhenaidah
латара -	Langolbandh	Natun Bhukto Malithia	Dhalharachandra	Shailkupa	Jhenaidah
	Hatfazilpur	Hatfazilpur	Abaipur	Shailkupa	Jhenaidah

## **Meherpur Zone**

<del>-</del>					
Area	Branch	Village	Union	Upazila	District
	Meherpur	Mallikpara	Pourashava	Meherpur Sadar	Meherpur
	Bamundi	Bamundi	Bamundi	Gangni	Meherpur
Meherpur	Gangni	Chaugachha	Pourashava	Gangni	Meherpur
	Mujibnagar	Kedargonj	Monakhali	Mujibnagar	Meherpur
	Baradi	Baradi	Baradi	Meherpur Sadar	Meherpur

38		Moshan	Moshan	Baruipara	Mirpur	Kushtia
-23		Mirpur-01	Hallpara	Mirpur	Mirpur	Kushtia
2022-	Mirpur	Amla	Collegepara	Amla	Mirpur	Kushtia
		Mirpur-02	Thana Para	Mirpur	Mirpur	Kushtia
Report		Fakirabad	Fakirabad	Baruipara	Mirpur	Kushtia
		Harinarayanpur	Harinarayanpur	Harinarayanpur	Kushtia Sadar	Kushtia
Annual		Poradah	Poradah	Poradah	Mirpur	Kushtia
	Poradah	Khazanagor	Poradah	Ailchara	Kushtia Sadar	Kushtia
DESHA		Shastipur	Shastipur	Alampur	Kushtia Sadar	Kushtia
DES		Jhaudia	Jhaudia	Jhaudia	Kushtia Sadar	Kushtia
		Juniadah	Juniadah	Juniadah	Bheramara	Kushtia
		Taragunia	Taragunia	Hogolbaria	Daulatpur	Kushtia
	Daulotpur	Daulotpur	Daulatpur	Daulatpur	Daulatpur	Kushtia
		Allardorga	Allardorga	Piarpur	Daulatpur	Kushtia
		Dangmorka	Dangmorka	Adabaria	Daulatpur	Kushtia

## Jhenaidah Zone

Area Branch Village		Union	Upazila	District	
	Jhenaidah	Pobahati	Pourashava	Jhenaidah Sadar	Jhenaidah
	Hat Gopalpur	Lowhojong	Padmakor	Jhenaidah Sadar	Jhenaidah
Jhenaidah	Halidhani	Kola	Halidhani	Jhenaidah Sadar	Jhenaidah
Silenaldan	Dakbangla Bazar	Badedihi Hat Barobazar	Barobazar	Kaliganj	Jhenaidah
	Harinakunda	Chatkabaria	Pourashava	Harinakunda	Jhenaidah
	Kaligonj	Chapali Kuthipara	Pourashava	Kaliganj	Jhenaidah
	Barobazar	Dakbangla Magurapara	Shadhuhati	Jhenaidah Sadar	Jhenaidah
Kotchandpur	Jibannagar	Hospital Para	Jibannagar Pourosova	Jibannagar	Chuadanga
	Kotchandpur	Pashu Hospital Para	Kotchandpur	Kotchandpur	Jhenaidah
	Chougachha	Eshapur	Chougachha Pourosova	Chougachha	Jashore
	Gokulkhali	Gopinagar	Chitla	Alamdanga	Chuadanga
	Chuadanga	Sadak Ali Mollikpara	Chuadanga Pourashava	Chuadanga Sadar	Chuadanga
Chuadanga	Damurhuda	Dosomipara	Damurhuda	Damurhuda	Chuadanga
	Karpashdanga	Aramdanga	Karpashdanga	Damurhuda	Chuadanga
	Darshana	Dhokkhin Chandpur	Darshana Pourashava	Damurhuda	Chuadanga

	Patikabari	Patikabari	Patikabari	Kushtia Sadar	Kushtia
-	Alamdanga	Stationpara	Pourashava	Alamdanga	Chuadanga
Alamdanga	Hatboalia	Hatboalia	Bhangbaria	Alamdanga	Chuadanga
_	Munshiganj	Haidarpur	Jehala	Alamdanga	Chuadanga
	Sorozganj	Jugirhuda	Shankarchandra	Chuadanga Sadar	Chuadanga

## Rajshahi Zone

Area	Branch	Village	Union	Upazila	District
	Bheramara-01	Nowadapara	Bheramara Pourashava	Bheramara	Kushtia
	Bahalbaria	Sahebnagar	Bahalbaria	Mirpur	kushtia
Bheramara	Bheramara-02	Bamonpara	Bheramara Pourashava	Bheramara	Kushtia
	Bheramara-03	Nowadapara	Bheramara Pourashava	Bheramara	Kushtia
	Golapnagor	Golapnagor	Mokarimpur	Bheramara	Kushtia
	Ishwardi	Doriaricha	Ishwardi	Ishwardi	Pabna
	Pabna	Radha Nagar	Pabna Pourashava	Pabna Sadar	Pabna
Pabna	Shahapur	Diar Shahapur	Shahapur	Ishwardi	Pabna
	Awtapara	Awtapara	Shahapur	Ishwardi	Pabna
	Alhazz	Purbo Tangri	Pourashava	Ishwardi	Pabna
	Gopalpur	Baidyanathpur	Gopalpur	Lalpur	Natore
	Natore	Bonbelghoria	Pourashava	Natore Sadar	Natore
Natore	Tebunia	Dabottor	Dabottor	Atghoria	Pabna
	Bonpara	Sardarpara	Bonpara	Baraigram	Natore
	Rajapur	Rajapur	Gopalpur	Baraigram	Natore
	Malonchi	Beharkul	Bagatipara	Bagatipara	Natore
	Bagha	Uttarmallik Bagha	Bagha Pourashava	Bagha	Rajshahi
Rajshahi	Arani	Arani	Arani Pourashava	Bagha	Rajshahi
	Charghat	Charghat	Pourashava	Charghat	Rajshahi
	Puthia	Krishnapur	Puthia	Puthia	Rajshahi

# SUCCESS STORY: THE STORY OF SABUJ, A YOUNG ENTREPRENEUR SUCCEEDING IN THE CHEESE BUSINESS



Ms. Reshma Khatun (28), wife of Md. Sabuj Hossain (27), was born into a lower-middle-class family. Her husband, Sabuj, the youngest of four siblings, lives in a joint family in the village of Doyarampur, Kumarkhali Upazila, Kushtia. Sabuj's parents always dreamed he would secure a government job, ideally in the police force, and they encouraged him toward that goal. However, Sabuj, with a strong independent streak, envisioned himself as a businessman rather than an employee and started working in agriculture instead. The people in his community ridiculed him for this, and his spirits began to falter. In this phase, his family decided he should get married.

After marriage, his elder sister suggested he start a cheese-making business. Motivated by this idea, Sabuj began learning cheese-making techniques from a relative, and his elder brother assured him of a steady milk supply. With his limited funds, Sabuj started his small cheese business in 2017. As demand for his cheese gradually increased. Sabui's spirits rose.

Soon, Sabuj welcomed the birth of a son, which strengthened his resolve to grow his business further, envisioning

a better future for his family. However, the global COVID-19 pandemic disrupted his business, leading to significant losses of around 500,000 BDT (5 lakhs). Although this setback was disheartening, Sabuj persisted. As the pandemic waned, he resumed his business but soon realized he needed additional funds to scale up again.

Sabuj approached the manager of DESHA's Kumarkhali branch, as Reshma was already a member of the Doel Cooperative since June 6, 2022. The manager advised Reshma to participate in a three-month training program and to secure a loan as a young entrepreneur under the "Raise" project to support their family business. Sabuj, realizing the importance of low-interest loans and business training, decided to take a youth entrepreneurship loan through his wife.

On June 22, 2023, Sabuj received a loan of 58,000 BDT (fifty-eight thousand) through DESHA's Doel Cooperative at the Kumarkhali branch. Today, his cheese business is thriving, bringing him a monthly income of 30,000 BDT (thirty thousand). Sabuj dreams of expanding his business further while providing quality education for his son. Once the subject of ridicule, Sabuj has earned respect in his community and is invited to social gatherings. Proudly identifying himself as a young entrepreneur, Sabuj now holds a place of honor and dignity in his community.



DESHA Annual Report 2022-

## SUCCESS STORY: THE STORY OF RATNA



Ratna (35) comes from an impoverished family. She was married at the age of 14 to a man who worked as a salesman in a shoe store, earning only 4,000 BDT per month. Life was tough, and managing their household expenses was a constant struggle. Within two years of marriage, Ratna gave birth to their first child, which added to the family's expenses. With the increased responsibility, it became challenging for her husband to support the household on his modest income alone.

Following the family's decision, her husband left his job and bought an auto-rickshaw with a loan from an NGO. However, repaying the loan while covering household expenses became overwhelming. Ratna began learning sewing from a neighbor and eventually managed to buy a sewing machine after taking on additional debt.

With this machine, Ratna started doing small stitching jobs and, although her earnings were minimal, they provided some relief for the family.

Later, Ratna gave birth to another son, making it even harder to support their now six-member household, which included her husband, in-laws, and two children. Feeding everyone became a daily challenge, and as her children grew, Ratna wished to educate them despite their financial struggles.

During this difficult period, Ratna learned about the "Raise" project, supported by the DESHA voluntary socio-economic development and welfare organization. The project

offered six-month hands-on training programs in various trades for unemployed young women. Ratna reached out to the project officers and expressed interest in learning bag-making. Through the project, Ratna was enrolled in an apprenticeship that started in January 2023, where she learned the skills required for bag-making.

Today, Ratna earns about 10,000 BDT monthly by making bags. Her earnings allow her to contribute to household expenses and cover her personal travel costs. She is now skilled enough to make bags independently and has also participated in a five-day life skills development training. Ratna dreams of establishing her own bag manufacturing business and envisions a future where her family is financially secure and her children receive a quality education, growing up to be well-rounded, educated individuals.





## **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 are no longer available.

**44 PROGRESS REPORT UP TO JUNE 2023** 

DESHA Annual Report 2022-23 I

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

## **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  $\frac{45}{8}$  fertilizer for crop cultivation and pond fish culture. It also helps keep environment clean  $\frac{85}{8}$  and safe.

#### **BIOGAS PLANTS INSTALLED UP TO JUNE 2023**

SL. No.	Name of District	Name of Upaz	ila	No. of Biogas Plants Installed
		Kushtia Sadar		388
		Mirpur		164
0.1		Bheramara		44
01	Kushtia	Doulatpur		138
		Kumarkhali		60
		Khoksa		8
		Rajbari Sadar		6
00	B 11 1	Baliakandi		7
02	Rajbari	Pangsa		5
		Kalukhali		9
		Pabna		31
0.7	5.1	Atghoria		191
03	Pabna	Bera		4
		Iswardi		265
		Natore Sadar		8
0/	Nakana	Bagatipara		9
04	Natore	Baraigram		72
		Lalpur		11
05	Chuadanga	Damurhuda		4
06	Meherpur	Meherpur Sadar		32
		Gangni		2
			Total	1,458

nnual Report 2022-23 l  $^{+}_{\odot}$ 

**ESHA Annual Report 2022-23 I** 

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 1,458 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
		Kushtia Sadar	1
		Mirpur	1
01	Monale Alia	Bheramara	1
01	Kushtia	Doulatpur	1
		Kumarkhali	1
		Khoksa	1
		Rajbari Sadar	1
		Baliakandi	1
02	Rajbari	Pangsa	1
		Kalukhali	1
		Goaland	1

03       Pabna       Atghoria       1         Bera       1         04       Meherpur       Gangni       1         05       Manikgangj       Daulatpur       1         Total       16       16				
Bera 1  04 Meherpur Gangni 1  05 Manikgangj Daulatpur 1			Iswardi	1
04MeherpurGangni105ManikgangjDaulatpur1	03 Pabna	Pabna	Atghoria	1
05 Manikgangj Daulatpur 1			Bera	1
<u> </u>	04	Meherpur	Gangni	1
Total 16 16	05	Manikgangj	Daulatpur	1
		Total	16	16

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

#### **PROGRESS REPORT UP TO JUNE 2023**

SL. No.	Type of ICS		Installed (Qty)
01	Portable		194,522
02	Single Mouth		147,121
03	Double Mouth		12,819
		Total	354,462





## **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 49 and patience. DESHA introduced this program since July 2014 with financial and ច្ចុ 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	Barkhada	Kushtia Sadar	Kushtia
02	Baruipara	Mirpur	Kushtia
03	Malihad	Mirpur	Kushtia

#### **TARGET AND ACHIEVEMENT 2022-2023**

SL	Activities	<b>Target</b> 2022-23	Achievement 2022-23	Achievement (%)
1	No Of Staff	22	22	100
2	Household covered	25883	25883	100
3	Population covered	104722	104722	100
4	Organized Static clinic	1344	1348	100
5	No. of patients treated in static clinic	13440	13444	100
6	Organized satellite clinic	336	336	100
7	No. of patients treated in satellite clinics	8375	8385	100
8	Organized health camps	12	12	100
9	No. of patients treated in health camps	1800	1804	100
10	Organized eye camps	3	3	100
11	No. of patients treated in eye camp	450	453	100
12	No. of patients of cataract surgery	90	91	100
13	Organized blood grouping camps	30	30	100

14	Distribution of health card	12158	6165	51
15	Provided diabetic test	3875	3874	100
16	Organized courtyard meeting	2352	2352	100
17	Rehabilitation of beggar	0	0	0
18	Distribution of special assistance materials to elderly	12	12	100
19	Provided monthly allowance to elderly people	236	230	97
20	No. of total students in education centers	2700	2562	95
21	Organized ward Committee meetings	108	108	100
22	Organized union Committee meetings	4	4	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	50	50	100
25	Organized IGA Training:	8	8	100

#### **ENRICH SERVICES**

with beneficiaries

In track with ENRICH's philosophy, many programs 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 2023**

Category	Number
Household	25883
Health Assistants	7
Health Volunteers	49
Satellite Clinic	2339
Patient of Satellite Clinic	263042
Static Clinic	10317
Patient of Static Clinic	143776
Health Camp	83
Patient of Health Camp	13791
Cataract Surgery Camp	327
Patient of Cataract Surgery Camp	2726
Health Card Sold	49787

#### **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 100 education centers have been established in 03 ENRICH Unions.

#### **PROGRESS OF EDUCATION PROGRAM UPTO JUNE 2023**

2-79	Category	Number
t 202	Education Centers	100
ebor	Teachers	100
x — — — — — — — — — — — — — — — — — — —	Students	2912

#### **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.

Annual Report 2021-2022 | 52

HEAL	TH SERVICES UP TO JUNE 202	.3	
SN.	Particulars		No. Of Patient
01	Out Door Service		898236
02	Health Camp		13791
03	Eye Camp		6322
		Total =	918349

#### **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.

#### **TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2023**

Particular	Member/	20	022-2023	Up to 2023		
	Number	Target	Achievement	Target	Achievement	
Agriculture Related Te	chnology 1	ransfer				
Alternative crops of To	bacco					
Grain Crops Demonstration	Number	250	250	1485	1485	
Pulse Crop Demonstration	Number	25	25	135	135	
Oil Crops Demonstration	Number	25	25	110	110	
Vegetables Crops Demonstration	Number	55	55	1045	1045	
Spices Crops Demonstration	Number	25	25	140	140	
High Value and Fruits Crop Demonstration	Number	6	6	101	101	
Summer Tomato / Baby Tormuj (Water Melon)	Number	10	10	35	35	

Trico-compost	Number	2	2	96	5	96
Vegetables production in Dike	Number					
Seedling Production in Cocodust	Number	1	1	31		26
Establishment of Marketing Centre for selling of Agril. commodity	Number	1	1			
Total Commodity	Number	400	400	317	9	3174
Capacity Building						
Training (Agriculture	e Related) No	n-reside	ntial			
Grain Crops		Batch	6	6	24	24
		Membe	r 150	150	600	600
Pulse Crop		Batch	1	1	5	5
		Membe	r 25	25	125	125
Dil Crop		Batch	1	1	3	3
		Membe	r 25	25	75	75
Vegetable Crop	_	Batch	4	4	28	27
		Membe	r 100	100	700	675
Spice Crop	_	Batch			3	3
		Membe	r		75	75
High Value and Fruits	Crop	Batch			5	4
		Membe	r		125	100
Summer Tomato / Baby Tormuj	by Tormuj	Batch			2	2
Water Melon)		Membe	r		50	50
Particular	Member/	20	22-2023		Up to 2	2023
	Number	Target	Achieveme	nt Targ	jet Ach	ievement
Trico-compost	Batch			4		4

Member

100

100

Entrepreneurship Training Non-	Batch Member				
residential	Member				
Exposure Visit	Batch	1	1	7	6
	Member	25	25	175	150
Field/ Farm (Khamar)	Batch	3	3	19	17
Days	Member	225	225	1425	1275
Workshop/	Batch	1	1	5	4
Seminar/ Awareness Meeting/W.Tobacco day	Member	120	120	895	695
Agricultural Inputs					
Pheromon trap	Number	800	800	3100	3100
Color Trap	Number	1200	1200	2150	2150
Parcing	Number			1300	1300
Households Seed Distribution	Number	200	200	700	700
Seed Distribution (Previous Year 200 Members)	Number	200	200	700	700
Promotional Activities	Number	1	1	4	4
Informational Billboard	Number	1	1	8	8
Technological Signboard	Number	6	6	166	166

## SKILLED DEVELOPMENT ACTIVITIES (TRAINING) UP TO JUNE 2023

SI. No.	Name of Training	Training provide to Members (Number)					
		Batch	Female	Male	Total		
1.	Vegetable production Training	27		675	675		
2.	Pulse, Oil, Spices, Fruits and High Value crops cultivation Training	13	-	325	325		

5-731	3.	Grain Crops (Rice, Wheat, Maize) Production Training	24	-	600	600
202	4.	Trico-Compost				
nual Report	5.	Summer Tomato / Baby Tormuj (Water Melon) and Veg. Production in Dike			50	50

SI. No.	Name of Demonstration	Establishment of Demonstration No. under the Unit			No. of Learner from the Demonstration (Member/ Non-members)		
		Female	Male	Total	Female	Male	Tota
1.	Pheromone Trap	-	3100	3100	-	350	350
2.	Color Trap	-	2150	2150	-	50	50
3.	Trico-compost	-	96	96	-	-	-
4.	Parsing	-	1300	1300	-	400	400
5.	Seedling Production in Cocodust	-	26	26	-	-	-
6.	Household vegetables Production	-	900	900	-	200	200
7.	Seed Distribution (Previous Year -300 Members)	-	1100	1100	-	300	300

## **TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2023**

Particular	Member/	20	022-2023	<b>Up to 2023</b>		
	Number	Target	Achievement	Target	Achievement	
Livestock Related Ted	chnology Tra	ansfer				
Goat Rearing	Number	30	30	195	155	
Milking Cow Rearing	Number	30	30	165	165	
Beef Fattening	Number	65	65	365	365	

						_
Turkey Rearing	Number			85	85	
Hybrid color broiler rearing following bio-security	Number	45	45	175	175	
Duck rearing of pekin Variety	Number	30	30	115	115	
Total	Number	200	200	1100	1100	
<b>Capacity Building</b>						
Training (Livestock) N	on-Residen	tial				
Goat Rearing	Batch	2	2	12	12	
	Member	50	50	300	300	
Milking Cow Rearing	Batch	3	3	18	18	
and Beef Fattening	Member	75	75	450	450	
Turkey Rearing	Batch			5	5	
	Member			125	125	
Hybrid color broiler	Batch	3	3	11	11	
rearing and Pekin duck rearing following bio-security	Member	75	75	275	275	
Entrepreneurship	Batch					
Training Non- residential	Member					
Exposure Visit	Batch	1	1	8	7	
	Member	25	25	200	175	
Field / Farm	Batch	3	3	13	12	
(Khamar) Day	Member	225	225	975	900	
Workshop/Seminar/	Batch	1	1	2	2	
Awareness Meeting	Member	160	160	320	320	
Inputs						_
Vaccination	Number	575	575	1222	1222	
De-worming	Number	570	570	3150	3150	

5- <b>23 l</b> 82	Promotional Activities		Number				
ual Report 2022-	Billbo	mational pard	Number	2	2	9	9
DESHA Annual	SI. No.	Name of Trai	ning		eceived of Me		-
ESF				Batch	Female	Male	Total
	1.	Goat Rearing in N	/lacha	12	25	275	300

SI.	Name of Training	Training received of Members (No) Up to 2023					
No.		Batch	Female	Male	Total		
1.	Goat Rearing in Macha	12	25	275	300		
2.	Milking Cow, Beef Fattening	18	45	405	450		
3.	Turkey Rearing	5	-	125	125		
4.	Hybrid color broiler rearing and Pekin duck rearing following biosecurity	11	40	235	275		

## **INPUTS SERVICES UP TO JUNE 2023**

SI. No.	Name of technical Inputs	No. of household received Services Up to 2023	No. of livestock received services Up to 2023
1	Vaccination	575	2391
2	De-worming	570	3150

## **DEMONSTRATION FARM UP TO JUNE 2023**

SI. No.	Name of Demonstration	unit Up to 2023			No. of Learner from the Demonstration (Member/Non-member Up to 2023		tion embers)
		Female	Male	Total	Female	Male	Total
1	Goat Rearing (Poor)		195	195	40	35	75
2	Milking Cow Rearing		165	165	15	34	49
3	Beef Fattening		365	365	40	155	195

4	Turkey Rearing	85	85	-		
5	Pekin Variety Duck Rearing	115	115	15	10	25
6	Hybrid color broiler rearing following bio-security	175	175	2	40	42





## **AGRICULTURE UNIT**

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

#### **SKILL DEVELOPMENT ACTIVITIES (TRAINING) AGRICULTURE UP TO JUNE 2023**

SI.	<b>Training Topic</b>	<b>Member Training (Amounts)</b>					
No.		Batch	Female	Male	Total		
1.	Non-residential Training on Paddy Cultivation	2	25	25	50		
2.	Non-residential Training on Vegeta- bles Cultivation	1		25	25		

#### **TECHNICAL SERVICE INFORMATION UP TO JUNE 2022**

Part	icular	Member/	20	022-23	<b>Up to 2023</b>	
		Number	Target	Achievement	Target	Achievement
Training	Agriculture	Batch	3	3	49	44
(Member level)		Member	75	75	1225	1100
Technology	Leur	Number	400	400	3504	3484
Auxiliary Materials	Percing	Number				
	Vegetables Seed	Number	50	50	290	290
Fruit Bag	Banana/ Mango	Number	400	400	400	400
	Bringer/ Balsam Pear/ Cucumber	Number				
	Guava	Number				
Promotion	Bill Board	Number	1	1	5	5
	Informative Signboard	Number			2	2
	Technology Based Signboard	Number	2	2	10	10
	Electronic Media Broadcast	Number	1	1	1	1

| = | ort 2022-23 | 9

		Number			83	83
(Agriculture)	Demonstration	Member			223	223
	Exhibited	Number	64	64	796	771
	Demonstration	Member	64	64	796	771
	Method	Number			97	97
	Demonstration	Member			97	97
Field Day	Number	2	2	38	37	
	Member	150	150	2850	2775	
Planning	Number	1	1	10	10	
Meeting	Member	15	15	150	150	
Agricultural Counselling Center Meeting	Number	2	2	78	74	

## SKILL DEVELOPMENT ACTIVITIES (DEMONSTRATION) AGRICULTURE UP TO JUNE 2023

SI. No.	Name of the Demonstration		nstration der the U		Lear Demonst No	nembers/	
			2022-23		Up to June 2023		
		Female	Male	Total	Female	Male	Total
1.	Agricultural Services and Agricultural Products Marketing				73		73
2.	Cropping Pattern	3		3	25		25
3.	Compost				33		33
4.	Trico-compost	1		1	76		76
5.	High Yielding New Crop	12		12	144		144
6.	High Yielding New Paddy	10		10	45		45

7.	Pheromone Traps	400	400	3474	3474
8.	Production of High Value Spices	3	3	5	5
9.	Orchard	5	5	7	7
10.	Cultivation of Vegetables at Home yard	2	2	456	456
11.	Organic Vegetable Cultivation			4	4
12.	Summer Tomato Cultivation			7	7
13.	Crop Production in a Safe Way	12	12	123	123
14.	Cultivation of High Value Crops Using Eco-friendly Mulchung Paper	4	4	4	4
15.	Intercropping to Increase Productivity	6	6	6	6
16.	Summer Watermelon (Baby Watermelon) Cultivation	4	4	22	22
17.	Processing of Seasonal Vegetables and Fruits	1	1	1	1
18.	Setting up to Safe Vegetable Outlets	1	1	2	2

## **LIVESTOCK & FISHERIES UNIT**

Organization is expected to lead sustainable development of the poor and ultrapoor 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.

#### **64 TECHNICAL SERVICE INFORMATION UP TO JUNE 2023**

DESHA Annual Report 2022-23 l

Particular	Livestock/	Member/	20	22-23	Upt	o 2023
	Fisheries	Number	Target	Achieve	Target	Achieve
Training	Livestock	Batch	4	4	87	75
(Member)		Member	100	100	2175	1875
	Fisheries	Batch	4	4	31	30
		Member	100	100	775	750
Materials Service	Livestock	Number			22718	22718
Demo Farm	Livestock	Number	128	128	1791	1329
		Member	128	128	1791	1329
	Fisheries	Number	97	95	747	745
		Member	97	95	747	745
Farm/ Field Day	Livestock	Number	2	2	24	23
		Member	160	160	1920	1840
	Fisheries	Number	2	2	21	21
		Member	160	160	1680	1680
Inspirational Travel Fisheries	Fisheries	Number			4	3
Release of Fry and Celebration of Fisheries Week	Fisheries	Number	1	1	3	3
Booklet	Fisheries	Number			1	1
Purchase of Fish Farmming Aids	Fisheries	Number	1	1	2	2
UNIT Based Campaign (Folder)	Fisheries	Number			1	1
Market Linkage Workshop	Livestock	Number	1	1	9	7
Market Linkage Workshop	Fisheries	Number				
Billboard	Livestock	Number	1	1	3	3
Informative Signboard	Fisheries	Number			2	2

Counselling Center Meeting	Livestock	Number	4	4	8	8
Counselling Center Meeting	Fisheries	Number	4	4	4	4

#### **NON-RESIDENTIAL TRAINING UP TO JUNE 2023**

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

#### **MATERIALS SERVICE UP TO JUNE 2023**

SI. No.	Name of the Technical Equipment	Members Received Service	Animals Received Service	Vaccine/ Deworming Provides on their Own Initiatives
1	Deworming	25	80	67
2	FMD Vaccine	25	80	52
3	Tarka Vaccine			
4	PPR Vaccine	25	125	165
5	BCRD/ RDV Vaccine	25	1250	650
6	Disinfectant	128	2495	1084
7	Duck Plegue Vaccine	20	1000	150

## **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 (2022-2023)**

SL	Activities	<b>Target Institutions</b>	Achievement
1	Football Competition	27	27
2	Awareness through Cycling rally	13	13
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	14	14
7	Inter-School Kabadi Competition	0	5
8	Inter-School Badminton Competition	26	26
9	Inter-School Swimming Competition	0	2
10	Local Folk Culture Sports Competition (Dariabandha, Gollachut, Jole-Danga, DoriLaf)	0	13
11	Sports competition in District level	1	1

#### **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 (2022-2023)**

SL	Activities	Target Institutions	Achievement
1	Instant speech competition	14	14
2	Article writing	13	13
3	Singing competition (Patriotic song)	13	13

4	Singing Competition (Folk song)	0	6
5	Singing Competition (Rabindra song)	0	6
6	Singing Competition (Lalon song)	0	13
7	Dance Competition	0	10
8	Recitation competition	14	14
9	Wall Magazine Competition	13	13
10	Debate competition	0	6
11	Science, Agriculture and Technology invention Fair	2	3
12	Cleanliness campaign and Tree Plantation	26	26
13	Cleanliness of Education Institutions	0	6
14	Book reading and Quiz Competition	13	10
15	Painting Completion		
16	Workshop (Pronunciation, Recitation, Debate)	13	12
17	Rally	26	30
18	Formation of Sexual Harassment Free Area	0	0

## **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.

Annual Report 2021-2022 | 67

#### 68 PROGRESS REPORTS UP TO JUNE 2023

2-23	SI. No.	Activities		
DESHA Annual Report 2022-23	1	Providing old age allowances		
	2	ecognizing 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		
DE	6	Blankets warm cloth Distribution		
_	7	Wheel chair Distribution		
	8	Umbrella Distribution		

## **ADOLESCENT PROGRAM**

#### **SPORTS & CULTURAL PROGRAM**

## **SPORTS ACTIVITIES UNDER CULTURAL & SPORTS PROGRAM (2022-2023)**

SL	Activities	<b>Target Institutions</b>	Achievement
1	Football Competition	27	27
2	Awareness through Cycling rally	13	13
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	14	14
7	Inter-School Kabadi Competition	0	5
8	Inter-School Badminton Competition	26	26
9	Inter-School Swimming Competition	0	2
10	Local Folk Culture Sports Competition (Dariabandha, Gollachut, Jole-Danga, DoriLaf)	0	13
11	Sports competition in District level	1	1

#### **CULTURAL ACTIVITIES UNDER CULTURAL & SPORTS PROGRAM (2022-2023)**

SL	Activities	<b>Target Institutions</b>	Achievement
1	Instant speech competition	14	14
2	Article writing	13	13
3	Singing competition (Patriotic song)	13	13
4	Singing Competition (Folk song)	0	6
5	Singing Competition (Rabindra song)	0	6
6	Singing Competition (Lalon song)	0	13
7	Dance Competition	0	10
8	Recitation competition	14	14
9	Wall Magazine Competition	13	13
10	Debate competition	0	6
11	Science, Agriculture and Technology invention Fair	2	3
12	Cleanliness campaign and Tree Plantation	26	26
13	Cleanliness of Education Institutions	0	6
14	Book reading and Quiz Competition	13	10
15	Painting Completion		
16	Workshop (Pronunciation, Recitation, Debate)	13	12
17	Rally	26	30
18	Formation of Sexual Harassment Free Area	0	0

## UPLIFTING THE LIVES OF ELDERLY PEOPLE PROGRESS REPORTS UP TO JUNE 2023

SL	Activities	Number
1	Providing old age allowances	0
2	Recognizing the contribution for the society made by the elderly persons'	0
3	Awarding children for looking after their parents	0

SL	Event	Target (No)	Achievement (No)
ACTIV	/ITIES BASED ON CLUB AND FORUM		
8	Umbrella Distribution		0
7	Wheel chair Distribution		0
6	Blankets warm cloth Distribution		0
5	Commode Distribution		0
4	Walking stick Distribution		0

SL	Event	Target (No)	<b>Achievement (No)</b>
----	-------	-------------	-------------------------

<u> </u>	LVCIIC	raiget (ito)	Acine vernerie (No)		
Activities on Values and Social Awareness					
1	Discussion on Rape/Sexual harassment	1512	1618		
2	Discussion on prevent early marriage	1512	1618		
3	Awareness on cleanliness and sanitation	0	526		
4	Anti-drug discussion	1512	1618		
5	Awareness rally	26	30		
6	Planting flower sapling	0	10		
7	Planting trees	13	13		
8	Awareness of Human Chain	0	3		
9	Discussion on Dowry	1512	1618		
10	Discussion on Domestic Violence	1512	1618		
11	Discussion on govt. Legal Aid Fund	13	10		
	Activities on Adolescent H	lealth issues			
1	Adolescent health awareness	13	10		
2	Social health awareness	13	10		
3	Awareness on Reproductive Health for Adolescent	13	13		
4	General health awareness	13	13		
5	Awareness on Food and Nutrition	13	11		
6	Distribution of Sanitary Napkin	0	5		
7	Blood Grouping	13	10		

8	Discussion on Prevention of Covid-19 and Distribution of Poster and leaflet	13	39
9	Diabetes Measurements	0	26
	Activities on Workshop and T	raining issues	3
1	Training on IGA (income generating activities)	125	125
2	Poetry recitation	13	10
3	Debate	13	10
4	correct pronunciation	13	10
	Activities on Cultural and Sp	oorts issues	
1	Poetry recitation	14	14
2	Instant speech	0	6
3	Article writing	14	14
4	Singing competition (patriotic song)	0	10
5	Pronunciation	14	10
6	Dance competition	0	6
7	Drawing competition	14	15
8	Develop wall magazine	13	13
9	Football competition	14	14
10	Table Tanis competition	0	0
11	Hadudu/kabadi competition	0	6
12	Badminton competition	14	14
13	Local Folk-Culture Sports competition (Dariabandha, Gollachut, Jole-Danga, DoriLaf)	13	6
14	keram competition	14	11

DESHA Annual Report 2022-23 l

## **HOUSING PROJECT**

With the technical and financial assistance of Grihayan Tohabil under Bangladesh Bank, DESHA has started housing project in 2010 for shelter less people with a view to rehabilitate them. DESHA has covered 399 families in Kushtia Sadar and Mirpur Upazila under Kushtia District. A total number of 399 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 2023**

SL.	Particular	2022-23	Up to June 2023	Remaining Balance
1	House Installed	66	399	131
2	Loan Outstanding	8580000	27005000	6916438





## **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 TRAINING AND RESOURCE CENTER (TARC)**







Training is said to be the first hand made of program activities, for without training to the target benefi ciaries 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 01 Hall room, 01 Ballroom, 02 Conference room, 03 Training room, 01 Prayer room, 01 Library, 102 AC VIP rooms and 07 Dormitories. DESHA also provide skill development training to NGO professional by financial support of PKSF.







# INDEPENDENT AUDITOR'S REPORT TO THE MANAGEMENT OF DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA CONSOLIDATED

#### Report on the audit of the financial statements

#### Opinio

We have audited the financial statements of "CONSOLIDATED" of "DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA" which comprise statement of financial position as at 30 June, 2023 and statement of profit or loss and other comprehensive income, statement of changes in capital fund, receipts and payments account, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies and other explanatory information for the year ended 30 June, 2023.

In our opinion, the accompanying financial statements give true and fair view, in all material respects, of the financial position of "CONSOLIDATED" of "DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA" as at 30 June, 2023, and of its financial performance and its cash flows for the year ended 30 June, 2023 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 jurisdications, and we have fulfilled our ethical responsibilities in accordance with these requirements and 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 International Financial Reporting Standards (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 program's of the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the program of the organization or to cease operations, or has no realistic alternative but to do



Page: 1

Head Office Saiham Sky View Tower (Level 7), 195 Shaheed Syed Nazrul Islam Sharani (Old- 45 Bijoynagar), Dhaka 1000, +8802 226 664585 Branch Office JS Tower (Level 4), 89 Nabab Serajuddowla Road, Kotwali, Chattogram 4000, (4880)1823 844668, 1711 908759





Network Member DESHA Annual Report 2022-23 I

#### 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 International Standards on Auditing (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 International Standards on Auditing (ISAs), we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

I. 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.

II. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the program's of the organization's internal control.

III. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

IV. 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.

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

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

Page: 2

Head Office Saiham Sky View Tower (Level 7), 195 Shaheed Syed Nazrul Islam Sharani (Old- 45 Bijoynagar), Dhaka 1000. 🕜 +8802 226 664585

Branch Office JS Tower (Level 4), 89 Nabab Serajuddowla Road, Kotwali, Chattogram 4000, 👨 (+880)1823 844668, 1711 908759





We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

#### Report on other legal and regulatory requirements

We also report the following:

- I. 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;
- II. In our opinion, proper books of account as required by law have been kept by the program of the organization so far as it appeared from our examination of these books; and
- III. The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account and returns.

**SHAHA & Company Chartered Accountants** 

DVC: 2311021409AS583109 Place: Dhaka-1000. Dated: 02 November, 2023



Head Office Saiham Sky View Tower (Level 7), 195 Shaheed Syed Nazrul Islam Sharani (Old-45 Bijoynagar), Dhaka 1000, (C)+8802 226 664585 Branch Office JS Tower (Level 4), 89 Nabab Serajuddowla Road, Kotwali, Chattogram 4000, 🗟 (+880)1823 844668, 1711 908759

Annexure-A

DESHA Annual Report 2022-23 I

#### DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA STATEMENT OF CONSOLIDATED FINANCIAL POSITION

AS AT 30 JUNE, 2023 Amounts in BDT AS AT 30 JUNE, AS AT 30 JUNE, 2023 2022 PARTICUALRS NOTES NON MICROCREDIT TOTAL MICROCREDIT Properties and assets A. Non-current assets: 59,847,755 299,033,074 285,995,074 4.00 239,185,319 Property, plant and equipment 5.00 7,568,461 2.037,733 9.606.194 8,418,458 Investments-long term Total non-current assets 246,753,780 61,885,488 308,639,268 294,413,532 B. Current assets Loan to members 6.00 5,135,713,625 5,135,713,625 3,701,049,152 Loan to banifisiaries 7.00 10,255,124 10,255,124 5,555,515 8.00 205,941,285 205,941,285 261,041,990 Investments-short term 9.00 3,658 3,658 39,282,258 Investment to project (DSR) 10.00 1,921,757 1,921,757 5,364,765 Stock and stores Loan to other credit organizations-short term Other short term loans . . 39,014,545 Account receivables 11.00 22,188,089 6,121,222 28,309,311 3,628,951 30,682,355 34,311,306 23,302,076 Advance, deposit and prepayments 12.00 Unsettled staff advance 13.00 3,565,739 3,565,739 2,822,241 Other assets 7,225,047 17,496,195 24,721,242 30,472,626 14.00 Land development 358,233 15.00 406,143 406,143 16.00 405,150 405,150 405,150 Pond digging Inter-project receivable 17.00 17,260,243 17,260,243 14,378,891 Construction SHS (work-in progress) 18.00 99,713,451 99,713,451 84,974,724 19.00 23,235,402 23,235,402 22,222,387 Construction (work-in progress) others program Receivable from branch closing loss 20.00 569,226 Cash in hand 21.00 3,212,770 58,081 3,270,851 3,309,133 Cash at bank 22.00 15,758,453 720,429 16,478,882 10.656.586 5,397,233,959 5,605,513,169 Total current assets 208,279,210 4,244,779,498 Total properties and assets (A+B) 270,164,698 5,914,152,437 5,643,987,739 4,539,193,030 Capital fund and liabilities A. Capital fund Donors grant for capital fund Cumulative surplus/(deficit) 23.00 953,351,846 200,540,926 1,153,892,772 879,334,781 Statutory reserve fund 24.00 112,525,744 112,525,744 88,633,733 Other funds (Capital nature) Total capital fund 1,065,877,590 200,540,926 1,266,418,516 967,968,514 B. Non-current liabilities Loan from PKSF-long term 662,738,823 25.00 662,738,823 496,757,408 Loan from government sources-long Loan from commercial banks 26.00 263,883,935 263,883,935 288,730,561 Loan from bangladesh banks-long term 27.00 7,382,090 7,382,090 10,834,090 Loan from other credit organizationslong term Loan from other sources-long term 28.00 130,029,793 Accumulated depreciation 29.00 95,017,571 26,994,643 122,012,214 104,437,493 Risk fund 273,335,495 30.00 108,315 273,443,810 220,482,239

125,599,964

1,420,565,825

11,283,827

45,768,876

136.873.828

1,466,334,701

31.00

Gratuity fund

Total non-current liabilities

Page: 4

81,133,500

1,332,405,084

Amounts in BDT

PARTICUALRS	NOTES -	AS AT 30 JUNE, 2023			AS AT 30 JUNE, 2022	
PARTICUALRS		MICROCREDIT	NON- MICROCREDIT	TOTAL	TOTAL	
C. Current liabilities						
Loan from PKSF-current portion	25.00	650,451,917		650,451,917	467,430,915	
Loan from government sources-current portion			-			
Loan from commercial banks-current portion	26.00	700,952,158		700,952,158	457,142,860	
Loan from other credit organizations- current position	32.00	10,726,424	•	10,726,424	10,726,424	
Loan from other sources-current portion		12				
Members' savings	33.00	1,380,422,025		1,380,422,025	965,411,940	
Provisions for interest on members' savings	34.00	21,877,037	•	21,877,037	6,172,067	
Loan loss provision (LLP)	35.00	193,551,283		193,551,283	129,365,980	
Account payables	36.00	190,175,359	8,563,273	198,738,632	168,888,517	
Other liabilities	37.00	9,388,122	15,291,622.49	24,679,744	33,680,726	
Total current liabilities	3,157,544,325	23,854,896	3,181,399,221	2,238,819,431		
Fotal capital fund and liabilities (A+B+C)		5,643,987,739	270,164,698	5,914,152,437	4,539,193,030	

The annexed notes for an integral part of these financial statements. Signed as per our report on same date.







SHAHA & Company **Chartered Accountants** 





Md. Afsar Uddin, FCA ICAB enrollment number: 1409 Partner

Page: 5

# DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA STATEMENT OF CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2023

Amounts in BDT

	,	AS AT 30 JUNE, 2022			
PARTICUALRS	NOTES	MICROCREDIT	NON- MICROCREDIT	TOTAL	TOTAL
A. Income				Tall control	
Service charges on members' loan	38.00	992,831,995	1,211,000	994,042,995	677,946,589
Bank interest		662,444	38,081	700,525	1,211,942
Interst on FDR		9,940,546	339,524	10,280,070	10,525,523
Membership fees		338,790		338,790	320,120
Solar installation					324,015
TR/KABIKHA			21,314,130	21,314,130	22,173,381
Pickup (track sales)	_	- 2		21,021,120	599,999
Grant from IDCOL	+		159,659,092	159,659,092	10,122,407
Incentive from IDCOL	_		22,679,200	22,679,200	10,122,707
	_		22,079,200	22,079,200	19.405
Material sales			100 000	*	18,495
Sales of forms and publications		738,500	191,305	929,805	100,610
Sales of SHS		-	697,784	697,784	
Service charge (Motor cycle loan)		*	5,372	5,372	17.
Guest room fair			2,389,996	2,389,996	
Donation for revenue expenditure					
Other income	39.00	16,124,610	351,767	16,476,377	17,441,584
Total inco	me	1,020,636,885	208,877,251	1,229,514,136	740,784,665
3. Expenditure					
Interst on members' savings	40.00	70,304,450		70,304,450	42,350,747
Service charges on PKSF loan	41.00	67,397,046		67,397,046	67,196,850
Interest expense on other loan	42.00	69,314,963		69,314,963	32,477,415
Service charges paid IDCOL					36,306
Service charges paid PF		*	608,511	608,511	
Material purchase		- 5	157,755	157,755	262,149
Cost of sales	4		3,612,008	3,612,008	
Salaries and allowances		401,194,155	6,983,787	408,177,942	263,979,799
Office rent		6,919,543	549,150	7,468,693	7,211,780
Carring cost	-		69,903	69,903	87,633
Wages	-	1 557 500	7,200	7,200	58,190
Repair and maintainance expenses	-	1,556,722	1,347,635	2,904,357	1,984,927
Office maintenance		1105 507	17,140	17,140	32,310
Gas and electricity bills Telephone, internet and postage bills	+	4,405,596	201,362	4,606,958	3,859,215
		149,868	60,339	210,207	88,062
Entertainment expenses Printing and stationery expenses	1	1,464,857	32,716	1,497,573	904,873
Fuel cost	_	6,138,650	290,267	6,428,917	4,331,167
Vehicle maintainance expenses	_	3,330,177	1,415,292	4,745,469	2,979,614
Conveyance and travelling	-	1,962,543	1,844,280	2 004 022	1,997,759
Newspapers and periodicals	_		300	3,806,823	
Bank charges and commission	-	128,187 2,791,708	104,600	128,487 2,896,308	119,761
Training expenses		1,501,758	104,600	1,501,758	1,619,864
Legal expenses		405,854		405,854	1,861,468
Registration fee		1,109,014		1,109,014	744,604
Programs and projects expenses		5,220,279		5,220,279	8,327,882
Business promotion		3,220,279	2,167,000	2,167,000	2,238,000
Miscellaneous expenses	1		4,741,524	4,741,524	1,732,362
Miscellaneous expenses (TRAC)			288,790	288,790	2,7,32,302
Postage and courier		35.8 CO	200,770	200,700	13,341
	_	(F/O	12		
Plant honorarium		COL DIME	40,000	40,000	80,000

DESHA Annual Report 2022-23 I  $\stackrel{\otimes}{\sim}$ 

PARTICUALRS	NOTES	AS AT 30 JUNE, 2023			AS AT 30 JUNE, 2022	
PARTICUALRS	ALKS NOTES	MICROCREDIT	NON- MICROCREDIT	TOTAL	TOTAL	
Audit fees		150,000	169,779	319,779	191,667	
Board members honorarium		1,520,140	50,000	1,570,140	687,580	
Making cost			59,608,507	59,608,507		
Grants (Customer)			279,602	279,602		
Incentive for performance		13.0	3,588,454	3,588,454	2,624,700	
Loan loss provision expenses (LLPE)		98,041,042		98,041,042	116,008,457	
Loss on inventory		9		+	3,172,384	
Provision for branch closing loss			0.*30	*	569,226	
Others service charge					74,152	
Training, seminer and workshop		24		(£)		
E-platfrom			0+9	*		
Grants Members'			1			
Rebate			198		- 92	
Administrative cost				(*)	59	
Genareting common service	- 0					
Depreciation expenses		15,780,147	1,794,574	17,574,721	19,314,794	
Other operating expenses	43.00	74,083,495		74,083,495	50,179,451	
Total Expenditure	834,870,194	90,030,475	924,900,669	640,082,365		
Excess of income over expenditure/(excess expenditure over income before Tax (A-B)		185,766,691	118,846,776	304,613,467	100,702,300	
Income tax expenses	6,163,468		6,163,468	5,295,341		
xcess of income over expenditure/(excess	179,603,223	118,846,776	298,449,999	95,406,959		

expenditure over income (A-B)

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

Signed as per our report on same date.

Deputy Director (Accounts and Finance)



Executive Director

SHAHA & Company Chartered Accountants

DVC: 2311021409AS583109 Place: Dhaka-1000. Dated: 02 November, 2023



Md. Afsar Uddin, FCA ICAB enrollment number: 1409 Partner

Page: 7

Votes	

Notes

