

Annual Report 2023-2024

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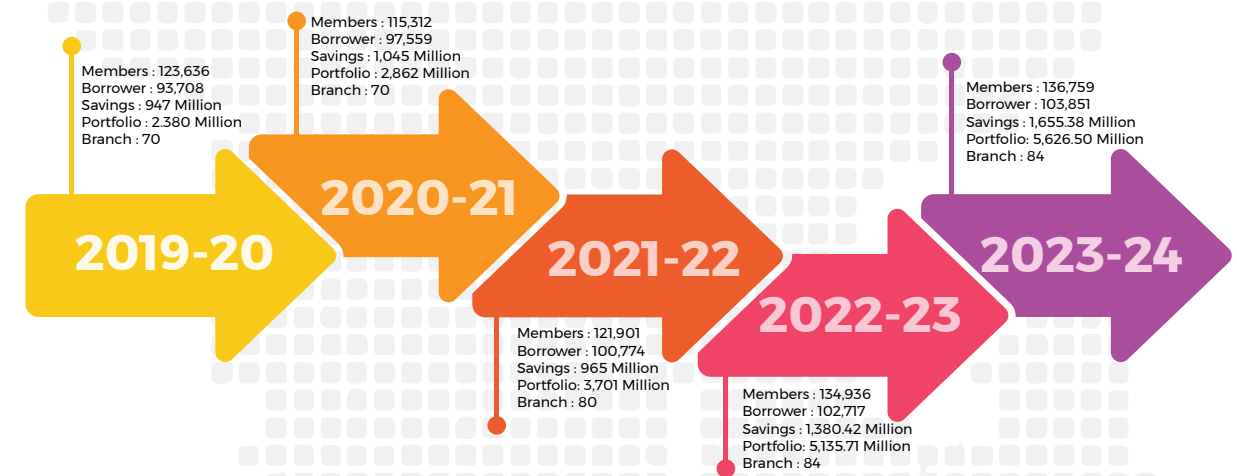
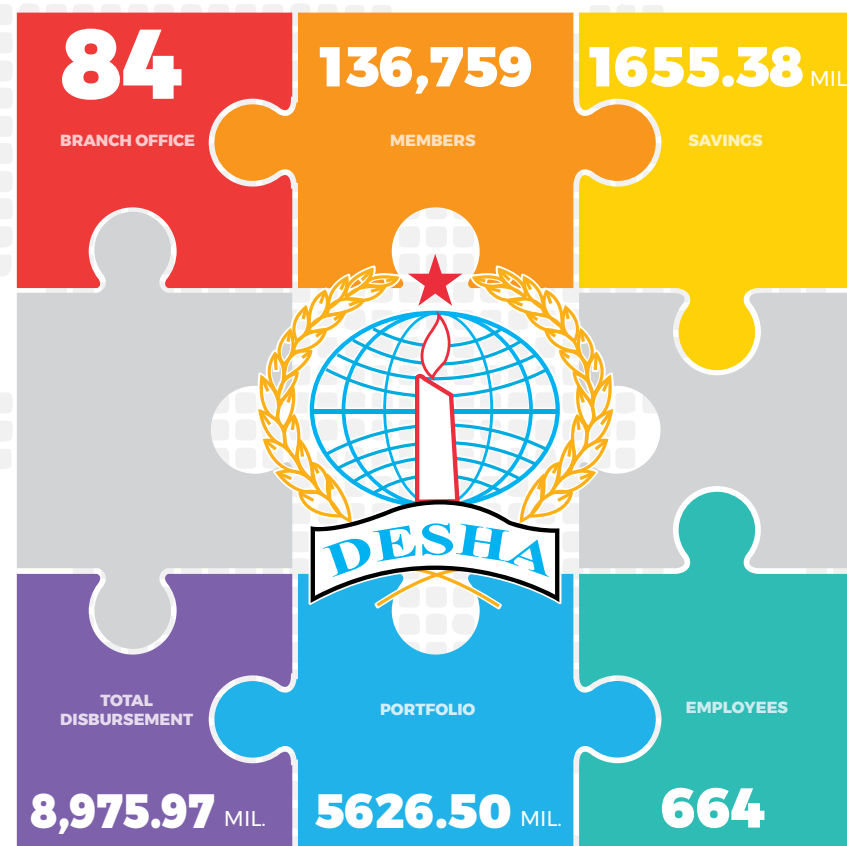
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**DESHA SHECHSASHEBI ARTHO-SAMAJIK
UNNAYAN O MANOBIK KALLYAN SANGSTHA**





Chairman's Reflections and Vision

It is my distinct honor to present to you the Annual Report 2023–2024 of DESHA. This report not only highlights our financial stewardship but also reflects our unwavering commitment to uphold the highest standards of governance, accountability, and integrity in managing the resources entrusted to us by our valued donors, partners, and stakeholders.

The past year has been marked by significant challenges—economic uncertainties, social upheavals, and evolving development needs—that have tested our resolve and adaptability. Despite these obstacles, we have remained steadfast in our core vision of creating a more just, equitable, and inclusive society. Through our diverse and impactful programs in microfinance, healthcare, sanitation, renewable energy, women's empowerment, education, and livelihood development, DESHA has reached communities far and wide. With 84 branches, we have ensured service delivery even in remote and disaster-prone regions, particularly in the south and southwest of Bangladesh.

Among our key achievements this year are expanded access to essential health services, improved educational opportunities for children and adults alike, and support for income-generating activities that enhance the economic security of vulnerable populations. We have also strengthened community participation and leadership, recognizing that sustainable change is rooted in the active engagement of those we serve.

Our success would not have been possible without the unwavering dedication of our staff,

volunteers, partners, and donors. Their tireless efforts, combined with the resilience and enthusiasm of the communities themselves, have been the cornerstone of our impact. I extend my deepest gratitude to all who have contributed to this journey.

We remain mindful of the challenges ahead—from resource constraints to the complexity of the social issues we address. These challenges compel us to continuously innovate, refine our approaches, and deepen our collaborations with stakeholders at every level.

Looking forward, DESHA is poised to scale up its interventions, enhance the quality and reach of its programs, and embrace new strategies that respond to emerging needs and opportunities. Our commitment to transparency, accountability, and good governance will remain steadfast as we pursue these goals.

In closing, I reaffirm DESHA's dedication to building a future where every individual has the opportunity to live with dignity, access vital resources, and participate fully in the development of their communities. Together, we will continue working toward this vision with passion and perseverance.

Thank you for your continued trust, support, and partnership.

Md. Abdus Salam
Chairperson



Empowering Communities Advancing Equity

In a spirit of reflection and renewed commitment, I am pleased to share DESHA's Annual Report for the year 2023–2024. This report encapsulates a year of resilience, innovation, and unwavering commitment to inclusive development. It serves not only as a record of our achievements but also as a reflection of the lives we've touched and the futures we aim to shape.

Throughout the past year, DESHA has navigated complex challenges—including inflationary pressure, global economic uncertainty, and shifting social dynamics. Despite these obstacles, our organization has continued to grow—broadening our impact across microfinance, healthcare, education, renewable energy, women's empowerment, and livelihood development.

With 84 branches operating across 11 districts, DESHA has ensured the delivery of essential services to some of Bangladesh's most remote and disaster-prone communities. Our Microfinance Program alone reached over 134,000 members and disbursed more than BDT 8,975 million in loans—empowering individuals and families to build better lives and contribute to the national economy.

We remain deeply aligned with national priorities and development frameworks. Our strong collaborations with government agencies—including PKSF, MRA, IDCOL, and the NGO Affairs Bureau—have strengthened our institutional integrity and broadened our reach. DESHA's contributions extend beyond programmatic work; through timely tax compliance and transparency, we uphold our

fiscal responsibilities and reinforce our role as a trusted development partner.

Technology has played a pivotal role in driving operational efficiency. From centralized digital member databases to data-informed decision-making, our investment in digitization ensures transparency, responsiveness, and improved service delivery.

At the heart of our success is our people. We have continued to invest in leadership development, staff training, and ethical capacity building. The dedication of our team—especially those working tirelessly in the field—fuels our mission and sustains our progress.

As we look ahead, DESHA is committed to expanding integrated service models, advancing climate-smart agriculture, scaling youth entrepreneurship, and deepening our work in health and education. These efforts will be guided by the principles of social justice, sustainability, and innovation.

I extend my sincere gratitude to our Executive Committee, General Members, staff, partners, and the resilient communities we serve. Your trust and collaboration drive our continued journey toward a more equitable and empowered Bangladesh.

Md. Robiul Islam
Executive Director



Charting the Path of Progress

It is with great pride and a deep sense of responsibility that I present to you the Annual Report 2023–2024 of DESHA. This report is far more than a compilation of facts and figures—it stands as a reflection of our collective journey, our shared vision, and the unwavering commitment of every individual associated with DESHA’s mission.

The past year, like many before it, has challenged us with economic volatility, social uncertainty, and shifting development priorities. Yet in the face of these obstacles, DESHA has not only endured but thrived—expanding its reach, strengthening its programs, and reaffirming its position as a catalyst for grassroots transformation across Bangladesh.

This report captures a year of meaningful progress. It highlights how our flagship Microfinance Program has continued to empower hundreds of thousands of families by providing them with access to inclusive, need-based financial services. It also showcases DESHA’s integrated development initiatives across a wide range of sectors—including healthcare, education, agriculture, renewable energy, youth development, and women’s empowerment. Our work this year has touched the lives of the most vulnerable, particularly in rural and underserved communities, and reflects our deep commitment to innovation, sustainability,

and equity.

Behind every number lies a human story—a mother starting a small business, a farmer embracing climate-smart practices, a child reclaiming her right to education. These are the lives that give meaning to our mission, and it is for them that we continue to strive.

I would like to express my heartfelt gratitude to our Executive Director, Mr. Md. Robiul Islam, whose visionary leadership continues to illuminate DESHA’s path forward. My sincere thanks also go to my fellow editorial colleagues—especially Tawhidur Noor Badhan—as well as to our dedicated field staff, development partners, and the resilient communities we serve. Their collective efforts have made this report possible and continue to inspire our work every day.

As we reflect on the achievements of the past year, let us also look forward with renewed determination. May this report not only serve as a record of accomplishments but also as a call to action—a reminder that through compassion, collaboration, and courage, we can build a more just, inclusive, and sustainable future for all.

Nazmus Saleheen
Editor-in-chief

Executive Summary:

The fiscal year 2023–2024 marked another significant chapter in DESHA’s journey of inclusive development, resilience, and social transformation. In the face of national and global economic challenges—ranging from inflationary pressures to post-pandemic recovery uncertainties—DESHA remained steadfast in its mission to uplift marginalized communities across Bangladesh through integrated development and financial inclusion.

At the heart of DESHA’s efforts lies its flagship **Microfinance Program**, which continues to serve as a vital tool for poverty alleviation and economic empowerment. This year, the program reached **136,759 members**, with **103,851 active borrowers** across **84 branches** in **11 districts**. Loan disbursements for the year totaled **BDT 8,975.97 million**, while the outstanding loan portfolio grew to **BDT 5,626.50 million**. Member savings increased to **BDT 1,655.38 million**, reflecting both the financial discipline of the clients and their growing trust in DESHA’s services.

Key performance indicators affirm the program’s health and efficiency. The **On-Time Realization (OTR)** stood at **95.37%**, and the **Current Recovery Rate (CRR)** reached **98.84%**—highlighting strong portfolio quality and client engagement. Financial sustainability was equally impressive, with **Financial Self-Sufficiency (FSS)** at **111.04%** and **Operational Self-Sufficiency (OSS)** at **109.54%**. These figures demonstrate that DESHA not only meets the needs of its members but also operates with fiscal responsibility and long-term viability.

The microfinance program’s impact has been magnified through its wide array of credit products, tailored to diverse needs. From **Buniad** loans for the ultra-poor to **Agrosor**, **SEP**, and **MDP** loans for small enterprises and environmentally sustainable businesses, DESHA has ensured that no one is left behind. These financial services are further supported by savings schemes and micro-insurance products that enhance resilience and security for low-income households.

Beyond microfinance, DESHA has expanded its footprint in health, education, renewable energy, agriculture, youth empowerment, and WASH (Water, Sanitation, and Hygiene). These programs, delivered through a holistic and community-centered

model, continue to uplift lives, especially in remote, disaster-prone, and underserved regions of the country. With over **140,000 families** now touched by DESHA’s work, the organization stands as a model for integrated, inclusive development.

Technology and innovation have played a crucial role in improving operational efficiency. DESHA’s centralized digital member database and real-time monitoring systems have strengthened data-driven decision-making and accountability. Regular internal audits, strict compliance with national regulations, and transparent governance have further solidified its institutional credibility.

Strategic partnerships have continued to reinforce DESHA’s mission. Collaborations with **MRA, PKSf, IDCOL**, and multiple donor agencies have ensured both financial sustainability and scalability of operations. DESHA’s timely tax submissions and adherence to compliance protocols also reflect its commitment to responsible and ethical governance.

In conclusion, the year 2023–2024 has been one of growth, resilience, and renewed commitment for DESHA. As it looks ahead, the organization remains focused on deepening its impact in areas such as youth entrepreneurship, climate-smart agriculture, and digital inclusion. With a strong institutional foundation, dedicated staff, and the unwavering trust of the communities it serves, DESHA is well-prepared to embrace the future—empowering lives and building a more just and equitable society for all.

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ORGANIZATIONAL OVERVIEW

1



BACKGROUND

DESHA is a non-profit, non-governmental organization established in 1986 with the mission of promoting the socio-economic upliftment of poor and landless communities. Since its inception, DESHA has been dedicated to building grassroots institutions among the marginalized, with a particular focus on distressed women, girls, and disadvantaged children. The organization's core strategy involves organizing the poor and underprivileged into groups, enabling them to develop leadership skills, take control of their own development, and collaboratively identify and solve their problems.

At the time of DESHA's founding, the socio-economic landscape of its working area was severely underdeveloped. Widespread poverty, unemployment, malnutrition, and illiteracy plagued the region. The majority of the population lacked participation in social decision-making and faced significant resource constraints. Deep-rooted inequalities in land ownership, income, education, and access to productive resources further exacerbated the challenges.

Women, who comprise half of the impoverished population, were especially marginalized—more so than their male counterparts. They faced systemic prejudice, limited access to education and training, scarce income-generating opportunities, and near-total exclusion from social decision-making processes. Despite their inherent potential, women had minimal opportunities for independent economic engagement.

DESHA received its official registration from the Department of Social Services in 1989. In 1996, under the visionary leadership of development activist and social entrepreneur Md. Robiul Islam, the organization began a transformative chapter with the launch of its microfinance program and the initiation of field-level operations. Starting with just 17 villages in Mirpur Upazila of Kushtia district—and operating with limited resources—DESHA set the foundation for its long-term impact.

From the outset, DESHA has adopted—and continues to uphold—a target group approach, prioritizing the socio-economic development and sustainable progress of disadvantaged rural households, including landless families, manual laborers, ethnic minorities, and other vulnerable populations.

Over the years, DESHA has expanded its geographic coverage and programmatic focus through a strategically guided growth plan. The journey from a modest local initiative to a nationally recognized development organization has been driven by determination, resilience, and consistent growth. Through commitment, expertise, and accumulated experience, DESHA has significantly enhanced its institutional capacity and deepened its impact across communities.

Today, DESHA stands as a distinguished symbol of inclusive development, with operations extending across 11 districts and 84 branch offices, reaching and empowering more than 140,000 families nationwide through its comprehensive programs and unwavering commitment to sustainable social transformation.

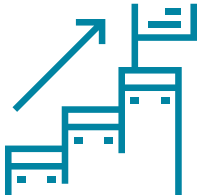


LEGAL STATUS

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



VISION
To establish a free, fair, and harmonious society grounded in equal human and civil rights, where individuals from all walks of life enjoy equal economic, social, and political rights and opportunities.



MISSION
To promote skills, capacities, human values, and awareness, while ensuring environmentally sound and sustainable development.



GOAL
The organization focuses on poor and marginalized communities within its operational area, committed to alleviating poverty and empowering them through targeted economic and social initiatives that drive sustainable development.

VALUES



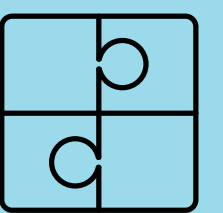
Good Governance



Integrity



Accountability



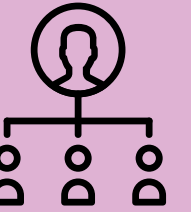
Sincerity



Innovation



Commitment



Teamwork

OBJECTIVES

- ✓ To alleviate poverty and improve the socio-economic conditions of poor and disadvantaged communities through sustainable development initiatives.
- ✓ To establish and strengthen community-based institutions that empower marginalized populations to participate in decision-making and manage their own development.
- ✓ To enhance human potential by providing skill development, vocational training, and capacity-building opportunities for youth, women, and underprivileged groups.
- ✓ To contribute to the eradication of illiteracy through non-formal education and mass literacy programs targeting women and adolescent children.
- ✓ To promote financial inclusion and self-reliance by offering microfinance services to the landless and economically vulnerable.
- ✓ To promote accessible and affordable healthcare services through community hospitals and health awareness programs, particularly in underserved rural areas.
- ✓ To ensure environmental sustainability through initiatives such as social forestry, renewable energy (solar and biogas), and eco-friendly agricultural practices.
- ✓ To empower women and reduce gender inequality by integrating women into mainstream development and promoting their rights and participation.
- ✓ To strengthen civic awareness and critical thinking by organizing seminars, workshops, and community meetings on social, economic, and rights-based issues.
- ✓ To advocate for and protect the rights of the poor and marginalized, encouraging them to access entitlements and engage in the broader development process.

OUR BELIEFS

- ❑ Every human life possesses equal value and inherent dignity.
- ❑ The coexistence of extreme wealth alongside widespread poverty represents a profound injustice that must be challenged and eradicated.
- ❑ Poverty exacerbates vulnerability to conflict and natural disasters—many of these hardships are preventable and demand urgent attention. Inequalities rooted in gender, race, class, caste, and disability intensify this vulnerability, with women—who constitute the majority of the world’s poor—being disproportionately affected.
- ❑ A just and secure world is achievable when communities are empowered to take control of their own lives and fully exercise their fundamental rights through collective action.
- ❑ The eradication of poverty and alleviation of human suffering require not only grassroots initiatives but also decisive reforms to address unjust policies and systemic inequalities.

OUR STRENGTH

- ❑ DESHA has 27 years of experience in grassroots development, earning credibility and trust among communities, stakeholders, and development partners.
- ❑ DESHA has established a proven track record of success across diverse sectors—including microfinance, health, education, renewable energy, agriculture, and sustainable livelihoods—fostering integrated and comprehensive community development.
- ❑ The organization is officially registered with key regulatory bodies such as the Department of Social Services, NGO Affairs Bureau, Microcredit Regulatory Authority, and the Income Tax Department, ensuring legal compliance and operational legitimacy.
- ❑ Guided by the leadership of experienced and respected development professionals, DESHA maintains strategic direction, innovation, and strong relationships with partners and donors.
- ❑ DESHA’s staff are known for their dedication, professionalism, and grassroots knowledge—ensuring effective program delivery and strong community engagement.
- ❑ A successful and sustainable microfinance initiative provides financial inclusion to thousands while also creating opportunities to support other development programs through cross-subsidization.
- ❑ DESHA’s head office includes spacious facilities, training centers, and residential accommodations, supporting staff development, program implementation, and external collaborations.
- ❑ DESHA employs robust data collection and monitoring systems that support evidence-based planning, timely reporting, and effective impact tracking. Its strong, transparent, and accountable financial management practices ensure donor confidence and maintain sound internal controls.
- ❑ The organization has a proven track record in scaling up pilot projects into impactful, sustainable programs that serve diverse and marginalized populations.
- ❑ Deep-rooted relationships within the community ensure program relevance, acceptance, and long-term impact.

OUR OPPORTUNITIES

- DESHA's presence across multiple sectors— microfinance, health, education, renewable energy, and agriculture—offers strong potential for integrated, cross-sectoral programming that maximizes impact.
- The organization’s established and self-sustaining microfinance program enables financial stability and offers scope for cross-subsidizing health and social services for the ultra-poor.

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- Growing interest in clean energy solutions such as solar systems, improve cook stove and biogas provides an opportunity to promote environmentally sustainable technologies in underserved communities.
 - Increasing focus on gender equity and youth development aligns with DESHA's ongoing initiatives and opens avenues for new projects and funding in these areas.
 - The increasing accessibility of digital tools presents opportunities for DESHA to improve data-driven decision-making, service delivery, and monitoring systems.
 - Rising demand for affordable, quality healthcare, especially in rural areas where public health services are limited, presents an opportunity to expand DESHA's community health services.
 - National and international development priorities—such as the Sustainable Development Goals (SDGs)—are aligned with DESHA's mission, enhancing prospects for strategic partnerships and funding opportunities.
 - DESHA's strong grassroots presence and reputation for reliability offer a strategic advantage in mobilizing communities and scaling up successful initiatives.

WORKING STRATEGY

DESHA has continued to advance its mission of empowering marginalized communities through a comprehensive and participatory approach. At the heart of our strategy is the organization of disadvantaged populations into community groups and Community-Based Organizations (CBOs), which serve as vital platforms for local leadership, collective decision-making, and sustained community development. Our dedicated focus on inclusivity ensures that women, landless laborers, ethnic minorities, and other vulnerable groups receive targeted support to overcome socio-economic barriers. This approach promotes equitable access to resources, skills, and opportunities, helping to reduce inequalities within the communities we serve.

A cornerstone of our model is the Village Development Committee (VDC) structure, developed by DESHA to facilitate total village development. This innovative framework vertically integrates diverse socio-economic groups and CBOs, allowing each group to pursue its interests without encroaching upon others. By mitigating social stratification and conflict, the VDC fosters harmony and cooperation, which are often impediments to rural development in Bangladesh. Furthermore, the VDC promotes lateral integration, enabling individual families and wider communities to benefit from multi-sectoral and inclusive development initiatives.

DESHA's integrated programming spans multiple sectors—including microfinance, health, education, renewable energy, agriculture, and livelihoods—enabling us to address the complex and interconnected challenges of poverty holistically. Over the year, this multi-sectoral approach has led to improved livelihoods, enhanced health outcomes, increased educational participation, and greater adoption of sustainable energy solutions.

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Our microfinance program continues to thrive as a sustainable, high-touch group lending model, offering affordable credit, savings opportunities, and financial literacy training to thousands of households. In addition to promoting income generation, the program supports broader social development efforts through effective cross-subsidization.

Capacity building remains a fundamental pillar of our work. Through vocational training, awareness campaigns, and skill development initiatives, we have empowered individuals to enhance their economic independence and social engagement. Gender equality and social inclusion are integral to all our activities. Significant progress has been made in empowering women and youth, fostering their active participation in development processes to build more inclusive and resilient communities.

DESHA regularly organizes seminars, meetings, symposiums, and training sessions in collaboration with governmental and non-governmental stakeholders. These events bring together a wide range of community leaders and representatives—including youth clubs, schools, religious institutions, municipal officials, union chairpersons, NGOs, and social workers.

Strong partnerships with government agencies—including the Deputy Commissioner (DC), Additional Deputy Commissioner (ADC), Upazila Nirbahi Officer (UNO), District Primary Education Officer (DPEO), Civil Surgeon, District Livestock Officer (DLO), Deputy Directors of Social Welfare and Family Planning, and other district and upazila-level officials—as well as NGOs, local leaders, and development partners have been instrumental in expanding our reach and impact. These stakeholders frequently participate in DESHA's events and training sessions as facilitators or resource persons, reflecting the credibility and trust DESHA has earned over the years.

We maintain a rigorous monitoring and evaluation framework. Leveraging robust data collection and analysis, we ensure our programs remain responsive, effective, and aligned with community needs.

Through this comprehensive and inclusive strategy, DESHA reaffirms its commitment to fostering sustainable social transformation and improving the quality of life for thousands of disadvantaged individuals across its operational areas.

RISK MANAGEMENT FRAMEWORK

DESHA’s community-rooted, multi-sectoral development approach—anchored in its strong network of Community-Based Organizations (CBOs), strategic partnerships, and grassroots engagement—requires a dynamic and inclusive Risk Management Framework to safeguard program success, ensure accountability, and maintain stakeholder trust.

A. RISK GOVERNANCE STRUCTURE

Level	Role
Executive Committee	Oversight, risk policy approval, major risk decisions
Executive Director	Risk reporting, implementation of mitigation strategies
Project Managers	Day-to-day risk identification and control implementation
CBO Leaders / Community Representatives	Community-level early warnings and feedback
Monitoring Team	Maintains Risk Register, conducts risk reviews and reporting

B. CATEGORIES OF KEY RISKS AND CONTROLS

Risk Category	Potential Risks	Mitigation Strategies / Controls
Operational Risk	Delays in project delivery due to natural disaster or political unrest	Emergency response protocols; diversified timelines; strong local network for quick recovery
Stakeholder Engagement Risk	CBO conflict, power imbalance among local groups	Inclusive Village Development Committees; conflict-sensitive facilitation methods
Financial Risk	Misuse of donor funds, late disbursement	Strong financial controls; regular audits; donor compliance systems
Reputational Risk	Community dissatisfaction, media criticism	Transparent communication; grievance redressal mechanism; proactive engagement
Legal/Regulatory Risk	Non-compliance with GoB/ NGOAB regulations	Periodic legal reviews; continuous liaison with govt. departments (e.g. DC, UNO, DLO)

Human Resource Risk	High staff turnover or low community trust in staff	Skilled recruitment; capacity building; maintaining positive staff-community relations
Technology/Data Risk	Loss of data from DESHA databank	Regular backups; role-based access; data privacy policies

C. RISK MANAGEMENT PROCESS

1. Risk Identification
 - o Conducted at project and CBO level by field staff and program teams
 - o Community voices integrated through meetings and Village Development Committees
2. Risk Assessment
 - o Risks are evaluated based on likelihood and impact
 - o Scoring is done using a Risk Matrix (Low, Medium, High)
3. Risk Mitigation Planning
 - o Action plans created with responsible persons and timelines
 - o CBOs and local institutions engaged in implementing grassroots solutions
4. Monitoring and Review
 - o Regular review of the Risk Register by project managers and M&E team
 - o Risk updates shared with EC quarterly
5. Reporting & Communication
 - o Internal reporting through MIS and monitoring system
 - o External reporting to donors and government stakeholders, when necessary

D. STRENGTHS SUPPORTING RISK MANAGEMENT

- ✓ Well-established data bank to monitor stakeholder context and vulnerabilities
- ✓ Strong collaboration with local government and civil society (DC, UNO, DFO, etc.)
- ✓ Ability to mobilize CBOs rapidly during disruptions or urgent needs
- ✓ Ongoing training and workshops involving officials and community influencers
- ✓ Long-standing trust and presence in the working area enable community-led mitigation

DESHA’s risk management framework is not a standalone system—it is organically integrated into its participatory, community-based operational model. With strong grassroots infrastructure, well-connected leadership, skilled human resources, and data-backed decision-making, DESHA ensures that risks are not only managed—but transformed into resilience-building opportunities.

DESHA's Working Experience: A Legacy of Inclusive Development

Since its inception in 1996, DESHA has grown into a trusted development organization with over 27 years of experience in improving the lives of Bangladesh's most vulnerable communities. Through its integrated, people-centered approach, DESHA champions social justice, economic empowerment, and environmental sustainability across rural and underserved regions.

Key Sectoral Experience:

- ❑ **Microfinance & Financial Inclusion:** DESHA delivers collateral-free loans, savings, micro-insurance, and financial literacy to thousands of marginalized households, enabling income generation, resilience, and household investment.
- ❑ **Health, Nutrition & WASH:** With a focus on maternal and child health, hygiene promotion, immunization, and safe water and sanitation access, DESHA has significantly improved health outcomes in rural and hard-to-reach areas. The DESHA Community Hospital provides expert medical care and distributes free medicines daily to the poor and vulnerable. In addition, satellite clinics and health camps extend essential healthcare services to underserved populations.
- ❑ **Education & Child Development:** DESHA runs non-formal education centers and child development programs targeting out-of-school children, with an emphasis on girls, ethnic minorities, and working children.
- ❑ **Livelihoods & Agriculture:** The organization supports farmers, women, and youth through skill training, agri-input support, and climate-smart farming practices, improving food security and sustainable income.
- ❑ **Renewable Energy & Environment:** DESHA promotes solar energy, biogas, improve cookstoves, tree plantations, and ecological awareness to advance environmental sustainability and reduce carbon footprints.
- ❑ **Youth Empowerment & Gender Equality:** Through vocational training, leadership development, and gender awareness initiatives, DESHA enhances social inclusion and active participation of youth and women.

Operational Reach:

DESHA operates in 11 districts through 84 branch offices, reaching over 140,000 families. Its strong community presence, use of the target group-based approach model, and collaboration with local leaders foster inclusive and participatory development.

Partnerships & Institutional Strength:

DESHA partners with key government agencies, international donors, development organizations, and local authorities—including MRA, PKSF, IDCOL, local Banks, IFAD, ADB, World Bank, and SCBF—to ensure quality implementation, scalability, and lasting community impact.

DESHA's strong institutional frameworks for planning, monitoring & evaluation, financial management, and data-driven decision-making. A centralized data bank supports real-time program tracking and evidence-based planning. Regular capacity-building, impact assessments, and learning reviews ensure accountability, transparency, and continuous improvement. Its financial systems emphasize integrity and donor confidence through transparent and accountable processes.

DESHA's track record demonstrates its unwavering commitment to inclusive, people-centered development. Its breadth of experience, community trust, and institutional capacity uniquely position it to address multidimensional poverty and drive sustainable transformation at scale. Through strategic partnerships, grassroots engagement, and holistic programming, DESHA continues to serve as a catalyst for progress across Bangladesh.



DEVELOPMENT PARTNERS OF DESHA

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

GOVERNMENT AND DIFFERENT DONORS

INTERNATIONAL

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

NATIONAL

Program/Project	Duration	Donor
Microfinance	1999- On going	PKSF
(Buniad, Jagoron, Agrasar, Sufolon)	1999-Ongoing	PKSF, Bank and Other Financial 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
Alternative Cultivation of Tobacco (ACT)	2017-Ongoing	PKSF
Innovation Alternative Initiative (IAI)	2020- Ongoing	PKSF
Livestock Risk Mitigation Program (LRMP)	2020-Ongoing	PKSF
Recovery and Advancement of Informal Sector Employment (RAISE)	2022-Ongoing	PKSF
Summer Onion Cultivation-PACE	2023-Ongoing	PKSF
Microenterprise Financing and Credit Enhancement Project (MFCE Project)	2023-Ongoing	PKSF
Rural Microenterprise Transformation Project (RMTP)	2023-Ongoing	PKSF
Sustainable Microenterprise and Resilient Transformation (SMART)	2024-Ongoing	PKSF





ORGANIZATIONAL STRUCTURE AND MANAGEMENT

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

The organizational structure is 3 tires based such as: (A6)

- General Committee
- Executive Committee
- Senior Management Team

GENERAL COMMITTEE

DESHA's 31-member General Committee comprises respected individuals with expertise across diverse fields. Meeting annually at the Annual General Meeting (AGM), the committee provides strategic direction, reviews organizational performance, and offers policy guidance to shape DESHA's future.



LIST OF MEMBERS OF THE GENERAL COMMITTEE



M. A. Salam
Chairman



Md. Nazrul Islam
Vice Chairman



Md. Sanowar Hossain
Treasurer



Engr. Md. Nazrul Islam
Executive Member



Mst. Nazma Robiul
Executive Member



Anowara Khatun
Executive Member



Mst. Salma Pervin
Executive Member



Mohammad Sultan Mahmud
General Member



Md. Mahamudul Haque
General Member



Mst. Rokeya Khatun
General Member



Md. Salah Uddin
General Member



Md. Haider Ali
General Member



Md. Shafiqul Islam
General Member



Md. Rabiul Alam (Mukul)
General Member



Mst. Rahena Haque
General Member



Md. Sultanul Islam
General Member



Md. Shofiqul Islam Mantu
General Member



Md. Abdus Samad Molla
General Member



Md. Emanur Rahman
General Member



SM Halimuzzaman
General Member



Md. Mortaza Hossain
General Member



Mst. Helena Khatun
General Member



Md. Rabiul Islam
General Member



Mst. Nurjahan Sarmin
General Member



Md. Rezaul Karim
General Member



Sunjida Ahmed
General Member



Md. Khairul Alam
General Member



Md. Abdul Zehad
General Member



M A Taher
General Member



Abdur Rauf
General Member



Moushumi Rahman
General member

EXECUTIVE COMMITTEE

The Executive Committee of DESHA, comprising 8 elected members from the General Committee, serves as the organization's highest decision-making authority. Elected for a three-year term, the Committee holds full responsibility for strategic governance and oversight of all operational activities. The Executive Director serves as both the Chief Executive and Member Secretary. The Committee is composed of individuals with strong backgrounds in administration, management, and policy-making, alongside a deep commitment to social development. To support its functions, the Executive Committee is assisted by several Standing Committees, which include both internal office bearers and external experts who offer strategic guidance on planning, policy development, and performance improvement. The Executive Committee convenes regularly, with meetings held every month to ensure effective governance and timely decision-making.



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

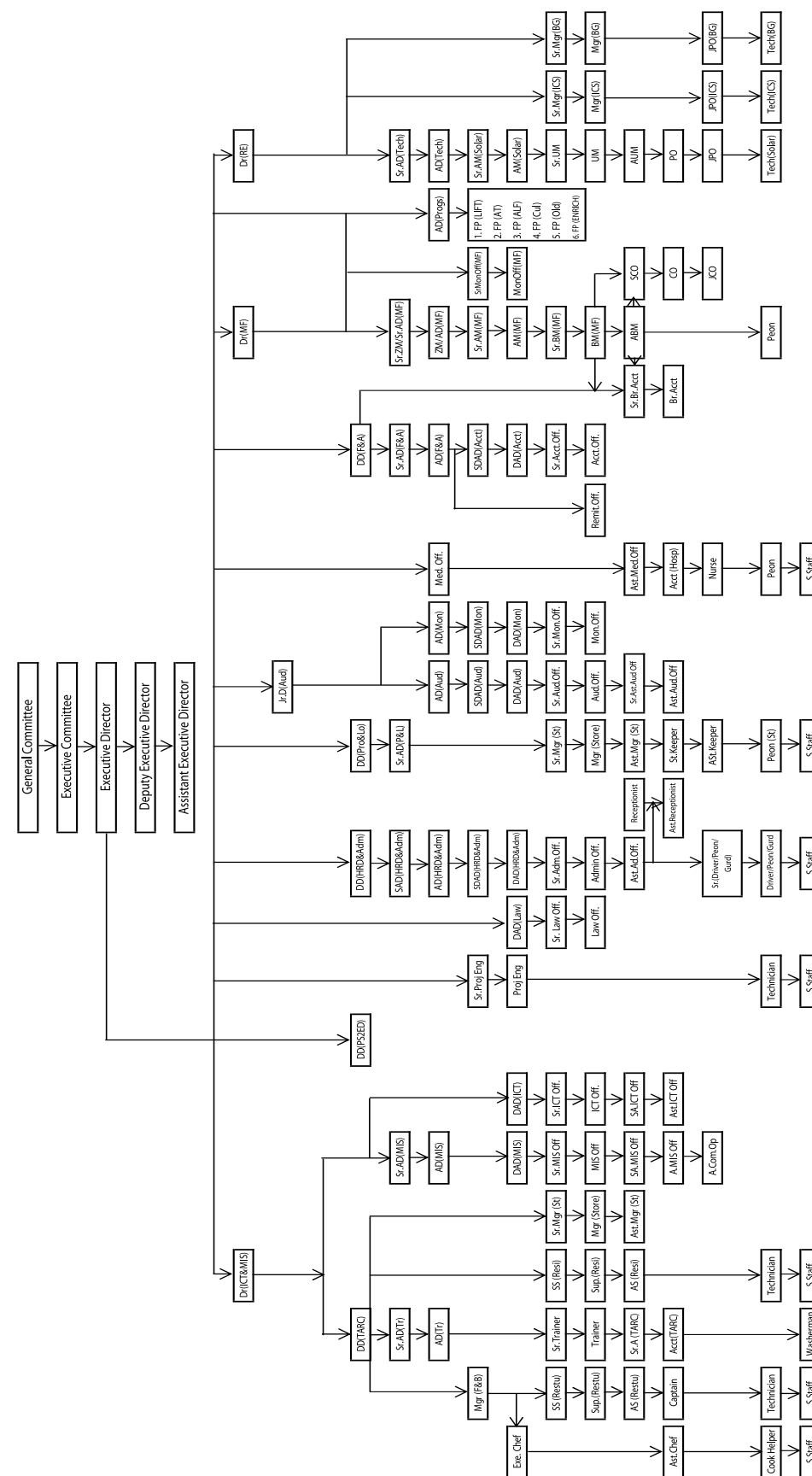


Dr. N. S. Ravi



Mohammad Mehedi Hasan
Deputy Director
(HR & Admin)

ORGANOGRAM





MICROFINANCE PROGRAM

OVERVIEW

Since launching its microfinance operations in October 1996, DESHA has been committed to alleviating poverty among disadvantaged and landless populations. Initially supported through strategic partnerships with ASA (1998) and PKSf (1999), the program has since evolved into one of DESHA's flagship initiatives—operating across both rural and urban areas of Bangladesh.

DESHA's Microfinance Program offers collateral-free financial services tailored to the needs of Micro, Small, and Medium Entrepreneurs (MSMEs) who are typically excluded from formal banking systems. These services include income-generating loans, customized savings products, and financial literacy training. By addressing both immediate needs and long-term economic resilience, the program supports beneficiaries in their journey toward financial independence and development mainstreaming.

Currently operational in 84 branches across 11 districts, the program serves over 130,000 active members. Its success is rooted in a people-centric approach, emphasizing digitization and data-driven decision-making. A centralized digital member database tracks demographic data, financial transactions (e.g., loan disbursements and repayments), and participation in complementary services such as health education and skills training.

Regular group meetings function as the core engagement platform, facilitating both financial services and social support. Monitoring systems are designed to track progress toward sustainable development outcomes, including increased household income, employment generation, business growth, and improved resilience through savings.

Impact assessment employs both quantitative and qualitative tools such as baseline and endline surveys, household-level monitoring, focus group discussions, and proxy indicators like school attendance, housing conditions, and food security. These are complemented by beneficiary testimonials and case studies that capture shifts in self-confidence, decision-making power, and business skills.

By embedding social inclusion, accountability, and adaptability at its core, DESHA's Microfinance Program continues to be a vital tool for poverty reduction and holistic community empowerment in Bangladesh.

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.



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- The other objectives are as follows:**
 - ✓ Ensure that eligible DESHA groups and members have timely and convenient access to a line of credit tailored to their individual needs, preferences, and operational capacities for undertaking income-generating activities (IGAs).
 - ✓ Provide loans for both on-farm and off-farm activities, enabling beneficiaries to enhance income levels and create sustainable employment opportunities within their communities.
 - ✓ E Promote a culture of savings among members to build financial resilience and establish an alternative source of funds for emergencies and unforeseen needs.
 - ✓ Offer tailored microinsurance products to help members mitigate risks and recover from sudden shocks such as illness, accidents, natural disasters, or loss of income—ensuring greater financial stability and resilience among vulnerable households.
 - ✓ Support groups and households in developing the skills, knowledge, and confidence required to effectively manage business operations and financial responsibilities.
 - ✓ Operate the microfinance program not only as a service mechanism but also as a financially viable model, capable of generating modest surpluses that contribute to the sustainability of DESHA's broader development initiatives.

COMPONENTS OF MICROFINANCE PROGRAM

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

The components of this program are:

- ❑ Savings Products
- ❑ Credit Products
- ❑ Micro-Insurance Products

SAVINGS PRODUCTS

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

CREDIT

DESHA's microfinance program plays a very important role in the field of poverty alleviation. Microfinance 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 microfinance program had been having a demoralizing effect on the whole DESHA program, undermining social development efforts.

Recognizing 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, 2024 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, 2024 DESHA serving 71,841 borrowers with a portfolio of BDT 193.57 Crore.

SUFOLON

Shufolon is a unique loan product specially designed tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry agro-processing etc. The provision of the loan repayment in a single installment after the sale of the product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation. Members can get credit facilities under this scheme from BDT 50,000 to BDT 1,000,000. Up to June, 2024 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 this program, DESHA promotes medium small enterprise, businesses and creates subsequent employment opportunities in both rural and urban areas. Up to June, 2024 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, 2024 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, 2024 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, 2024 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, 2024 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 collect fish-linger with the support of fisheries expert. Family members are taking fish from their product for own consumption that is helping in nutritional purpose.

MICRO-INSURANCE PRODUCT - APOD KALIYN TOHOBIL

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.

ASSET CREATION LOAN (ACL)

The ACL is designed to assist a household in acquiring any kind of productive asset. The ACL ceiling for a household is BDT 30,000 and the servicing charge payable is



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8% (on the basis of declining balance method). Up to June, 2024 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, 2024 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, 2024 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, 2024 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, 2024 DESHA Serving 508 borrowers with a portfolio of BDT 1.96 Crore.

INNOVATIVE AGRICULTURAL INITIATIVE (IAI)

Up to June, 2024 DESHA Serving 244 borrowers with a portfolio of BDT 0.64 Crore.

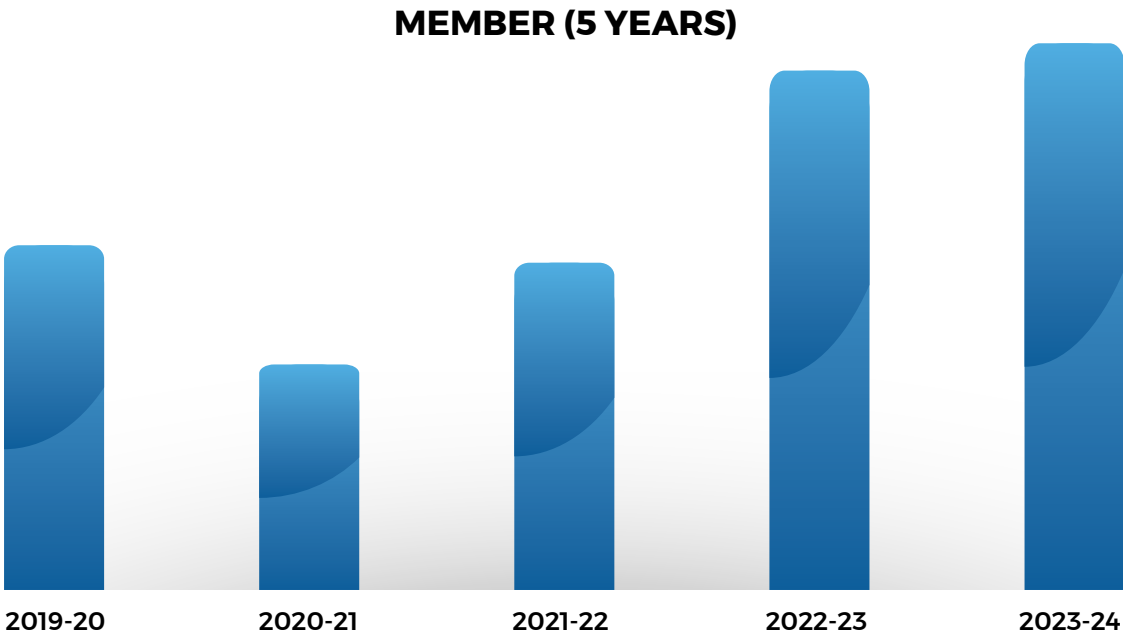
KUWAIT GOODWILL FUND (KGF)

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, 2024 DESHA Serving 1,649 borrowers with a portfolio of BDT 6.61 Crore.

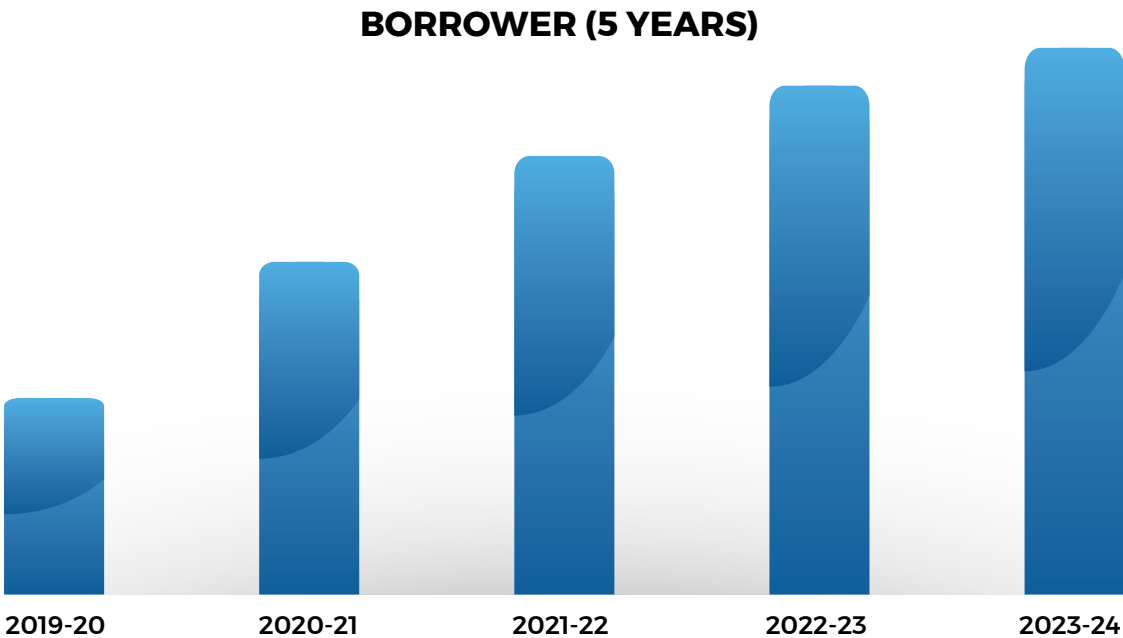
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Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Member	123,636	115,312	121,901	134,936	136,759

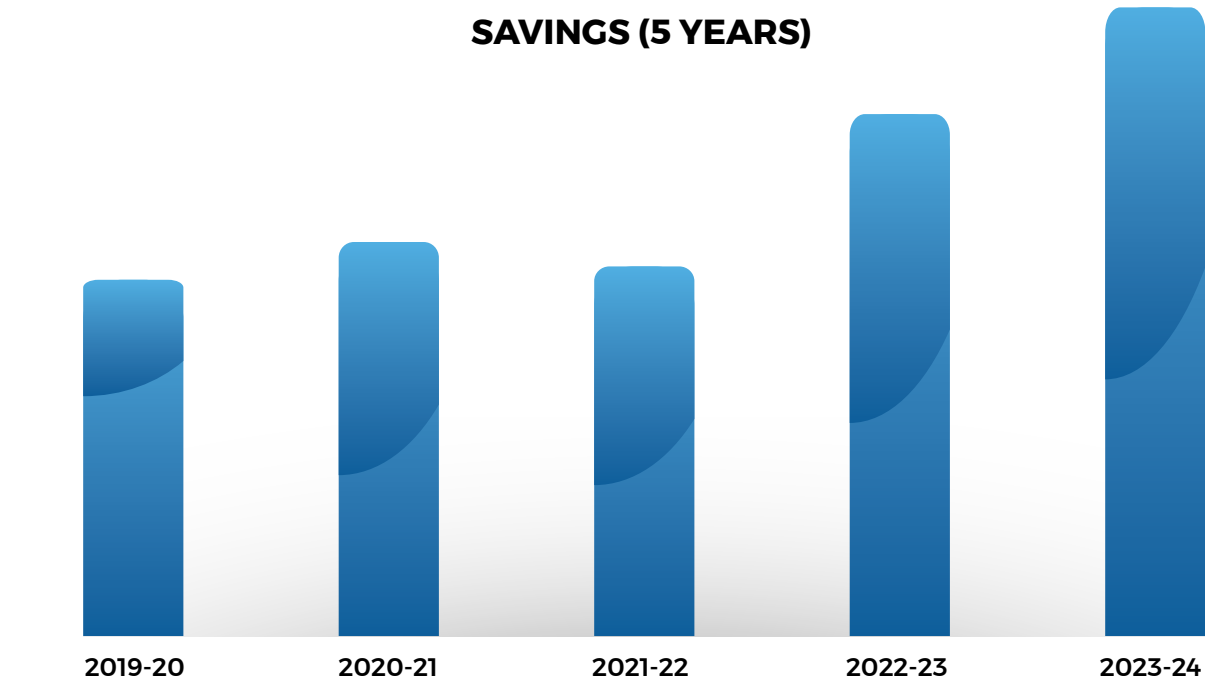


Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Borrower	93,708	97,559	100,774	102,717	103,851



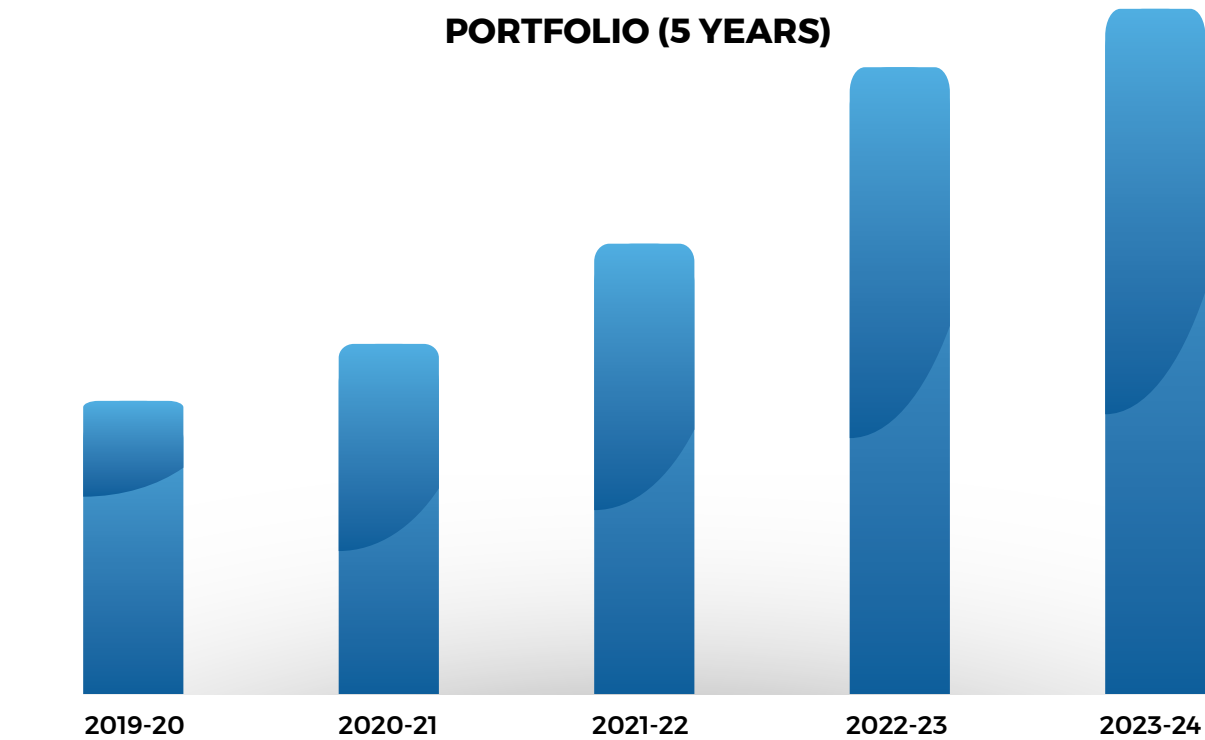
Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Savings (Million)	947.18	1045.31	965.41	1380.42	1655.38

SAVINGS (5 YEARS)



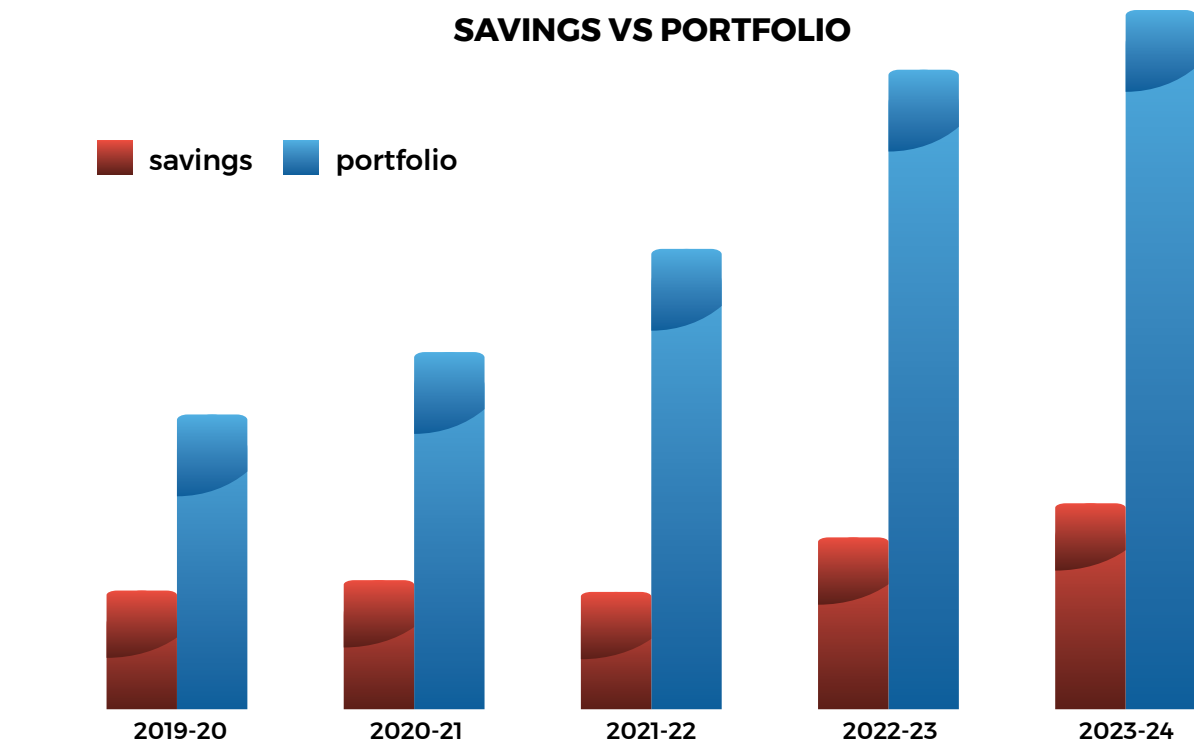
Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Portfolio (Million)	2380.36	2862.71	3701.05	5135.71	5626.5

PORTFOLIO (5 YEARS)



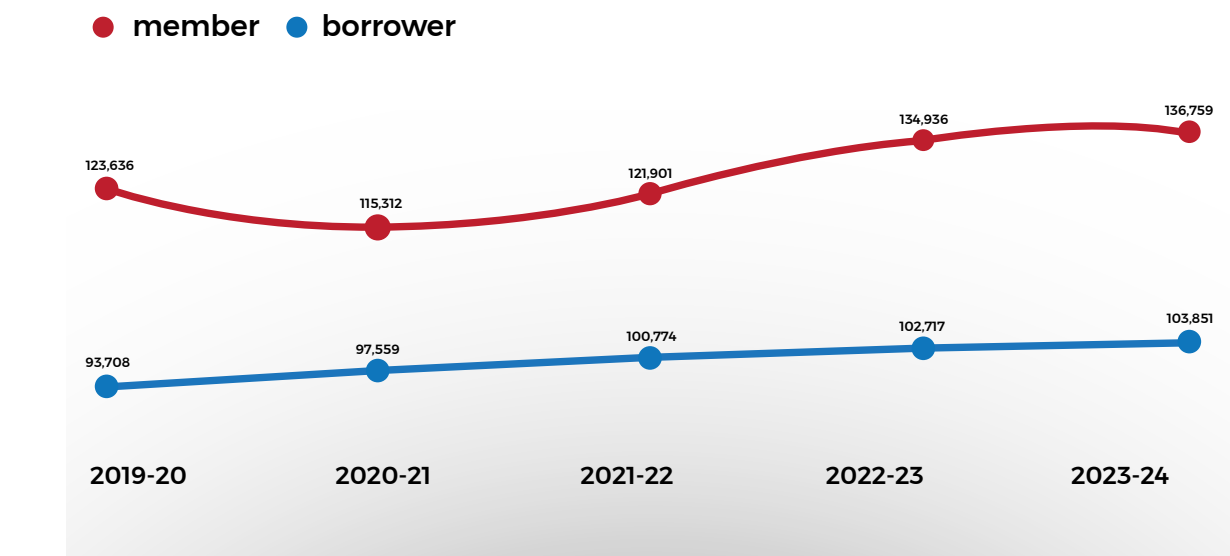
Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
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Savings (Million)	947.18	1045.31	965.41	1380.42	1655.38

SAVINGS VS PORTFOLIO



Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Borrower	93,708	97,559	100,774	102,717	103,851
Member	123,636	115,312	121,901	134,936	136,759

MEMBER VS BORROWER



COMPONENT WISE SAVINGS & LOAN OUTSTANDING

SN	Name of Component	Savings Amount (BDT)	Loan Amount (BDT)
01	JAGORON	475,317,163.00	1,853,842,582.00
02	AGROSOR	503,701,988.00	2,728,217,227.00
03	BUNIAD	28,932,227.00	51,677,470.00
04	SUFOLON	91,368.00	577,306,075.00
05	IGA	16,699,134.00	72,849,257.00
06	LIFT	425,581.00	17,047,960.00
07	AGROSOR SEP	3,433,395.00	11,925,048.00
08	AGROSOR MDP	13,380,196.00	58,275,871.00
09	SDL	-	60,903.00
10	SUFO-KGF	-	44,876,197.00
11	LRL	-	1,817,812.00
12	IAI	663,222.00	3,561,887.00
13	AGRO-RAISE	16,237,685.00	67,661,340.00
14	AGRO-MFCE	21,612,646.00	125,441,431.00
15	AGRO-RMTP	2,754,886.00	11,940,974.00
16	Housing	-	10,761,898.00
17	General Savings	1,083,249,491.00	-
18	Voluntary Savings	75,399,297.00	-
19	Term Savings	496,734,642.00	-

Particular	2019-20	2020-21	2021-22	2022-23	2023-24
Branch	70	70	80	84	84
Group	6,850	6,700	6,938	7,270	7,493
Member	123,636	115,312	121,901	134,936	136,759
Borrower	93,708	97,559	100,774	102,717	103,850
Savings (Million)	947.18	1,045.31	965.41	1,380.42	1,655.38
Portfolio (Million)	2,380.36	2,862.71	3,701.05	5,135.71	5,626.50
Upazila	31	31	34	37	37
District	9	9	10	10	10
Staff	5901	586	585	658	659

PLAN & ACHIEVEMENT 2023-24

Sl.	Description	Position June 2023	2023-2024		Position June 2024
			Plan (Net)	Achievement (Net)	
1	Number of Branch	84	16	-	84
2	Number of Staff	658	73	1	659
3	Number of Credit Officer	403	73	(79)	397
4	Number of Samity	7,270	1,564	223	7,493
5	Number of Member	134,936	47,902	1,823	136,759
6	Number of Borrower	102,717	51,094	1,133	103,850
7	Savings (Million)	1,380.42	914.79	274.96	1,655.38
8	Outstanding (Million)	5,135.71	2,372.56	490.79	5,626.50
9	Disbursement (Million)	45,065.21	12,734.42	8,975.97	8,975.97
10	Surplus (Million)	1,065.87	1,487.84	304.69	1,183.15
11	OTR	97.83	99.64	95.33	95.37
12	CRR	99.21	99.50	98.84	98.84

RATIO ANALYSIS

Sl.	Description	Position	
		June 2023	June 2024
1	Yield (%)	20.50	22.70
2	OTR (%)	98.23	95.37
3	PAR (%)	4.65	10.21
4	CRR (%)	99.21	98.84
5	Savings: Loan (%)	26.87	29.42
6	Borrower: Member (%)	76.12	75.93
7	Member: Branch: (Avg.)	1687	1628
8	Member: CO: (Avg.)	335	344
9	Borrower: CO: (Avg.)	255	262
10	Savings: CO(Avg.) in Million	3.42	4.16
11	Outstanding: CO: (Avg.)	12.74	14.17
12	OSS (%)	119.60	109.54
13	FSS (%)	108.42	111.04
14	Operational Income (Million)	1,222.65	1,347.27
15	Operational Expenses (Million)	1,099.98	1,229.98
16	Operational Surplus (Million)	122.67	117.28

BASIC INFORMATION POSITION (2 YEARS)

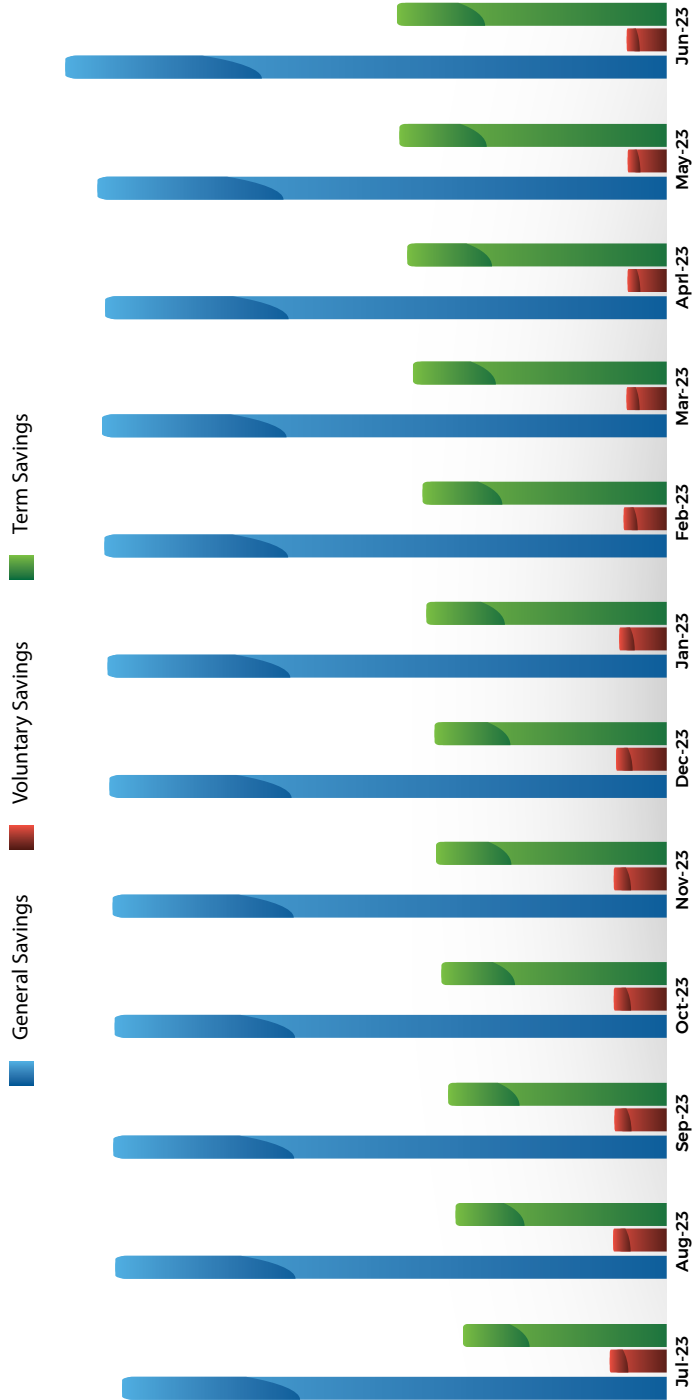
Sl.	Description	Position	
		June 2023	June 2024
1	Total Branch	84	84
2	Total Staff	658	659
3	Credit Officer	403	397
4	Samity	7,270	7,493
5	Member	134,936	136,759
6	Borrower	102,717	103,850
7	Savings (Million)	1,380.42	1,655.38
8	Outstanding (Million)	5,135.71	5,626.50
9	Disbursement (Million)	45,065.21	8,975.97
10	Total Income (Million)	1,222.65	1,347.27

11	Total Expenditure (Million)	1,099.98	1,229.98
12	Surplus (Million)	122.67	117.28

COMPONENT WISE LOAN DISBURSEMENT & LOAN OUTSTANDING

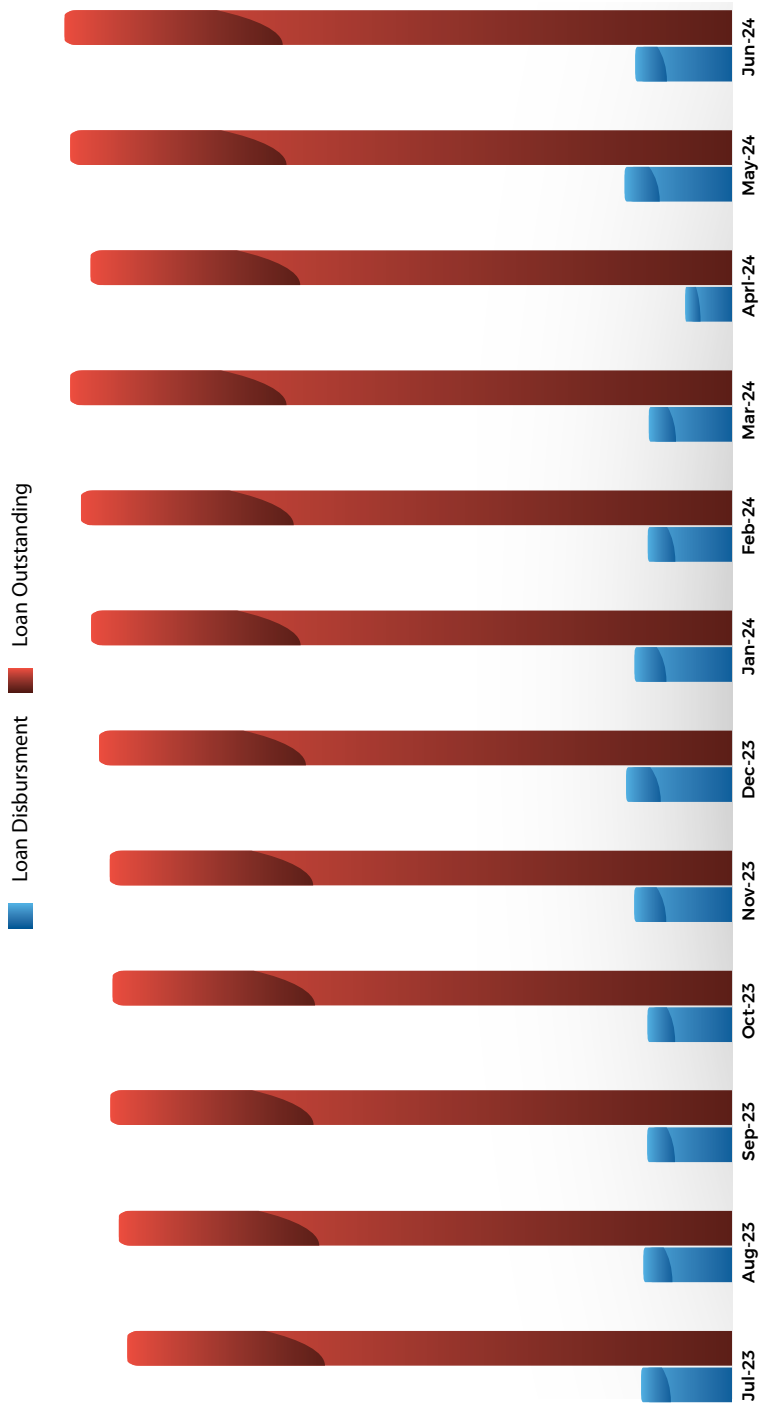
SN	Name of Component	Year 2022-23			Year 2023-24		
		Borrower	Loan Disbursement (Million)	Loan Outstanding (Million)	Borrower	Loan Disbursement (Million)	Loan Outstanding (Million)
1	JAGORON	81513	3052.56	1815.84	71741	3646.03	1935.69
2	AGROSOR	6721	692.16	569.95	10457	1903.19	1351.29
3	BUNIAD	5397	112.54	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)



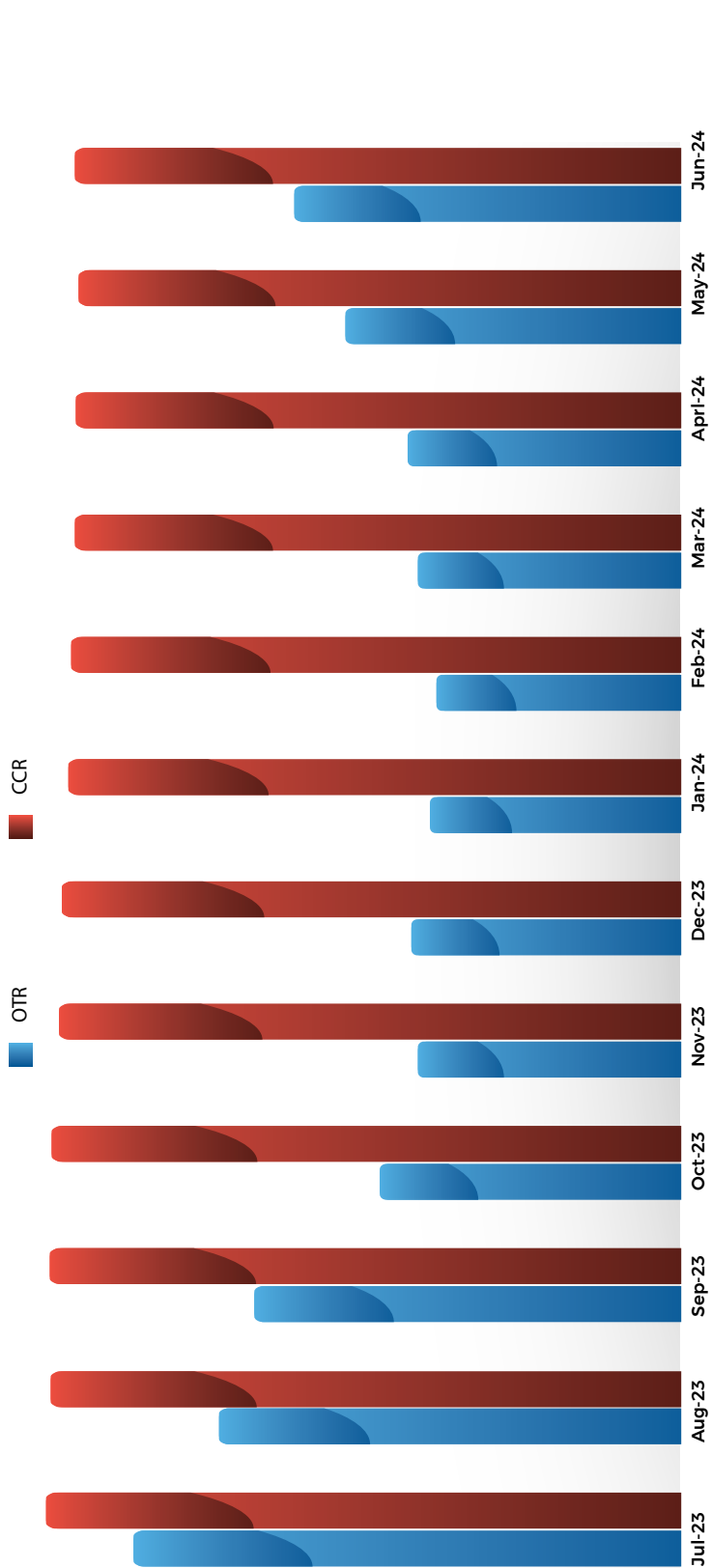
PARTICULAR	JUL-23	AUG-23	SEP-23	OCT-23	NOV-23	DEC-23	JAN-24	FEB-24	MAR-24	APR-24	MAY-24	JUN-24
GENERAL	964.27	975.02	981.34	980.73	984.22	991.61	998.83	1005.84	1012.49	1006.2	1020.46	1083.25
VOLUNTARY	88.18	85.87	83.96	83.26	85.63	83.46	78.81	74.65	71.46	70.33	71.63	75.4
TERM	360.13	374.51	390.99	404.28	413.42	420.81	432.83	447.71	462.58	474.04	487.71	496.73
TOTAL	1412.57	1435.41	1456.29	1468.27	1483.27	1495.89	1510.47	1528.19	1546.53	1550.58	1579.80	1655.38

Monthwise Loan Disbursement & Outstanding (in Million)



PARTICULAR	JUL-23	AUG-23	SEP-23	OCT-23	NOV-23	DEC-23	JAN-24	FEB-24	MAR-24	APR-24	MAY-24	JUN-24
LOAN DISBURSEMENT	776.35	756.18	727.09	719.86	827.44	888.58	816.66	708.32	693.30	386.37	885.48	790.34
LOAN OUTSTANDING	5127.55	5196.17	5300.61	5255.65	5277.02	5371.53	5419.41	5499.95	5583.76	5409.03	5590.70	5626.50

Monthwise OTR & CRR (in Percentage)



PARTICULAR	JUL-23	AUG-23	SEP-23	OCT-23	NOV-23	DEC-23	JAN-24	FEB-24	MAR-24	APR-24	MAY-24	JUN-24
OTR	97.83	96.43	95.85	93.83	93.24	93.37	93.15	92.99	93.29	93.50	94.52	95.37
CRR	99.21	99.20	99.18	99.12	99.06	99.00	98.91	98.88	98.83	98.81	98.81	98.84

HASI KHATUN: FROM STRUGGLE TO SUCCESS – A JOURNEY OF RESILIENCE AND EMPOWERMENT



Hasi Khatun, a resident of Courtpara in Kushtia Sadar Upazila, stands today as a shining example of entrepreneurial success and financial independence. Living with her husband, two sons, and a daughter, she now leads a life marked by stability and growth. The family owns two residential properties in Kushtia town, a thriving sports goods shop in the Kushtia High School Market, and ten rental shops. Their expanding business currently employs 20 people, with a total monthly payroll of approximately BDT 200,000. Both sons recently sat for their SSC exams, and the entire family actively participates in managing their flourishing enterprise, which now boasts a working capital of around BDT 5 million.

But Hasi’s path to prosperity was anything but easy.

After marrying on January 12, 1996, Hasi and her husband Sahabul faced acute financial hardship. At the time, Sahabul worked as an electrician at Ad-Din Hospital, while Hasi, with education up to class five, acquired tailoring skills and began sewing garments at home to support their growing family.

48 DESHA Annual Report 2023-24 | Motivated by a shared vision of a better future, Sahabul later trained as a printer technician. Together, the couple launched a small printing business, designing graphics for jerseys and tracksuits. Despite their determination, limited capital soon threatened the survival of their venture. At this critical juncture, a friend introduced them to DESHA, an NGO dedicated to empowering aspiring entrepreneurs through microfinance services.



On May 20, 2012, Hasi Khatun enrolled as a member of DESHA (Member No. 034-064-042). With her first loan of BDT 60,000, she reinvested in their business. As the enterprise steadily grew, she secured additional financing—most recently a loan of BDT 250,000 on January 23, 2024—to further expand their operations.

Today, Hasi Khatun is not only a successful entrepreneur but also a symbol of resilience,

hard work, and transformation. Her journey underscores the life-changing impact of inclusive financial services. She remains deeply grateful to DESHA for being a catalyst in turning her family's dreams into reality.

GHOSH BARI - A YOUNG MAN'S ENTREPRENEURIAL DREAM

49 DESHA Annual Report 2023-24 | Ghosh Bari - A Young Man's Entrepreneurial Dream

Seema Ghosh (45), wife of Montu Ghosh, resides in the village of Dayarampur, under Hasimpur Post Office, Kumarkhali, Kushtia. She lives with her husband, one son, and one daughter. For over 22 years, the family's only source of income was producing paneer and ghee from cow's milk.

However, during the COVID-19 pandemic, their business came to a halt, and Seema lost all her capital. Struggling to recover, she didn't know how to restart. Eventually, on 7 June 2023, she enrolled in the Doel Samity under DESHA, a voluntary socio-economic development and humanitarian organization. Just a few days later, on 12 June 2023, she received a loan of BDT 100,000 from the RAISE project through DESHA's Kumarkhali branch, which she handed over to her son, Joy Ghosh (22).



Joy, who had completed his HSC, left further education to assist in the family business. With dreams of expanding and modernizing their traditional dairy venture, Joy invested the loan into restarting the production of ghee and paneer.

Gradually, Joy's determination began to pay off. He began packaging the ghee in containers and distributing it to shops across Kumarkhali, Khoksa, and Kushtia. His small venture started to grow. He now employs two workers, collects milk from various sources, and produces 25-30 kilograms of ghee daily.

From being unemployed, Joy is now an emerging entrepreneur earning a monthly profit of BDT 30,000, after all expenses. His parents continue to support him wholeheartedly.



Joy also completed a 2-month training under the RAISE project titled “Business Management & Enterprise Development”. He has started implementing the knowledge and ideas from this training into his business—for instance, by launching online advertisements and selling his products digitally.

He named his initiative “Ghosh Bari”—a brand he dreams of growing. Joy now envisions a future where his homemade ghee is sold across Bangladesh as a trusted and recognizable brand. With a focused goal, he continues to move forward—confident, committed, and inspired.

Joy is no longer just a small-town youth; he is becoming a symbol of youth-led entrepreneurship in rural Bangladesh.

FROM STRUGGLES TO SUSTAINABILITY: ANWAR HOSSAIN’S JOURNEY THROUGH VERMICOMPOST AND CATTLE REARING

Md. Anwar Hossain, a 55-year-old farmer by profession, has long depended on agriculture and small-scale cattle rearing to support his family. For years, he managed his household by raising one or two cows alongside his farming activities. However, due to a lack of knowledge and skills in modern livestock management and environmentally friendly waste disposal techniques, he struggled to make any significant profit from his cattle.



The situation took a turn for the worse during the COVID-19 pandemic in 2020. The economic fallout left his family in deeper financial distress. The market was unfavorable, forcing him to sell his cows at a loss just to keep his household running. As a result, he lost all of his working capital.

At this critical point, Anwar learned—through word of mouth—about the Sustainable Enterprise Project (SEP) implemented by DESHA, a voluntary socio-economic development and humanitarian organization. The project had launched cattle fattening sub-sector initiative, aiming to improve the livelihoods of rural farmers through sustainable practices.

52 DESHA Annual Report 2023-24 | Anwar became a member of the SEP project and received a loan of BDT 150,000. With this loan, he purchased two calves and participated in training sessions provided by the project. These covered environmentally friendly cattle fattening techniques and effective waste management practices. During the training, Anwar was introduced to vermicomposting and biogas production. Motivated by what he learned, he decided to start producing vermicompost with both financial and technical support from the SEP project.

He initially used his vermicompost on his own farmland and was pleased with the excellent results. His crops flourished, drawing the attention of neighboring farmers, who then expressed interest in using his compost. Demand soon followed, and a new opportunity opened up for Anwar.



Starting with just six rings (or chambers) of vermicompost, he has now expanded to 22 rings and 2 pits, thanks to support from his wife and son. He produces four to five tons of compost annually—yet even after selling all his compost, the demand still exceeds his supply.

In addition to composting, Anwar

has installed a biogas plant in his home. The biogas is used for cooking, while the bioslurry is applied to his land as organic fertilizer. His cattle shed now houses six healthy cows, and his son, who has completed a master’s degree, actively supports the family enterprise.

Today, Anwar considers himself a self-reliant and successful entrepreneur. He dreams of expanding his vermicompost business even further. With continued financial and technical assistance from DESHA, he now plans to produce other types of organic fertilizer, such as bone meal and neem cake fertilizer, to meet growing demand and diversify his offerings.

Md. Anwar Hossain’s journey is a testament to how timely support, proper training, and personal determination can transform a struggling farmer into a thriving, environmentally conscious entrepreneur. His story serves as an inspiring model for sustainable rural development.

53 DESHA Annual Report 2023-24 | LIST OF BRANCHES FOR MICROFINANCE PROGRAM

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

Meherpur Zone					
Area	Branch	Village	Union	Upazila	District
Meherpur	Meherpur	Mallikpara	Pourashava	Meherpur Sadar	Meherpur
	Bamundi	Bamundi	Bamundi	Gangni	Meherpur
	Gangni	Chaugachha	Pourashava	Gangni	Meherpur
	Mujibnagar	Kedargonj	Monakhali	Mujibnagar	Meherpur
	Baradi	Baradi	Baradi	Meherpur Sadar	Meherpur

Mirpur	Moshan	Moshan	Baruipara	Mirpur	Kushtia
	Mirpur-01	Hallpara	Mirpur	Mirpur	Kushtia
	Amla	Collegepara	Amla	Mirpur	Kushtia
	Mirpur-02	Thana Para	Mirpur	Mirpur	Kushtia
	Fakirabad	Fakirabad	Baruipara	Mirpur	Kushtia
Poradah	Harinarayanpur	Harinarayanpur	Harinarayanpur	Kushtia Sadar	Kushtia
	Poradah	Poradah	Poradah	Mirpur	Kushtia
	Khazanagor	Poradah	Ailchara	Kushtia Sadar	Kushtia
	Shastipur	Shastipur	Alampur	Kushtia Sadar	Kushtia
	Jhaudia	Jhaudia	Jhaudia	Kushtia Sadar	Kushtia
Daulotpur	Juniadah	Juniadah	Juniadah	Bheramara	Kushtia
	Taragunia	Taragunia	Hogolbaria	Daulatpur	Kushtia
	Daulotpur	Daulatpur	Daulatpur	Daulatpur	Kushtia
	Allardorga	Allardorga	Piarpur	Daulatpur	Kushtia
	Dangmorka	Dangmorka	Adabaria	Daulatpur	Kushtia
Jhenaidah Zone					
Area	Branch	Village	Union	Upazila	District
Jhenaidah	Jhenaidah	Pobahati	Pourashava	Jhenaidah Sadar	Jhenaidah
	Hat Gopalpur	Lowhojong	Padmakor	Jhenaidah Sadar	Jhenaidah
	Halidhani	Kola	Halidhani	Jhenaidah Sadar	Jhenaidah
	Dakbangla Bazar	Badedihi Hat Barobazar	Barobazar	Kaliganj	Jhenaidah
	Harinakunda	Chatkabaria	Pourashava	Harinakunda	Jhenaidah
Kotchandpur	Kaligonj	Chapali Kuthipara	Pourashava	Kaliganj	Jhenaidah
	Barobazar	Dakbangla Magurapara	Shadhuhati	Jhenaidah Sadar	Jhenaidah
	Jibannagar	Hospital Para	Jibannagar Pourosova	Jibannagar	Chuadanga
	Kotchandpur	Pashu Hospital Para	Kotchandpur	Kotchandpur	Jhenaidah
	Chougachha	Eshapur	Chougachha Pourosova	Chougachha	Jashore
Chuadanga	Gokulkhali	Gopinagar	Chitla	Alamdanga	Chuadanga
	Chuadanga	Sadak Ali Mollikpara	Chuadanga Pourashava	Chuadanga Sadar	Chuadanga
	Damurhuda	Dosomipara	Damurhuda	Damurhuda	Chuadanga
	Karpashdanga	Aramdanga	Karpashdanga	Damurhuda	Chuadanga
	Darshana	Dhokkhin Chandpur	Darshana Pourashava	Damurhuda	Chuadanga

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



PERFORMANCE & OUTLOOK

The Microfinance Program of DESHA continues to be a pillar of its mission to empower marginalized communities and promote inclusive development across Bangladesh. Since its inception in 1996, the program has evolved into one of the most impactful and sustainable interventions in the organization’s portfolio. The fiscal year 2023–2024 has been marked by continued growth, innovation, and measurable social impact—despite a challenging economic landscape marked by inflation and global uncertainty.

As of June 2024, the program operates through 84 branches in 11 districts, serving a total of 136,759 members, of whom 103,851 are active borrowers. During the reporting period, DESHA disbursed BDT 8,975.97 million in microloans, while its outstanding loan portfolio stood at BDT 5,626.50 million. Savings mobilization reached BDT 1,655.38 million, demonstrating strong member engagement and financial discipline. These figures reflect not only the program's scale but also the level of trust and credibility DESHA has built with its grassroots clientele over the years.

A defining feature of DESHA’s microfinance model is its diverse range of loan products designed to meet the varying needs of rural and semi-urban households. Products like Buniad serve the ultra-poor, while Jagoron and Sufolon cater to small entrepreneurs and seasonal farmers. More advanced products such as Agrosor, SEP, MDP, and RAISE support micro and small enterprises, especially those focused on environmentally sustainable practices. In addition, DESHA offers specialized loans for sanitation, housing, livelihood improvement, and agricultural innovation. This product diversification has enabled DESHA to reach different segments of the population and create more meaningful economic opportunities.

The financial and operational performance of the program remains robust. DESHA recorded an On-Time Realization (OTR) of 95.37% and a Current Recovery Rate (CRR) of 98.84%. These figures are indicative of a healthy loan portfolio and effective risk management. The Financial Self-Sufficiency (FSS) and Operational Self-Sufficiency (OSS) rates—111.04% and 109.54%, respectively—highlight the program’s ability to sustain itself while contributing to other development initiatives.

DESHA has also integrated modern technology into its microfinance operations. A centralized digital member database tracks demographic details, loan performance, savings patterns, and participation in supplementary services. This data-driven approach enhances transparency, operational efficiency, and impact tracking.

Moreover, the program's impact extends beyond economic metrics. DESHA employs both qualitative and quantitative tools—such as household surveys, focus group discussions, and beneficiary case studies—to measure improvements in income, food security, housing, education, and women’s empowerment. Beneficiaries often report increased self-confidence, stronger decision-making roles in the family, and the ability to provide better futures for their children.

Despite its success, the program faces challenges—particularly a slight increase in the Portfolio at Risk (PAR), which reached 10.21%. This calls for enhanced monitoring, borrower education, and tailored support mechanisms. However, such challenges also present opportunities for innovation and improvement.

Looking ahead, DESHA plans to expand its outreach, diversify its loan products further, and deepen its impact through partnerships and innovations in climate-smart finance, youth entrepreneurship, and digital financial services. The microfinance program will continue to serve not only as a tool for economic upliftment but as a driver of holistic community development.

In summary, the 2023–2024 performance of DESHA's Microfinance Program reflects its unwavering commitment to financial inclusion, community empowerment, and poverty alleviation. With a strong institutional foundation and a community-centric approach, DESHA is well-positioned to scale new heights in the years to come.





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.



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

BIOGAS AND BIO-FERTILIZER

DESHA has been implementing Biogas and Bio-fertilizer program with the support of Infrastructure Development Company Limited (IDCOL) since 2007. The objective of Biogas and Bio-fertilizer program is to reduce usage of biomass fuel for cooking, emission of CO2 and chemical fertilizer for crop production and thus contribute to environmental protection.

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

BIOGAS PLANTS INSTALLED UP TO JUNE 2024

SL. No.	Name of District	Name of Upazila	No. of Biogas Plants Installed
01	Kushtia	Kushtia Sadar	437
		Mirpur	164
		Bheramara	44
		Doulatpur	138
		Kumarkhali	60
		Khoksa	8
02	Rajbari	Rajbari Sadar	6
		Baliakandi	7
		Pangsa	5
		Kalukhali	9
03	Pabna	Pabna	31
		Atghoria	191
		Bera	4
		Iswardi	265
04	Natore	Natore Sadar	8
		Bagatipara	9
		Baraigram	72
		Lalpur	11
05	Chuadanga	Damurhuda	4
06	Meherpur	Meherpur Sadar	32
		Gangni	2
Total			1,507



62 DESHA Annual Report 2023-24 | 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 1,507 Biogas Plants in the above-mentioned areas through established branch offices.

IMPROVED COOK STOVE (ICS)

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

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

LIST OF CLUSTERS DISTRICT AND UPAZILA WISE

SL. No.	Name of District	Name of Upazila	No. of Cluster
01	Kushtia	Kushtia Sadar	1
		Mirpur	1
		Bheramara	1
		Doulatpur	1
		Kumarkhali	1
		Khoksa	1
02	Rajbari	Rajbari Sadar	1
		Baliakandi	1
		Pangsa	1
		Kalukhali	1
		Goaland	1

03	Pabna	Iswardi	1
		Atghoria	1
		Bera	1
04	Meherpur	Gangni	1
05	Manikgangj	Daulatpur	1
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 2024

SL. No.	Type of ICS	Installed (Qty)
01	Portable	198513
02	Single Mouth	183388
03	Double Mouth	12823
Total =		394724



PERFORMANCE & OUTLOOK

DESHA's engagement in renewable energy and environmental programs, specifically the Solar Home System (SHS), Biogas and Bio-fertilizer, and Improved Cook Stove (ICS) initiatives, demonstrates a significant contribution to sustainable development in Bangladesh.

The Solar Home System (SHS) program, implemented by DESHA as an IDCOL Partner Organization since December 2009, has played a crucial role in providing off-grid electricity to remote and rural areas. While initial years benefited from IDCOL subsidies and refinancing, the program has since adapted to their discontinuation. [Insert specific performance metrics here, such as the total number of SHS units installed by DESHA to date, the number of households or individuals reached, and any recorded impact on energy access or daily life for beneficiaries. You might also mention the current status of after-sales service provision.] The outlook for SHS, while perhaps impacted by increasing grid connectivity in some areas, remains relevant for deeply rural and isolated communities. DESHA's commitment to quality and service will be key to sustaining this program's impact.

Similarly, the Biogas and Bio-fertilizer program, in operation since 2007 with IDCOL's support, directly addresses issues of biomass fuel consumption, CO2 emissions, and reliance on chemical fertilizers. The multipurpose benefits of biogas plants – providing clean cooking fuel and organic fertilizer – underscore their environmental and agricultural value. [Insert specific performance metrics here, such as the total number of biogas plants installed by DESHA, the estimated reduction in biomass fuel usage or CO2 emissions, and any data on the adoption of bio-fertilizer in agriculture or aquaculture.] The ongoing emphasis on environmental protection and sustainable practices suggests a continued positive outlook for this program, particularly as awareness of climate change and organic farming benefits grows.

Finally, the Improved Cook Stove (ICS) program, initiated by DESHA in December 2013 also with IDCOL's support, has been instrumental in mitigating Green House Gas (GHG) emissions and Indoor Air Pollution (IAP). By promoting high-efficiency cook stoves, the program directly contributes to public health, especially for women and children, and reduces deforestation. [Insert specific performance metrics here, such as the total number of ICS units disseminated by DESHA, the documented reduction in solid cooking fuel usage or IAP levels, and any observed health benefits among users.] The strong alignment with national environmental goals and public health objectives ensures a positive outlook for the ICS program, with continued efforts expected to scale up dissemination and further reduce environmental and health hazards associated with traditional cooking methods.

Overall, DESHA's portfolio in renewable energy and environmental protection demonstrates a strong track record of tangible benefits for communities and the environment. [Insert general future outlook or strategic direction for these programs.

5 SPECIFIED DEVELOPMENT PROJECTS



ENRICH

ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) is a program conducted at the grassroots level focusing for overall household development of the poor. The program targets to poor families, working with them to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including health, education, youth development, community development, etc. the goal being sustainable development driven by the people themselves. By working with selected households in association with the local government and committed stakeholders, ENRICH catalysis the households’ efforts to lift them out of poverty. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in the unions, and ultimately, throughout the country. By nurturing the skills potential of poor households, ENRICH encourages and assists them in changing to their economic status. Access to appropriate technology, as well as access to health and education services, will ensure increase in productivity, allowing the optimize returns from market operations. It is crucial for the success of this program that the households themselves are eager and willing to pave the road to their development a task which requires time, hard work and patience. DESHA introduced this program since July 2014 with financial and technical support from PKSf. Initially DESHA started ENRICH program in Baruipara Union of Mirpur Upazila under Kushtia district now organization enhanced this program in Barkhada Union of Kushtia Sadar Upazila and Malihad Union of Mirpur Upazila Under Kushtia District.

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

TARGET AND ACHIEVEMENT 2022-2023

SL	Activities	Target 2023-24	Achievement 2023-24	Achievement (%)
1	No Of Staff	22	22	100
2	Household covered	25883	25883	100
3	Population covered	104722	104722	100
4	Organized Static clinic	1526	1597	100

5	No. of patients treated in static clinic	18584	21468	100
6	Organized satellite clinic	336	366	100
7	No. of patients treated in satellite clinics	8400	12687	100
8	Organized health camps	12	12	100
9	No. of patients treated in health camps	1800	2082	100
10	Organized eye camps	3	3	100
11	No. of patients treated in eye camp	450	725	100
12	No. of patients of cataract surgery	90	90	100
13	Organized blood grouping camps	30	30	100
14	Distribution of health card	12158	7101	59
15	Provided diabetic test	3900	5066	100
16	Organized courtyard meeting	2352	2311	98
17	Rehabilitation of beggar	-	-	-
18	Distribution of special assistance materials to elderly	6	6	100
19	Provided monthly allowance to elderly people	225	217	97
20	No. of total students in education centers	2160	2009	93
21	Organized ward Committee meetings	108	100	93
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	33	30	93
25	Organized IGA Training: with beneficiaries	8	8	100

ENRICH SERVICES

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 2024

Category	Number
Household	25883
Health Assistants	07
Health Volunteers	49
Satellite Clinic	2771
Patient of Satellite Clinic	86749
Static Clinic	11924

Patient of Static Clinic	165244
Health Camp	95
Patient of Health Camp	15873
Cataract Surgery Camp	27
Patient of Cataract Surgery Camp	7464
Health Card Sold	56408

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 2024

Category	Number
Education Centers	100
Teachers	100
Students	2905

ALTERNATIVE CULTIVATION OF TOBACCO (ACT)

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

TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2024

Particular	Member/ Number	2023-2024		Up to 2024	
		Target	Achievement	Target	Achievement
Agriculture Related Technology Transfer					
Alternative crops of Tobacco					
Grain Crops Demonstration	Number	200	200	1685	1685
Pulse Crop Demonstration	Number	50	50	185	185
Oil Crops Demonstration	Number	50	50	160	160
Vegetables Crops Demonstration	Number	100	100	1145	1145
Spices Crops Demonstration	Number	15	15	155	155
High Value and Fruits Crop Demonstration	Number	10	10	111	111
Summer Tomato / Baby Tormuj (Water Melon)	Number	20	20	55	55
Trico-compost	Number	8	8	104	104
Vegetables production in Dike	Number				
Seedling Production in Cocodust	Number	2	2	33	28
Establishment of Marketing Centre for selling of Agril. commodity	Number	3	3	3	3
Total Commodity	Number	458	458	3636	3631

Capacity Building

Training (Agriculture Related) Non-residential

Grain Crops	Batch	6	6	24	24
	Member	150	150	600	600

Pulse Crop	Batch	1	1	5	5
	Member	25	25	125	125
Oil Crop	Batch	1	1	3	3
	Member	25	25	75	75
Vegetable Crop	Batch	4	4	28	27
	Member	100	100	700	675
Spice Crop	Batch			3	3
	Member			75	75
High Value and Fruits Crop	Batch			5	4
	Member			125	100
Summer Tomato / Baby Tormuj Water Melon)	Batch			2	2
	Member			50	50

Particular	Member/ Number	2023-24		Up to 2024	
		Target	Achievement	Target	Achievement
Trico-compost	Batch			4	4
	Member			100	100
Entrepreneurship Training Non-residential	Batch				
	Member				
Exposure Visit	Batch	1	1	7	6
	Member	25	25	175	150
Field/ Farm (Khamar) Days	Batch	3	3	19	17
	Member	225	225	1425	1275
Workshop/ Seminar/ Awareness Meeting/W.Tobacco day	Batch	1	1	5	4
	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 2024

Sl. No.	Name of Training	Training provide to Members (Number)			
		Batch	Female	Male	Total
1.	Vegetable production Training	33		825	825
2.	Pulse, Oil, Spices, Fruits and High Value crops cultivation Training	13	-	325	325
3.	Grain Crops (Rice,Wheat,Maize) Production Training	26	-	650	650
4.	Trico-Compost				
5.	Summer Tomato / BabyTormuj(Water Melon)and Veg.Production in Dike			50	50

SKILLED DEVELOPMENT ACTIVITIES (DEMONSTRATION) UP TO JUNE 2024

Sl. No.	Name of Demonstration	Establishment of Demonstration No. under the Unit			No. of Learner from the Demonstration (Member/ Non-members)		
		Female	Male	Total	Female	Male	Total
1.	Pheromone Trap		3599	3599	-	550	550
2.	Color Trap		2889	2889	-	200	200

3.	Trico-compost		104	104	-	-	-
4.	Parsing		1300	1300	-	400	400
5.	Seedling Production in Cocodust		28	28	-	-	-
6.	Household vegetables Production	-	900	900	-	200	200
7.	Seed Distribution (Previous Year -200 Members)		1300	1300	-	500	500

TECHNICAL SERVICES RELATED INFORMATION UP TO JUNE 2024

Particular	Member/ Number	2023-24		Up to 2024	
		Target	Achievement	Target	Achievement
Livestock Related Technology Transfer					
Goat Rearing	Number	30	30	225	185
Milking Cow Rearing	Number	30	30	195	195
Beef Fattening	Number	65	65	430	430
Turkey Rearing	Number			85	85
Hybrid color broiler rearing following bio-security	Number	45	45	220	220
Duck rearing of pekin Variety	Number	30	30	145	145
Total	Number	200	200	1300	1300

Capacity Building

Training (Livestock) Non-Residential

Goat Rearing	Batch	2	2	12	12
	Member	50	50	300	300
Milking Cow Rearing and Beef Fattening	Batch	3	3	18	18
	Member	75	75	450	450

Turkey Rearing	Batch			5	5
	Member			125	125
Hybrid color broiler rearing and Pekin duck rearing following bio-security	Batch	3	3	11	11
	Member	75	75	275	275
Entrepreneurship Training Non-residential	Batch				
	Member				
Exposure Visit	Batch	1	1	8	7
	Member	25	25	200	175
Field / Farm (Khamar) Day	Batch	3	3	13	12
	Member	225	225	975	900
Workshop/ Seminar/ Awareness Meeting	Batch	1	1	2	2
	Member	160	160	320	320
Inputs					
Vaccination	Number	575	575	1222	1222
De-worming	Number	570	570	3150	3150
Promotional Activities	Number				
Informational Billboard	Number	2	2	9	9

TRAINING UP TO JUNE 2024

Sl. No.	Name of Training	Training received of Members (No) Up to 2024			
		Batch	Female	Male	Total
1.	Goat Rearing in Macha	13	35	290	325
2.	Milking Cow, Beef Fattening	21	70	455	525
3.	Turkey Rearing	5	-	125	125
4.	Hybrid color broiler rearing and Pekin duck rearing following bio-security	14	70	280	350

INPUTS SERVICES UP TO JUNE 2024

Sl. No.	Name of technical Inputs	No. of household received Services Up to 2024	No. of livestock received services Up to 2024
1	Vaccination	575	2391
2	De-worming	570	3150

DEMONSTRATION FARM UP TO JUNE 2024

Sl. No.	Name of Demonstration	Estab.o f Demo.under the unit Up to 2024			No. of Learner from the Demonstration (Member/Non-members) Up to 2024		
		Female	Male	Total	Female	Male	Total
1	Goat Rearing (Poor)		225	225	60	45	105
2	Milking Cow Rearing		195	195	40	39	79
3	Beef Fattening		430	430	50	210	260
4	Turkey Rearing		85	85	-		
5	Pekin Variety Duck Rearing		145	145	35	20	55
6	Hybrid color broiler rearing following bio-security		220	220	22	65	87



INTEGRATED AGRICULTURE PRACTICES: A RAY OF HOPE FOR JAHIR UDDIN'S FAMILY

Md. Jahir Uddin, a 52-year-old farmer from Shimulia village in Mirpur Upazila of Kushtia district, lives with his wife, two sons, and a daughter. His household reflects the aspirations of many rural families in Bangladesh—one that values hard work, dreams of self-reliance, and places immense importance on their children's education. His eldest son is currently studying at the higher secondary level, while his younger son and daughter are in tenth and ninth grades respectively. Despite the many challenges of rural life, Jahir has consistently prioritized education for his children, even when economic pressures loomed large.



For years, Jahir had been cultivating crops on four bighas of land—two of which he owned, while the remaining two were leased. Like many farmers in his community, he grew vegetables on part of his land but also relied heavily on tobacco cultivation for income. While tobacco provided some financial return, it came at a cost. It demanded intensive labor, often drawing in every member of the household, including his school-going children. As a result, it disrupted their studies and placed immense pressure on the family, both physically and emotionally.

In the 2023-24 fiscal year, Jahir's life took a turn when he was selected as a member of a local agricultural development project. This opportunity came through a combination of field staff evaluations and recommendations from fellow farmers. His selection was intentional: the project aimed to wean farmers away from tobacco and toward more sustainable and profitable alternatives like vegetable farming.

After joining the project, Jahir received practical training on crop and vegetable cultivation. With the guidance and support provided, he was equipped with early variety cauliflower seeds and essential fertilizers. Seizing this opportunity, he cultivated cauliflower on two bighas of land. Simultaneously, using his own resources, he planted cabbage on one bigha and paddy on another—fully utilizing three bighas of his farmland.

The results were encouraging. Jahir invested around BDT 28,000 in cauliflower and earned a profit of BDT 100,000. His cabbage cultivation, which required BDT 26,000, is expected to generate a profit of BDT 70,000. Inspired by these outcomes, Jahir diversified his crops further. At present, he is growing brinjal (eggplant), cauliflower, and paddy—each on one bigha of land. Within a month, he managed to sell BDT 40,000 worth of brinjal, and projects a total income of BDT 130,000 from brinjal and cauliflower this season. Looking ahead, he plans to grow okra and cucumber on the same land after harvesting the current crops by March.

What makes Jahir's story truly remarkable is not just the switch in crops, but the transformation in mindset. He has made a firm decision to stop cultivating tobacco entirely. Vegetable farming, he discovered, offers higher returns with less labor. More importantly, it allows him to keep his children in school—something tobacco farming could never guarantee. With the ability to harvest three crops a year, vegetable farming enables him to earn up to BDT 160,000 per bigha annually—more than double the income tobacco would generate.

Jahir's progress extends beyond farming alone. He has developed a modest livestock enterprise as well. Currently, he owns two cows, two bulls, and three goats—collectively valued at over BDT 600,000. With regular veterinary support from the project—including vaccines, deworming, and health check-ups—his livestock business has become another source of income and security for the family.



78 Perhaps the most inspiring part of Jahir’s journey is the ripple effect it has created. At least 25 other farmers in his area, encouraged by his success, have begun transitioning away from tobacco to vegetables, rice, and maize. This emerging wave of change is helping reshape agricultural practices in the community, leading to healthier families, more school-going children, and a more sustainable local economy.

Today, Jahir Uddin is not just a farmer—he is a symbol of transformation. With improved income, food security, and a better future for his children, his story illustrates how the right support, combined with dedication and training, can lead to profound and lasting change. In the eyes of his community, Jahir has become a beacon of hope—showing that sustainable agriculture is not only possible but essential for building a better tomorrow.

SAYEED’S ORCHARD OF CHANGE: A TOBACCO-FREE FARMER’S JOURNEY TO FRUITFUL ENTREPRENEURSHIP

Md. Sayeed Ahmed (36), son of Md. Zillur Rahman, is a farmer from Shimulia village, Fulbari Union, Mirpur Upazila, Kushtia district. He lives with his wife and daughter—his small family of three relying on farming as their primary livelihood.

In the 2023–24 fiscal year, Sayeed was selected as a member of “Alternative Cultivation of Tobacco” project through household visits and field surveys. During



the enrollment process, he expressed a keen interest in shifting away from tobacco cultivation, which had previously dominated the region. A mid-level farmer, Sayeed cultivates a total of 9.5 bighas of land, including leased plots.

As part of the project, Sayeed received training on fruit and cereal crop cultivation, aimed at discouraging tobacco farming. Following the training, he was provided with fruit saplings and fertilizer. Inspired and motivated, he expanded his orchard on his own initiative to cover 6 bighas of land—replacing tobacco with jujube (kul) and guava (peyara) farming. Currently, his orchard has 600 India Sundari jujube trees and 2,000 Golden-8 guava trees as the main crops. Additionally, Sayeed cultivates rice and wheat on 3.5 bighas using his own resources.

Despite the orchard’s early success, Sayeed faced typical challenges in fruit farming—leaf spots, fruit drop, aphid infestations, and bird damage. To combat these, he implemented effective countermeasures including fungicides, color traps, and protective netting around and above his orchard. These interventions significantly reduced losses and improved yield quality.

His investment in the 6-bigha orchard—including saplings, labor, fertilizer, and other costs—amounted to BDT 300,000. From the jujube harvest alone, he has already earned BDT 650,000, achieving a net profit of BDT 350,000. The guava trees are currently fruiting, and he expects to start selling them in the coming months, which will further boost his income.

Sayeed’s orchard has had a ripple effect in his community. Inspired by his success, several neighboring farmers have already begun planning to shift away from tobacco in favor of fruit cultivation. Where once there were no orchards in the area, now more than 20 fruit orchards have been established—playing a vital role in improving livelihoods, enhancing nutrition, and promoting sustainable agriculture.

In addition to his orchard and cereal farming, Sayeed also raises livestock, including ducks, chickens, goats, and a cow. His farm currently holds two goats, one dairy cow, and various poultry—valued at over BDT 150,000. He regularly receives veterinary guidance from project-appointed livestock specialists, helping him maintain the health of his animals and run his farm profitably.

Although not currently enrolled in any loan program, Sayeed has expressed his intention to take a loan from DESHA next year to expand his orchard by another 2 bighas.

Having left behind tobacco farming, Sayeed now enjoys a healthier, more secure life with his family. His journey from dependency on harmful crops to becoming a community role model for sustainable fruit farming marks a significant victory for both environmental and economic well-being.

80 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 2024

Sl. No.	Training Topic	Member Training (Amounts)			
		Batch	Female	Male	Total
1.	Non-residential Training on Paddy Cultivation	22	25	525	550
2.	Non-residential Training on Vegetables Cultivation	22	150	400	550

TECHNICAL SERVICE INFORMATION UP TO JUNE 2024

Particular		Member/ Number	2023-2024		Up to 2024	
			Target	Achievement	Target	Achievement
Training (Member level)	Agriculture	Batch	3	3	49	44
		Member	75	75	1225	1100
Technology Auxiliary Materials	Leur	Number	400	400	3904	3904
	Percing	Number				
	Vegetables Seed	Number	50	50	340	340
Fruit Bag	Banana/ Mango	Number			400	400
	Bringer/ Balsam Pear/ Cucumber	Number				
	Guava	Number				

Promotion	Bill Board	Number			5	5
	Informative Signboard	Number			2	2
	Technology Based Signboard	Number	2	2	12	12
	Electronic Media Broadcast	Number	2	2	3	3
Demonstration (Agriculture)	Block Demonstration	Number			83	83
		Member			223	223
	Exibited Demonstration	Number	89	89	885	160
		Member	89	89	885	160
	Method Demonstration	Number			97	97
		Member			97	97
Field Day		Number	2	2	40	39
		Member	160	160	3010	2935
Planning Meeting		Number			10	10
		Member			150	150
Agricultural Counselling Center Meeting		Number	2	2	80	76

SKILL DEVELOPMENT ACTIVITIES (DEMONSTRATION) AGRICULTURE UP TO JUNE 2024

Sl. No.	No. Name of the Demonstration	Demonstration Placed Under the UNIT			Learners from the Demonstration(members/ Non Members)		
		2023-24			Up to 2024		
		Female	Male	Total	Female	Male	Total
1	Agricultural Services and Agricultural Products Marketing				73		73
2.	Cropping Patern	10		10	35		35
3.	Compost				33		33

4.	Trico-compost	2	2	78	78
5.	High Yielding New Crop	14	14	1 58	1 58
6.	High Yielding New Paddy	10	10	55	55
7.	Pheromone Traps			3474	3474
8.	Production of High Value Spices			5	5
9.	Orchard	6	6	13	13
10.	Cultivation of Vegetables at Home yard	2	2	458	458
11.	Organic Vegetable Cultivation			4	4
12.	Summer Tomato Cultivation	4	4	11	11
13.	Crop Production in a Safe Way			123	123
14.	Cultivation of High Value Crops Using Eco-friendly Mulchung Paper			4	4
15.	Intercropping to Increase Productivity	6	6	12	12
16.	Summer Watermelon (Baby Watermelon) Cultivation	4	4	26	26
17.	Processing of Seasonal Vegetables and Fruits			1	1
18.	Setting up to Safe Vegetable Outlets	1	1	3	3

LIVESTOCK & FISHERIES UNIT

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

TECHNICAL SERVICE INFORMATION UP TO JUNE 2024

Particular	Livestock/ Fisheries	Member/ Number	2023-24		Up to 2024	
			Target	Achieve	Target	Achieve
Training (Member)	Livestock	Batch	10	10	82	70
		Member	250	250	2050	1750
	Fisheries	Batch	5	5	36	35
		Member	125	125	900	875
Materials Service	Livestock	Number			22718	22718
Demo Farm	Livestock	Number	150	150	1941	1479
		Member	150	150	1941	1479
	Fisheries	Number	116	116	863	861
		Member	116	116	863	861
Farm/ Field Day	Livestock	Number	4	4	28	27
		Member	240	240	2160	2080
	Fisheries	Number	6	6	27	27
		Member	480	480	2160	2160
Inspirational Travel Fisheries	Fisheries	Number			4	3
Release of Fry and Celebration of Fisheries Week	Fisheries	Number	1	1	4	4
Booklet	Fisheries	Number			1	1
Purchase of Fish Farmming Aids	Fisheries	Number			2	2
UNIT Based Campaign (Folder)	Fisheries	Number			1	1

Market Linkage Workshop	Livestock	Number	2	2	9	9
	Fisheries	Number	1	1	3	3
Billboard	Livestock	Number	1	1	4	4
	Fisheries	Number	1	1	4	4
Informative Signboard	Fisheries	Number			2	2
Counselling Center Meeting	Livestock	Number	4	4	12	12
Counselling Center Meeting	Fisheries	Number	4	4	8	8

NON-RESIDENTIAL TRAINING UP TO JUNE 2024

Sl. No.	Name of the Training	Member Training			
		Batch	Female	Male	Total
1	Fish Farming	35	175	700	875
2	Goat Farming	19	475		475
3	Cattle Farming	14	350		350
4	Vermi Compost	12	300		300
5	BAU Chicken/ Layer Farming/ Native Chicken	25	525	100	625

MATERIALS SERVICE UP TO JUNE 2024

Sl. 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 Pleague 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 (2023-2024)

SL	Activities	Target Institutions	Achievement
1	Football Competition	13	13
2	Awareness through Cycling rally	1	1
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	0	0
7	Inter-School Kabadi Competition	0	0
8	Inter-School Badminton Competition	0	0
9	Inter-School Swimming Competition	0	0
10	Local Folk Culture Sports Competition (Dariabandha, Gollachut, Jole-Danga, DoriLaf)	31	13
11	Sports competition in District level	0	0

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.

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

PROGRESS REPORTS UP TO JUNE 2024

Sl. No.	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
4	Walking stick Distribution	0
5	Commode Distribution	0
6	Blankets warm cloth Distribution	0
7	Wheel chair Distribution	0
8	Umbrella Distribution	0

ACTIVITIES BASED ON CLUB AND FORUM

SL	Event	Target (No)	Achievement (No)
Activities on Values and Social Awareness			
1	Discussion on Rape/Sexual harassment	78	78
2	Discussion on prevent early marriage	78	100
3	Awareness on cleanliness and sanitation	0	13
4	Anti drug discussion	78	100
5	Awareness rally	0	10
6	Planting flower sapling	4	4
7	planting trees	13	13
8	Awarness of Human Chain	0	12
9	Discussion on Dowry	0	50
10	Discussion on Domestic Violence	0	78
11	Discussion on govt. Legal Aid Fund	0	13

Activities on Adolescent Health issues			
1	Adolescent health awareness	0	150
2	Social health awareness		
3	Awareness on Reproductive Health for Adolescent	0	100
4	General health awareness	0	150
5	Awareness on Food and Nutrition	0	200
6	Distribution of Sanitary Napkin	0	0
7	Blood Grouping	0	30
8	Discussion on Prevention of Covid 19 and Distribution of Poster and leaflet	0	0
9	Diabetes Measurements	0	0
Activities on Workshop and Training issues			
1	Training on IGA (income generating activities)	0	2
2	Poetry recitation	0	0
3	Debate	0	4
4	correct pronunciation	0	0
Activities on Cultural and Sports issues			
1	Poetry recitation	13	14
2	Instant speech	1	1
3	Article writing	13	13
4	Singing competition (patriotic song)	13	13
5	Pronunciation	0	0
6	Dance competition	0	0
7	Drawing competition	13	14
8	Develop wall magazine	13	13
9	Football competition	13	13
10	Table Tanis competition	0	0
11	Hadudu/kabadi competition	0	2

12	Badminton competition	0	10
13	Local Folk-Culture Sports competition(Dariabandha, Gollachut, Jole-Danga, DoriLaf)	13	20
14	keram competition	0	4

HOUSING PROJECT

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

PROGRESS REPORT UP TO JUNE 2024

SL.	Particular	2023-24	Up to June 2024	Remaining Balance
1	House Installed	67	466	135
2	Loan Outstanding	8710000	35715000	10761898

REMITTANCE PROGRAM

Remittance programs a new initiative of DESHA. A significant number of Bangladeshi people work outside of nation and it is often found that a large number of their hard-earning money is lost through improper and unauthorized remittance services.

These Bangladeshi workers have a long-term demand to ensure remittance service at their community level. Commercial Bank and financial institutes couldn't create facilities at the village level. The organization implements this program so that the remittance can reach to the remote remittance receiving families safely and promptly.

PROGRESS REPORT DURING JULY 2023- JUNE 2024

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

PERFORMANCE & OUTLOOK

Over the reporting period, DESHA has demonstrated significant commitment and capacity in implementing diverse development initiatives across targeted communities. Programs such as ENRICH, Alternative Cultivation of Tobacco (ACT), Agriculture, Livestock & Fisheries, Health, Education, and Youth-focused cultural and sports activities have all recorded substantial achievements, as evidenced by quantitative data and service expansion.

The ENRICH program has maintained full coverage of all target households and populations, delivering essential services in health, education, and community development. Notably, the health program has reached hundreds of thousands through satellite clinics, health camps, and innovative services like de-worming campaigns and cataract surgeries. The education component has ensured learning continuity for children, helping reduce primary school dropouts.

In alternative livelihood programs, over 3,600 demonstrations were conducted to promote tobacco-free cultivation, alongside capacity-building training to support this transition. These efforts reflect a strong commitment to environmental sustainability and public health.

Livestock and fisheries programs have made impressive strides in technology transfer, farm demonstration, and vaccination campaigns. The widespread adoption of improved farming practices and increased access to veterinary and aquaculture services indicate enhanced income opportunities and food security for beneficiaries.

The Cultural and Sports Programs have successfully engaged youth in positive activities, promoting physical fitness, mental well-being, and awareness against social evils like drug abuse, early marriage, and sexual violence. Despite some limitations in achieving targets for inter-school competitions, the overall impact remains encouraging.

While certain initiatives—such as elderly support, housing, and remittance services—are still in early or limited stages, their foundations have been laid with clear potential for growth and impact in the coming years.

Looking ahead, DESHA aims to:

- Expand its successful models to additional Unions and Upazilas.
- Strengthen partnerships with local government and stakeholders.
- Innovate through technology-driven data collection and monitoring systems.
- Ensure inclusivity by reaching marginalized groups such as the elderly and differently-abled.
- Increase sustainability through entrepreneurship and skill-building initiatives.

DESHA remains committed to its mission of sustainable poverty alleviation, human development, and social transformation—guided by community participation, equity, and long-term vision.

6

SOCIAL DEVELOPMENT FUND



92 As a socially responsible organization, DESHA does not limit itself to economic programs alone but actively engages in a wide range of community welfare initiatives. Through its dedicated Social Development Fund, DESHA implements various programs each year that make a direct and meaningful impact on the lives of its members and the broader community.

One of the key initiatives under this fund is the provision of scholarships to underprivileged and meritorious students, helping them to continue their education without interruption. In addition, medical assistance is extended to patients in financial hardship, ensuring access to necessary healthcare. To support the mobility and independence of persons with disabilities, Wheelchairs are distributed, while Sewing machines are provided to help economically disadvantaged individuals, especially women, generate their own income and achieve self-reliance.

During the winter season, DESHA regularly conducts blanket and winter clothing distribution programs for the poor and vulnerable. Furthermore, recognizing the importance of cultural and religious heritage, DESHA contributes to the construction, renovation, and development of community infrastructure, including the Mosques, Graveyards, Temples and Lalon Museum, thereby fostering interfaith harmony and preserving local traditions.

In response to the global COVID-19 pandemic, DESHA stepped forward with humanitarian support, including the distribution of hygiene materials, public awareness campaigns, and infection prevention initiatives. Notably, DESHA provided salary support to support staff at Kushtia General Hospital, demonstrating its deep commitment to social responsibility during times of crisis.

Through these comprehensive activities, DESHA continues to address the humanitarian, health, religious, and cultural needs of its members and the local population. Its social development programs have positioned the organization as a compassionate, accountable, and community-driven force working tirelessly for the betterment of society.

Year 2023-24 Highlights:

SECTORS	PERSON	AMOUNT
EDUCATION	47	4,847,164
HEALTH	33	598,081
RELIGION	65	2,352,000
CULTURAL AND SPORTS	9	196,225
ELDERLY WELFARE FUND	5	58,000
OTHERS	5283	2,680,300
TOTAL	5451	11,829,737

Cumulative June 2024:

SECTORS	PERSON	AMOUNT
EDUCATION	557	18,717,497
HEALTH	623	7,896,311
RELIGION	404	19,081,949
CULTURAL AND SPORTS	67	1,298,119
ELDERLY WELFARE FUND	55	601,229
COVID-19	17082	7,150,896
OTHERS	29951	15,796,590
Total	48839	70,542,583





DESHA Agricultural Research Institute (DARI)

The DESHA Agricultural Research Institute (DARI) is located in the serene village of Fakirabad, Keupur, just a 25-minute drive from the heart of Kushtia town. Spanning approximately 6 bighas of land, this integrated and modern agricultural farm operates in a beautifully maintained and environmentally pleasant setting, largely hidden from the outside world.

Inside, DARI showcases a model of sustainable and advanced farming. Rows of cows and bulls are neatly housed and fed in a hygienic, well-structured shed with individual compartments that prevent conflict and ensure better animal health. The institute also breeds rare Bengal goats and practices bio-floc aquaculture to farm a variety of fish species. In line with eco-friendly practices, biogas is produced from cow dung, reducing reliance on the national grid by powering operations through generators.

DARI also features:

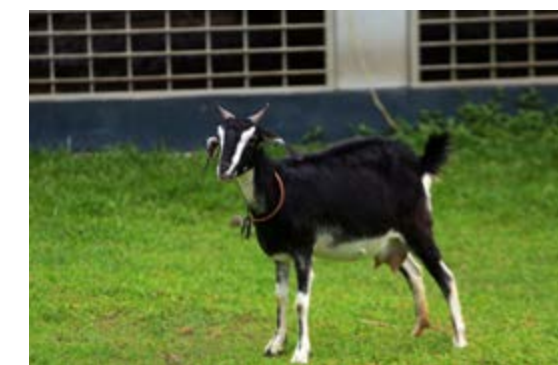
- ✓ Over 300 cattle currently raised for both fattening and dairy purposes
- ✓ On-site grass cultivation on 10 bighas of land to support cattle nutrition
- ✓ Separate areas for quarantine, reproduction, and veterinary care
- ✓ A dedicated team including a veterinary doctor, paravets, agriculture officer, fishery officer, laborers, and caretakers working around the clock
- ✓ Modern laboratories and training centers with accommodation facilities to ensure quality control and provide training for marginal farmers and corporate entities

This institute, a visionary initiative of Md. Robiul Islam, Executive Director of DESHA, was established during the COVID-19 pandemic to demonstrate resilience and innovation in rural development. Under his leadership, the integrated farm has become a model for Good Livestock Practice (GLP) and is actively contributing to meat and milk production in a sustainable, natural manner.

Looking ahead, DARI is poised to play a transformative role in the socio-economic development of the region by promoting responsible livestock rearing, providing technical training, and enabling fair market access for small-scale producers.

Featured Species at DARI

Black Bengal Goat is the only goat breed Bangladesh of its own which is a famous goat breed in the world especially for meat and skin. The breed has medium body size with grown-up weight 25–30 kg, little horns, short legs, and tight body structure. The BBG is one of the most compliant, all around adjusted, early maturing, prolific, productive, and tropical disease-resistant goat types of the world that produces incredible quality meat, milk, and skin.



Mirkadim, also known as Hasha is a breed of cattle native to Munshiganj District of Bangladesh. Nestled in the heart of Munshiganj, the small region of Mirkadim is steeped in history and tradition, is especially renowned for its pristine white color with a pink hue. The cattle is considered "premium" in Bangladesh.



Red Chittagong Cattle, also known as RCC is a breed of cattle native to Bangladesh. Locally, the breed is known as Lal Birish. It is indigenous and most potential type of domestic animal genetic resource in Bangladesh. It is one of the improved and promising varieties of cattle in the country. This variety is now at the stage of extinct. It is mainly originated in the greater Chittagong district of southern Bangladesh. It is found throughout the district, especially in Satkania, Anawara, Raozan, Hathazari, Chandanaish and Patiya upazilas.



98 DESHA Annual Report 2023-24 | RCC differ from other indigenous breeds by their red coat color. The color is deep red to light brick-red to yellowish red to whitish red. The color of other parts of the body like horn, hoof, ears, eyeball, eyebrow, vulva and tail switch are also red.

The Shahiwal Breed of cattle is native to Punjab, Pakistan. Currently available in many countries of the world including Bangladesh, Pakistan and India. Known to be slow and quiet in nature, plump heavy body, thin skinned and relaxed. Short legs, broad head, short thick horns, drooping ears and large crest. Navel pendulous, bill large which hangs down, tail long, prominent tuft of black hairs on tip of tail. The body color is red, but sometimes dark red or black markings are seen in the red. The udders of cows are long, thick and evenly shaped. Body weight of bull is 500-600 kg and cow is 300-400 kg. This type of car gives about 1600 = 2500 liters of milk per milking period. Shahiwal is a good breed for meat and milk production.



The Holstein Friesian is an international breed or group of breeds of dairy cattle. It originated in Frisian, stretching from the Dutch province of North Holland to the German state of Schleswig-Holstein. It is the dominant breed in industrial dairy farming worldwide, and is found in more than 160 countries. It is known by many names, among them Holstein, Friesian and Black and White. Recently this breed has been very popular among small-medium farmers for their milk and meat production.



DESHA Community Hospital: A Step Toward Equitable Healthcare Access

Driven by a deep empathy for the health struggles of the underprivileged and recognizing the limited accessibility of quality healthcare services in rural areas, DESHA envisioned a sustainable solution: the establishment of a community hospital at the village level. The core intention was to bring essential medical services directly to the doorsteps of the poor, thereby reducing their dependency on distant and often unaffordable urban facilities.

Location and Area Coverage:

The DESHA Community Hospital (DCH) is strategically located in Moshan, approximately 9 kilometers northwest of Kushtia district town and 6 kilometers east of Mirpur upazila. Positioned adjacent to the Kushtia-Mirpur Highway, the hospital is easily accessible for rural populations who previously had to travel long distances for basic medical care.

While the hospital primarily aims to serve the approximately 40,000 residents of Baruipara Union, it is designed to gradually expand its services to neighboring unions as its infrastructure, equipment, and human resources continue to grow. The hospital holds the potential to become a regional health hub for surrounding rural communities.

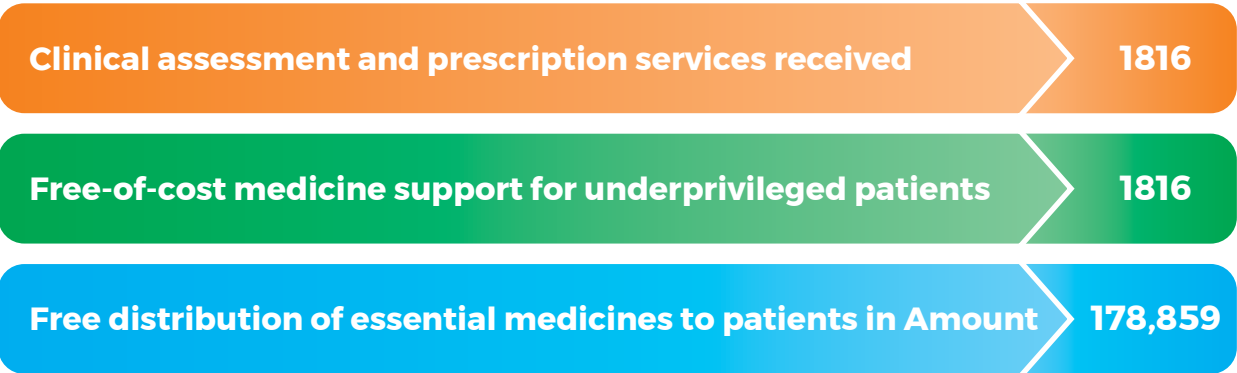
Objectives:

The overarching goal of the DESHA Community Hospital is to provide affordable, quality health services to the poor and underserved populations of Baruipara Union and its adjacent areas. Its specific objectives are as follows:

- ✓ **General Outpatient Care:** To offer daily consultations at the Outpatient Department (OPD), providing diagnosis, prescriptions, and expert medical advice for common and patient-specific illnesses.
- ✓ **Emergency Services:** To deliver emergency medical support, especially in cases requiring immediate attention, such as respiratory distress, accidents, or trauma-related injuries.
- ✓ **Inpatient Admission:** To admit patients who require observation, intensive care, or ongoing treatment under the supervision of trained doctors and nursing staff.
- ✓ **Maternal and Child Healthcare:** To ensure comprehensive maternity and child health services, including antenatal and postnatal care for pregnant and lactating mothers, as well as pediatric care for infants and young children.
- ✓ **Specialized Health Camps:** To organize periodic health camps in partnership with leading medical professionals of the country—particularly focused on eye care, cardiac conditions, and other prevalent health issues, ensuring access to specialized treatment for the rural poor.

100 This initiative by DESHA reflects its enduring commitment to **holistic rural development**, where health is seen as a fundamental right, not a privilege. The DESHA Community Hospital is envisioned not only as a treatment facility but also as a **beacon of health equity and dignity** for the rural poor.

Year 2023-24 Highlights:



HEALTH SERVICES UP TO JUNE 2024



Desha Training and Resource Center (TARC)



Training is widely recognized as the foundation of effective program implementation, as no initiative can be successfully executed without providing comprehensive training to both target beneficiaries and staff members. In line with this principle, DESHA consistently organizes awareness and skill-building training courses tailored specifically to the needs of its beneficiaries. At the same time, regular capacity development programs are held for staff to continuously sharpen their skills and enhance operational effectiveness. Beyond traditional training, DESHA also engages in action research, conducts in-depth studies, and organizes seminars and workshops—each carefully aligned with emerging needs to strengthen the knowledge base and functional capacity of its stakeholders.



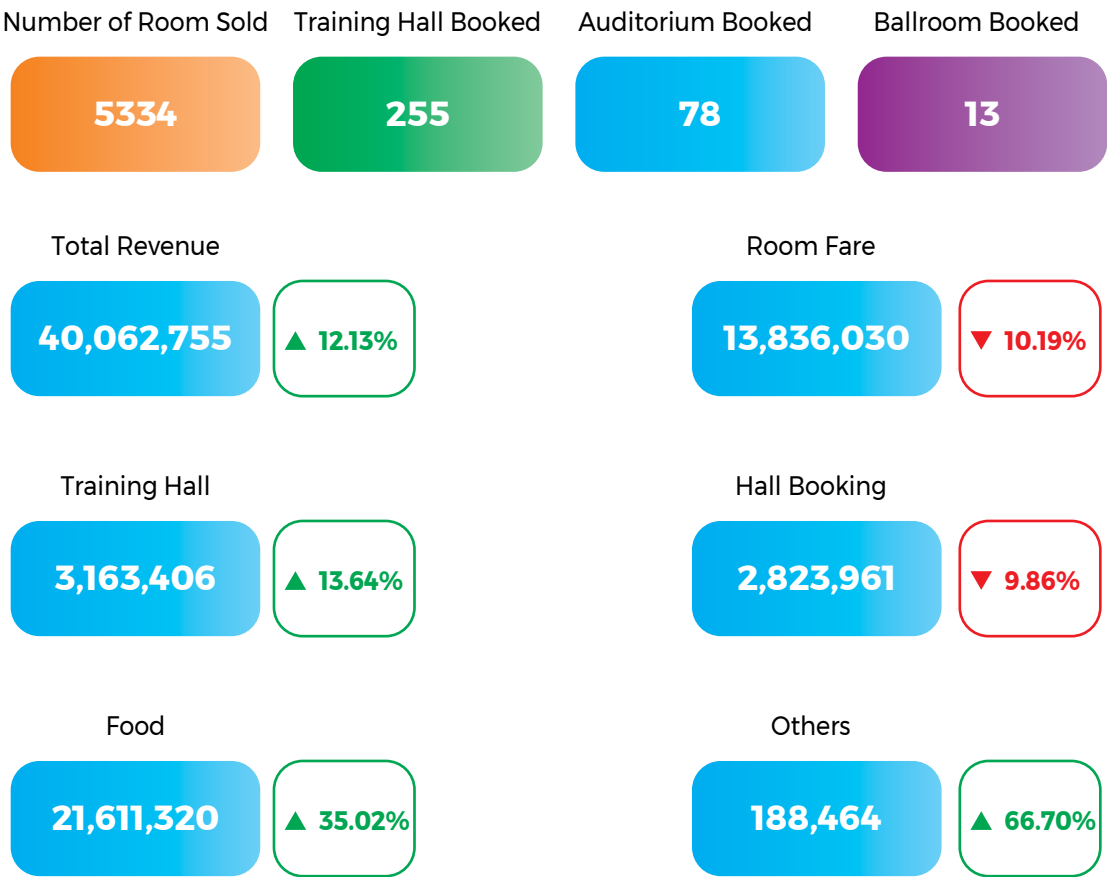
To better serve its internal staff and host external guests, DESHA established the Training and Resource Center (TARC) in 2017 under the visionary leadership of Md. Robiul Islam. At its inception, the center featured 27 rooms and 7 dormitories for accommodation, along with two training halls, a conference center, and an auditorium. As demand grew from government agencies, NGOs, and multinational companies for high-quality training and event facilities, the management—under



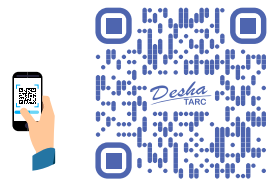
102 the leadership of Assistant Executive Director Nazmus Saleheen—initiated a major expansion to significantly scale up TARC’s infrastructure and service capacity.

Today, DESHA TARC stands as a state-of-the-art facility featuring a grand hall, a ballroom, two conference rooms, four training rooms, a prayer room, a full-service restaurant, and a well-stocked library. Its accommodation facilities have been substantially upgraded and now include 98 air-conditioned executive rooms, 4 presidential suites, and 7 dormitories—each thoughtfully designed and elegantly furnished to ensure a comfortable, professional environment that supports learning, collaboration, and rest. This expansion reflects DESHA’s deep commitment to continuous professional development and to addressing the evolving needs of its external partners, firmly positioning TARC as a vibrant hub for capacity building and knowledge exchange.

Year 2023-24 Highlights:

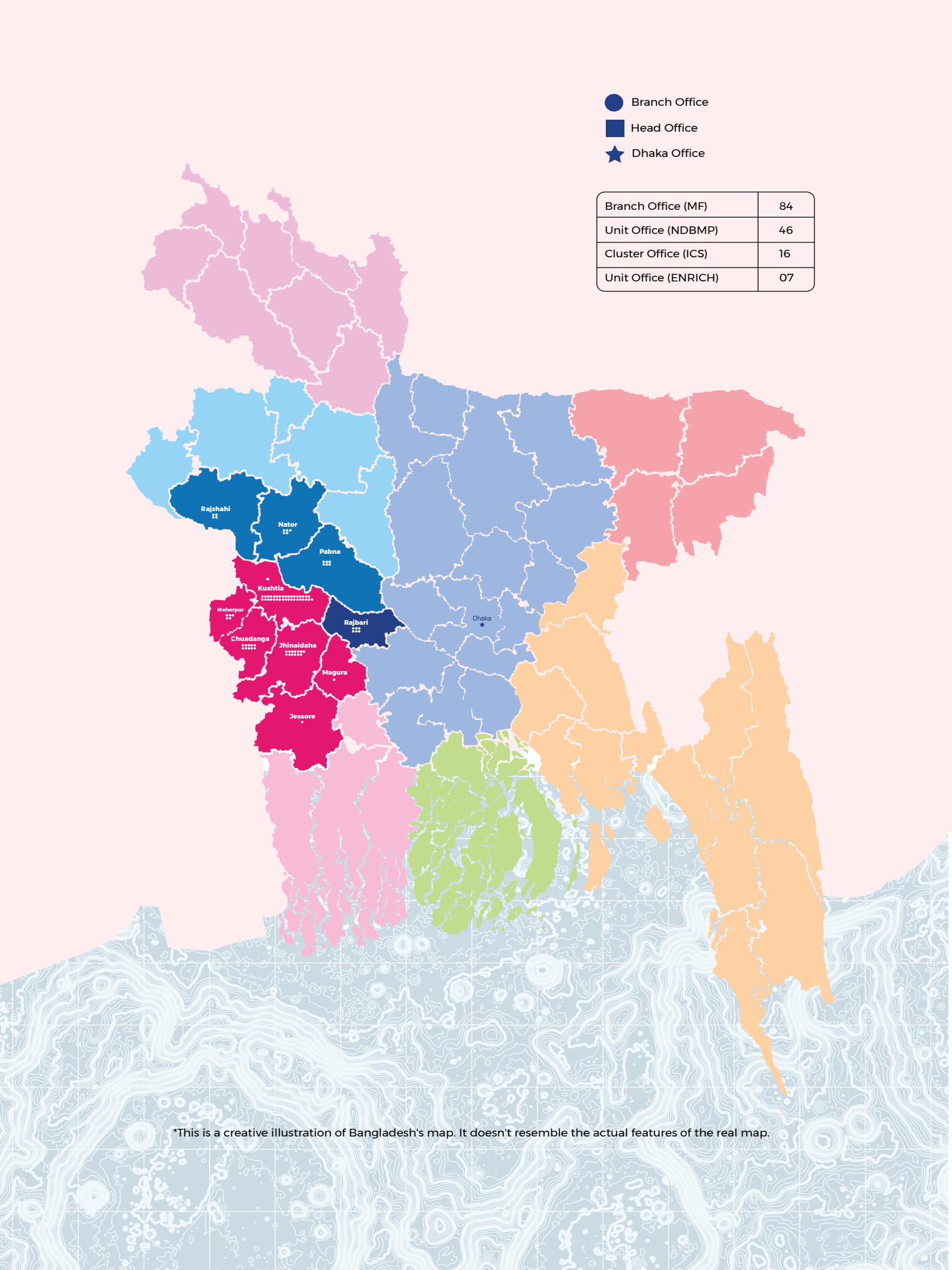


www.deshatarc.com
facebook.com/deshatarc



WORKPLACE 8





WORKPLACE

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:

- Head Office

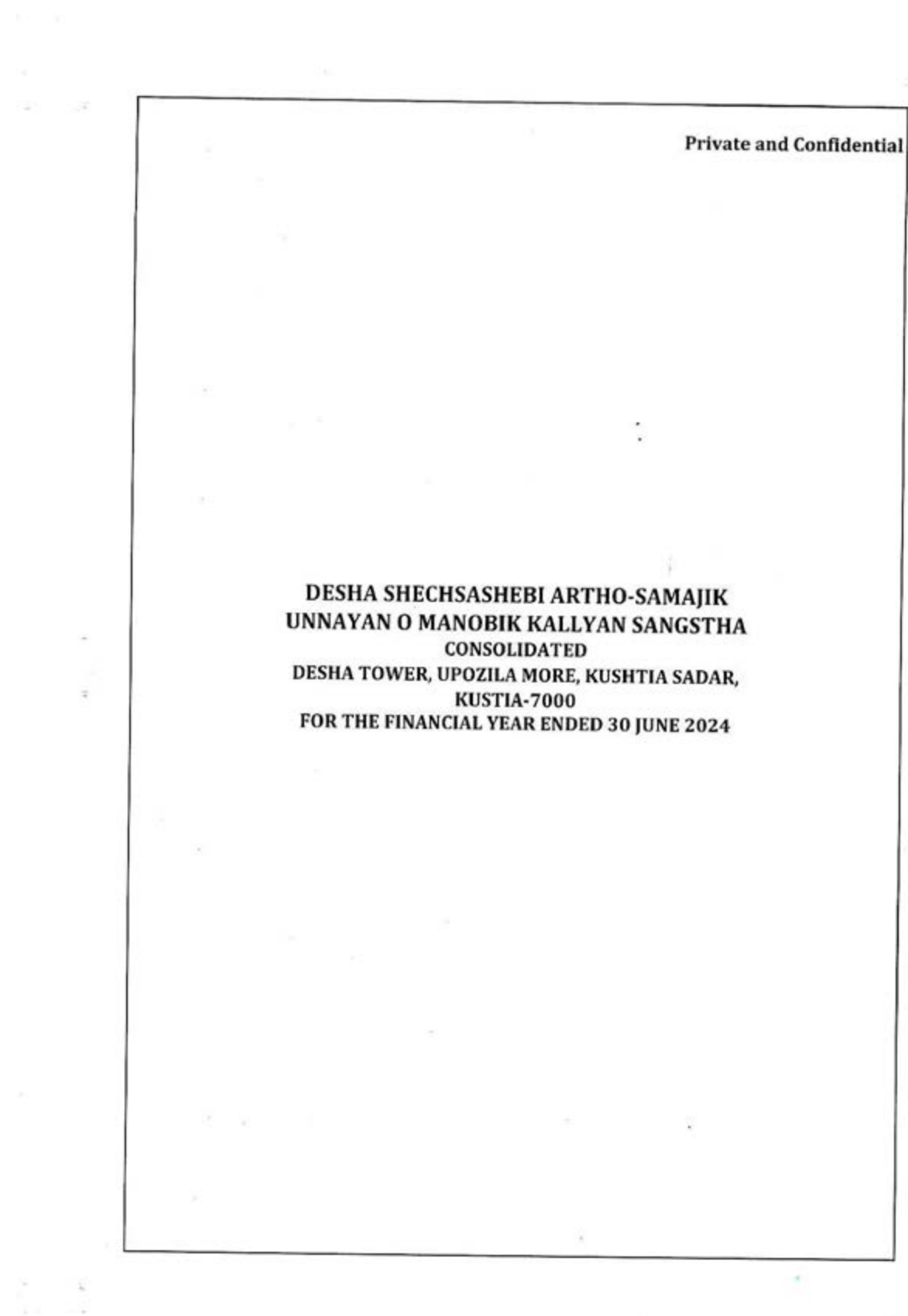
:

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Cell: +880 1720 510210
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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
- | Division | District | Upazila |
|----------|-----------|--|
| Khulna | Kushtia | Kushtia Sadar, Mirpur, Daulatpur, Bheramara, Kumarkhali, Khoksa = 06 |
| | Meherpur | Meherpur Sadar, Gangni, Mujibnagar = 03 |
| | 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 |
| Rajshahi | Pabna | Pabna Sadar, Ishwardi, Atghoria = 03 |
| | Natore | Natore Sadar, Lalpur, Bagatipara, Baraigram = 04 |
| | Rajshahi | Charghat, Bagha, Puthia = 03 |
| Dhaka | Rajbari | Rajbari Sadar, Baliakandi, Pangsha, Kalukhali = 04 |
- *This is a creative illustration of Bangladesh's map. It doesn't resemble the actual features of the real map.




**DESHA SHECHSASHEBI ARTHO-SAMAJIK
UNNAYAN O MANOBIK KALLYAN SANGSTHA**
CONSOLIDATED
AUDITOR'S REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 30 JUNE 2024
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SHAHA & Company
Chartered Accountants



Chartered Accountants
Worldwide Network Member

Assignment No: HO/A2024-25/006

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF GENERAL BODY OF
DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA

Report on the audit of the consolidated financial statements
Opinion

We have audited the **Consolidated** financial statements of **DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**, which comprise statement of consolidated financial position as at 30 June, 2024 and the statement of consolidated profit or loss and other comprehensive income, statement of consolidated changes in capital fund, statement of consolidated cash flows for the year then ended, and consolidated notes to the financial statements, including a summary of significant accounting policies and other explanatory information for the year ended 30 June, 2024.


In our opinion, the accompanying consolidated financial statements present fairly, in all material respects except , the consolidated financial position of the organization as at 30 June, 2024, and its consolidated financial performance and its consolidated cash flows for the year then ended 30 June, 2024 in accordance with the International Financial Reporting Standards (IFRSs).

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 consolidated financial statements section of our report. We are independent 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 consolidated financial statements in Bangladesh, and we have fulfilled our ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of the consolidated 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 consolidated financial statements that are free from material misstatement, whether due to fraud or error. In preparing the consolidated financial statements, management is responsible for assessing



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Chattogram Branch: JS Tower (Level 4), 89 Nabab Serajuddowla Road, Chattogram 4000, ☎ +88 01823 844668, 📠 sanjibdasfcashahaandco@gmail.com

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 organization or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated 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 consolidated 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 consolidated 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 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 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 consolidated 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 organization to cease to continue as a going concern.
- V. Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



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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.

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 consolidated 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 organization so far as it appeared from our examination of these books;
- III. The consolidated statement of financial position and consolidated statement of comprehensive income dealt with by the report are in agreement with the books of account and returns; an
- IV. The expenditure incurred was for the purposes of the organization's performance.


Md. Afsar Uddin, FCA

Managing Partner
SHAHA & Company Chartered Accountants
ICAB Enrollment number: 1409
DVC: 2409041409AS338114
Dated: 04 September 2024
Place: Head office, Dhaka-1000.



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Annexure-A

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
STATEMENT OF CONSOLIDATED FINANCIAL POSITION
AS AT 30 JUNE, 2024

PARTICULARS	NOTES	AS AT 30 JUNE, 2024			AS AT 30 JUNE, 2023
		Micro credit	Non-micro credit	Total	Total
Properties and assets					
A. Non-current assets:					
Property, plant and equipment	7.00	397,424,580	193,526,843	590,951,423	296,802,674
Intangible assets	7.00	2,090,400	140,000	2,230,400	2,230,400
Investments-long term	9.05	8,661,147	30,044,185	38,705,332	9,609,852
Total non-current assets		408,176,127	223,711,028	631,887,155	308,642,926
B. Current assets					
Loan to members	8.00	5,626,502,034	-	5,626,502,034	5,135,713,625
Loan to members	8.00	-	14,053,334	14,053,334	10,255,124
Investments-short term	9.00	291,206,962	-	291,206,962	205,943,952
Grants and Account receivables	10.00	19,153,359	21,400,574	40,553,933	61,505,706
Advance, deposit and prepayments	11.00	10,507,415	25,277,987	35,785,402	34,311,306
Unsettled staff advance	12.00	3,185,739	-	3,185,739	3,565,739
Staff loans and advance	13.00	1,330,516	-	1,330,516	2,085,319
Inventories	14.00	-	1,475,016	1,475,016	1,921,757
Lease assets/ Other assets (to be specified)	15.00	5,002,951	9,740,899	14,743,850	130,457,250
Cash and Bank balance					
Cash in hand	16.00	11,071,718	68,518	11,140,236	3,270,851
Cash at bank	16.00	172,814,632	2,529,733	175,344,365	16,478,882
Total current assets		6,140,775,326	74,546,061	6,215,321,387	5,605,509,511
Total properties and assets (A+B)		6,548,951,453	298,257,089	6,847,208,542	5,914,152,437
Capital fund and liabilities					
A. Capital fund					
Accumulated surplus/(deficit)	17.00	1,064,841,275	221,438,984	1,286,280,259	1,153,892,772
Statutory reserve fund	18.00	118,315,697	-	118,315,697	112,525,744
Total capital fund		1,183,156,972	221,438,984	1,404,595,956	1,266,418,516
B. Non-current liabilities					
Loan from PKSF-long term	19.00	810,756,654	-	810,756,654	662,738,823
Loan from commercial banks and others	20.00	150,276,125	-	150,276,125	263,883,935
Accumulated depreciation	21.00	107,191,505	37,920,140	145,111,645	122,012,214
Risk fund	22.00	309,943,171	89,645	310,032,816	269,987,072
Gratuity fund	23.00	185,316,865	8,529,831	193,846,696	136,873,828
Staff Security Fund	24.00	9,583,717	-	9,583,717	9,353,717
Members Savings Deposits	26.00	496,734,642	-	496,734,642	329,366,368
Total non-current liabilities		2,069,802,679	46,539,616	2,116,342,294	1,794,215,956
C. Current liabilities					
Loan from PKSF-current portion	19.00	730,315,505	-	730,315,505	650,451,917
Loan from commercial banks and others	20.00	730,328,533	24,850,106	755,178,639	726,366,916
Loan loss provision (LLP)	25.00	410,051,675	-	410,051,675	193,551,283
Member savings deposit	26.00	1,158,648,788	-	1,158,648,788	1,051,055,656
Account payables	27.00	150,000	5,218,199	5,368,199	5,964,543
Others current liabilities	28.00	266,497,302	210,184	266,707,486	226,127,650
Total current liabilities		3,295,991,803	30,278,489	3,326,270,292	2,853,517,965
Total capital fund and liabilities (A+B+C)		6,548,951,453	298,257,089	6,847,208,542	5,914,152,437

The accompanying notes from an integral part of these financial statements.


Deputy Director
(Accounts and Finance)


Joint Director
(Accounts and Finance)

Executive Director

DVC: 2409041409AS338114
Dated: 04 September 2024
Place: Head office, Dhaka-1000.



Md. Afsar Uddin, FCA
Managing Partner
SHAHA & Company Chartered Accountants
ICAB Enrollment No. 1409

Annexure-B

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, 2024

PARTICULARS	FY: 2023-2024			FY: 2022-2023
	Micro credit	Non-micro credit	Total	Total
A. Income				
Service charge on Loan to Members	29.00	1,221,299,148	1,351,106	1,222,650,254
Income from Interest on FDR Investment		17,185,714	45,090	17,230,804
Income from bank interest (STD)		3,744,846	207,949	3,952,795
Sale Pass book, Loan form etc.		1,191,910	-	1,191,910
Service charge (Staff Loan)		6,827	1,644	8,471
Write off Income		2,073,807	-	2,073,807
Admission Fee		350,680	-	350,680
Making income		-	26,000	127,000
Grant from IDCOL		-	37,062,105	159,659,092
Incentive from IDCOL		-	24,015,250	22,679,200
TR/HABIKHA		-	22,744,582	21,314,130
Sales of fixed assets		-	529,653	-
Sales of goods		-	-	173,015
Sales of SHS		-	-	697,784
Sales materials		-	-	18,290
Guest room fare		-	6,986,750	2,389,996
Other Income		7,466,282	569,917	8,036,199
Total income		1,253,319,214	93,540,046	1,346,859,260
				1,229,514,136

B. Expenditure

Service charge paid to PKSF loan	95,722,075	-	95,722,075	67,397,046
Interest on Loan from Bank and Others	95,564,582	94,260	95,658,842	52,566,663
Interest on member savings	112,758,880	-	112,758,880	70,304,450
Interest on Security Deposits	404,686	-	404,686	627,309
Interest on DDS Staff Deposits	-	-	-	1,500
Interest on PF Fund	19,506,322	276,328	19,782,650	16,728,002
Total Financial expenses	323,956,545	370,588	324,327,133	207,624,968
Salary & Allowances	462,120,502	4,504,213	466,624,715	408,177,942
	462,120,502	4,504,213	466,624,715	408,177,942

Administrative Expenses

Office rent	9,700,587	422,800	10,123,387	7,468,693
Printing & Stationery	5,770,819	171,325	5,942,144	6,428,917
Travelling and transportation expenses	2,850,755	1,559,061	4,409,816	3,806,823
Telephone and Postage	122,305	28,160	150,465	210,207
Repair & Maintenance	3,504,368	547,620	4,051,988	2,904,357
Gas & Electricity	6,031,730	165,024	6,196,754	4,606,958
Entertainment	3,226,464	19,919	3,246,383	1,497,573
Advertisement	815,384	-	815,384	-
Newspaper and Periodical	115,983	-	115,983	128,487
Bank Charges/ DD charges	3,302,748	138,489	3,441,237	2,896,308
Training Expenses	3,829,643	-	3,829,643	1,501,758
Vehicle Maintenance (Fuel)	4,812,372	972,272	5,784,644	4,745,469
Legal Expenses	1,110,112	-	1,110,112	405,854
Annual Fee to Authority	1,615,017	-	1,615,017	1,109,014
Meeting Expenses	1,488,000	-	1,488,000	1,520,140
Audit and Professional Fees	196,000	-	196,000	319,784
Depreciation and amortization	12,173,934	12,918,535	25,092,469	17,574,721
Material purchase	-	65,177	65,177	29,401
Plant honorarium	-	12,000	12,000	90,000



PARTICULARS	Amounts in BDT			
	FY: 2023-2024		FY: 2022-2023	
Grants (customer)	-	-	-	279,602
Carrying cost	-	42,123	42,123	69,903
Cost of sales	-	446,741	446,741	3,612,008
Wages	-	1,500	1,500	7,200
Office management	-	3,300	3,300	17,140
Business promotion	-	2,399,025	2,399,025	2,167,000
Miscellaneous expenses	-	1,426,489	1,426,489	4,741,524
Miscellaneous TARC	-	707,532	707,532	288,790
Purchase of raw material/goods	-	58,116	58,116	128,354
Incentive	-	15,663,003	15,663,003	3,588,454
Tax	-	1,003,394	1,003,394	-
Performance bonus	-	80,000	80,000	-
Making cost	-	28,915,581	28,915,581	59,608,507
Total administrative expenses	60,666,221	67,767,187	128,433,408	131,752,943
Program Expenses	-			
Rebate Given	51,371,748	-	51,371,748	56,589,677
Program Expenses of PKSf funded project	14,117,632	-	14,117,632	5,220,279
Loan Loss Expenses	216,500,392	-	216,500,392	98,041,042
Others operating expenses	-	-	-	17,493,818
Total program expenses	281,989,772	-	281,989,772	177,344,816
Total operating and Financial Expenses	1,128,733,040	72,641,988	1,201,375,028	924,900,669
Total Surplus before Tax	124,586,174	20,898,058	145,484,232	304,613,467
Income Tax	(7,302,822)	-	(7,302,822)	(6,163,468)
Excess/(deficit) of income over expenditure after tax	117,283,352	20,898,058	138,181,410	298,449,999

The accompanying notes from an integral part of these financial statements.

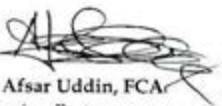

Deputy Director
(Accounts and Finance)


Joint Director
(Accounts and Finance)

Executive Director

DVC: 2409041409AS338114
Dated: 04 September 2024
Place: Head office, Dhaka-1000.




Md. Afsar Uddin, FCA
Managing Partner
SHAHA & Company Chartered Accountants
ICAB Enrollment No. 1409

Annexure-C

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
STATEMENT OF CONSOLIDATED CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

PARTICULARS	Amounts in BDT	
	2023-2024	2022-2023
A. Cash flows from operating activities		
Excess of income over expenditure/(excess of expenditure over income)	138,181,410	298,449,999
Add: Amount considered as non-cash transactions:		
Loan loss provision expenses (LLP)	216,500,392	64,185,303
Prior year adjustment	-	-
Depreciation expenses	25,092,469	17,574,721
Subtotal of non-cash items	241,592,861	81,760,024
Loan disbursement to members	(8,984,682,000)	(8,923,939,000)
Loan realization from members	8,490,091,411	7,489,274,527
Decrease/(increase) in loan to beneficiary	-	(4,699,609)
Decrease/(increase) in Grants and Account receivables	20,951,773	10,705,234
Decrease/(increase) in Advance, deposit and prepayments	(1,474,096)	(11,009,230)
Decrease/(increase) in Unsattled staff advance	380,000	(743,498)
Decrease/(increase) in other assets	-	5,751,384
Decrease/(increase) in land development	-	(47,910)
Decrease/(increase) in pond digging	-	-
Decrease/(increase) in inter project receivable	-	(2,881,352)
Decrease/(increase) in construction SHS (work in progress)	-	(14,738,727)
Decrease/(increase) in other program (work in progress)	-	(1,013,015)
Decrease/(increase) in inventories	446,741	3,443,008
Decrease/(increase) in Staff loans and advance	754,803	-
Decrease/(increase) in receivable from branch closing loss	-	569,226
Decrease/(increase) in provision for interest on member's savings	-	15,704,970
Decrease/(increase) in Lease assets/ Other assets (to be specified)	115,713,400	-
(Decrease)/increase in account payable	(596,344)	29,850,115
(Decrease)/increase in other current liabilities	40,579,836	(9,000,982)
Net cash generated from/(used in) operating activities	61,939,796	(1,032,564,837)
B. Cash flows from investing activities		
Acquisition of property, plant and equipment	(296,614,274)	(13,050,720)
Adjustment of property, plant and equipment	472,488	12,720
Insurance premium	-	(1,187,736)
Staff security fund	230,000	-
Investment in FDR long term	(29,095,480)	(64,097,447)
Investment in FDR short term	(85,263,010)	119,198,152
Encashment of FDR to project (DSR)	-	39,278,600
Net cash generated from/(used in) investing activities	(410,270,275)	80,153,569
C. Cash flows from financing activities		
Loan received from PKSf	1,016,500,000	1,033,650,000
Loan repayment to PKSf	(788,618,581)	(684,647,583)



PARTICULARS	2023-2024	2022-2023
Loan from others sources-commercial banks	900,739,100	725,726,430
Loan repayment to others sources-commercial banks	(985,535,186)	(640,245,550)
Members savings deposits	274,961,405	415,010,085
Risk Fund	40,045,744	52,961,571
Gratuity Fund	56,972,868	55,740,328
Net cash generated from/(used in) financing activities	515,065,349	958,195,281
D. Net cash generated/(used) during the FY (A+B+C)	166,734,869	5,784,013
E. Cash and bank balance at the beginning of the FY	19,749,732	13,965,719
F. Cash and bank balance at the end of the FY (D+E)	186,484,601	19,749,733

Signed as per our report on same date.


Deputy Director
(Accounts and Finance)


Joint Director
(Accounts and Finance)

Executive Director

DVC: 2409041409AS338114
Dated: 04 September 2024
Place: Head office, Dhaka-1000.




Md. Afsar Uddin, FCA
Managing Partner
SHAHA & Company
Chartered Accountants
ICAB Enrollment No. 1409

Annexure-D

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
STATEMENT OF CONSOLIDATED CHANGES IN CAPITAL FUND
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

PARTICULARS	2023-2024		2022-2023	
	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND
Opening balance	1,153,892,772	112,525,744	879,334,784	88,633,733
Surplus/(deficit) during the FY	138,181,410	-	298,449,999	-
Prior year adjustment	(3,970)	-	-	-
Sub-total	1,292,070,212	112,525,744	1,177,784,783	88,633,733
Transfer to funds	(5,789,953)	5,789,953	(23,892,011)	23,892,011
Closing balance	1,286,280,259	118,315,697	1,153,892,772	112,525,744
		1,404,595,956		1,266,418,516

Micro Credit Program

PARTICULARS	2023-2024		2022-2023	
	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND
Opening balance	953,351,846	112,525,744	797,640,634	88,633,733
Surplus/(deficit) during the FY	117,283,352	-	179,603,223	-
Prior year adjustment	(3,970)	-	-	-
Sub-total	1,070,631,228	112,525,744	977,243,857	88,633,733
Transfer to funds	(5,789,953)	5,789,953	(23,892,011)	23,892,011
Closing balance	1,064,841,275	118,315,697	953,351,846	112,525,744
		1,183,156,972		1,065,877,590



Non-micro credit program	PARTICULARS	2023-2024		2022-2023	
		CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL	TOTAL
	Opening balance	200,540,926	-	200,540,926	81,694,150
	Surplus/(deficit) during the FY	20,898,058	-	20,898,058	118,846,776
	Prior year adjustment	-	-	-	-
	Sub-total	221,438,984	-	221,438,984	200,540,926
	Transfer to funds	-	-	-	-
	Closing balance	221,438,984	-	221,438,984	200,540,926


Deputy Director
(Accounts and Finance)


Joint Director
(Accounts and Finance)




Md. Afsar Uddin, FCA
Managing Partner
SHAHA & Company Chartered Accountants
ICAB Enrollment No. 1409

DVC: 2409041409/AS338114
Dated: 04 September 2024
Place: Head office, Dhaka-1000.

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
CONSOLIDATED
DISCLOSURE OF BACKGROUND AND SIGNIFICANT ACCOUNTING POLICIES AND PRACTICES
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

A. Background:

1 Organizations history

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA is a "not for profit" and non government organization. The voluntary social service organization was established in 1986 by some local development workers with a view to working for the poor and landless people on a sustainable basis to reduce poverty. Since its inception the organization has been working to build institution building for the poor with the special emphasis on distressed women, girls and disadvantaged children. It is a specialized microfinance institution that provides high quality flexible financing service to low income people. The recipients of microfinance service are poor people, particularly women. Remittance services are provided to the relatives of overseas Bangladeshi. The Other major programs are Solar home system program, Biogas program, and Improved Cook stove program.

The organization is registered under the voluntary Social Agencies (Registration and control Ordinance, 1961 under the ordinance of (XI, VI of 1961) vide Ani registration No Kushtia-67/89 Dated 27 June 1989 and with NGO Affairs Bureau under foreign donation (voluntary activities) Regulation Ordinance 1978 vide Registration No 1589 Dated 29 November 2000 Last renewal Dated 8 November 2015 effective from Dated 29 November 2015. And with microcredit regulatory authority issuing license to perform micro credit operation vide Registration No 0059000236-00141 Dated 7 February 2008.

To ensure sustainable growth and prosperity of society, DESHA has widened their welfare program into various sectors namely biogas, solar home system, improved cook stove program and many others in line with the objective of the institution. DESHA Has also signed an agreement with infrastructure development company limited (IDCOL) Dated 13 December 2013 to execute solar home system program, biogas program and improved cook stove program.

2 Corporate information of the DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA:

1	Name of Microfinance Organization	DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA	
2	Year of establishment	1986	
3	Legal Entity		
4	Registration Authority	Registration Number	Date of Registration
5	Social Welfare Department	Kushtia-67/89	27-Jun-89
6	Microcredit Regulatory Authority (MRA)	00590-00236-00141	7-Feb-08
7	NGO Affairs Bureau	1589	29 November 2000 Last renewal Dated 8 November 2015 effective from Dated 29 November 2015.
8	Nature of operations	Microfinance program and welfare program into various sectors.	
9	Year of enrolment with PKSF as partner organization	16-Oct-97	
10	Trade License	Kushtia Pourashava 565	



11	Tax Identification Number	597614536504	Dated: 30-09-2013
12	Business Identification Number	002535974-0903	Dated: 16-12-2019
13	Working areas (Number of districts)	10 districts	
14	Statutory audit conducted up to	30-Jun-24	
15	Name of the statutory auditor for last year	SHAHA & Company Chartered Accountants	
16	Name of the statutory auditor for current year	SHAHA & Company Chartered Accountants	
17	Number of executive committee meeting held during FY 2022-2023	12 times	
18	Date of annual general meeting held	09 September, 2023	

2.01 List of executive committee members:

SL. NO.	NAME	DESIGNATION	QUALIFICATION	PROFESSION	PRESENT ADDRESS
1	Mohammad Abdus Salam	Chairman	MA	Ex-Banker	Dhanmondi, Dhaka
2	Md. Nazrul Islam	Vice-Chairman	BA (Pass)	Ex-Govt. Officer	Thanapara, Kushtia
3	Md. Sanowar Hossain	Treasurer	BA.LLB	Lawyer	Chourhash, Kushtia
4	Ms. Nazma Robiul	Member	Ten	Business	Fakirabad, Kushtia
5	Md. Nazrul Islam	Member	BSC	Ex-Govt. Officer	Gorusthanpara, Kushtia
6	Ms. Salma Parvin	Member	SSC	Activist	Aruapara, Kushtia
7	Mst. Anowara Khatun	Member	HSC	Ex-Govt. Service	Chhatrogacha, Kushtia
8	Md. Robiul Islam	Member secretary	B.Com	Privet Service	Fakirabad, Kushtia

3 Basis of accounting:

The Financial Statements have been prepared according to MRA Circular Letter No. 18 dated July 16, 2013, issued for Microfinance institutions, financial statements must adhere to International Financial Reporting Standards (IFRSs). These standards mandate the preparation of financial statements on an accrual basis, excluding cash flow information. The enclosed financial statements follow the formats recommended by MRA in the aforementioned circular, with slight adjustments made to align with the organization's specified requirements. These modifications, however, do not result in any significant changes to the organization's assets, liabilities, or profitability when compared to using different formats.

The organization also complied with the requirements of following laws and regulations from various Government bodies:

- The Income Tax Act, 2023
- The Value Added Tax and Supplementary Act 2012 (Effective form 01 July 2019)
- The Microcredit Regulatory Authority Act 2006
- The Microcredit Regulatory Authority Rules 2010

The Organization's annual financial statements in which IFRS 16 Leases has been applied. Changes to significant accounting policies are described in Note 4 (H).



Basis of Preparation of the Financial Statements

The Financial Statements have been prepared in line with the International Financial Reporting Standards (IFRSs), microcredit regulatory authority act 2006. The financial statement of the organization have been prepared in accordance with the provisions on International Accounting Standard IAS under historical cost convention on accrual basis, except service charge which are computed following cash basis of accounting. All activities included in the financial statements are continuing in nature that is the financial statements have been prepared on going concern basis.

Accounting Standards

The financial statement have been prepared in accordance with International Financial Reporting Standards (IFRS) and others applicable laws and regulations.

Accounting Convention

The financial statements have been prepared under the historical cost convention on accrual basis of accounting.

Application of standards

The following International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as adopted by ICAB are the financial statements for the year under review:

IAS-1	Presentation of financial statements
IAS-7	Statement of cash flows
IAS-2	Inventories
IAS-8	Accounting policies, changes in accounting estimates and errors
IAS-10	Event after the reporting period
IAS-12	Income Taxes
IAS-16	Property, Plant and equipment
IAS-19	Employee benefits
IAS-23	Borrowing costs
IAS-24	Related party disclosure
IAS-32	Financial instruments: presentation
IAS-36	Impairment of assets
IAS-37	Provisions, contingent liabilities and contingent assets
IFRS-7	Financial instruments: Disclosures
IFRS-9	Financial instruments
IFRS-13	Fair value measurement
IFRS-15	Revenue from contract with customers
IFRS-16	Leases

Use of Estimates and Judgements

The preparation of financial statements requires management to make judgements, estimates and assumption that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed on an ongoing basis.

Comparative Information

Comparative information has been disclosed in respect of the year ended 30 June 2023 as per IAS 1, paragraph 38 for all numerical information in the financial statements and also the narrative and descriptive information where it is relevant for comparing of the current financial statements which has prepared for 12 months.

Figures for the year 2023 has been rearranged wherever considered necessary to ensure comparability with the current year. Figures appearing in this accounts are rounded off to the nearest BD Taka.

Statement of Financial Position at 30 June 2024

Statement of Profit or Loss and other Comprehensive Income for the year ended 30 June 2024

Receipts and payments account for the year ended 30 June 2024

Statements of Changes of Capital Fund for the year ended 30 June 2024



Statement of Cash Flows for the year ended 30 June 2024 and notes to the accounting policies and explanatory notes for the year ended 30 June 2024.

Reporting Period

The financial period of the organization cover one year from 01 July to 30 June in accordance with the requirement of the Income Tax Act, 2023 for uniform income year from first day of July to thirtieth day of June as amended by the provision of the Finance Act 2024.

4 Functional and Presentation Currency

The financial statements are presented in Bangladeshi Taka (Taka/Tk.), which is the Organization's functional currency. All financial information presented in Taka has been rounded off the nearest Taka.

Summary of Significant Accounting and Organization Policies

Revenue Recognition

Service charge from beneficiaries/end-user in Micro Credit is recognized in the accounts on actual realization.

Interest on loan is recognized in the accounts on actual payment.

Other expenses is recognized in the accounts on accrual basis.

Interest on savings is recognized in the accounts on accrual basis.

Loan disbursed to the beneficiaries was recovered was as follows:

Name of Component	Installment	Service Charge Rate
Jagoron	10	7.5 %
Agrosor	10	7.5 %
Buniad	06	01 %
LRL	10	5%
LRL-2	10	0.5%
MDP	10	7.5%
MDP-AF	10	7%
ENRICH-IGA	10	7.5 %
ENRICH -AC	12	2 %
ENRICH -LIL	08	2 %
LIFT	08	5%
Agrosor-SEP	10	7.5 %
Common service loan-SEP	10	2 %
Agrosor-RAISE	10	7%
Agrosor-MFC	10	7%
RMTP special ME	10	7%
IAI	6	5%
Sufalon-KGF	01	7.5 %
Sufalon	01	7.5 %

Interest Income

Service charge on loan:

The PO is collecting service charges from beneficiaries and users at a Declining Method of 24% per annum calculated on the loan provided to them.

Interest on fixed deposit

Interest fixed deposit has been accounted for on accrual basis. The Organization made investment in fixed deposit against the various funds Saving and statutory reserve.

Property, Plant & Equipment

Recognition and measurement

Tangible fixed assets are accounted for according to IAS 16 "Property, plant and equipment" at historical cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items of property, plant & equipment.



Fixed Assets and Depreciation :

Fixed Assets are stated at cost/ revaluation less accumulated depreciation. Depreciation on fixed assets is calculated on Diminishing balance method. Full year's depreciation is charged on fixed assets acquired during the year, while no depreciation is charged on assets retired during the year.

The annual rates of depreciation on each class of assets are as follows:

Asset category	Rate of depreciation
	As per organization policy
Land	0%
Building	5%
Furniture and fixture	10%
Office equipment	10%
Computer and Equipment	25%
Motor vehicles-car	10%
Photocopy machine	25%
Mobile set	20%
Croceries	30%
Firm shed	10%

Impairment Of Property, Plant And Equipment

The carrying amount of property, plant & equipment are reviewed at each reporting date to determine whether there is any indication that the assets might be impaired. Any provision of impairment is changed to the statement of profit or loss in the period concerned.

Intangible fixed assets-software

Software costs are capitalized where it is expected to provide future enduring economic benefits. Capitalization costs including license fees & cost of implementation/ system integration services which are capitalized in the year in which the relevant software is installed for use. Costs of maintenance, upgradation and enhancements are charged as revenue expenditure unless they bring similar significant additional long term benefits. Software are amortized using the Diminishing Balance Method over their useful lives.

Software for Microfinance	20%
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Statement of cash flows

Statement of cash flows has been prepared under the direct method during the period and it is classified by operating, investing and financial activities

Advance, deposit & prepayment

The organization Advance, deposit & prepayment are assets and they are disclosed at their book value in the categories of long term and short term assets.

Employee Benefits

The company taking initiative to maintain contribution plan for its eligible permanent employees in compliance with the provisions of IAS 19: "Employee Benefits".

As per Section 232 of Bangladesh Labor Act 2006, this states that in sub-section 2 "The Government may, by notification in the official Gazette apply this chapter to such other companies as it may specify therein." And in sub-section 3 "Notwithstanding anything contained in sub-section (1) and (2), in industrial sector which is hundred percent export oriented or which is hundred percent foreign invested, the government may, by rules, for the beneficiaries working in such sectors, from sector-wise a central fund consolidating buyers and owners, fund management board, determine amount of donation and procedure for recovery thereof, adopt rules for using money of that fund and relevant other necessary rules. Provided that, such board, may very prior approval of government adopt regulations for the purpose of this section"

Loan Classification, Loan Loss Provisioning and Write off Policy:



Loan classification and Loan Loss Provision

The organization is following MRA guidelines for loan classification and loan loss provisioning rule as

Particulars	Basis of classification	Rate
Regular loan	Loan with no overdue installments	1%
Watchful loan	Loan default during between 1-30 days	5%
Sub-standard loan	Loan default during between 31-180 days	25%
Doubtful loan	Loan default during between 181-365 days	75%
Bad loans	Loan default during above 365 days	100%

Loan loss classifications has calculated as on 30 June 2024 According to MRA circular no 75.

Write off policy

Loan is written off in the financial statements with due approval from competent authority if it becomes established that the loan will never be recovered. Organization is following the instruction of MRA while writing off loans policy.

Loan to Beneficiaries

Loan is given to the beneficiaries after 5/6 weeks of his/her membership, having satisfied on his/her performance during the period.

Savings Collection

Savings Collection is done from all members on weekly basis either they availed loan or not.

Grant/Donation Accounting

Grants are recognized as income in accordance with International Accounting standard (IAS 20), Accounting for Government Grants and Disclosure. From donor grants is recognized when condonation's on which they depend have met. Grants and donation is recognized in financial statements and cash basis.

Changes in accounting policy

Definition of lease

Previously, the Organization determined at contract inception whether an arrangement was or contained a lease under IFRS 16, the Organization recognizes right-of-use assets and lease liabilities for all of these lease-i.e. these leases are on-balance sheet. At commencement or on modification of a contract that contains a lease component, the Organization allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.

As a lessee

As a lessee the Organization leases office spaces. The Organization previously classified leases as rent expenses. Under IFRS 16, the Organization recognizes right-of-use assets and lease liabilities for all of these leases-i.e. these leases are on-balance sheet. At commencement or on modification of a contract that contains a lease component, the Organization allocated the consideration in the contract to each lease component on the basis of its relative stand-alone price.

Right-of-use assets are measured at their carrying amount as if IFRS 16 had been applied since the commencement data, discounted using the Organization's incremental borrowing rate at the date of initial application: the Organization applied this approach to all of the leases.

The Organization has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

The Organization used a number of practical expedients when applying IFRS 16 to leases previously classified as rental expenses. In particular, the Organization:

- did not recognize right-of-use assets and liabilities for leases for which the leases term ends within 12 months of the date of initial application.
- did not recognize right-of-use assets and liabilities for leases of low value assets; and
- excluded initial direct cost from the measurement of the right-of-use asset at the date of initial application.



5 Major loan & other components of microfinance

Rural and urban microcredit/ Jagoron

Agriculture loan/ Sufolon

Ultra pool loan/ Buniad

Housing loan/ Abason

Livelihood improvement loan/ (LI)

Income generating loan (IGA)

Asset creation loan (ACL)

Agrosor- MFCEP

6 Member's savings deposits

Mandatory Savings

Voluntary Savings

Term Deposit Scheme

Risk Coverage Fund

Financial Highlights

Description	Current Balance (End of Previous year)
1. Area Coverage	
District	10
Upazilla	37
Union	297
Village	2345
2. Number of Branch	84
3. Number of Group	4894
4. Number of Member	134969
5. Man power	658
7. Deposit Outstanding	1,380,422,024
8. Loan Outstanding	5,135,713,625
9. Loan Received	1,409,676,834
10. Insurance Fund (Taka)	261,573,495
11. Cumulative Surplus (Taka)	1,065,877,588



Annexure-F

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

NOTES	PARTICULARS	SUB-NOTES	AMOUNTS IN BDT	
			As at 30 June, 2024	As at 30 June, 2023
7	Property, plant and equipment (Cost)			
	Micro credit	7.01	397,424,580	237,094,919
	Non-micro credit	7.02	193,526,843	59,707,755
	Closing balance		590,951,423	296,802,674
7	Intangible assets (Cost)			
	Micro credit	7.03	2,090,400	2,090,400
	Non-micro credit	7.04	140,000	140,000
	Closing balance		2,230,400	2,230,400
7.01	Micro credit			
	Opening balance		237,094,919	228,204,881
	Add: Acquisition during the year		160,448,802	8,898,148
			397,543,721	237,103,029
	Less: Adjustment during the year		(119,141)	(8,110)
	Closing balance		397,424,580	237,094,919
	Accumulated Depreciation			
	Opening Balance		92,985,187	77,233,615
	Add: Depreciation Charged during the year		12,235,059	15,751,572
			105,220,246	92,985,187
	Less: Adjustment during the year		(119,141)	-
			105,101,105	92,985,187
	Closing Balance at WDV		292,323,475	144,109,732
7.02	Non-micro credit			
	Opening balance		59,707,755	55,559,793
	Add: Acquisition during the year		136,165,472	4,147,962
			195,873,227	59,707,755
	Less: Adjustment during the year		(2,346,384)	-
	Closing balance		193,526,843	59,707,755
	Accumulated Depreciation			
	Opening Balance		26,860,328	25,068,555
	Add: Depreciation Charged during the year		12,917,397	1,791,773
			39,777,725	26,860,328
	Less: Adjustment during the year		(1,993,037)	-
			37,784,688	26,860,328
	Closing Balance at WDV		155,742,155	32,847,427

The details of Property, Plant and Equipment have been given in Annexure-M



NOTES	PARTICULARS	SUB-NOTES	AMOUNTS IN BDT	
			As at 30 June, 2024	As at 30 June, 2023
7.03	Micro credit			
	Opening Balance		2,090,400	2,090,400
	Add: Addition during the year		-	4,610
			2,090,400	2,095,010
	Less: Adjustment during the year		-	(4,610)
	Intangible Assets at Cost		2,090,400	2,090,400
	Accumulated Depreciation			
	Opening Balance		2,032,384	2,003,809
	Add: Depreciation Charged during the year		58,016	28,575
			2,090,400	2,032,384
	Less: Adjustment during the year		-	-
			2,090,400	2,032,384
	Closing Balance at WDV		-	58,016
7.04	Non-micro credit			
	Opening Balance		140,000	140,000
	Add: Addition during the year		-	-
			140,000	140,000
	Less: Adjustment during the year		-	-
	Intangible Assets at Cost		140,000	140,000
	Accumulated Depreciation			
	Opening Balance		134,315	131,515
	Add: Depreciation Charged during the year		1,137	2,800
			135,452	134,315
	Less: Adjustment during the year		-	-
			135,452	134,315
	Closing Balance at WDV		4,548	5,685
The details of intangible assets have been given in Annexure-M				
8	Loan to members			
	Micro credit	8.01	5,626,502,034	5,135,713,625
	Loan to benefishiaries	8.02	14,053,334	10,255,124
	Closing balance		5,640,555,368	5,145,968,749



Annexure-F

Particulars	Opening Balance (01.07.2023)	Adjustment of opening Balance	Add: Loan Disbursed during the year	Less: Recovered during the year	Less: Written off during the year	Less: Adjustment during the year	Closing balance (30.06.2024)
8.01 Micro credit							
Jagoren	1,935,697,975	-	3,322,286,000	3,404,137,424	-	3,970	1,853,842,581
Agrosor	1,351,290,008	-	3,756,422,000	2,379,494,785	-	-	2,728,217,223
Buniyad	113,067,857	-	122,432,000	183,822,387	-	-	51,677,470
Sufolon	1,027,538,274	-	1,119,883,000	1,570,115,200	-	-	577,306,074
Enrich IG-A	93,481,927	-	60,400,000	83,183,137	-	-	70,698,790
LIFT	19,598,271	-	26,660,000	29,210,311	-	-	17,047,960
Agrosor (SEP)	219,875,252	-	74,730,000	282,680,203	-	-	11,925,049
Agrosor (MDP)	113,130,468	-	40,654,000	108,172,649	-	-	45,611,819
Enrich AC	9,800,681	-	4,265,000	12,335,284	-	-	1,730,397
MDP-AF	94,098,080	-	18,790,000	100,224,028	-	-	12,664,052
IAI	6,381,513	-	5,883,000	8,702,625	-	-	3,561,888
RAISE	61,090,461	-	127,062,000	120,491,121	-	-	67,661,340
MFCE	-	-	195,670,000	70,228,568	-	-	125,441,432
RMTP	-	-	20,800,000	8,859,026	-	-	11,940,974
SDL	70,196	-	-	9,293	-	-	60,903
Sufolon KGF	66,075,537	-	78,805,000	100,004,340	-	-	44,876,197
LRL	614,060	-	-	268,737	-	-	345,323
LRL-2	21,064,486	-	-	19,591,995	-	-	1,472,491
Enrich- LI	2,838,579	-	1,230,000	3,648,508	-	-	420,071
Total as at June 30, 2024	5,135,713,625	-	8,975,972,000	8,485,179,621	-	3,970	5,626,502,034
Total as at June 30, 2023	3,701,049,152	-	8,923,939,000	7,489,274,527	-	-	5,135,713,625

8.02 Loan to beneficiaries
Biogas program- 8.03
Grihayon program- 8.04
Closing balance

3,291,436	3,338,896
10,761,898	6,916,228
14,053,334	10,255,124

8.03 Biogas program
Opening balance
Add: disbursement during the year
Less: Realized during the year

3,338,896	3,519,236
3,338,896	3,519,236
(47,460)	(180,340)
3,291,436	3,338,896

8.04 Grihayon program
Biogas program
Opening balance
Add: disbursement during the year
Less: Realized during the year

6,916,228	2,036,279
8,710,000	8,580,000
15,626,228	10,616,279
(4,864,330)	(3,700,051)
10,761,898	6,916,228

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Annexure-F

S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
9	Investments-short term			
	Micro credit	9.01	291,206,962	205,941,285
	Non-micro credit (motor cycle loan)		-	2,667
	Total		291,206,962	205,943,952
9.01	Micro credit			
	Investments-Short term (FDR)			
	Investment against savings fund	9.02	174,125,289	116,226,187
	Investment against reserve fund	9.03	117,081,673	89,715,098
	Investment against Gratuity fund	9.04	-	-
			291,206,962	205,941,285
9.02	Investment against savings fund			
	Opening Balance		116,226,187	102,221,662
	Add: Investment during the year		59,547,494	50,234,148
			175,773,681	152,455,810
	Less: Encashment during the year		(1,648,392)	(36,229,623)
			174,125,289	116,226,187
	Closing Balance		174,125,289	116,226,187
9.03	Investment against reserve fund			
	Opening Balance		89,715,098	91,815,540
	Add: Investment during the year		69,051,171	8,863,299
			158,766,269	100,678,839
	Less: Encashment during the year		(41,684,596)	(10,963,741)
			117,081,673	89,715,098
	Closing Balance		117,081,673	89,715,098
9.04	Investment against Gratuity fund			
	Opening Balance		-	67,004,788
	Add: Investment during the year		-	5,000,000
			-	72,004,788
	Less: Encashment during the year		-	(72,004,788)
			-	-
	Closing Balance		-	-
9.05	Investments-long term (Group insurance & FDR)			
	Micro credit	9.06	8,661,147	7,568,461
	Non-micro credit	9.07	30,044,185	2,041,391
	Closing balance		38,705,332	9,609,852
9.06	Micro credit			
	Opening balance		7,568,461	6,407,829
	Add: Premium paid during the year		1,492,686	1,160,632
			9,061,147	7,568,461
	Less: Adjustment during the year		(400,000)	-
	Closing balance		8,661,147	7,568,461
9.07	Non-micro credit			
	Solar home system program (group insurance)	9.08	1,373,110	1,373,110
	Biogas program (group insurance)	9.09	333,647	333,647
	Improved cook stove program (group insurance)	9.10	334,848	330,976
	Solar home system program (Debt service reserve accou	9.11	5,002,580	3,658
	Improved cook stove program (FDR)	9.12	23,000,000	-
	Closing balance		30,044,185	2,041,391



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S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
9.08	Solar home system program (group insurance)			
	Opening balance		1,373,110	1,349,878
	Add: Premium paid during the year		-	23,232
			1,373,110	1,373,110
	Less: Adjustment during the year		-	-
	Closing balance		1,373,110	1,373,110
9.09	Biogas program (group insurance)			
	Opening balance		333,647	333,647
	Add: Premium paid during the year		-	-
			333,647	333,647
	Less: Adjustment during the year		-	-
	Closing balance		333,647	333,647
9.10	Improved cook stove program (group insurance)			
	Opening balance		330,976	327,104
	Add: Premium paid during the year		3,872	3,872
			334,848	330,976
	Less: Adjustment during the year		-	-
	Closing balance		334,848	330,976
9.11	Solar home system program (Debt service reserve account)			
	Opening balance		3,658	39,282,259
	Add: Addition during the year		5,000,043	2,219
			5,003,701	39,284,478
	Less: Encashment during the year		(1,121)	(39,280,819)
	Closing balance		5,002,580	3,658
9.12	Improved cook stove program (FDR)			
	Opening balance		-	-
	Add: Addition during the year		23,000,000	-
			23,000,000	-
	Less: Encashment during the year		-	-
	Closing balance		23,000,000	-
10.00	Grants, loan and Account receivables			
	Micro credit	10.01	19,153,359	22,188,089
	Non-micro credit	10.07	21,400,574	39,317,617
	Closing balance		40,553,933	61,505,706
10.01	Micro credit			
	Accounts receivable			
	Opening Balance		22,188,089	23,849,130
	Add: Addition during the year		6,990,343	8,072,430
	Add: Adjustmant during the year Reimbursement		23,466,073	18,992,923
	Add: Adjustmant during the year project		-	126,490
			52,644,505	51,040,973
	Less: Realised during the year		(33,491,146)	(28,852,884)
	Closing Balance		19,153,359	22,188,089
	Accounts receivable			
	Interest receivable on FDR	10.02	3,403,927	1,691,448
	Reimbursement receivable	10.03	15,749,432	20,496,641
	Improved cook stove program	10.04	-	-
	Solar Home System	10.05	-	-
	Welfare fund	10.06	-	-



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
10.02	Interest receivable on FDR			
	Opening Balance		1,691,448	300,000
	Add: Accrued during the year		3,403,927	1,691,448
			5,095,375	1,991,448
	Less: Realised during the year		1,691,448	300,000
	Closing Balance		3,403,927	1,691,448
10.03	Reimbursement receivable			
	Opening Balance		20,496,641	23,549,130
	Add: Accrued during the year		3,586,416	6,380,982
	Add: Adjustmant during the year Reimbursement		23,466,073	18,992,923
	Add: Adjustmant during the year project		-	126,490
			47,549,130	49,049,525
	Less: Realised during the year		31,799,698	28,552,884
	Closing Balance		15,749,432	20,496,641
10.04	Improved cook stove program			
	Opening Balance		(10,550,880)	4,067,017
	Add: Addition during the year		34,770,349	30,391,971
			24,219,469	34,458,988
	Less: Adjustmt during the year		(23,931,969)	(45,009,868)
	Closing Balance		287,500	(10,550,880)
	Note: The balance of Improved cook stove program has been shown in note- 28.01			
10.05	Solar Home System (loan receivable)			
	Opening Balance		8,686,353	4,044,939
	Add: Addition during the year		28,038,582	17,542,698
			36,724,935	21,587,637
	Less: Adjustmt during the year		(34,772,641)	(12,901,284)
	Closing Balance		1,952,294	8,686,353
	Note: The balance of Solar Home System has been shown in note- 28.01			
10.06	Welfare fund			
	Opening Balance		(3,275,317)	211,611
	Add: Addition during the year		7,224,784	3,286,722
			3,949,467	3,498,333
	Less: Adjustmt during the year		(4,527,391)	(6,773,650)
	Closing Balance		(577,924)	(3,275,317)
	Note: The balance of Welfare fund has been shown in note- 28.01			
10.07	Non-micro credit			
	Improved cook stove program (accounts receivable)	10.08	387,556	16,633,102
	Solar Home System (loan receivable)	10.09	20,678,018	22,014,783
	Grihayon program (loan program)	10.10	108,500	546,732
	Biogas program (accounts receivable)	10.11	226,500	123,000
	Total		21,400,574	39,317,617
10.08	Improved cook stove program (accounts receivable)			
	Grant receivable from IDCOI	i	-	5,390,955
	Other receivable	ii	675,056	607,267
	Inter project receivable	iii	(287,500)	10,634,880
	Total		387,556	16,633,102



S.I.	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
i	Grant receivable from IDCOI			
	Opening Balance		5,390,955	5,976,630
	Add: Addition during the year		-	5,390,955
			5,390,955	11,367,585
	Less: Adjutment during the year		(5,390,955)	(5,976,630)
	Closing Balance		-	5,390,955
ii	Other receivable			
	Opening Balance		607,267	615,718
	Add: Addition during the year		220,150	173,015
			827,417	788,733
	Less: Adjutment during the year		(152,361)	(181,466)
	Closing Balance		675,056	607,267
iii	Inter project receivable			
	Micro credit program		(287,500)	10,550,880
	Biogas program		-	84,000
	Total		(287,500)	10,634,880
10.09	Solar Home System (loan receivable)			
	Motor cycle loan	i	-	172,135
	Personal loan	ii	16,359,031	17,303,893
	Bicycle loan	iii	-	17,500
	Improved cook system	iv	-	-
	loan to Biogas	v	4,318,987	4,521,255
	Loan to micro finance	vi	-	-
	Total		20,678,018	22,014,783
i	Motor cycle loan			
	Opening Balance		172,135	212,074
	Add: Addition during the year		104,691	167,000
			276,826	379,074
	Less: Adjutment during the year		(276,826)	(206,939)
	Closing Balance		-	172,135
ii	Personal loan			
	Opening Balance		17,303,893	18,202,766
	Add: Addition during the year		-	-
			17,303,893	18,202,766
	Less: Adjutment during the year		(944,862)	(898,873)
	Closing Balance		16,359,031	17,303,893
iii	Bicycle loan			
	Opening Balance		17,500	17,500
	Add: Addition during the year		-	-
			17,500	17,500
	Less: Adjutment during the year		(17,500)	-
	Closing Balance		-	17,500
iv	Improved cook system			
	Opening Balance		(1,557,376)	983,385
	Add: Addition during the year		1,315,672	2,014,562
			(241,704)	2,997,947
	Add/less: Balance transferred during the year		8,842,076	-
	Less: Adjutment during the year		(8,600,372)	(4,555,323)
	Closing Balance		-	(1,557,376)



S.I.	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
v	loan to Biogas			
	Opening Balance		4,521,255	4,873,910
	Add: Addition during the year		141,946	146,939
			4,663,201	5,020,849
	Less: Adjutment during the year		(344,214)	(499,594)
	Closing Balance		4,318,987	4,521,255
vi	Loan to micro finance			
	Opening Balance		(8,686,353)	-
	Add: Addition during the year		34,522,241	12,611,284
			25,835,888	12,611,284
	Add/less: Balance transferred during the year		1,952,294	(4,044,939)
	Less: Adjutment during the year		(27,788,182)	(17,252,698)
	Closing Balance		-	(8,686,353)
**	Note: Solar home system program loan receivable from improved cook stove taka 8,842,076 transferred to note no- 20 as loan from improved cook stove program.			
**	Note: Solar home system program loan receivable from micro finance taka 1,952,297 transferred to note no- 20 as loan from micro finance.			
10.10	Grihayon program (loan program)			
	Opening Balance		546,732	8,521,596
	Add: Addition during the year		33,486,358	29,526,302
			34,033,090	38,047,898
	Less: Realised during the year		(33,924,590)	(37,501,166)
	Closing Balance		108,500	546,732
10.11	Biogas program (accounts receivable)			
	Opening Balance		123,000	249,500
	Add: Addition during the year		240,000	400,000
			363,000	649,500
	Less: Realised during the year		(136,500)	(526,500)
	Closing Balance		226,500	123,000
11.00	Advance, deposit and prepayments			
	Micro credit	11.01	10,507,415	3,628,951
	Non-micro credit	11.06	25,277,987	30,682,355
	Total		35,785,402	34,311,306
11.01	Micro credit			
	Advance office rent	11.02	133,000	148,000
	Advance office expenses	11.03	3,625,863	149,484
	Advance Income Tax	11.04	5,548,551	3,321,467
	Advance salary	11.05	1,200,000	10,000
	Total		10,507,415	3,628,951
11.02	Advance office rent			
	Opening Balance		148,000	231,500
	Add: Addition during the year		172,000	228,000
			320,000	459,500
	Less: Adjustment during the year		(187,000)	(311,500)
	Closing Balance		133,000	148,000
11.03	Advance office expenses			
	Opening Balance		149,484	1,136,121
	Add: Addition during the year		130,883,734	77,483,171
			131,033,218	78,619,292
	Less: Adjustment during the year		(127,407,355)	(78,469,808)
	Closing Balance		3,625,863	149,484



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
11.04	Advance Income Tax			
	Opening Balance		3,321,467	2,717,502
	Add: Addition during the year		5,550,565	3,906,872
			8,872,032	6,624,374
	Less: Adjustment during the year		(3,323,481)	3,302,907
	Closing Balance		5,548,551	3,321,467
11.05	Advance Salary			
	Opening Balance		10,000	-
	Add: Addition during the year		1,560,000	70,000
			1,570,000	70,000
	Less: Adjustment during the year		(370,000)	(60,000)
	Closing Balance		1,200,000	10,000
11.06	Non-micro credit			
	Biogas program	11.07	172	12,319
	Solar home system program	11.08	23,325,167	28,219,901
	Grihayon program (Advance tax)		-	7
	Improved cook stove program	11.09	1,952,648	2,450,128
	Closing balance		25,277,987	30,682,355
11.07	Biogas program			
	Advance against to operation	i	-	12,299
	Advance tax	ii	172	20
	Total		172	12,319
i	Advance against to operation			
	Opening Balance		12,299	287,137
	Add: Addition during the year		142,530	148,265
			154,829	435,402
	Less: Adjustment during the year		(154,829)	(423,103)
	Closing Balance		-	12,299
ii	Advance tax			
	Opening Balance		20	-
	Add: Addition during the year		152	20
			172	20
	Less: Adjustment during the year		-	-
	Closing Balance		172	20
11.08	Solar home system program			
	Advance office rent	i	182,009	182,009
	Advance cost	ii	114,687	492,211
	Advance (TR/KABITA)	iii	-	(3,466)
	Advance tax	iv	9	673,998
	Advance salary	v	1,458,826	1,458,826
	Advance (Construction progress)	vi	20,920,010	18,036,306
	Advance (Briding firm)	vii	644,626	2,375,017
	Advance (National tubes ltd.)	viii	5,000	5,000
	Advance (Land purshases purpose)	ix	-	5,000,000
	Total		23,325,167	28,219,901
i	Advance office rent			
	Opening Balance		182,009	182,009
	Add: Addition during the year		-	-
			182,009	182,009
	Less: Adjustment during the year		-	-
	Closing Balance		182,009	182,009



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
ii	Advance cost			
	Opening Balance		492,211	452,532
	Add: Addition during the year		2,710,042	4,369,100
			3,202,253	4,821,632
	Less: Adjustment during the year		(3,087,566)	(4,329,421)
	Closing Balance		114,687	492,211
iii	Advance (TR/KABITA)			
	Opening Balance		(3,466)	16,519
	Add: Addition during the year		34,840	308,500
			31,374	325,019
	Less: Adjustment during the year		(31,374)	(328,485)
	Closing Balance		-	(3,466)
iv	Advance tax			
	Opening Balance		673,998	474,038
	Add: Addition during the year		187,544	203,860
			861,542	677,898
	Less: Adjustment during the year		(861,533)	(3,900)
	Closing Balance		9	673,998
v	Advance salary			
	Opening Balance		1,458,826	1,458,826
	Add: Addition during the year		-	-
			1,458,826	1,458,826
	Less: Adjustment during the year		-	-
	Closing Balance		1,458,826	1,458,826
vi	Advance (Construction progress)			
	Opening Balance		18,036,306	7,198,788
	Add: Addition during the year		11,582,768	19,147,916
			29,619,074	26,346,704
	Less: Adjustment during the year		(8,699,064)	(8,310,398)
	Closing Balance		20,920,010	18,036,306
vii	Advance (Briding firm)			
	Opening Balance		2,375,017	1,239,329
	Add: Addition during the year		118,881	1,497,500
			2,493,898	2,736,829
	Less: Adjustment during the year		(1,849,272)	(361,812)
	Closing Balance		644,626	2,375,017
viii	Advance (National tubes ltd.)			
	Opening Balance		5,000	5,000
	Add: Addition during the year		-	-
			5,000	5,000
	Less: Adjustment during the year		-	-
	Closing Balance		5,000	5,000
ix	Advance (Land purshases purpose)			
	Opening Balance		5,000,000	5,000,000
	Add: Addition during the year		-	-
			5,000,000	5,000,000
	Less: Adjustment during the year		(5,000,000)	-
	Closing Balance		-	5,000,000



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
11.09	Improved cook stove program			
	Advance against ICS macking cost	i	1,952,648	2,350,128
	Advance against salary	ii	-	100,000
	Advance income tax	iii	-	-
	Total		1,952,648	2,450,128
i	Advance against ICS macking cost			
	Opening Balance		2,350,128	2,902,768
	Add: Addition during the year		4,264,688	7,700,380
			6,614,816	10,603,148
	Less: Adjustment during the year		(4,662,168)	(8,253,020)
	Closing Balance		1,952,648	2,350,128
ii	Advance against salary			
	Opening Balance		100,000	-
	Add: Addition during the year		-	150,000
			100,000	150,000
	Less: Adjustment during the year		(100,000)	(50,000)
	Closing Balance		-	100,000
iii	Advance income tax			
	Vat		-	(402)
	Advance tax		-	2,887
	Tax		-	(2,250)
	Total		-	235
12.00	Unsettled staff advance			
	Opening Balance		3,565,739	2,822,241
	Add: Addition during the year		-	2,802,044
			3,565,739	5,624,285
	Less: Adjustment during the year		(380,000)	(2,058,546)
	Closing Balance		3,185,739	3,565,739

Name of the employees	Taka	Taka
Md. Alauddin (Doulotpur)	282,421	282,421
Md. Arifur Rahaman (Natore)	19,917	19,917
Md. Alauddin (Doulotpur)	91,740	91,740
Mst. Hanifa Khatun (Veramara)	242,519	242,519
Md. Mahamudul Hasan (Pabna)	1,084,304	1,084,304
Md. Abdul Awal (Pabna)	630,388	630,388
Mst. Shamima Khatun (Poradeho)	-	46,217
Md. Mohiuddin (Kumarkhali)	233,791	233,791
Md. Mostafizur Rahman (Veramara)	213,690	213,690
Md. Rashedul Islam (Kushtia)	23,471	23,471
Md. Rakibul Islam (Malonchi)	279,390	339,390
Md. Mokozzel Hossain (Malonchi)	37,891	37,891
Most. Samima Khatun	46,217	-
Md. Farida Khatun (Mirpur-02)	-	320,000
Closing balance	3,185,739	3,565,739

13.00	Staff loans & Advance			
	Loan against Motorcycle			
	Opening balance		2,085,319	3,135,297
	Add: Addition during the year		852,377	1,591,225
			2,937,696	4,726,522
	Less: Realized during the year		(1,607,180)	(2,641,203)
	Closing balance		1,330,516	2,085,319



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
14.00	Inventories			
	Solar home system program			
	Opening balance		1,921,757	5,364,765
	Add: Purchase during the year		-	169,000
			1,921,757	5,533,765
	Less: cost of sales during the year		(446,741)	(3,612,008)
	Closing balance		1,475,016	1,921,757
15.00	Lease assets/ Other assets (to be specified)			
	Micro credit	15.01	5,002,951	5,139,728
	Non-micro credit	15.02	9,740,899	125,317,522
	Total		14,743,850	130,457,250
15.01	Lease assets/ Other assets (to be specified)			
	Livestock			
	Opening balance		5,139,728	8,884,322
	Add: Addition during the year		22,296,820	6,385,296
			27,436,548	15,269,618
	Less: Adjustment during the year		(22,433,597)	(10,129,890)
	Closing balance		5,002,951	5,139,728
	Livestock details		Taka	Taka
	She-goat		51,620	248,112
	Cow		1,051,330	642,700
	Ox		3,900,000	4,248,915
	Closing balance		5,002,951	5,139,728
15.02	Non-micro credit			
	Solar home system program	i	87,530	122,948,853
	Improved cook stove program	ii	9,653,369	2,368,669
	Total		9,740,899	125,317,522
i	Solar home system program			
	Construction		-	99,713,451
	Briding firm		-	16,335,258
	Fakirabad training center		-	5,681,309
	Briding firm SEP		-	1,131,305
	Fitting, fixing glass partition and glass door (new dhaka office)		87,530	87,530
	Receivable from branch closing loss		-	-
			87,530	122,948,853
ii	Improved cook stove program			
	Land development		406,143	406,143
	Pond digging		405,150	405,150
	Inter project solar home system		8,842,076	1,557,376
	Total		9,653,369	2,368,669
16.00	Cash and Bank balance			
	Micro credit	16.01	183,886,350	18,971,223
	Non-micro credit	16.02	2,598,251	778,510
	Total		186,484,601	19,749,733
16.01	Micro credit			
	Cash in Hand	i	11,071,718	3,212,770
	Cash at Bank	ii	172,814,632	15,758,453
	Total		183,886,350	18,971,223



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
i	Cash in hand			
	Head office		704,537	1,463,525
	Moshan		255,471	31,109
	Bheramara-01		45,383	6,724
	Kushtia-01		185,311	4,122
	Mirpur-01		1,091,237	120,774
	Poradah		16,240	459
	Amla		223,333	115
	Juniadah		135,291	3,516
	Taragunia		166,784	628
	Shomoshpur		70,850	12,512
	Kumarkhali		49,989	120,054
	Ishwardi		347,966	20,525
	Pabna		37,250	937
	Pangsha		45,444	536
	Shahapur		60,345	4,744
	Gopalpur		257,092	21,986
	Meherpur		89,433	7,571
	Haripur		40,635	43
	Bamundi		51,219	7,235
	Rajbari		319,851	32,928
	Baliakandi		89,631	7
	Kalukhali		238,214	486
	Machpara		26,381	112
	Awtapara		2,011	1,176
	Tebunia		376,818	13,720
	Natore		318,588	1
	Bonpara		274,399	7,931
	Rajapur		279,248	10,840
	Malonchi		191,828	9,257
	Bagha		38,846	23,277
	Arani		139,163	22,900
	Charghat		16,776	15,762
	Puthia		182,363	2,032
	Kushtia-02		95,532	1,097
	Kushtia-03		7,960	12,502
	Barkhada		168,503	24,981
	Mirpur-02		185,478	13,224
	Bahalbaria		130,922	36,008
	Bheramara-02		27,563	9,798
	Bheramara-03		7,349	15,398
	Golapnagar		176,295	14,677
	Daulotpur		109,128	4,733
	Allardorga		443,178	5,506
	Joduboiria		136,377	259,694
	Khoksha		15,075	2,594
	Alhazz		15,277	12,990
	Panti		91,835	113,987
	Horinarayonpur		119,460	4,227
	Khazanagor		108,580	27,515
	Shastipur		162,708	25
	Dangmorka		108,535	20,821
	Patikabari		163,681	6,882
	Jhaudia		32,397	1,029
	Shekhpara		16,832	19,578
	Gangni		49,798	2,081



Kasbamajail	501	12,703
Mujibnagar	16,501	9,423
Baradi	2,262	26,638
Shailkupa	53,206	12,976
Bhatai Bazar	85,236	76,383
Shilaidah	91,595	4,300
Langolbandh	222,667	43,823
Alamdanga	50,657	3,867
Bashgram	2,105	16,162
Hatboalia	147,006	56,946
Katlagari	209,991	58,182
Gakulkhali	195,670	2,512
Jhenidah	117,931	37,418
Chuadanga	9,435	1,494
Damurhuda	42,262	6,932
Hat Gopalpur	50,938	39,498
Fakirabad	214,787	125,216
Munchigang	49,985	2,921
Karpashdanga	117,014	963
Kaligang	36,537	15,703
Darsona	7,165	9,775
Halidhani	66,428	3,605
Barobazar	37,055	3,431
Dakbangla Bazar	103,999	30,263
Harinakundu	110,704	16,497
Sarogonj	131,465	1,681
Hatfazilpur	13,514	675
Jibonnagar	85,445	1,625
Kotchchandpur	59,181	7,734
Chougasa	83	6,533
Closing balance	11,071,718	3,212,770

ii

Cash at bank

Head office

Branch offices

Closing balance

i

ii

131,668,465	10,231,303
41,146,168	5,527,150
172,814,632	15,758,453

Bank Name	Name of Branch	Account Number	2023-2024	2022-2023	
i	Head office				
	Sonali bank PLC	Kushtia branch	3017133006769	2,960	3,650
	Sonali Bank PLC	Kushtia Branch	30171 33005192	4,805	5,495
	Janata Bank PLC	Kushtia Corp: Branch	0100000735030	-	211
	Rupali Bank PLC	Kushtia Branch	3160020002373	935,535	21,043
	Bangladesh				
	Krishi Bank PLC	Kushtia Branch	1901-0210007588	-	569
	Trust Bank PLC	Kushtia Branch	0075-0320000147	34,336	3,005,227
		Kushtia Corp:			
	Rupali Bank PLC	Branch	31060024000036	519,343	133,826
	Southest Bank				
	PLC	Kushtia Branch	011013100000016	879,327	1,504,293
	Southest Bank				
	PLC	Kushtia Branch	011013100000017	39,947	32,472
	Southest Bank				
	PLC	Kushtia Branch	011013100000028	1,472	10,431
	One Bank PLC	Kushtia Branch	0703000000249	13,071	163,447



Uttara Bank PLC	Kushtia Branch	302014100041125	10,072,849	64,572
Southeast Bank PLC	Mohammadpur Branch	005413100000042	303,614	58,929
Mutual Trust Bank PLC	Kushtia Branch	350320000547	599,868	227,547
City Bank PLC	Kushtia Branch	1401946159001	161,906	262,634
Social Islami Bank PLC	Kushtia Branch	1101360000351	5,075,198	2,026,670
Southeast Bank PLC	Kushtia Branch	11013100000041	32,598	33,841
NRBC Bank PLC	Kushtia Branch	01633600000027	8,095,557	2,320,294
SBAC Bank PLC	Kushtia Branch	0058130000583	4,826	31,706
NRBC Bank PLC	Kushtia Branch	36000000075	7,376	21,558
Estren Bank PLC	Jashore Branch	1951070001589	250	741
NCC Bank PLC	Dhanmondi Branch	0010-0325001572	508,872	21,659
Southeast Bank PLC	Kushtia Branch	011013100000044	393,160	247,608
Shahjalal Bank PLC	Kushtia Branch	110413100000052	19,737	20,942
AB Bank PLC	Kushtia Branch	4216-773812-000	-	3,058
Meghna Bank PLC	Dhanmondi Branch	111111700000010	2,168	8,880
NRBC Bank PLC	Kushtia Branch	016336000000082	1,537	-
The Premier Bank PLC	Kushtia Branch	021113100000015	8,879	-
BRAC Bank PLC	Kushtia Branch	2058937200001	11,305,169	-
Mercantile Bank PLC	Kushtia Branch	1131000056101	159,591	-
Sonali bank PLC	Kushtia Branch	0108103000036	8,821	-
NRBC Bank PLC	Kushtia Branch	016332000000287	92,475,694	-
Total			131,668,465	10,231,303

ii Branch offices

Rupali Bank PLC	Moshan Branch	4713024000002	1,237,930	297,070
Rupali Bank PLC	Moshan Branch	4713024000008	3,685	458,180
Rupali Bank PLC	Bheramara Branch	5371020000329	5,740	10,233
Sonali Bank PLC	Bheramara Branch	3003004000613	1,714	3,110
NRBC BANK PLC	Bheramara Sub Branch	510536000000068	14,971	9,453
Janata Bank PLC	Chowrash Bazer Branch	0100025364915	352,688	66,676



Bangladesh Krishi Bank PLC	Mirpur Branch, Kushtia	1905-0320000033	3,724	4,862
IFIC Bank PLC	Mirpur Branch, Kushtia	190134512001	1,977	4,777
NRB Bank PLC	Mirpur Sub Kushtia Branch, Kushtia	'515936000000040	645,827	17,210
IFIC Bank PLC	Poradah Branch, Kushtia	4169-561150-041	136,867	20,029
Sonali Bank PLC	Poradah Branch, Kushtia	'3021336000038	1,014	1,014
Sonali Bank PLC	Poradah Branch, Kushtia	3021333005799	47,516	3,323
Sonali Bank PLC	Amla Branch, Kushtia	'3001536000058	462,814	4,160
Sonali Bank PLC	Amla Branch, Kushtia	'3001536000132	5,364	6,412
Bangladesh Krishi Bank PLC	Juniadaha Branch, Kushtia	'1909-0210300164	905,140	13,907
Bangladesh Krishi Bank, PLC	Daulatpur Branch, Kushtia	1911-0210004025	49,987	7,240
Bangladesh Krishi Bank PLC	Daulatpur Branch, Kushtia	1911-0311042598	412	412
Sonali Bank PLC	Somashpur Branch, Kushtia	3022133001104	738	1,428
Sonali Bank PLC	Somashpur Branch, Kushtia	3022133000378	7,556	8,246
Sonali Bank PLC	Somashpur Branch, Kushtia	3022136000111	8,603	46,724
Rupali Bank PLC	Kumerkhali Branch, Kushtia	5738024000003	46,468	4,754
Sonali Bank PLC	Kumarkhali Upzilla Complex Branch, Kushtia	3016333002109	2,200	2,890
Sonali Bank PLC	Kumarkhali Upzilla Complex Branch, Kushtia	3016303000030	6,720	7,745
Bank Asia PLC	Ishwardi Branch, Pabna	04036000010	1,799,671	32,310
Mutual Trast Bank PLC	Pabna Branch	0021-0210010624	18,853	1,571
Mutual Trast Bank PLC	Pabna Branch	0021-0320000945	21	736
NRBC Bank PLC	Pabna Branch	502233300006022	1,111,067	-



Sonali Bank PLC	Pangsha Branch, Rajbari	001019642	-	647
Sonali Bank PLC	Pangsha Branch, Rajbari	2209004000384	2,395	3,445
Bank Asia PLC	Pangsha Branch, Rajbari	61936000015	429,043	30,314
Agrani Bank PLC	Rooppur Branch, Pabna	0200005842975	787,693	3,276
Agrani Bank PLC	Rooppur Branch, Pabna	0200007484404	-	1,012
Sonali Bank PLC	Lalpur Branch, Natore	490836001353	5,513	6,672
Sonali Bank PLC	Lalpur Branch, Natore	490833008475	53,392	7,608
Rupali Bank PLC	Meherpur Branch, Meherpur	3186020001186	4,176	5,211
Rupali Bank PLC	Meherpur Branch, Meherpur	3186024000010	53,652	47,558
NRBC Bank PLC	Meherpur-Sub Branch	511636000000087	345,917	-
Mutual Trast Bank PLC	Kushtia Branch, Kushtia	0035-0320000565	22,961	12881
NRBC Bank PLC	Kushtia Branch	016336000000069	155,325	117519
Bank Asia PLC	Bamundi Branch, Meherpur	62436000001	88,809	37,816
Sonali Bank PLC	Rajbari Branch, Rajbari	2212004000486	458,071	256,746
Sonali Bank PLC	Rajbari Branch, Rajbari	2212004000475	2,133	3,235
Sonali Bank PLC	Baliakandi Branch, Rajbari	2202036000753	206	1,128
Sonali bank PLC	Baliakandi Branch, Rajbari	220236000453	728,166	186,003
Sonali Bank PLC	Kalukhali Branch, Rajbari	2213110000020	10,047	198,479
Sonali Bank PLC	Machhpara Branch, Rajbari	2208733000896	6,765	7,860
Sonali Bank PLC	Machpara Branch, Rajbari	2208736000068	279,669	37,930
Rupali Bank PLC	Autapara Branch, Pabna	20000287	7,748	2,498



Sonali Bank PLC	Atghoria Branch, Pabna	4102200000844	488,068	12,690
Sonali Bank PLC	Atghoria Branch, Pabna	4102110000049	1,590	6,029
Janata Bank PLC	Natore Station Bajar Branch	0100036751325	1,149,089	304,912
Janata Bank PLC	Banpara Bajar Branch, Natore	0100041193454	700,912	42,351
Janata Bank PLC	Rajapur Branch, Natore	0100041777928	2,236,608	255,024
Sonali Bank PLC	Bagatipara Branch, Natore	4902200000854	208,080	5,053
Sonali Bank PLC	Bagatipara Branch, Natore	4902110000128	-	333
Sonali Bank PLC	Bagha Branch, Rajshahi	4602933001876	169,066	306,164
Janata Bank PLC	Arani Branch, Rajshahi	0100033944271	2,488	4,555
Janota Bank PLC	Arani Branch, Rajshahi	0100037080505	242,900	7,321
Sonali Bank	Charghat Branch, Rajshahi	4604200001112	415,989	2,263
Sonali Bank PLC	Charghat Branch, Rajshahi	4604110000051	1,639	2,863
Sonali Bank PLC	Puthia Branch, Rajshahi	4616001013224	1,203,032	40,791
Sonali Bank PLC	Puthia Branch, Rajshahi	4616004000497	8,799	9,722
Bank Asia PLC	Kushtia Branch, Kushtia	08236000012	235,974	38,542
Mutual Trast Bank PLC	Kushtia Branch, Kushtia	35-0320000083	58,804	4,400
City Bank PLC	kushtia Branch	3103812165001	10,284	40,489
Mutual Trast Bank PLC	kushtia Branch	7060210000388	3,129,198	2,459
Janata Bank PLC	Barkhada Branch, Kushtia	0100027734795	8,375	9,314
Agrani Bank PLC	Mirpur Branch, Kushtia	0200005851035	16,185	1,750
NRBC Bank PLC	Mirpur Sub-Branch,	515936000000055	1,131,433	110,313



Bangladesh Krishi Bank PLC	Bahalbaria branch, kushtia	1907-0210001408	590,955	6,984
NRBC Bank PLC	Mirpur Sub-Branch,	515936000000067	37,580	5,022
Bangladesh Krishi Bank PLC	Bheramara Branch, Kushtia	1908-0320000049	1,255	2,461
Rupali Bank PLC	Bheramara Branch, Kushtia	5371020000330	7,064	1,777
NRBC Bank PLC	Bheramara Branch, Kushtia	510536000000056	34,610	4,645
Bangladesh Krishi Bank PLC	Bheramara Branch, Kushtia	1908-0210005761	10,471	11,276
Rupali Bank PLC	Bheramara Branch, Kushtia	5371024000008	2,533	3,913
Rupali Bank PLC	Bheramara Branch, Kushtia	5371024000187	6,445	4,126
NRBC BANK PLC	Bheramara Branch, Kushtia	510536000000069	139,869	29,078
Agrani Bank PLC	Golapnagar Branch, Kushtia	0200005913168	580,437	1,274
Sonali Bank PLC	Dalatpur Branch, Kushtia	3006001015317	4,240	5,046
Rupali Bank PLC	Hossanabad Branch	3194020003061	186,299	30,167
Janota Bank PLC	Allardarga Branch,	0100056598370	202,219	3,173
Sonali Bank PLC	Kumerkhali Branch, Kushtia	3015001012347	-	1,078
Sonali Bank PLC	Kumerkhali Branch, Kushtia	3015503000008	-	770
NRBC Bank PLC	Kumerkhali Sub Branch, kumarkhali	512936000000046	20,915	10,681
NRBC Bank PLC	Kumerkhali Sub Branch, kumarkhali	5129333000001531	-	4,280
Social Islami Bank PLC	Khoksha Sub Branch, Kushtia	5891360000037	5,267	4,240
Sonali Bank PLC	Khoksha Branch, Kushtia	3014001015396	11,908	4,675
Bank Asia PLC	Ishwardi Branch, Pabna	040360000020	727,752	21,441
Agrani Bank PLC	Panti Bazar Branch, Kushtia	0200005079233	115,888	7,386



Sonali Bank PLC	Horinaraonpur Branch, Kushtia	301033002709	1,514	3,124
Sonali Bank PLC	Horinaraonpur Branch, Kushtia	3010636000131	6,247	13,723
Prime Bank PLC	Khajanagar Branch	2514317000860	2,719	2,719
One Bank PLC	Poradaha Branch, Kushtia	0783000000214	31,787	12,948
Janota Bank PLC	Khajanagar Bazar Branch	0100257492936	107,721	-
Rupali Bank PLC	Swastipur Branch, Kushtia	3202020000515	19,746	9,889
Bangladesh Krishi Bank PLC	Dankmorka Branch, Kushtia	1912-0210002820	469,591	7,991
Agrani Bank PLC	Patikabari Branch, Kushtia	0200006655816	21,053	8,439
Bangladesh Krishi Bank PLC	Jhaudia Branch, Kushtia	1903-0210002563	18,501	6,005
Sonali Bank PLC	Sheikhpara Branch, kushtia	2423001006522	8,181	11,273
Sonali Bank PLC	Sheikhpara Branch, kushtia	2423002108573	2,326	2,276
Sonali Bank PLC	Gagni Branch, Meherpur	3204502000610	1,078	9,323
Rupali Bank PLC	Gagni Branch, Meherpur	6106024000012	617,512	-
Sonali Bank PLC	Kasba Majail Branch, Rajbari	2206133003307	43,458	3,059
Sonali Bank PLC	Kasba Majail Branch, Rajbari	2206360000045	400	1,530
Sonali Bank PLC	Mujibnagar Upzilla Branch, Meherpur	3208602000367	30,575	12,544
Bangladesh Krishi Bank PLC	Baradi Branch, Meherpur	21020210004219	420,725	5,417
Rupali Bank PLC	Shailkupa Bazar Branch, Jhenaidah	5942020000135	19,894	43,004
Rupali Bank PLC	Shailkupa Bazar Branch, Jhenaidah	5942024000003	125	2,540
Janata Bank PLC	Vatoi Bazar Branch, Jhenaidah	0100067367582	38,203	156,168
Agrani Bank PLC	Selaidah Branch, Kushtia	0200009283497	757,891	6,864



Janata Bank PLC	Langalbandha Branch, Magura Alamdanga Branch,	0100066976046	59,922	67,383
Agrani Bank PLC	Chuadanga	0200012459218	195,425	5,981
Janota Bank PLC	Bagulat Branch	0100146778806	18,458	24,504
Sonali Bank PLC	Hatboalia Branch, Chuadanga	3107002000263	405,701	42,383
Janata Bank PLC	Katlagari Branch, Jhenidah	0100154359006	6,874	7,284
Sonali Bank PLC	Gokulkhali Branch, Chuadanga	3106202000374	566,366	5,933
Sonali Bank PLC	Arappur Branch, Jhenidah	2408200001130	70,895	14,533
Sonali Bank PLC	Court Road Branch, Chuadanga	3112002000042	859,298	6,801
Sonali Bank PLC	Damurhuda Branch, Chuadanga	3103902001151	901,539	6,799
Sonali Bank PLC	Hat Gopalpur Branch, Jhenaidah	2406702000477	616	1,539
NRBC BANK PLC	Hatgopalpur Branch	0148360000001 37	470,384	91,010
Rupali Bank PLC	Moshan Branch, Kushtia	4713024000012	787,100	125,668
Rupali Bank PLC	Moshan Branch, Kushtia	4713024000014	18,679	-
Rupali Bank PLC	Moshan Branch, Kushtia	4713024000007	1,958,224	-
Sonali Bank PLC	Munshigang Branch, Chuadanga	3109602000490	611,531	13,223
Janata Bank PLC	Karpusdanga Branch, Chuadanga	0100229638356	737,565	5,047
Rupali Bank PLC	Kaligang Branch, Jhenaidah	5876024000003	446,151	364,760
Sonali Bank PLC	Darsona Branch, Chuadanga	3104702000757	35,423	15,349
Bangladesh Krishi bank PLC	Halidhani Branch	1702032000005 6	622,462	236,738



IFIC Bank PLC	Hat Barobazar, Kaligang, Jhenidah	0190046448041	376,667	107,129
First Security Islami Bank PLC	Dakbangla Baza Sub Branch	2096131000002 48	964,869	24,598
NRBC Bank PLC	Harinakunda Sub Branch, Harinakunda	5118360000001 15	306,491	190,388
IFIC Bank PLC	Sarajgang Branch, Chuadanga	0190084049001	2,657,248	968
Sonali Bank PLC	Sarajgang Branch, Chuadanga	3110402000434	70,118	2,041
JANATA BANK PLC	Hatfazilpur Branch, JHENAI DAH	0100236305150	46,083	104,349
South Bangla Agriculture & commerce Bank PLC	Kusthia Branch	0066130000114	12,620	124,352
Rupali Bank PLC	Jhinaidha Branch, Kotchandpur	3095024005102	526,946	137,453
National Bank PLC	Chowgacha Branch	1084005252417	368,098	108,960
Closing balance			41,146,168	5,527,150
16.02 Non-micro credit				
Cash and Bank balance				
Cash in Hand			i 68,518	58,081
Cash at Bank			ii 2,529,733	720,429
Total			2,598,251	778,510
i Cash in Hand				
Solar home system program			67,430	54,101
Biogas program			1,088	3,880
Improved cook stove program			-	-
Grihayon program			-	100
Total			68,518	58,081
ii Cash at Bank				
Solar home system program			337,597	292,836
Biogas program			161,758	232,193
Improved cook stove program			227,877	155,535
Grihayon program			1,802,501	39,865
Total			2,529,733	720,429
17.00 Accumulated surplus/(deficit)				
Micro credit			17.01 1,064,841,275	953,351,846
Non-micro credit			17.02 221,438,984	200,540,926
Closing balance			1,286,280,259	1,153,892,772



17.01 Micro credit		
Opening balance	953,351,846	797,640,634
Add: Surplus/ (deficit) during the year	117,283,352	179,603,223
	1,070,635,198	977,243,857
Prior year adjustment	(3,970)	-
Less: Transfer to statutory fund	(5,789,953)	(23,892,011)
Closing balance	1,064,841,275	953,351,846
17.02 Non-micro credit		
Opening balance	200,540,926	81,694,150
Add: Surplus/ (deficit) during the year	20,898,058	118,846,776
	221,438,984	200,540,926
Prior year adjustment	-	-
Add: Transfer to statutory fund	-	-
Closing balance	221,438,984	200,540,926
18.00 Statutory reserve fund		
Micro credit	18.01 118,315,697	112,525,744
Non-micro credit	18.02 -	-
Closing balance	118,315,697	112,525,744
18.01 Micro credit		
Opening balance	112,525,744	88,633,733
Add: Surplus/ (deficit) during the year	-	-
	112,525,744	88,633,733
Prior year adjustment	-	-
Add: Transfer to statutory fund	5,789,953	23,892,011
Closing balance	118,315,697	112,525,744
18.02 Non-micro credit		
Opening balance	-	-
Add: Surplus/ (deficit) during the year	-	-
	-	-
Prior year adjustment	-	-
Less: Transfer to statutory fund	-	-
Closing balance	-	-
19.00 Loan from PKSf (Micro credit)		
Opening balance	1,313,190,740	964,188,323
Add: Received during the year	1,016,500,000	1,033,650,000
	2,329,690,740	1,997,838,323
Less: Refund during the year	(788,618,581)	(684,647,583)
Closing balance	1,541,072,159	1,313,190,740
Non-Current Portion	810,756,654	662,738,823
Current Portion	730,315,505	650,451,917
	1,541,072,159	1,313,190,740



Annexure-F				
Details of Loan from PKSf				
Particulars	Balance as on 01 July 2023	Add: Received during the year	Less: Refund during the year	Balance as on 30 June 2024
Jagoran (Including RMC and UMC)	359,000,000	270,000,000	186,000,000	443,000,000
Agrosor (Including ME)	269,000,000	200,000,000	134,000,000	335,000,000
Buniad (Including UPP)	39,166,660	40,000,000	30,833,331	48,333,329
Sufalon	80,000,000	170,000,000	170,000,000	80,000,000
Sufalon KGF	-	40,000,000	20,000,000	20,000,000
Enrich (ACL, IGAPL, LIL)	63,233,329	40,000,000	31,633,334	71,599,995
IAI	5,900,001	-	1,866,666	4,033,335
Agrosor MDP	40,200,000	-	25,200,000	15,000,000
Agrosor MDP-AF	94,000,000	-	52,000,000	42,000,000
Agrosor SEP	57,669,500	17,500,000	27,464,000	47,705,500
MFCEP	80,000,000	100,000,000	16,000,000	164,000,000
LRL	22,000,000	-	22,000,000	-
LRL-2	35,000,000	-	20,000,000	15,000,000
LIFT	18,021,250	-	3,021,250	15,000,000
Agrosor- RAISE	150,000,000	119,000,000	47,600,000	221,400,000
RMTP	-	20,000,000	1,000,000	19,000,000
30-Jun-2024	1,313,190,740	1,016,500,000	788,618,581	1,541,072,159
30-Jun-2023	964,188,323	1,033,650,000	684,647,583	1,313,190,740
20.00 Loan from Commercial Banks and Others				
Commercial Banks				
Micro credit	20.01		880,604,658	975,562,518
Non-micro credit	20.02		24,850,106	14,688,333
Total			905,454,764	990,250,851
20.01 Micro credit				
Particulars	Balance as on 01 July 2023	Add: Received during the year	Less: Refund during the year	Balance as on 30 June 2024
Uttara Bank PLC	189,011,806	-	127,246,123	61,765,683
Social Islami Bank PLC	94,666,534	-	50,338,566	44,327,968
NRBC Bank PLC	268,965,721	120,000,000	219,007,020	169,958,701
South East Bank PLC	70,299,238	-	40,897,096	29,402,142
The City Bank PLC	150,000,000	150,000,000	150,000,000	150,000,000
SBAC Bank PLC	41,892,794	-	16,185,686	25,707,108
NCC Bank PLC	100,000,000	100,000,000	200,000,000	-
One Bank PLC	50,000,000	-	50,000,000	-
Trust Bank PLC	-	100,000,000	27,548,276	72,451,724
Mercantile Bank PLC	-	200,000,000	23,797,027	176,202,973
BRAC Bank PLC	-	200,000,000	59,938,065	140,061,935
PMUK	10,726,424	10,726,424	10,726,424	10,726,424
30-Jun-2024	975,562,517	880,726,424	975,684,283	880,604,658
30-Jun-2023	756,599,845	725,726,424	506,763,751	975,562,518
Non-Current Portion			150,276,125	263,883,935
Current Portion			730,328,533	711,678,583
Total			880,604,658	975,562,518
20.02 Non-micro credit				
Grihayon program	i		12,142,090	7,382,090
Solar home system program	ii		12,708,016	7,306,243
Closing balance			24,850,106	14,688,333



i Grihayon program		
Opening balance	7,382,090	10,834,090
Add: Received during the year	8,710,000	-
	16,092,090	10,834,090
Less: Refund during the year	(3,950,000)	(3,452,000)
Closing balance	12,142,090	7,382,090
ii Solar home system program		
Loan from provident fund	a	1,913,646
Loan from Improved cook stove program	b	8,842,076
Loan from micro finance	c	1,952,294
Total		12,708,016
a Loan from provident fund		
Opening balance	7,306,243	30
Add: Received during the year	508,306	10,537,769
	7,814,549	10,537,799
Less: Refund during the year	(5,900,903)	(3,231,556)
Closing balance	1,913,646	7,306,243
b Loan from Improved cook stove program		
Opening balance	-	-
Add: Received during the year	10.09	8,842,076
		8,842,076
Less: Refund during the year		-
Closing balance		8,842,076
c Loan from micro finance		
Opening balance	-	4,044,939
Add: Received during the year	10.09	1,952,294
		1,952,294
Less: Refund during the year		-
Closing balance		4,044,939



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
21.00	Accumulated depreciation			
	Micro credit	21.01	107,191,505	95,017,571
	Non-micro credit	21.02	37,920,140	26,994,643
	Total		145,111,645	122,012,214
21.01	Micro credit			
	Opening balance		95,017,571	79,237,424
	Add: Charged during the year		12,293,075	15,780,147
			107,310,646	95,017,571
	Less: Adjustment during the year		(119,141)	-
	Closing balance		107,191,505	95,017,571
21.02	Non-micro credit			
	Opening balance		26,994,643	25,200,070
	Add: Charged during the year		12,918,534	1,794,573
			39,913,177	26,994,643
	Less: Adjustment during the year		(1,993,037)	-
	Closing balance		37,920,140	26,994,643
22.00	Risk fund			
	Micro credit	22.01	309,943,171	269,500,009
	Non-micro credit	22.02	89,645	487,063
	Total		310,032,816	269,987,072
22.01	Micro credit			
	Opening balance		269,500,009	220,459,724
	Add: Addition during the year		89,200,324	96,450,246
			358,700,333	316,909,970
	Less: Paid during the year		(48,757,162)	(47,409,961)
	Closing balance		309,943,171	269,500,009
22.02	Non-micro credit			
	Grihayon program	i	89,645	108,315
	Solar home system program	ii	-	378,748
	Total		89,645	487,063
i	Grihayon program			
	Opening balance		108,315	22,515
	Add: Addition during the year		87,100	85,800
			195,415	108,315
	Less: Paid during the year		(105,770)	-
	Closing balance		89,645	108,315
ii	Solar home system program (disaster managent fund)			
	Opening balance		378,748	378,748
	Add: Addition during the year		-	-
			378,748	378,748
	Less: Paid during the year		(378,748)	-
	Closing balance		-	378,748



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
23.00	Gratuity fund			
	Micro credit	23.01	185,316,865	125,590,001
	Non-micro credit	23.02	8,529,831	11,283,827
	Total		193,846,696	136,873,828
23.01	Micro credit			
	Opening balance		125,590,001	70,012,807
	Add: Received during the year		73,455,385	103,971,298
			199,045,386	173,984,105
	Less: Paid during the year		(13,728,521)	(48,394,104)
	Closing balance		185,316,865	125,590,001
23.02	Non-micro credit			
	Solar home system program	i	8,529,831	11,283,827
	Total		8,529,831	11,283,827
i	Solar home system program			
	Opening balance		11,283,827	11,120,693
	Add: Received during the year		72,163	681,288
			11,355,990	11,801,981
	Less: Paid during the year		(2,826,159)	(518,154)
	Closing balance		8,529,831	11,283,827
24.00	Staff Security Fund			
	Opening balance		9,353,717	8,468,537
	Add: Received during the year		1,190,000	2,149,290
			10,543,717	10,617,827
	Less: Paid during the year		(960,000)	(1,264,110)
	Closing balance		9,583,717	9,353,717
25.00	Loan Loss Provision (LLP)			
	Balance at 1st July 2023		-	-
	Adjustment to rectify short provision		-	-
	Balance at 1st July 2023 as restated		-	-
	Provision during the year		-	-
	Written off during the year		-	-
	Balance as 30 June 2024 restated		-	-
	Loan Loss Provision (LLP)			
	Opening Balance		193,551,283	129,365,980
	Add: Provision during the year		216,500,392	98,041,042
			410,051,675	227,407,022
	Less: Adjustment during the year		-	(33,855,739)
	Closing Balance		410,051,675	193,551,283



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
26.00	Member savings deposit			
i	Short Term Savings			
	Jagoron		475,317,163	573,647,316
	Agrosor		503,701,988	236,819,465
	Buniad		28,932,227	48,333,467
	Sufolon		91,368	146,268
	LIFT		425,581	752,963
	Agrosor- SEP		3,433,395	27,169,989
	Agrosor- MDP		13,380,196	37,566,137
	IAI		663,222	1,404,417
	RAISE		16,237,685	15,588,202
	MFCEP		21,612,646	-
	RMTP		2,754,886	-
	Enrich		16,699,134	16,774,909
	Voluntary savings		75,399,297	92,852,523
			1,158,648,788	1,051,055,656
ii	Long Term Savings			
	DMDS		222,781,742	152,733,083
	DFDS		15,910,000	12,660,000
	DMBS		121,815,475	60,203,700
	DDBS		136,227,425	103,769,585
			496,734,642	329,366,368
27.00	Accounts Payable			
	Micro credit	27.01	150,000	131,094
	Non-micro credit	27.02	5,218,199	5,833,449
	Total		5,368,199	5,964,543
27.01	Micro credit			
	Utility Bill		-	1,000
	Office Rent		-	48,000
	Fuel Expenses		-	5,640
	Audit Fee		150,000	63,889
	Entertainment		-	11,297
	Travelling Expenses		-	1,268
			150,000	131,094
27.02	Non-micro credit			
	Improved cook stove program	i	5,018	-
	Solar home system prpogram	ii	894,194	1,144,194
	Biogas program	iii	4,318,987	4,689,255
	Total		5,218,199	5,833,449
i	Improved cook stove program			
	Vat payable		2,018	-
	Tax payable		3,000	-
	Closing balance		5,018	-



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
ii	Solar home system prprogram			
	Opening Balance		1,144,194	2,444,194
	Add: Addition during the year		-	-
			1,144,194	2,444,194
	Less: Adjustment during the year		(250,000)	(1,300,000)
	Closing Balance		894,194	1,144,194
iii	Biogas program			
	Solar home system program	i	4,318,987	4,521,255
	Micro credit program	ii	-	84,000
	Improved cook stove program	iii	-	84,000
	Total		4,318,987	4,689,255
i	Solar home system program			
	Opening Balance		4,521,255	4,879,557
	Add: Addition during the year		141,946	141,292
			4,663,201	5,020,849
	Less: Adjustment during the year		(344,214)	(499,594)
	Closing Balance		4,318,987	4,521,255
ii	Micro credit program			
	Opening Balance		84,000	-
	Add: Addition during the year		540	84,000
			84,540	84,000
	Less: Adjustment during the year		(84,540)	-
	Closing Balance		-	84,000
iii	Improved cook stove program			
	Opening Balance		84,000	84,000
	Add: Addition during the year		-	-
			84,000	84,000
	Less: Adjustment during the year		(84,000)	-
	Closing Balance		-	84,000
28.00	Others Current Liabilities			
	Micro credit	28.01	266,497,302	215,707,195
	Non-micro credit	28.02	210,184	10,420,455
	Total		266,707,486	226,127,650
28.01	Micro credit			
	Staff DMDS		29,405	34,405
	VAT payable		141,014	148,162
	Tax Payable		341,123	469,362
	Late Fee		85,394	11,569
	Program advance		40,418	519,000
	Solar project		(1,952,294)	(8,686,353)
	Housing project		108,500	546,732
	Provident fund		214,686,581	184,488,813
	Welfare fund		577,924	3,275,317



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
	Improved cook stove program		(287,500)	10,550,850
	Grant payable Pace		-	2,374,293
	Co-payment Fund		-	313,000
	Inactive Member Savings		2,395,268	-
	Interest on Savings		49,352,428	21,045,267
	Interst on Staff Secuirity		979,041	616,779
			266,497,302	215,707,195
28.02	Non-micro credit			
	Solar home system program	i	178,240	10,356,565
	Improved cook stove program	ii	-	31,945
	Biogas program	iii	31,944	31,945
	Total		210,184	10,420,455
i	Solar home system program			
	Provision for brance closing loss		-	-
	Loan from micro finance		-	8,686,353
	Loan from Improved cook stove		-	1,557,376
	Tax payable		1,200	11,700
	Vat payable		177,040	101,136
	Closing balance		178,240	10,356,565
ii	Improved cook stove program			
	Accrued expenses (audit fee)		-	31,945
	Closing balance		-	31,945
iii	Biogas program			
	Accrued expenses (audit fee)		31,944	31,945
	Closing balance		31,944	31,945
29.00	Service charge on Loan to Members			
	Micro credit	29.01	1,221,299,148	992,831,995
	Non-micro credit	29.02	1,351,106	1,211,000
	Total		1,222,650,254	994,042,995
29.01	Micro credit			
	Buniyad		18,384,839	15,604,593
	Jagoron		433,357,143	447,322,024
	Agrosor		439,554,724	188,498,258
	Sufolon		186,513,150	223,895,826
	Aibordhon mulok		20,248,676	15,422,677
	Jibonjatrar man unnayan		148,899	210,830
	Sompod briddhi		501,945	718,575
	LIFT		3,606,759	5,287,331
	Agrosor (SEP)		53,012,725	41,056,439
	Agrosor (MDP)		20,198,188	27,257,842
	MDP-AF		10,292,666	5,766,284
	SDL		881	17,773
	Sufolon loan (KGF)		12,284,853	14,338,412
	LRL		23,190	1,077,535



PARTICULARS	2023-2024					2023-2023					TOTAL			
	MICRO CREDIT	NON-MICRO CREDIT				TOTAL	MICRO CREDIT	NON-MICRO CREDIT				TOTAL NON-MICRO CREDIT		
		SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON			SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM			GRAHAYON	
Trust Bank PLC, Kuthia A/C 075-06/20000373	50,000,000	-	-	-	-	50,000,000	-	-	-	-	-	-	-	-
Trust Bank PLC, Kuthia A/C 075-06/20000372	50,000,000	-	-	-	-	50,000,000	-	-	-	-	-	-	-	-
Mercantile Bank PLC Kuthia A/C	200,000,000	-	-	-	-	200,000,000	-	-	-	-	-	-	-	-
IBAC Bank PLC Kuthia A/C	50,000,000	-	-	-	-	50,000,000	-	-	-	-	-	-	-	-
IBAC Bank PLC Kuthia A/C	100,000,000	-	-	-	-	100,000,000	-	-	-	-	-	-	-	-
IBAC Bank PLC Kuthia A/C	50,000,000	-	-	-	-	50,000,000	-	-	-	-	-	-	-	-
Unira Bank PLC Kuthia A/C	-	-	-	-	-	-	80,000,000	-	-	-	-	-	-	80,000,000
Unira Bank PLC Kuthia A/C	-	-	-	-	-	-	30,000,000	-	-	-	-	-	-	30,000,000
Unira Bank PLC Kuthia A/C	-	-	-	-	-	-	70,000,000	-	-	-	-	-	-	70,000,000
One Bank PLC Kuthia A/C	-	-	-	-	-	-	41,000,000	-	-	-	-	-	-	41,000,000
One Bank PLC Kuthia A/C	-	-	-	-	-	-	9,000,000	-	-	-	-	-	-	9,000,000
SBP PLC, Kuthia A/C 1104770000023	-	-	-	-	-	-	10,000,000	-	-	-	-	-	-	10,000,000
SBP PLC, Kuthia A/C 1104770000034	-	-	-	-	-	-	20,000,000	-	-	-	-	-	-	20,000,000
SBP PLC, Kuthia A/C 1104770000045	-	-	-	-	-	-	10,000,000	-	-	-	-	-	-	10,000,000
SBP PLC, Kuthia A/C 1104770000056	-	-	-	-	-	-	10,000,000	-	-	-	-	-	-	10,000,000
Southwest Bank PLC, Mohamudpur, A/C 00547000000014	-	-	-	-	-	-	15,000,000	-	-	-	-	-	-	15,000,000
City Bank PLC Kuthia A/C 663194670001	-	-	-	-	-	-	50,000,000	-	-	-	-	-	-	50,000,000
City Bank PLC Kuthia A/C 663194670002	-	-	-	-	-	-	100,000,000	-	-	-	-	-	-	100,000,000
SBAC Bank PLC, Kuthia A/C 0058485000013	-	-	-	-	-	-	25,000,000	-	-	-	-	-	-	25,000,000
SBAC Bank PLC, Kuthia A/C 0058470000030	-	-	-	-	-	-	25,000,000	-	-	-	-	-	-	25,000,000
NCCB PLC, Br. Dhamwadi A/C 00105-2700000212	-	-	-	-	-	-	100,000,000	-	-	-	-	-	-	100,000,000
Others Loan														
PRATK	317,094,122	32,259,378	217,166	35,813,212	47,499,820	115,786,646	232,862,818	272,778,616	34,961,790	230,039	32,608,508	41,201,217	109,002,454	381,781,270
Inactive members savings	1,999,642	-	-	-	-	-	1,999,642	10,726,424	-	-	-	-	-	10,726,424
Welfare fund	1,002,800	-	-	-	-	-	1,002,800	6,773,650	39,300	-	7,300	-	46,500	6,820,150
Loan from PF Fund	3,353,579	-	-	-	-	-	3,353,579	36,995,697	10,337,709	-	78,779	-	10,614,548	69,610,045
Biggas	540	344,214	-	-	-	344,214	344,754	84,000	499,564	-	84,000	-	583,594	667,594
ICS	27,031,968	7,924,882	84,000	-	-	8,006,862	37,640,850	45,009,868	4,553,323	-	-	-	4,553,323	49,565,191
Solar	32,928,862	-	132,646	1,315,672	-	1,448,318	34,377,180	12,907,284	-	146,939	2,014,562	-	2,161,501	15,062,785
Housing fund	33,486,358	-	-	-	-	-	33,486,358	29,526,302	-	-	-	-	-	29,526,302
Loan from Gratuity Fund	19,210,423	-	-	-	-	-	19,210,423	103,971,296	681,288	-	15,996	-	697,284	104,668,582
Others loan	-	25,990,282	-	34,897,465	-	56,887,822	58,487,822	-	17,542,698	-	-	-	6	17,542,698
MF	-	-	-	-	-	-	-	-	-	-	-	-	6	6
Loan Realized from Members-Principal														
Agrosor	3,388,071,366	-	-	-	-	-	3,388,071,366	3,526,170,699	-	-	-	-	-	3,526,170,699
Agrosor	2,365,067,271	-	-	-	-	-	2,365,067,271	1,171,853,016	-	-	-	-	-	1,171,853,016
Burlyad	18,214,459	-	-	-	-	-	18,214,459	156,078,453	-	-	-	-	-	156,078,453
Sudolun	161,962,607	-	-	-	-	-	161,962,607	223,895,826	-	-	-	-	-	223,895,826
Enrich SCA	19,467,360	-	-	-	-	-	19,467,360	15,422,677	-	-	-	-	-	15,422,677
Enrich LI	147,654	-	-	-	-	-	147,654	210,630	-	-	-	-	-	210,630
Enrich AGL	499,355	-	-	-	-	-	499,355	718,575	-	-	-	-	-	718,575
LIFT	3,004,093	-	-	-	-	-	3,004,093	5,287,333	-	-	-	-	-	5,287,333
Agrosor (SEF)	44,177,443	-	-	-	-	-	44,177,443	41,066,439	-	-	-	-	-	41,066,439
Agrosor (MOP)	19,733,395	-	-	-	-	-	19,733,395	27,257,842	-	-	-	-	-	27,257,842
MOP-AF	10,065,479	-	-	-	-	-	10,065,479	5,766,284	-	-	-	-	-	5,766,284
LAI	1,003,796	-	-	-	-	-	1,003,796	1,194,759	-	-	-	-	-	1,194,759
RAISE	11,558,846	-	-	-	-	-	11,558,846	3,792,626	-	-	-	-	-	3,792,626
MPCE	8,077,796	-	-	-	-	-	8,077,796	-	-	-	-	-	-	-
RATP	1,099,974	-	-	-	-	-	1,099,974	-	-	-	-	-	-	-

PARTICULARS	2023-2024					2022-2023					TOTAL		
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM		GRAHAYON	TOTAL NON-MICRO CREDIT
SOL	881	-	-	-	-	881	17,273	-	-	-	-	-	17,273
Subsidy loan (KCF)	10,76,293	-	-	-	-	10,76,293	14,338,412	-	-	-	-	-	14,338,412
UPL	23,142	-	-	-	-	23,142	1,697,535	-	-	-	-	-	1,697,535
UPL-2	1,09,0768	-	-	-	-	1,09,0768	1,370,211	-	-	-	-	-	1,370,211
Members' saving received	1,131,000,954	-	-	-	-	1,131,000,954	1,149,831,496	-	-	-	-	-	1,149,831,496
Agroson	-	-	-	-	-	-	429,570,146	-	-	-	-	-	429,570,146
Agroson	-	-	-	-	-	-	721,005,590	-	-	-	-	-	721,005,590
Burayad	-	-	-	-	-	-	230,442,838	-	-	-	-	-	230,442,838
Subsidy	-	-	-	-	-	-	57,490,027	-	-	-	-	-	57,490,027
Birch KGA	-	-	-	-	-	-	62,676	-	-	-	-	-	62,676
UPL	-	-	-	-	-	-	11,443,125	-	-	-	-	-	11,443,125
Agroson (SEP)	721,006,590	-	-	-	-	721,006,590	429,321	-	-	-	-	-	429,321
Agroson (MOP)	-	-	-	-	-	-	19,633,721	-	-	-	-	-	19,633,721
RAISE	-	-	-	-	-	-	39,467,053	-	-	-	-	-	39,467,053
Voluntary Savings	-	-	-	-	-	-	1,231,698	-	-	-	-	-	1,231,698
Term Savings	-	-	-	-	-	-	16,462,173	-	-	-	-	-	16,462,173
Other loan	126,994,181	-	-	-	-	126,994,181	139,235,370	-	-	-	-	-	139,235,370
Staff security fund received	284,301,185	-	-	-	-	284,301,185	233,460,342	-	-	-	-	-	233,460,342
Provision for savings interest	-	-	-	-	-	-	18,162,710	-	-	-	-	-	18,162,710
Miscellaneous collection from members	6,714	-	-	-	-	6,714	160	-	-	-	-	-	160
Sales of Pans/Bowl, Loan form etc.	6,714	-	-	-	-	6,714	160	-	-	-	-	-	160
Administration fee	1,542,590	-	-	-	-	1,542,590	1,077,290	-	-	-	-	-	1,077,290
Received against Risk Management Fund	89,200,324	-	-	-	-	89,200,324	106,540,136	-	-	-	-	-	106,540,136
Risk fund	-	-	-	-	-	-	89,200,324	-	-	-	-	-	89,200,324
Cattle Resilience Service fund, Member	89,200,324	-	-	-	-	89,200,324	96,450,246	-	-	-	-	-	96,450,246
Cattle Resilience Service fund, Cattle	-	-	-	-	-	-	4,471,405	-	-	-	-	-	4,471,405
Risk interest on fixed deposit receipts	-	-	-	-	-	-	5,658,485	-	-	-	-	-	5,658,485
Bank interest	374,570	-	-	-	-	374,570	8,249,098	338,534	-	17,999	-	387,523	8,606,621
Advance and deposit	3,744,846	149	896	148,275	58,629	207,449	662,444	545	7,976	13,666	11,567	33,688	646,132
Office rent	9,301,440	5,364,449	114,299	286,140	-	5,764,508	82,144,215	13,334,016	423,103	8,303,770	-	22,060,889	104,205,104
Advance Salary	2,000	-	-	-	-	2,000	371,500	-	-	-	-	-	371,500
Advance against Expenses	15,000	-	-	-	-	15,000	60,000	-	-	-	-	-	60,000
Advance (Construction)	9,360,190	-	-	-	-	9,360,190	76,697,805	-	-	-	-	-	76,697,805
Advance (Bridging Firm)	-	-	-	-	-	-	8,310,398	-	-	-	-	-	8,310,398
Advance (TR/KABETA)	-	-	-	-	-	-	361,812	-	-	-	-	-	361,812
Advance	-	2,177	-	-	-	2,177	328,485	-	-	-	-	-	328,485
Advance (Land purchases purpose)	-	262,272	114,299	102,000	-	578,571	4,329,421	-	-	-	-	-	4,329,421
Advance Tax	-	5,000,000	-	183,000	-	5,183,000	3,529,907	-	-	-	-	-	3,529,907
Others advance & deposits	4,250	-	-	1,160	-	5,410	3,502,407	3,900	-	750	-	4,650	3,907,557

PARTICULARS	2023-2024					2022-2023								
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	NON-MICRO CREDIT	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL
Miscellaneous Income	12,511,785	134,076	-	-	335	134,411	12,646,196	-	228,467	-	-	330	228,797	229,297
Accounts payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from service-off	2,073,807	-	-	-	-	2,073,807	-	-	-	-	-	-	-	-
Others Income	10,437,999	134,076	-	-	335	134,411	10,572,380	-	228,467	-	-	330	228,797	229,297
Others Income	41,060,063	-	-	-	-	-	41,060,063	30,325,150	-	-	-	-	5,647	30,331,097
Income from DESHA TARC	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous	41,060,063	-	-	-	-	-	41,060,063	30,325,150	-	-	-	-	5,647	30,331,097
Grant Received from PKSF funded Project	5,977,249	-	-	-	-	-	5,977,249	-	-	-	-	-	-	-
RAISD	40	-	-	-	-	-	40	-	-	-	-	-	-	-
Enrich	753,644	-	-	-	-	-	753,644	-	-	-	-	-	-	-
Ag/purchase unit	2,135,698	-	-	-	-	-	2,135,698	-	-	-	-	-	-	-
ACT	2,519,803	-	-	-	-	-	2,519,803	-	-	-	-	-	-	-
Elderly people program	568,079	-	-	-	-	-	568,079	-	-	-	-	-	-	-
Kishor Kishor	25	-	-	-	-	-	25	-	-	-	-	-	-	-
FDR encashment	40,498,836	-	-	-	-	-	40,498,836	119,198,152	39,280,819	-	-	-	39,280,819	158,478,971
Subsidy reserve fund	40,498,836	-	-	-	-	-	40,498,836	119,198,152	39,280,819	-	-	-	39,280,819	158,478,971
Received from Others	23,393,158	317,499	-	163,786	-	681,205	24,074,443	34,533,954	366,659	-	-	-	366,659	34,900,613
Vehicle loan	167,343	-	-	-	-	-	167,343	-	-	-	-	-	-	-
Unutilized staff advance	-	-	-	-	-	-	-	2,058,546	-	-	-	-	-	2,058,546
Staff Group Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VAT Payable	-	317,499	-	11,425	-	528,924	528,924	3,622,524	350,059	-	-	-	350,059	3,972,583
Source Tax Payable	-	-	-	-	-	-	-	-	16,600	-	-	-	16,600	16,600
Payable receipt	23,225,815	-	-	-	-	-	23,225,815	-	-	-	-	-	-	-
Receivable	-	-	-	132,363	-	132,363	-	-	-	-	-	-	-	-
Accounts receivable	-	-	-	-	-	-	-	28,852,884	-	-	-	-	-	28,852,884
Other Receipt (Program)	-	26,960,980	284,500	64,228,318	583,318	94,037,106	94,037,106	-	121,697,009	1,293,841	91,872,600	365,562	215,228,612	215,228,612
IDR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IDCOL reference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant from fair	-	3,449,996	-	-	-	3,449,996	-	-	2,389,996	-	-	-	2,389,996	2,389,996
Sale of SPS	-	66,400	-	-	-	66,400	-	-	697,784	-	-	-	697,784	697,784
Service charge (P/L)	-	-	-	-	-	-	-	-	889,727	-	-	-	889,727	889,727
Interest on FDR	-	22,744,982	-	-	-	22,744,982	-	-	-	-	-	-	-	-
TR/KABKIA	-	700,000	-	-	-	700,000	-	-	21,314,130	-	-	-	21,314,130	21,314,130
Pick up (Truck value)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Warranty of IDCOL	-	-	-	5,390,953	-	5,390,953	-	-	96,400,000	400,000	5,976,630	-	102,776,630	102,776,630
Service charge (Motor cycle loan)	-	-	47,460	-	-	47,460	-	-	5,372	-	-	-	5,372	5,372
Loan from customer loan	-	-	136,500	-	-	136,500	-	-	180,340	-	-	-	180,340	180,340
Subsidy/Grant receivable	-	-	11,150	-	-	11,150	-	-	526,500	-	-	-	526,500	526,500
Service charge	-	-	43,590	-	-	43,590	-	-	41,711	-	-	-	41,711	41,711
Sales-Material	-	-	26,000	-	-	26,000	-	-	18,290	-	-	-	18,290	18,290
Making cost	-	-	-	-	-	-	-	-	127,000	-	-	-	127,000	127,000
Income tax payable	-	-	-	-	-	-	-	-	3,000	-	-	-	3,000	3,000
Incentive from IDCOL	-	-	-	24,015,290	-	24,015,290	-	-	22,679,300	-	-	-	22,679,300	22,679,300
Sale of goods	-	-	-	-	-	-	-	-	173,015	-	-	-	173,015	173,015
Grants from IDCOL	-	-	-	36,822,105	-	36,822,105	-	-	62,859,092	-	-	-	62,859,092	62,859,092
Emergency Fund	-	-	-	87,100	-	87,100	-	-	85,800	-	-	-	85,800	85,800
Service charge	-	-	-	496,218	-	496,218	-	-	279,562	-	-	-	279,562	279,562

PARTICULARS	2023-2024					2022-2023				
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM

Total cash receipt during the year 13,056,293,878 65,236,531 596,881 102,639,743 48,341,262 216,614,357 13,242,908,235 12,074,300,437 210,204,829 1,955,833 132,821,030 41,578,476 346,561,088 12,442,408,815

Total Cash available (A) 13,042,265,105 65,583,468 832,954 102,295,278 48,181,167 217,392,867 13,262,657,967 12,087,261,337 210,596,236 2,560,410 132,850,786 41,758,473 347,565,907 12,474,827,344

Payments

Loan payment to PKSE-Principal	788,618,581	-	-	-	-	-	788,618,581	-	-	-	-	-	788,618,581
Agroson	186,000,000	-	-	-	-	-	186,000,000	-	-	-	-	-	186,000,000
Agroson	134,000,000	-	-	-	-	-	134,000,000	-	-	-	-	-	134,000,000
Buried	30,833,333	-	-	-	-	-	30,833,333	-	-	-	-	-	30,833,333
Swidion	170,000,000	-	-	-	-	-	170,000,000	-	-	-	-	-	170,000,000
British K/A	31,000,000	-	-	-	-	-	31,000,000	-	-	-	-	-	31,000,000
LIFT	3,021,250	-	-	-	-	-	3,021,250	-	-	-	-	-	3,021,250
Agroson (SEZ)	27,444,000	-	-	-	-	-	27,444,000	-	-	-	-	-	27,444,000
Agroson (MDP)	25,200,000	-	-	-	-	-	25,200,000	-	-	-	-	-	25,200,000
British AC	433,334	-	-	-	-	-	433,334	-	-	-	-	-	433,334
MDP-AF	52,000,000	-	-	-	-	-	52,000,000	-	-	-	-	-	52,000,000
IAI	1,866,666	-	-	-	-	-	1,866,666	-	-	-	-	-	1,866,666
RAISE	47,600,000	-	-	-	-	-	47,600,000	-	-	-	-	-	47,600,000
MFC TP	16,000,000	-	-	-	-	-	16,000,000	-	-	-	-	-	16,000,000
RMTP	1,000,000	-	-	-	-	-	1,000,000	-	-	-	-	-	1,000,000
SNL	-	-	-	-	-	-	-	-	-	-	-	-	-
Swidion KGF	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	20,000,000
LRI	22,000,000	-	-	-	-	-	22,000,000	-	-	-	-	-	22,000,000
LRI-2	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	20,000,000
Enrich-11	200,000	-	-	-	-	-	200,000	-	-	-	-	-	200,000

Loan Paid to Commercial Bank and Others-Principal 964,977,859 964,977,859 496,037,327 496,037,327

Commercial Bank

NBRC PLC BR. Kushtia A/C	31,553,547	-	-	-	-	-	31,553,547	-	-	-	-	-	31,553,547
NBRC PLC BR. Kushtia SMO A/C	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	20,000,000
NBRC PLC BR. Kushtia A/C	33,402,796	-	-	-	-	-	33,402,796	-	-	-	-	-	33,402,796
NBRC PLC BR. Kushtia A/C	48,823,888	-	-	-	-	-	48,823,888	-	-	-	-	-	48,823,888
NBRC PLC BR. Kushtia A/C	15,224,787	-	-	-	-	-	15,224,787	-	-	-	-	-	15,224,787
NBRC PLC BR. Kushtia A/C	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	20,000,000
NBRC PLC BR. Kushtia A/C	50,000,000	-	-	-	-	-	50,000,000	-	-	-	-	-	50,000,000
NBRC PLC BR. Kushtia AGT SMO A/C 0163542-28	-	-	-	-	-	-	-	-	-	-	-	-	-
NCCB PLC Br. Kushtia A/C 0010-23002144	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-	100,000,000
City Bank PLC Br. Kushtia A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC Br. Kushtia A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC Br. Kushtia A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust Bank PLC, Kushtia A/C 075-064900023	16,272,881	-	-	-	-	-	16,272,881	-	-	-	-	-	16,272,881
Trust Bank PLC, Kushtia A/C 075-064900032	11,275,395	-	-	-	-	-	11,275,395	-	-	-	-	-	11,275,395



PARTICULARS	2023-2024					2022-2023								
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL
Mercantile Bank PLC Kushtia A/C	23,797,027	-	-	-	-	-	23,797,027	-	-	-	-	-	-	-
BBAC Bank PLC Kushtia A/C	24,263,665	-	-	-	-	-	24,263,665	-	-	-	-	-	-	-
BBAC Bank PLC Kushtia A/C	23,805,270	-	-	-	-	-	23,805,270	-	-	-	-	-	-	-
BBAC Bank PLC Kushtia A/C	11,869,130	-	-	-	-	-	11,869,130	-	-	-	-	-	-	-
Uttara Bank PLC Kushtia A/C	45,260,205	-	-	-	-	-	45,260,205	-	-	-	-	-	-	153,761,844
Uttara Bank PLC Kushtia A/C	6,985,229	-	-	-	-	-	6,985,229	153,761,844	-	-	-	-	-	-
Uttara Bank PLC Kushtia A/C	52,132,250	-	-	-	-	-	52,132,250	-	-	-	-	-	-	-
Uttara Bank PLC Kushtia A/C	22,868,438	-	-	-	-	-	22,868,438	-	-	-	-	-	-	-
Char Bank PLC Kushtia A/C	41,000,000	-	-	-	-	-	41,000,000	49,603,000	-	-	-	-	-	49,603,000
Char Bank PLC Kushtia A/C	9,000,000	-	-	-	-	-	9,000,000	-	-	-	-	-	-	-
SBP PLC, Kushtia A/C	3,051,079	-	-	-	-	-	3,051,079	-	-	-	-	-	-	32,547,270
SBP PLC, Kushtia A/C	6,081,067	-	-	-	-	-	6,081,067	-	-	-	-	-	-	-
SBP PLC, Kushtia A/C	3,057,488	-	-	-	-	-	3,057,488	-	-	-	-	-	-	-
SBP PLC, Kushtia A/C	3,015,586	-	-	-	-	-	3,015,586	-	-	-	-	-	-	-
SBP PLC, Kushtia A/C	10,543,872	-	-	-	-	-	10,543,872	32,547,270	-	-	-	-	-	-
SBP PLC, Kushtia A/C	7,023,355	-	-	-	-	-	7,023,355	-	-	-	-	-	-	-
SBP PLC, Kushtia A/C	7,022,075	-	-	-	-	-	7,022,075	-	-	-	-	-	-	-
SBP PLC, Kushtia A/C	10,542,046	-	-	-	-	-	10,542,046	-	-	-	-	-	-	-
South-east Bank PLC, Mohammadpur, A/C	15,000,000	-	-	-	-	-	15,000,000	-	-	-	-	-	-	24,700,762
South-east Bank PLC, Mohammadpur, A/C	25,897,096	-	-	-	-	-	25,897,096	24,700,762	-	-	-	-	-	-
City Bank PLC Kushtia A/C	10,000,000	-	-	-	-	-	10,000,000	-	-	-	-	-	-	-
City Bank PLC Kushtia A/C	10,000,000	-	-	-	-	-	10,000,000	-	-	-	-	-	-	-
City Bank PLC Kushtia A/C	15,000,000	-	-	-	-	-	15,000,000	-	-	-	-	-	-	-
City Bank PLC Kushtia A/C	15,000,000	-	-	-	-	-	15,000,000	-	-	-	-	-	-	-
City Bank PLC Kushtia A/C	67,000,000	-	-	-	-	-	67,000,000	-	-	-	-	-	-	-
City Bank PLC Kushtia A/C	33,000,000	-	-	-	-	-	33,000,000	-	-	-	-	-	-	-



PARTICULARS	2023-2024					2022-2023						
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	NON-MICRO CREDIT		TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	NON-MICRO CREDIT		TOTAL
				IMPROVED COOK SYSTEM	GRAHAMYON	TOTAL NON-MICRO CREDIT						
Equipment	-	-	-	-	-	-	-	153,446	-	-	-	153,446
Van payable	-	1,129,681	-	9,899	-	1,139,490	3,253,628	248,088	-	18,149	-	266,837
Purchase of SRS (Cash)	-	-	-	-	-	-	-	169,000	-	-	-	169,000
Service charge paid to PF	-	-	-	-	-	-	-	460,279	-	-	-	460,279
Wages	-	1,400	-	-	-	1,400	-	-	-	-	-	-
Office management	-	2,360	-	-	-	2,360	-	17,140	-	-	-	17,140
Business promotion	-	2,399,025	-	-	-	2,399,025	-	2,167,000	-	-	-	2,167,000
Miscellaneous	-	314,860	-	348,619	-	663,479	-	4,443,514	-	-	-	4,443,514
Remuneration	-	-	12,000	-	-	12,000	-	50,000	-	-	-	50,000
Miscellaneous (TARU)	-	290,275	-	-	-	290,275	-	268,790	-	-	-	268,790
Commission (TARU)	-	26,521	-	-	-	26,521	-	-	-	-	-	-
Miscellaneous (Education Village)	-	26,000	-	-	-	26,000	-	-	-	-	-	-
Loan refund to micro credit	-	-	540	-	-	540	-	-	-	-	-	-
Subsidy / Grant receivable	-	-	-	-	-	-	-	-	-	-	-	-
Making cost	-	-	138,000	27,474,493	-	27,474,493	-	-	-	-	-	-
Grants (Customer)	-	-	-	-	-	-	-	-	-	-	-	-
Grant receivable (DDCOL)	-	-	-	-	-	-	-	-	-	-	-	-
Land	-	-	-	-	-	-	-	-	-	-	-	-
Incentive	-	-	-	15,646,963	-	15,646,963	-	-	-	-	-	-
Emergency Fund	-	-	-	105,770	-	105,770	-	-	-	-	-	-
Total Cash Payment (B)	12,861,378,750	65,178,442	679,108	102,567,403	46,379,646	214,794,617	13,076,173,567	210,559,299	1,814,337	132,695,253	41,718,508	366,792,397
Surplus/Deficit (A-B)	183,886,350	605,027	162,846	227,877	1,802,501	2,998,281	186,484,600	346,937	236,073	155,335	39,865	778,310
Closing balance	183,886,350	605,027	162,846	227,877	1,802,501	2,998,281	186,484,600	346,937	236,073	155,335	39,865	778,310
Cash in hand	11,071,215	67,430	1,088	-	-	68,518	11,140,276	54,101	3,880	-	100	58,081
Cash at bank	172,814,632	537,597	161,758	227,877	1,802,501	2,929,732	175,344,364	292,836	232,191	155,335	39,865	720,429
The annexed notes for an integral part of these financial statements.												
Signed as per our report on same date:												
Total	11,045,265,100	65,583,468	832,954	102,795,278	48,181,167	217,792,867	13,262,657,967	210,908,236	2,050,410	132,850,788	41,758,473	387,561,907

Annexure-H
DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
MICRO CREDIT PROGRAM
BUDGET VARIANCE
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

SL. NO.	PARTICULARS	2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
1	Area coverage				
	District	12	10	83.33	12
	Upazila	45	37	82.22	45
	Union	350	300	85.71	350
	Village	2,750	2,438	88.65	2,750
2	Branch opening	100	84	84.00	100
3	Group/Samity formation	8,834	7,493	84.82	7,604
4	Add new member	182,838	136,759	74.80	160,065
5	Add new borrower	153,811	103,850	67.52	128,619
6	Recruitment	750	659	87.87	755
7	Deposits collection	1,247,582,574	1,542,280,879	123.62	1,041,590,997
8	Refund deposit	332,787,034	1,267,319,474	380.82	404,405,824
9	Loan recovery	10,361,862,816	8,485,179,622	81.89	10,512,010,723
10	Loan disbursement	12,734,427,000	8,975,972,000	70.49	11,753,500,000
11	Loan received	2,500,000,000	1,899,700,000	75.99	1,800,000,000
12	Loan returns	1,500,000,000	1,766,776,440	117.79	1,652,901,799
13	Received against insurance service	127,344,270	89,200,324	70.05	117,535,000
14	Insurance benefit given	63,672,135	48,757,162	76.58	70,000,000
15	Total income	1,389,885,004	1,347,270,721	96.93	1,501,808,077
16	Total expenditure	921,026,278	1,177,218,152	127.82	1,191,901,233

SL. NO.	PARTICULARS	CURRENT BALANCE 2023-2024
1	Area Coverage	
	District	10
	Upazila	37
	Union	300
	Village	2,438
2	Number of branch	84
3	Number of group	7,493
4	Number of member	136,759
5	Number of borrower	103,850
6	Manpower	659
7	Deposit outstanding	869,878,235
8	Loan outstanding	5,626,502,034
9	Loan received	2,410,950,394
10	Insurance fund	302,016,657
11	Cumulative surplus	1,064,841,275



SL. NO.	PARTICULARS	Amounting in BDT			
		2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
1	Loan recovery				
	Jagoran	4,446,357,569	3,404,137,424	76.56%	4,206,557,625
	Agrosar	4,237,118,739	3,042,162,923	71.80%	4,737,115,264
	Buniad	375,209,230	183,822,387	48.99%	295,209,230
	Shufalon	1,015,177,331	1,670,119,540	164.52%	1,226,451,242
	Others	287,999,947	184,937,348	64.21%	46,677,362
	Total	10,361,862,816	8,485,179,622	81.89%	10,512,010,723
2	Fund Collection				
	i. Savings Collection:				
	General Savings	558,301,586	1,049,699,221	188.02%	616,737,563
	Voluntary savings	200,000,000	147,334,482	73.67%	190,000,000
	Fixed of Deposit	489,280,988	345,247,176	70.56%	234,853,434
	Total:	1,247,582,574	1,542,280,879	123.62%	1,041,590,997
	MFI Borrower				
	ii. PKSF Loan	920,000,000	1,029,700,000	111.92%	1,000,000,000
	iii. Bank Loan	1,500,000,000	870,000,000	58.00%	800,000,000
	iv. Loan from Financial Institution	-	-	-	-
	v. Loan from other Institution	-	-	-	-
	vi. Donation (conditional)	-	-	-	-
3	vii. General/EC Member loan	-	-	-	-
	viii. Other loan	80,000,000	199,514,163	249.39%	100,000,000
	Insurance Fund Collection	2,627,344,270	2,158,260,928		2,017,535,000
	Utilization of Fund				
	i. Loan Disbursement				
	Jagoran	5,321,549,000	3,322,286,000	62.43%	5,123,286,000
	Agrosar	4,947,712,000	4,219,328,000	85.28%	4,719,328,000
	Buniad	526,418,000	206,902,000	39.30%	306,902,000
	Shufalon	1,609,008,000	1,198,688,000	74.50%	1,418,769,000
	Others	329,740,000	28,768,000	8.72%	185,215,000
	Total:	12,734,427,000	8,975,972,000		11,753,500,000
	Specify according to loan type				
4	ii. Saving Returns				
	General Savings	156,340,180	924,652,864	591.44%	988,049,782
	Voluntary savings	100,000,000	164,787,708	164.79%	204,787,708
	Fixed of Deposit	76,446,854	177,878,902	232.68%	74,481,984
	Total:	332,787,034	1,267,319,474		1,267,319,474
	iii. Loan Repayment				
	PKSF Loan	750,000,000	801,818,581	106.91%	768,482,171
	Bank Loan	750,000,000	964,957,859	128.66%	884,419,628
	Loan from Financial Institution	-	-	-	-
	Loan from other Institution	-	-	-	-
	General/EC Member loan	-	-	-	-
	Other loan	1,500,000,000	1,766,776,440		1,652,901,799
5	Total:				
	Insurance Service:	63,672,135	48,757,162	76.58%	70,000,000
	Fixed asset acquisition				
	Land Purchase	150,000,000	96,200,940	64.13%	-
	Land Development	-	-	-	-
	Building Construction	17,000,000	557,820	3.28%	100,000,000
	Motor Vehicles/By-cycle	15,000,000	13,698,643	91.32%	-
	Furniture & Fixtures	2,500,000	407,871	16.31%	500,000
	Office Equipment	1,200,000	1,432,194	119.35%	1,500,000
	Electric Equipment	400,000	928,371	232.09%	200,000
	Computer & Accessories	4,800,000	296,400	6.18%	5,000,000
	Crocaries	200,000	77,910	38.96%	300,000
6	Firm Shed	3,500,000	4,361,883	124.63%	-
	Computer Software: MIS & AIS	-	-	-	-
	Total:	194,600,000	117,962,032	60.62%	107,500,000



SL. NO.	PARTICULARS	Amounting in BDT			
		2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
7	Income				
	i. Service charge	1,358,128,000	1,221,299,147	89.93%	1,471,681,501
	ii. Interest on Investment	13,025,000	17,185,714	131.94%	15,025,000
	iii. Other Interest	500,000	3,744,846	748.97%	6,000,000
	iv. Entry Fees	277,825	350,680	126.22%	500,000
	v. Sale of passbook	1,542,701	609,310	39.50%	1,000,000
	vi. Sale of Forms	875,039	582,600	66.58%	1,000,000
	vii. Donation	-	-	0.00%	-
	viii. Others Income	-	-	0.00%	-
	ix. Recovery of written off Loan	2,536,439	2,073,807	81.76%	2,500,000
	x. Overhead cost from others program	-	-	-	-
	xi. DESHA TARC	43,924,800	40,086,784	91.26%	57,690,480
	Total Income	1,420,809,804	1,285,932,888		1,555,396,981
8	Financial Expenses:				
	i. Savings Interest	106,796,946	112,758,880	105.58%	125,902,059
	ii. Interest of PKSF Loan	86,190,555	95,722,075	111.06%	100,000,000
	iii. Interest of Bank Loan	77,107,696	95,564,582	123.94%	105,224,231
	iv. Interest of Committee Loan	-	-	0.00%	-
	v. Interest on Others institutional Loan	858,114	858,114	100.00%	858,114
	vi. Others	20,000,000	19,911,008	99.56%	22,000,000
	Total Financial Expenses:	290,953,311	324,814,659		353,984,404
	General and administrative Expenses:				
	7. Salary & Allowances				
	Basic Pay	235,032,557	225,033,252	95.75%	265,032,557
	Special Allowance	9,476,388	8,975,398	94.71%	7,831,062
	House Rent Allowance	141,019,534	135,019,951	95.75%	159,019,534
	Medical Allowance	19,505,750	27,003,990	138.44%	29,153,581
	Festival Allowance	37,322,635	37,505,542	100.49%	37,322,635
	Luncheon Allowance	20,544,937	20,544,937	100.00%	20,544,937
	Conveyance Allowance	8,544,500	5,328,816	62.37%	37,104,558
	Telephone Allowance	273,616	273,616	100.00%	273,616
	Others Allowance (If any)	8,130,083	2,435,000	29.95%	3,007,520
	Total	479,850,000	462,120,502		559,290,000
9	viii. Office Rent	12,876,012	9,700,587	75%	14,163,613
	ix. Printing & Stationaries:				
	Printing & Binding	6,300,000	5,062,294	80%	7,080,000
	Stationary, Seals & Stamps/cartige	1,500,000	708,525	47%	1,500,000
	Total	7,800,000	6,138,650		8,580,000
	x. Travel Expenses				
	Domestic/Field Visit	2,000,000	1,900,255	95%	3,300,000
	Foreign	1,000,000	950,500	95%	1,500,000
	xi. Telephone and mail				
	Telephone/Telex/Fax/Internet	120,000	86,305	72%	150,000
	Postal & Courier service	75,000	36,000	48%	100,000
	xii. Repairs & Maintenance				
10	Office Building	1,000,000	2,551,366	255%	3,500,000
	Motor Vech	800,000	758,000	95%	1,000,000
	Others	200,000	195,000	98%	200,000
	Total	5,195,000	6,477,426		9,750,000
	xiii. Fuel Expense	4,800,000	4,812,372	100%	5,000,000
	xiv. Gas, Electric & Water bill	4,800,000	6,031,730	126%	7,500,000
	xv. Entertainment	3,600,000	3,226,464	90%	4,000,000
	xvi. Advertisement	500,000	815,384	163%	1,000,000
	xvii. Paper & Publication:				
	Newspaper & Magazine	213,292	115,983	54%	250,000
	Book & Publication	-	-	0%	-
	Total	13,913,292	15,001,933		17,750,000



SL. NO.	PARTICULARS	2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
	xviii. Bank Charge	6,000,000	3,302,748	55%	5,000,000
	xix. Training Expense				-
	Local Training/Skill Development	2,000,000	1,329,643	66%	2,000,000
	Foreign Training	2,800,000	2,500,000	89%	4,000,000
	Total	10,800,000	7,132,391		11,000,000

	xx. Seminar, Conference & Workshop		-	-	
	xxi. Legal Expense	600,000	1,110,112	185%	1,500,000
	xxii. Meeting Expense	-	-	0%	-
	xxiii. Registration Fees/Renewal Fees	1,404,363	1,615,017	115%	2,207,522
	xxiv. Others Operational Expense	-	-		-
	xxv. Audit Fees	200,000	196,000	98%	200,000
	xxvi. Honorarium for EC Members/C	1,800,000	1,488,000	83%	2,000,000
	xxvii. Other Honorarium	-	-	-	-
	xxviii. Tax:				
	Land Tax	150,000	-	0%	200,000
	Income Tax	7,562,500	7,302,822	97%	8,000,000
	Other Tax	-	-	-	-
	Customs Duty/VAT	500,000	420,141	84%	500,000
	Total	12,216,863	12,132,092		14,607,522
	xxix. Subscriptions & Donation		-	-	
	xxx. Depreciation	-	-		-
	xxxi. Cost sharing Expenses	18,000,000	1,464,625	8%	7,500,000
	xxxii. Consultancy Service	-	-		-
	xxxiii. Total Operational Expenses	-	-	0%	-
	xxxiv. Loan Loss Provision	70,000,000	216,500,392	309%	120,000,000
	xxxv. Net Surplus	421,972,854	117,283,352	28%	309,906,845
	xxxvi. Transfer to Various fund	-	-	-	-
	Reserve fund	42,197,285	11,728,335		30,990,685
	DMF	-	-	-	-
	Others : Revolving fund	-	-	0%	-
	Total	42,197,285	11,728,335		30,990,685



Annexure-I

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
ELIGIBILITY CRITERIA COMPLIANCE CERTIFICATION

For the year ended 30 June, 2024

Sl.No.	Different Aspects	PKSF Standard	FY 2023-2024	FY 2022-2023
1	Cumulative loan collection ratio on total dues	Minimum 95%	99.08%	99.50%
2	Loan collection ratio on current dues (on running 12 month basis)	Minimum 92%	94.38%	98.23%
3	Liquidity to Savings Ratio	Minimum 10%	10.52%	8.42%
4	Current Ratio	2:1	1.70:1	1.73:1
5	Capital adequacy ratio	Minimum 10%	19.26%	20.17%
6	Debt service cover ratio	2:25:1	5.05:1	6.67:1
7	Rate of return on capital	Minimum 15%	10.43%	18.39%
8	Debt to Capital Ratio	Minimum 9:1	3.90:1	3.98:1
9	Portfolio at Risk	0% - 10%	10.21%	4.65%
10	Return on Assets	Minimum 3%	1.72%	3.63%
11	Member to Branch	1500-2000	1628	1606
12	Credit Officer to Member	1:300-400	344	332
13	Borrowing Coverage	Minimum 70%	75.94%	76.12%
14	Credit Officer to Borrower	1: 240-250	261	252
15	Credit Officer to Staff	1: 1.50 -1.70	1.66	1.63
16	Credit Officer to Loan Outstanding	1: 25 to 30 crore	141.37	126.18
17	Rate on Good Loan		89.79%	95.35%
18	Financial Cost Ratio	12%	24.05%	18.90%
19	Operating Cost Ratio	7%	67.25%	64.71%
20	Operating Self Sufficiency Ratio (OSS)	More then 100%	109.54%	119.60%
21	Financial Self Sufficiency Ratio (FSS)	Minimum 100%	99.29%	108.42%
22	Yield (Average Profit)		21.71%	19.33%
23	Yield (Average Assets)		22.70%	22.47%
24	Cost Per Unit Money Lent		21.86%	17.83%
25	Loan Outstanding of Total Assets		85.91%	90.99%
26	Rate on Overdue/ Delinquency		7.98%	3.90%
27	Rate on Bad Loan		2.96%	2.57%
28	Total Overdue (Taka)		448,803,954	200,106,418
29	Bad Loan (Taka)		166,364,638	131,889,219



Annexure-J

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
PORTFOLIO REPORT
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024
REVIEW OF LOAN CLASSIFICATION AND PROVISION

Amounting in BDT

(i) Classification of loan loss provision:

SL. NO.	PARTICULARS	BASIS OF CLASSIFICATION	OUTSTANDING LOAN	REQUIRED RATE	REQUIRED PROVISION
1	Total loan outstanding (TLO)		5,626,502,037
2	Total overdue		448,803,954
3	Regular		5,052,005,219	1%	50,520,052
4	Watchful	1-30 days	28,953,263	5%	1,447,663
5	Sub-standard	31-180 days	185,329,767	25%	46,332,442
6	Doubtful loan	181-365 days	193,849,150	75%	145,386,863
7	Bad loan	365+ days	166,364,638	100%	166,364,638.0
	Total		5,626,502,037		410,051,658

PARTICULARS	AMOUNT IN TAKA
Required reserve fund as per MRA policy shown above in	410,051,658
Actual reserve made by DESHA	410,051,675
Excess Provision	17
Comment on LLP for MCP: Its appeared from the above computation that the DESHA has made adequate provision on its outstanding loan balance.	
Loan written off Balance as on 01.07.2023	111,114,938
Loan written off during the year 2023-2024	-
Written off Loan recovered during the year 2023-2024	2,073,807
Loan Written off balance as at 30.06.23	109,041,131



DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA
LOAN OPERATION REPORT
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

Amount in BDT

(iii) Loan operational report

SL. NO.	PARTICULARS	2023-2024			2022-2023		
1	Financial service product						
	Loan product:						
	PKSF funded loan	1,541,072,159			1,313,190,740		
	Other loan	869,878,235			964,836,094		
	Savings product:						
	General savings	1,083,249,490			958,203,133		
	Voluntary savings	75,399,297			92,852,523		
	Others savings (DDBS, DMDS, DMBS, DFDS)	496,734,642			329,366,368		
2	Number of branches	84			80		
		Male	Female	Total	Male	Female	Total
3	Number of shamities	91	7,402	7,493	91	7,179	7,270
4	Number of members	5,900	130,859	136,759	4,894	130,042	134,936
5	Number of borrowers	4,386	99,464	103,850	3,452	99,265	102,717
6	Number of staffs	659			658		
7	Amount of loan outstanding with samity	5,626,502,037			5,135,713,627		
8	Members : Borrowers	1.32:1			1.31:1		
9	Average loan size	54179			49999		



DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALIYAN SANGSTHA
SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT
AS AT 30 JUNE, 2024

Amounts in BDT

SL. NO.	NAME OF ASSETS	COST			RATE	ACCUMULATED DEPRECIATION			WDV
		OPENING	ACQUISITION	DISPOSAL		CLOSING	CHARGED	ADJUSTMENT	
1	Land	11,902,892	136,200,940	-	0%	148,103,832	-	-	148,103,832
2	Building	135,830,362	814,584	-	5%	136,644,946	4,879,857	-	93,531,864
3	Furniture and fixture	21,822,172	533,701	-	10%	22,355,873	933,713	-	8,604,998
4	Office equipment	35,405,154	1,615,679	60,300	10%	36,960,533	313,958	60,300	3,836,228
5	Computer and Equipment	13,543,672	1,958,000	58,841	25%	15,442,831	2,939,047	58,841	9,853,891
6	Motor vehicles-car	1,044,070	13,822,378	-	10%	14,866,448	1,255,567	-	12,788,617
7	Photocopy machine	87,500	-	-	25%	87,500	8,750	-	26,250
8	Mobile set	2,385,388	561,206	-	20%	2,946,594	493,903	-	1,975,613
9	Croceries	1,672,474	77,910	-	30%	1,750,384	112,814	-	275,394
10	Firm shed	13,401,235	4,864,404	-	10%	18,265,639	1,297,450	-	13,326,788
Balance as at 30 June, 2024		237,094,919	160,448,802	119,141		397,424,580	12,235,059	119,141	292,323,475

Intangible assets

11	Software for Microfinance	2,090,400	-	-	20%	2,090,400	58,016	-	-
Balance as at 30 June, 2024		239,185,319	160,448,802	119,141		399,514,980	12,293,075	119,141	292,323,475

Balance as at 30 June, 2023		230,295,281	8,902,758	12,720		239,185,319	15,780,147	-	144,167,748
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Non Micro Credit

SL. NO.	NAME OF ASSETS	COST			RATE	ACCUMULATED DEPRECIATION			WDV
		OPENING	ACQUISITION	DISPOSAL		CLOSING	CHARGED	ADJUSTMENT	
1	Land	24,034,900	-	183,000	0%	23,851,900	-	-	23,851,900
2	Construction	-	81,328,603	-	5%	81,328,603	4,066,430	-	77,262,173
3	Office equipment	4,716,907	261,575	-	10%	4,978,482	148,972	-	1,340,755
4	Furniture and fixture	7,221,456	5,221,685	-	10%	12,443,141	789,101	-	7,101,908
5	Motor vehicles	22,993,900	-	2,163,384	25%	20,830,516	528,709	1,993,037	4,107,872
6	Computer and Equipment	583,700	-	-	20%	583,700	17,217	-	68,868
7	Ac/TV	138,890	12,594,555	-	25%	12,733,445	2,520,438	-	10,081,753
8	Glass door	-	4,641,698	-	20%	4,641,698	928,340	-	3,713,358
9	Fire protection system	-	2,710,000	-	20%	2,710,000	542,000	-	2,168,000
10	Fakirabad training centre	-	5,681,309	-	10%	5,681,309	568,131	-	5,113,178
11	Briding firm/sep	-	1,131,305	-	10%	1,131,305	113,130	-	1,018,175
12	Briding firm	-	18,268,992	-	10%	18,268,992	1,826,899	-	16,442,093
13	Croceries	-	729,150	-	20%	729,150	145,830	-	583,320
14	Refrigerator	-	675,000	-	20%	675,000	135,000	-	540,000
15	Lift	-	2,921,600	-	20%	2,921,600	584,320	-	2,337,280
16	IPS	18,000	-	-		18,000	2,880	-	11,520
Balance as at 30 June, 2024		59,707,753	136,165,472	2,346,384		193,526,841	12,917,397	1,993,037	155,742,153

11	Software	140,000	-	-	20%	140,000	1,137	-	4,548
Balance as at 30 June, 2024		59,847,753	136,165,472	2,346,384		193,666,841	12,918,534	1,993,037	155,746,701

Balance as at 30 June, 2023		55,699,793	4,147,962	-		59,847,755	1,794,573	-	32,853,114
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Grand Total

Balance as at 30 June, 2024		299,033,074	296,614,274	2,465,525	-	593,181,822	25,211,608	2,112,178	448,070,176
Balance as at 30 June, 2023		285,995,074	13,050,720	12,720	-	299,033,074	17,574,720	-	177,020,859



Notes

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Notes

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Notes