



28 Years
Working together
towards a better
future



Annual Report 2020-21(FY)

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दिशा | DISA
Development Initiative for Social Advancement

DISA WORKING AREA



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ACRONYMS

AB	Arab Bangladesh	ISA	International Standards on Auditing
ADAB	Association of Development Agencies in Bangladesh	LAN	Local Agricultural Network
AEDP	Agriculture and Environment Development Project	LCS	Let Children Speak
AGM	Annual General Meeting	MDFL	Matribhumi Dairy Foods Limited
ARR	Assistance for Rohingya Refugees	ME	Medium-sized Enterprises
ASM	Agriculture Sector Micro Credit	MF	Micro Finance
BCC	Behaviour Change Communication	MFP	Micro Finance Program
BD	Bangladesh	NGO	Non Government Organization
BDBL	Bangladesh Development Bank Ltd	NCC	National Commerce & Credit
BTEB	Bangladesh Technical Education Board	NRBC	NRB Commercial Bank Ltd
CODEC	Community Development Centre	NSDA	National Skills Development Authority
CSR	Corporate Social Responsibility	OXFAM	Oxford Committee for Famine Relief
DISA	Development Initiative for Social Advancement	PKSF	Palli Karma-Sahayak Foundation
DIST	DISA Institute of Science & Technology	RTO	Registered Training Organization
DLDP	Dairy & Livestock Development Programme	SBAC	South Bangla Agriculture & Commerce
DNCC	Dhaka North City Corporation	SDF	Social Development Foundation
DRRO	District Relief & Rehabilitation Office	SME	Small and Medium-sized Enterprises
DTC	DISA Training Centre	TNA	Training Need Assessment
DTTI	DISA Technical Training Institute	UBICO	The UAE-Bangladesh Investment Company Limited
EC	Executive Committee	UCB	United Commercial Bank
EFT	Electronic Funds Transfer	UCEP	Underprivileged Children's Educational Programs
ESP	Education Support Program	USA	United States of America
GoB	Government of Bangladesh	USAID	United States Agency for International Development
HSC	Higher Secondary Certificate	VO	Village Organization
IEC	Information Education Communication	WHO	World Health Organization
IGAs	Income Generating Activities		
ILFF	Inovative Loan Fund Facility		
IOM	International Organization for Migration		

Message from Chairman



The world is now learning to deal with post pandemic of Covid-19 that affected lives of the millions globally and our environment. With an inherent resilient capacity, people are preparing to meet new challenges arising of post pandemic. The management of DISA with cooperation of beneficiary community has been able to continue its effort on financial empowerment of the community deserves my deep gratitude.

However, other key social development activities in the area of education, health, skill enhancement could not receive due attention. I hope DISA management will devise strategical innovation and catch up.

I express my deep gratitude to all our partners including government and NGOs for their generous support. Lastly, my heartfelt thanks to the members of Executive Committee, general body and motivated employees of DISA for their untiring contribution.

I slovenly pray to Almighty for blessing of mankind.

Dr. Mohsin Uddin Ahmed
mohsinrupu@gmail.com

Message from the Desk of Founder & Chief Executive



DISA has completed almost 28 years of journey. It is really a long journey and the pathway was challenging, demanding and ingenious. We learned a lot from the struggling communities of the working area and earned respect due to hardworking, honesty, transparency, commitment and mutual respect. Annual Report of 2020-2021 highlights the achievements of DISA under different development initiatives that address poverty and play an enthusiastic role for socio-economic development of under privileged people which is operated through four thematic areas – Education, skills and Entrepreneur Development, Lives and Livelihoods, Microfinance and Climate Resilient.

This year The Annual Report of DISA has been published amidst the nationwide celebration of The 100th Birth anniversary of our Father of The Nation Bangabandhu Sheikh Mujibur Rahman. We are proud and privileged to be a part of the yearlong celebration of 100th birth day of the father of the nation. However, due to COVID-19 pandemic started again from 14 April 2021 all our plan and program suffered a setback when govt. announced countrywide general leave and enforced strict-lockdown in 2021.

Due to corona virus pandemic, economic activities of our microfinance group members are also affected seriously. However, on humanitarian ground, DISA instantly stood alongside the group members with livelihood supports, preventive and health care supports.

We also stood by our total staff team by providing them all salary and benefits during the shutdown period of COVID-19.

The fiscal year 2020-2021 was a challenging time of DISA in many ways. This consolidated report draws upon the individual reports provided by each program and unit. The activities of all programs are included in this report under separate section which describes broad-based strategies and different innovative social intervention for creating opportunity for socially excluded people as well as all section of people of the society.

Annual report is a process of making sense out of the many different activities and experiences by which DISA contributes to promote a culture of economic as well as human development among the society and institutions. The contribution of all the staff and members in preparing this report and in commenting upon it needs to be recognized. I take the opportunity to make special mention of the contributions of all concerned who has contributed in developing this report.

During the year, DISA has given the Bangabandhu Memorial Higher Education Scholarship to 16 meritorious students of various Public University, Medical College and Engineering Universities @ 10,000 taka along with a certificate as well as one set of Aloghar Prakashana books (Liberation war and Bangabandhu's life-related books). DISA also distributed Palli Karma Sahayak Foundation-

(PKSF) Scholarship 2018 (2nd phase) among 26 meritorious students and amount is @ BDT 12,000/- only. Remembering and in the honor of MUJIB BORSHO, DISA distributed 3900 Amrapali mango saplings among students of 8 educational institutions. Under DISA Institute of Science and Technology a number of 48 dependents of beneficiaries' family members participated at various technical skill development training courses and involved them with trade wise employment generation opportunities. ALOGHAR Prakashana a sister concern of DISA and during the period three books have been published and also participated at Ekushe Book Fair 2021.

Due to COVID-19 pandemic, DISA Training Centre (DTC) did not perform up to the mark. However, we ensured more training facilities to match with the training needs of DISA and also for other organizations. During this period, DISA distributed 998 sets of dresses (from its social concern Matribhumi Fashion) to 732 children (girl orphanages) at 9 places in 4 districts of DISA working area and Govt. Social Services Department cooperate us regarding selection of these under privileged children. DISA distributed 2070 bags of relief items (Essential food, sanitary and toiletries items) in various places in Cumilla with the financial support of Pubali Bank Ltd. under their CSR program. A number of 1435 Food bags (717 for the Rohingya community and 718 for the host community) funded by an USA-based organization Helping Hut. DISA has successfully implemented COVID-19 response activities at Dhaka North City Corporation area (Ward 9, 10, 11) with financial and technical support by World Health Organization (WHO) and collaborated by the Association of Development Agencies in Bangladesh (ADAB)

DISA Micro Finance Program is working hard to solve the problems of the under privilege community and poor and also creating a positive impact in SME and ME sector. A significant number of people are enjoying the taste of success through DISA Micro Finance Program. During the year we disbursed

BDT 3537.2 million and our portfolio is BDT 2438.45 million and recovery rate is 99.25%.

Alongside our work on providing services such as Education, Mobile Book Fair, Technical Education, Healthcare Support and social Enterprises like Matribhumi Dairy Foods Limited (MDFL) to develop the alternative income base for the community and also Matribhumi Fashion House to create platform for women's leadership development. We are increasingly supporting sustainable growth to help end aid dependency by accelerating employment opportunity and creating entrepreneurial opportunity.

I am, thus, pleased to present this Annual Report for 2020 –2021, with detailed audited financial statements, to the General Committee and other stakeholders. DISA acknowledges the work of all staffs and members, we could not have managed without the support of all of them.

Our partnership with PKSF, Social Service Department, Helping-Hut USA, different Banks and Financial Institutes, ADAB have supported us significantly and we are truly grateful to them.

We convey our heartfelt gratefulness's to the Government of Bangladesh, Microcredit Regulatory Authority, different ministries, NGO Affairs Bureau for their continuous supports, cooperation and assistance.

Finally, I convey my best wishes to the Senior Management Team and other personnel those who worked hard to produce this Annual Report.

Md. Shahid Ullah
Founder and Chief Executive
DISA

September 2021



LEGAL STATUS

DISA is registered with the following Government Departments/Directorates for carrying out various types of socio-economic development activities especially for its program participants and generally all the people of Bangladesh.

Sl.	Registration Authority	Reg. No	Date
01	Social Welfare Department, Government of Bangladesh	Cumi-544/94	08/09/1994
02	NGO Affairs Bureau, Government of Bangladesh	1024	02/04/1996
03	Micro Credit Regulatory Authority, Bangladesh (MRA)	01306 -00480-00024	05/09/2007
04	Joint Stock Company & Firms under Societies Act (RJSC)	S-11903	29/05/2014



VISION

DISA envisages establishing a society in Bangladesh that is economically sustainable, productive and equitable, socially just, and environmentally sound.



MISSION

Promote participatory, self-reliant, and sustainable development of the poor and help them to achieve their potential through social and economic empowerment.



OBJECTIVES

Uplift rural people especially women's sustainable socio-economic development through traditional/non-traditional, innovative income-generating activities, and build a health consciousness educated nation.



CORE VALUES

Respect for all cultures and beliefs, mutual trust, transparency, gender sensitivity, commitment to work with sincerity, honesty, discipline practice democratic values, and participation.



DISA STORY

DISA was formed in 1993 by a group of social workers under the leadership of its founder and Chief Executive Md. Shahid Ullah, with the programs of economic and social development of Bangladesh. Md. Shahid Ullah completed his M.Sc. in Applied Chemistry from Dhaka University in 1986. Then, he joined at Bangladesh Red Cross Society. He worked there around 14 years and left the job as Assistant Director in 2020. However, with a heartfelt commitment for social-economic development, DISA proves that, it was not initiated like an ordinary organization, but with some exceptional, sustainable and innovative mission. During its inception from Barkait village under Chandina Upazila in Cumilla District in 1993, there was only one part-time staff with monthly pay BDT 100 only and one room 300 taka monthly rented office. First women group was formed with the participation of 10 members and they were given 1000 taka loan each. So, DISA started its microcredit program with the capital of 10000 taka. Thereafter, DISA passed its 28 years long glorious journey; towards establishing a harmonious and peaceful society in Bangladesh, which is economically sustainable, productive, equitable, socially impartial and environmentally sound.

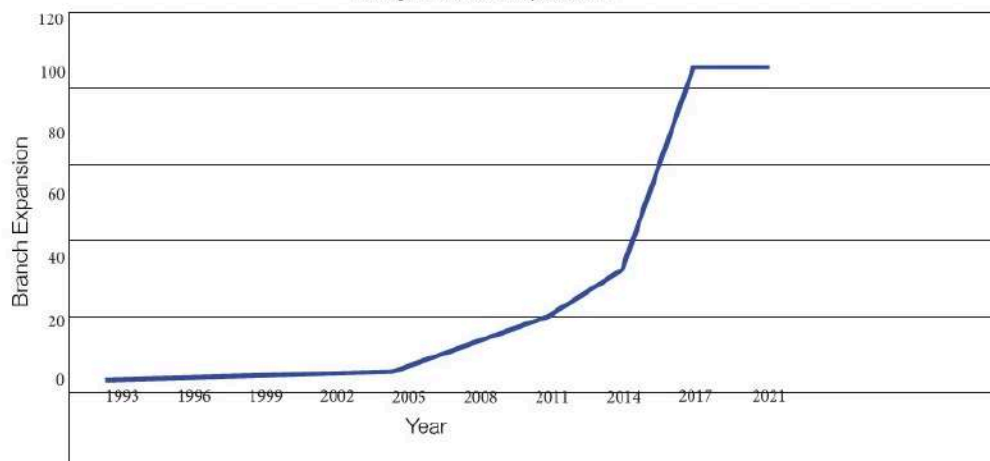
Now, DISA has been working in 19 districts of Bangladesh expanding its reach by 102 branches, with the mission to promote, uplift and

sustainable development of under privileged people, especially women, youth and children. DISA providing traditional, nontraditional, technical training, innovative income and employment generation activities for sustainable socio-economic development. DISA established its first branch office at Barkoit village in 1993. Then expanded its branches (Year wise) in 1994 one, 1998 one, 2005 one, 2006 three, 2007 two, 2008 four, 2010 four, 2011 five, 2012 seven, 2013 four, 2014 five, 2015 nine, 2016 eight, 2017 forty eight. Total – 102 branches. It was really a very challenging and stiff journey and continuing under the leadership of the founder and Chief Executive.



DISA first Office at Barkait, Chandina, Cumilla

Yearly Branch Expansion



DISA SCORE CARD 2020-21 (FY)

1,20,147 members from 5,661 Samities makes DISA Microfinance Program Live (June 2021).

8,26,529 Tk sales revenue from Aloghar Prakashana.

22.04 Cr. Tk savings created by DISA Microfinance group members.

23,57,887 Tk sales revenue achieved by Matibhumi Fashion

353.73 Cr. Tk loan disbursed to microfinance Borrowers.

1952 participants took part at 70 various training/ workshops/ meetings etc. at DISA Training Centre (DTC).

12.6 Cr. Tk disbursed in revolving refinance scheme for low income people

DTC is offering 3 meeting/conference venues along with accommodation for around 150 participants.

16 public university students recieved Bangabandhu Higher Education Scholarship.

732 children from 11 institutes received Martibhumi Fashion dresses.

2,03,457 Ltr. milk collected from 31 Sadadal in the Dairy & Livestock Development Program (DLDP).

2070 bags relief distributed under Pubali Bank's CSR program.

22,000 Ammropali plant distributed in honor of Mujib Borsho.

1,435 Food packets distributed to Rohingya & local Community.

28 trainees successfully completed shorts courses from DIST.

DISA implemented covid-19 response activities in DNCC ward no 9,10 & 11.

17,66,606 Tk sales revenue from Aloghar Nursery.

815 dedicated DISA employees are trying to achieve its mission altogether.

10,71,66,980 Tk sales revenue earned from Matibhumi Misti.



1

ECONOMIC DEVELOPMENT PROGRAMME

MICROFINANCE

SCHOLARSHIP



MICROFINANCE

DISA has started its micro-finance programs since its inception in 1993 for generating income of the rural marginal people, empowering rural less privileged women through bringing economic solvency and trying to make sure the needs of children and adolescents.

DISA believes that micro-financing to the less privileged people is an essential activity, which is to be supported by a social development package for improving economic status in the community.

DISA operates its micro-finance program at 19 districts in Bangladesh with a network of 5,661 village organizations through 5 Zones, 20 Area, and 102 Branch offices. The number of members now 1,20,147. Out of them, total borrowers are 85,191 and women borrowers are 81,349.

The fund for the program has been avail from the Palli Karma Sahayak Foundation (PKSF), different commercial Banks, non-bank financial institutes, and it's own fund.

Due to covid 19 like other microfinance organizations DISA has passed hard time to continue the programme. Last



financial year the collection resumed on 31 May 2020 (lockdown for first wave: March 26 -30 May, 2020). Again in 2021 due to countrywide lockdown for second wave all activities were closed on 14 April and started on the following month May 3. The DISA Microfinace programme never faced that such a tough crisis as a result the impact was immense.

DISA Microfinance programs Six Major components : Jagoron, Agrosor, Buniad, Sufolon, Revolving Refinance Scheme and ILFF.

JAGORON (RURAL MICRO-CREDIT)

Jagoron provides a loan to the people for income generating activities (IGAs) like small trade, goat rearing, poultry rearing, vegetable cultivation, rural transport, fish farming, etc. The loan ranges from Tk. 5,000 to 75,000 per loanee. As on June 2021, DISA distributed Tk. 14,216.33 million among 3,19,405 borrowers.

AGROSOR (MICRO ENTERPRISE)

The Micro-Enterprise loan has started by DISA to facilitate members to expand their enterprises. The loanees who have already completed at least two loan-cycles of Jagoron are eligible for an Agrosor loan subject to the guarantee from their group members. The size of the Agrosor loan is Tk. 76,000 to 10, 00,000 per loanee. As of the June 2021, Micro Finance program of DISA disbursed Tk. 9,048.49 million among 75,434 borrowers.

BUNIAD (ULTRA POOR PROGRAM)

Ultra-poor means the people whose daily energy consumption is less than 1,600 Kcal against the recommended daily need of 2,250 Kcal. Many of them are found begging for their livelihood. Others include people who sell physical labor, can't effort children's education, and other basic needs.

These are the people who have nothing for their livelihood neither a piece of land nor any savings. DISA provides a loan to these ultra-poor people to enhance their income and improve their livelihood status. This program is being operated by DISA through all of its branches. As of June 2021, Tk. 69.02 million has been disbursed among 5,127 borrowers under this program.



SUFOLON (SEASONAL LOAN)

Bangladesh is mainly an agro-based country. Hence, most of the people's livelihood depends on agriculture. These marginalized farmers and community people do not have adequate savings as capital to invest; they sometimes require money in various seasons for the cultivation of crops and farming.

DISA runs the Agriculture Sector Micro Credit (ASM) scheme to provide a loan in three sectors: a) Agriculture loan, b) Agriculture product purchase loan and c) Special agricultural activity loan.

The credit-taking borrowers usually cultivate seasonal vegetables, fruits, cow fattening, etc. As of June 2021, DISA disbursed Tk. 1,740.38 million as loan among 30,457 borrowers.

REVOLVING REFINANCE SCHEME

DISA has implemented Bangladesh Bank's Revolving Refinance Scheme in 2020. The objective was to stabilize Corona virus-affected marginal people especially low income/micro entrepreneurs' economic cycle by financial inclusion activities.

The disbursed loan is for one year and the interest rate is low (9%) enough to effort for existing members. Tk. 125.99 million disbursed in 102 Microfinance branches in its working area 19 districts in the reporting time.

INNOVATIVE LOAN FUND FACILITY (ILFF)

DISA provides credit facilities to the community people who are involved in any productive business and agro-based farming including crop cultivation, small trade involvement, goat rearing, poultry farming, vegetable cultivation, rural transport, aquaculture, etc.

Through these initiatives, the loan receivers make job opportunities for themselves and the community youths.

Under this scheme, the loan ranges from Tk. 5,000 to 3,00,000 per loanee. As of June 2021, the Microfinance program, DISA distributed Tk. 481.65 million among 7,416 borrowers.



Md. Fazlul Haque, President, Manikchar Bazar Committee, DISA Meghna MF Branch, Cumilla disbursing Revolving Refinance Scheme loan on 6 September 2020.

MEMBERS OF THE MICROFINANCE PROGRAM LAST 4 YEAR ENDING



SAVINGS

DISA has been successfully operating saving schemes for the last 28 years. Savings helps the less privileged people during unexpected situations. In contrast, mobilization of savings also helps the Organization (**DISA**) to be sustainable because it is also used as the revolving loan fund. VO members are getting standard interest from savings regularly.

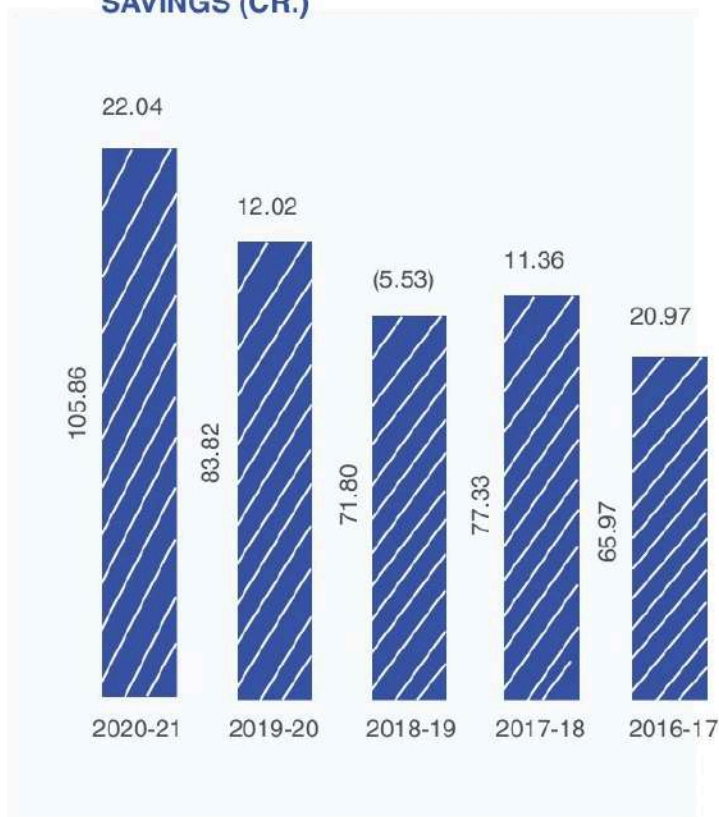
DISA operates two types savings programs: General Savings and Special Savings.

The general (Mandatory) savings is Tk. 50 per week for each member and during the loan term borrower can't withdraw. It is the prerequisite to become a **DISA** MF member. By withdrawal of this savings terminates MF membership permanently.

Special (optional) savings are the extra savings (any amount, min Tk.10 to as much as a member can effort) and withdraw during loan term/whenever wants.

As of June 2021 members' savings reached Tk. 1058.6 million.

MF MEMBERS LAST FIVE YEARS SAVINGS (CR.)



PRODUCT-WISE PORTFOLIO

Sl	Product Name	Portfolio 2021	Coverage
1	Jagoron	1600807864	65.65%
2	Agrosor	779054800	31.95%
3	Sufolon	36946023	1.52%
4	Buniad	1690046	0.06%
5	ILFF	1963716	0.08%
6	Refinancing	17983439	0.74%
Total		2438445888	100%

**TREND ANALYSIS LAST 5 YEARS**

Description	2016-17	2017-18	2018-19	2019-20	2020-21
Disbursement	372,45,63,000	419,92,94,500	361,78,07,000	300,96,95,000	353,72,87,000
Portfolio	209,46,06,369	227,71,04,903	205,19,73,145	201,78,82,229	311,67,23,341
Recovery Rate	99.33%	99.14%	99.37%	99.22%	99.25%
Income	45,76,22,922	59,49,31,830	55,62,56,489	46,06,41,691	50,60,56,826
Expenditure	39,64,38,243	58,17,66,359	53,21,70,891	53,61,97,599	55,04,42,753
Surplus	6,11,84,679	1,31,65,471	2,40,85,598	(7,55,55,908)	(4,43,85,927)
Equity	16,84,62,905	18,16,28,376	20,57,13,974	13,01,58,066	8,57,72,139

**PLAN AND ACHIEVEMENT 2020-21**

Sl.	Descriptions	Position June 2020	Plan/Implement 2020-21		Position June 2021
			Plan 2020-21	Implement	
1	Branches	102	-	-	102
2	Staffs	817	(68)	(73)	744
3	Credit Officers	415	(75)	(51)	364
4	Members	93,234	21,890	26,913	1,20,147
5	Borrowers	70,843	19,554	14,348	85,191
6	Savings	83,81,70,188	20,09,06,466	22,04,22,237	105,85,92,425
7	Portfolio Loan	201,78,82,229	43,72,80,361	42,05,63,659	243,84,45,888
8	Disbursement	2202,75,22,800	411,76,11,000	3,53,72,87,000	2556,48,09,800
9	Overdue	34,97,82,596	(1900,00,000)	(20,48,36,304)	14,49,46,292
10	OTR	98.74%	0.01%	0.04%	98.79%
11	CRR	99.22%	0.28%	0.03%	99.25%
12	LLP Balance	6,99,53,224	3,00,00,000	2,43,84,565	9,43,37,789
13	PKSF & Bank Loan	181,69,38,329	25,92,13,847	33,46,17,002	215,15,55,331
14	FDR	39,89,28,710	5,23,00,000	4,25,58,290	44,14,87,000
15	Income	294,46,61,052	54,55,34,185	50,60,56,826	357,69,70,956
16	Expenditure	281,45,02,986	53,03,74,137	55,04,42,753	349,11,98,817
17	Surplus/Equity	13,01,58,066	1,51,60,048	(4,43,85,927)	8,57,72,139

DISA WELCOMED NEW MRA EXECUTIVE VICE CHAIRMAN

DISA Founder and Chief Executive Md. Shahid Ullah welcomed newly appointed MRA Executive Vice Chairman Md. Fashiullah on 6 January at Microcredit Regulatory Authority (MRA) Head Office, 8 Shahid Sangbadik Selina Pervin Sarak, Gulfeshan Plaza, 6th Floor, Baro Mogbazar, Ramna Dhaka - 1217, Bangladesh. DISA HR & Admin Director Md. Farhad Hossain and Sr. Coordinator Raiusuddin Ahmed were present on the occasion.

NRBC MIRPUR-12 BRANCH VISIT

NRBC Mirpur 12 branch's senior Executive officer Md. Shariful Islam (middle) visited DISA MF Branches- Chandina, Kalakochua, Brahmanpara on 4 March 2021.

EDUCATION SCHOLARSHIP

Every year since 2012, DISA has been providing 'Scholarship Tk. 1500' for Microfinance Village Organization (Samity) members children (class viii and x meritorious students). The number of scholarships has been increasing every year.

As on June 2020 Tk. 1,05,96,000 distributed to 7,986 students.

Though the Corona virus Pandemic this year, instead of MF scholarship, Bangabandhu Memorial Higher Education Scholarship was given in honor of Mujib Borsho.

BANGABANDHU MEMORIAL HIGHER EDUCATION SCHOLARSHIP

DISA has given the Bangabandhu Memorial Higher Education Scholarship to Public University students at DISA Training Centre (DTC) Conference room, Mirpur 12 on 5 December 2020.

Mohammad Mezbah Uddin Chowdhury, Secretary, Shipping Ministry, the Peoples Republic of Bangladesh was present as the Chief Guest and given the scholarship. DISA Founder & Chief Executive Md. Shahid Ullah presided over the program; DISA HR & Admin Director and DISA advisor were present as special guests. The chief guest appreciated DISA for such a noble initiative. DISA, DIST, Aloghar program and DTC senior officials were present at that time.



Chief Guest Mohammad Mezbah Uddin Chowdhury, Secretary, Shipping Ministry distributed scholarship

DISA Microfinance members 16 students from different Public University students received a scholarship (BDT 10,000), a certificate as well as 1 set of Aloghar Prakashana books (Our Liberation war and Bangabandhu's life-related books). This scholarship is given in honor of Mujib Borsho and continues until their educational tenure ends.

PKSF SCHOLARSHIP 2018 (2ND PHASE)

Palli Karma Sahayak Foundation-PKSF Scholarship 2018 (2nd phase) was distributed to 26 students on 8th July 2020. Due to the Novel Coronavirus scholarship, Tk 12,000 was sent to student's respective bank accounts through EFT. DISA Microfinance members HSC students received a total Tk 3,12,000 as a scholarship. It is noted that the 1st phase scholarship was distributed to 34 students at DISA Institute of Science & Technology-DIST conference hall, Safura Tower, Mirpur-12, Dhaka on 29 June 2019, and 2nd phase students were among the 34 students from 1st phase.

MEDICAL ASSISTANCE FOR MFP GROUP MEMBERS/SPOUSES

DISA Microfinance provides Health Assistance for its MFP group members and their spouses. Unfortunate sickness and injured persons receives medical expenses from the organization.

This assistance disburses from DISA Security and Welfare fund.

As on June 2021 total Tk. 47,00,713 given as medical assistance to 985 MF members/spouses. Due to covid 19, the programme is temporarily suspended and may resume in September 2021.

CORONA VIRUS INFECTED RELATED INFORMATION

As of August 2021, 17 employees were infected both from DISA Head Office and Microfinance Branches, 16 employees recovered and join their respective positions and one Area Manager was died on May 2021 after fighting for 2 weeks at Cumilla Medical College Hospital.

As on June 2021, 92 Microfinance members were infected from DISA Microfinance 102 Branches, 81 members recovered and start their respective professions but unfortunately, 11 members were died after fighting with corona virus-19.

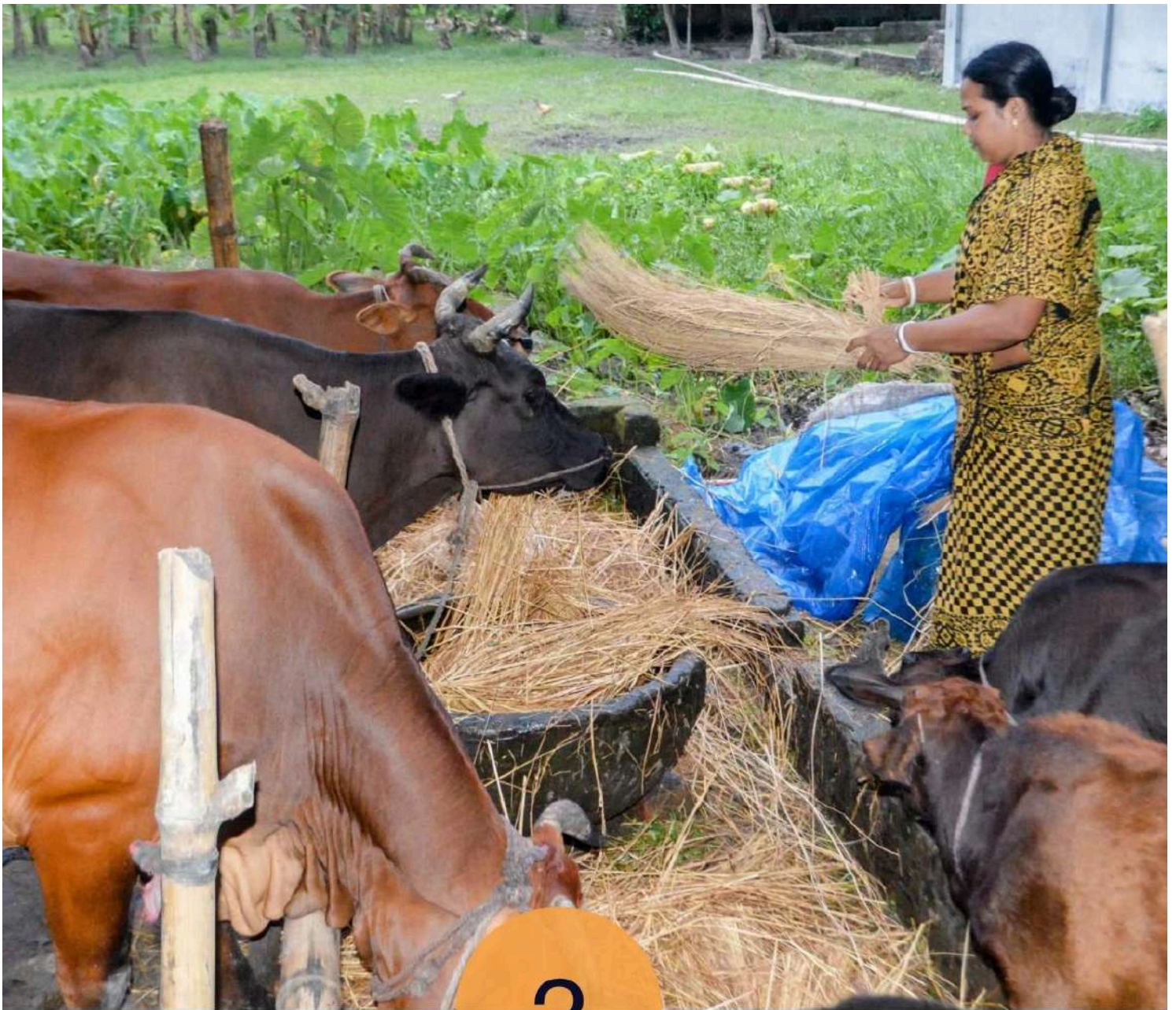
CORONA VIRUS -19 VACCINATION INFORMATION (DISA) AS ON JUNE 2021

Employee/Beneficiary	Total	1st Dose	2nd Dose	Registration completed	Remaining
Head Office employees	66	6	44	10	06
Branches employees	647	188	99	241	119
DISA Social Concern	66	5	10	26	25
Members	-	-	-	12,513 Reg. completed by DISA	



Our Deepest Condolences

Our Beloved colleague DISA Gouripur, Cumilla Area Manager Md. Abdul Hakim, ID -52 (DISA: 22 July 2006 - 29 May 2021) was died due to corona Virus-19 on 29 May 2021 at Cumilla Medical College Hospital. We all DISA family expressed profound shock at his death and conveyed sympathy to the bereaved family members.



2

DAIRY & LIVESTOCK DEVELOPMENT PROGRAMME (DLDP)



DAIRY & LIVESTOCK DEVELOPMENT PROGRAMME (DLDP)

DISA supports marginal farmers through funding, treatment to purchase and rear local/hybrid cows and bulls in its livestock programme.

Rearing cows tend to selling the bulk of milk, keeping family consumption portion, early paying off the credit with interest, and getting cow as well as the calf (s) ownership as the assets for the household.

Purchase and rear the young bulls, fatten them with appropriate care, so that bulls are sold at higher prices, particularly prior to the Eid-ul-Adha Festival as a sacrificial animal. Bull rearing in this way becomes a means of earning a good amount, after paying back the credit amount with remarkable interest at one time.

DISA provides loans to borrowers for purchasing the dairy cattle and keeps 5% as insurance premium which covers the sudden death of dairy cattle for up to one year. Within a short period, the borrowers can



easily repay the loan and become owners of cattle with calf(s) by selling milk. In these ways, they uplift their social status and lifestyle through cattle rearing.

DLDP provides training and demonstration for knowledge dissemination, medical care, guidance for balanced feeding, day-to-day care, and insurance support.

Milk collection is the segment of the value chain that has been impacted most rapidly by the consequences of the Covid-19 pandemic. The implementation of sanitary measures has

greatly disrupted the sourcing of milk from farms to processing units.



FARMERS ORGANIZATION SADADAL

Farmers Organization-Sadadal is a livestock Farmers Organization. Sadadal The livestock farmers organization is working three Upzila in Cumilla and one in Munsiganj District. Each Dal contains 20 members and a leader. At present 763 members are actively working in 31 Sadadal.

SADADAL AT A GLANCE JUNE 2021

Particulars	Burichang	Chandina	Barura	Gazaria	Total
Sada Dal	15	09	03	04	31
Members	309	308	60	86	763
Milking Cows	280	140	85	150	1,736
Daily Milk Production (In Ltr.)	1,374	1,050	350	800	3,574
Livestock Animals	930	460	150	520	2,060
Saving (Tk.)	4,53,500	3,54,600	2,05,900	55,700	10,69,700

MARKET LINKAGE

The Agriculture sector has been a subject of considerable interest and significance since time immemorial as it provides the essential link between farm producers and consumers.

Within the sector, presently, a tremendous scope of value addition exists through increasing community-level milk production, marketing it, and over time processing the dairy products with milk collection infrastructure from remote rural areas.

Overall integrating cattle development activities through strengthening backward linkage is the goal of market linkage.

MILK NETWORKING

The Milk collection network intensified through Sada Dal initiating collection from several members of units.

Everyday, DISA collects milk from its Sadadal members

by rotation. The Organization purchase a big portion of milk by premium price for its social concern Matribhumi Misti (sell milk and sweetmeats). So farmers sell bulk amount and rest of milk they sell other consumers.



Sadadal members' collected milk is ready for transportation at Srimontopur, Chandina, Cumilla

MILK COLLECTION

This financial year (2020-21) 2,03,457 Ltr. milk collected from 31 Sadadal.

While as on June 2021 total of 14,98,908 Ltr. milk collected.



3

EDUCATION PROGRAMMES

ALOGHAR

DIST

ALOGHAR

Aloghar is one of the most important social initiatives implemented by DISA ever. 'Enlightened Bangladesh' and 'Bookfair in every day, One book for each' Aloghar program continued with these two slogans.

It is an awareness-building program on education, information, library services, and holistic social development in a sustainable manner. It has been working for green Bangladesh as well as nutrition. The Community libraries were established and implemented by DISA at the community level where all services are free of cost.



Due to Covid-19 pandemic all services of Aloghar are temporarily closed since 17 March 2020 and only free Ammropali plant distributed to Sabujdal Members last Financial Year.

Four Aloghar are handed over to 4 schools due to covid-19 financial crisis.

- Aloghar Barkait to Barkait Udayon High School.
- Aloghar Dolai Nawabpur to Dollai Nawabpur Girls High School.
- Aloghar Changarchor to Changarchor Govt. Model High School
- Aloghar Sonargaon to GRI Model School & College School.

The educational Institutes should run the Aloghar programme in their respective institutes and the Aloghar authority may bring back everything after three years.

ALOGHAR





AMMROPALI PLANT DISTRIBUTION IN HONOR OF MUJIB BORSHO

Date	Financed by	Place	Educational Institutes	Distribution
05.10.2020	UBICO	Chandina, Cumilla	02	1200 plants
06.10.2020	UBICO	Chandina, Cumilla	02	1200 plants
17.11.2020	Mutual Trust Bank	Cumilla	02	750 plants
24.12.2020	Mutual Trust Bank	Ward 42 (DNCC)	02	750 plants



Mr. Ayuib Anshar Mintu, Councillor, Ward -42, Dhaka North City Corporation distributing Ammropali sapling to Aloghar Sabujdal Members. Mr. Azam Khan, Chief of Communication, MTBL also present during the programme at AKM Rahmatullah University College, Dhaka on 24 December 2020 sponsored by MTBL.



ALOGHAR AT A GLANCE PLAN, ACTIVITIES & ACHIEVEMENT

Year	Books	Newspaper	News- paper Archive	Internet facility	Alor Asor	Career Counselling	Scholar- ship	Day Observation	Mobile Book Fair	Ammropali Distribution
As on June 2020	31466	38	12	15	906	3	1419	5	630	31223
2020-21	Due to Covid 19 pandemic, all educational institutes and education relevant institutes are closed since 17 March 2020. Community based library Aloghar (knowledge & information center) literally re-mianed close all regular activites : Book reading and hiring, newspaper reading, newspaper archive, internet facility, Alor asor, career counselling, mobile book fair, day observation.									22000
Plan 2021-22	4000	38	12	15	50	6	100	5	100	30000

DISA INSTITUTE OF SCIENCE & TECHNOLOGY (DIST)

DISA social initiative-DISA Institute of Science & Technology (DIST) has established at Safura Tower, Mirpur-12, Dhaka-1216 in 2017. Thereafter, in October 2019 for greater demand the campus switches to new larger spaces, more facilities along with accommodation at Plot # 11, Avenue # 02, Block # C, Mirpur-12, Dhaka-1216.

Conducting updated technical training, education, and higher professional courses as well as produce qualified and skilled professional manpower in Bangladesh plus overseas are the establishment purposes.

In its chronology, DISA established DISA Technical Training Institute (DTTI) at Barkait, Chandina, Cumilla in 2012 for technical skill empowerment of Microfinance members adolescents in Technical Trades. Since 2017 DTTI has been running under the guidance of DIST and at the beginning of 2020, DTTI Barkait, Cumilla facilities shifted to the DIST Dhaka campus.

DIST is the Registered Training Organization (RTO) of Bangladesh Technical Education Board (BTEB),

Code No. 50827 and National Skills Development Authority (NSDA), Prime Minister's Office, Government of Bangladesh, Registration No. 302664050200058.

UNIQUENESS OF DIST

Educational Loan for the deserving candidates/trainees with simplified terms and conditions.

Repayment of the Education loan can be done by the trainee himself after completion of training with the help of his earnings.

Financial support for trade completion trainees who wants to move overseas.

Job placement opportunity.

Low tuition fees including course fees, food, and accommodation.

Mandatory library use, spoken English, value education, and technical drawing class for everybody.

Well-equipped Labs, Library, descent Class-rooms with Wi-Fi.

Seminar and conference room with multimedia, sound system, Wi-Fi.



Trainees are at Electrical training class



ONE YEAR TRAINING COURSE

COMPUTER

Computer MS office, Graphics design, Website design & development, Outsourcing, Net-working, Software, and Hardware maintenance.

REFRIGERATION & AIR CONDITIONING

Domestic Refrigerators, Window type air-conditioner, Air-cooler, and Water chiller repair and servicing.

MOTORCYCLE REPAIR & SERVICING

Different companies different model motorcycle repair, re-assemble, assemble, and servicing.

ELECTRICAL

Electrical installation and Maintenance

MECHANICAL FITTER

Basic fitting, Industrial machine maintenance, manufacturing of industrial spare parts, machinery re-assemble & assemble.



SHORT TRAINING COURSES

ELECTRICAL

Electrical House Wiring, Electrical Motor Winding, Industrial Electricity, Advanced Electrical Installation, and Maintenance.

MOTORCYCLE

Battery Technician, Motorcycle Electrical & Electronics Maintenance, Motorcycle Servicing.

PLUMBING

Plumbing (Pipefitting & sanitary works), Fire Fighting (Water pipeline)

REFRIGERATION & AIR CONDITIONING

Refrigeration & Air-Conditioning, Refrigerator, Window & Split Air-conditioner, Water Chiller, Advanced Refrigeration & Air-conditioning.

COMPUTER

Computer Office Management, Graphics design, Photoshop/Illustrator, Web Page Design & Outsourcing, Computer Networking, Computer Hardware Maintenance, Auto CAD Mechanical, Auto CAD Civil.

MECHANICAL

Welding: ARC- 1G – 4G, Welding: MIG, Welding: TIG, Welding: Gas, Steel fabricating: Welding & Metalwork, Turning: Lathe & drill, Mechanical fitting.

CIVIL CONSTRUCTION

Steel fixer/Rod binding, Shutter Carpenter, Masonry: (Plaster, bricks & hollow blocks seating), Masonry: (Tiles & marble stone fixing), Masonry: (Mosaic, tiles, marble stone & ceramics brick fixing), Painting: (Building & spray), Painting: (Metal spray).

MANAGEMENT & OTHERS

Technical School Management, Workshop Management, Interpreting Technical Drawing, Spoken English, House Keeping, Occupational Safety Health & Environment, Safety in Industries.

SEWING

Industrial Sewing Machine Operation, Tailoring, and Dress Making.



SPECIAL TRAINING COURSE (360 HRS)

To impart 05 (five) batch of a special training course for dependents of Microcredit family members on 12 trades. Accordingly, the first batch started on 01/03/2020 with 28 participants.



Trainees are at Refrigeration & Air conditioning class



Trainees are at Computer training class



ACHIEVEMENT 2020-21 (FY)

Trade Name 360 Hrs Training	Number of Trainees	Remarks
Computer	11	Due to 2nd wave of COVID-19 Pandemic situation prevailing in Bangladesh as well as worldwide all training programs of DIST remains suspended since 14 April 2021.
Refrigeration & Air-Conditioning	10	
Electrical Installation & Maintenance	06	
Motorcycle Repair & Servicing	05	
Plumbing	08	
Sewing	07	
Machanical Fitting	01	
Total	48	

DIST CERTIFICATE DISTRIBUTION 2021

360 hours long DIST special training courses-1st batch 2021 certificate distribution ceremony held on 28th February 2021 at DISA Training Center Conference room, Mirpur 12, Dhaka. Micro Credit Regulatory Authority (MRA) Executive Vice Chairman Md. Fasiullah was present as the Chief Guest and given a certificate as well as one set Aloghar Prakashana book. DISA Founder & Chief Executive Md. Shahid Ullah presided over the program.



Chief Guest, MRA Executive Vice Chairman Md. Fasiullah distributed certificate to one of the trainees



Chief Guest, MRA Executive Vice Chairman Md. Fasiullah delivering motivational speeches to trainees.

The Chief Guest inspired the trainees by his motivational words, encouraged technical professions prospects, and emphasized skill increase for surviving in this competitive world. In the end, he thanked DISA as well as DIST for continuing the very exceptional effective technical training.

DIST launched 5 out of 12 short courses on February due to Covid-19 pandemic. 28 Trainees (DISA Microfinance members offspring only) received 360 Hrs. long special training courses certificate from 5 trades: Computer & MS Office, Electrical House Wiring, Refrigeration & Air Conditioning, Motorcycle servicing, Plumbing, Pipefitting & Sanitary work. The courses started on 2nd January and finished on 28th February 2021. The 2nd batch started on 7th March 2021 and is yet to finished due to covid 19-second wave.

JOB PLACEMENT

DIST provides appropriate support to get a job for the trainees. Long courses 92, short courses 33 and 360 Hrs. 11 trainees thanked DIST's contribution for getting their job home and abroad direct and indirectly. Due to Covid 19 all courses (long & short) are suspended since March 2020. After getting short courses permission on January 2021, 360 Hrs special courses 1st batch completed but the batch 2 halted due to 2nd wave on April 2021.

AT A GLANCE AS ON JUNE 2021

SL	Long courses				Short courses				360 Hrs courses			
	Batch	Trainees	Placement	%	Batch	Trainees	Placement	%	Batch	Trainees	Placement	%
1	1st	21	21	100								
2	2nd	71	71	100								
3	3rd	29	Course yet to complete due to Covid-19									
4					1	72	33	46				
5									1st	28	11	39
6									2nd	38	Course yet to complete due to Covid-19	

FUTURE PLAN

- Special Technical Training Course for DISA Microcredit members youth children under 12 trade of 200 trainees.
- Short Course (Modular) is open for all people under 10 trade and 50 trainees.
- Under a bilateral MoU between DISA and Social Development Foundation (SDF), DIST will provide employment generation and enterprise development vocational Skill Development Training to 660 un/underemployed youths from the plain land and coastal areas fishermen community of Bangladesh. Participants will be selected by SDF's SCMFP and RELI project working areas.



4

SOCIAL ENTERPRISES

ALOGHAR
PRAKASHANA

ALOGHAR
NURSERY

MATRIBHUMI MISTI

MATRIBHUMI FASHION

DISA TRAINING CENTRE (DTC)

SOCIAL ENTERPRISES OF DISA

ALOGHAR PRAKASHANA

Aloghar Prakashana (Publication) has established on 28 Feb 2014. The main objective is to publish creative books for motivating students as well as a society towards reading-oriented social development. As of June 2021, a total of 253 books has been published here. Aloghar Prakashana has published 1 prominent and popular Bangladeshi writers' book in 2020-21 instead of the Covid-19 pandemic.



Aloghar Prakashana: stall-501-503 participates in Omar Ekushey Bô Mela 2021 at Suhrawardy Udyan, Dhaka.

ALOGHAR NURSERY

Aloghar Nursery has established in April 2017 at Barkait, Chandina, Cumilla. The major production is grafted Amrapali Mango Seedling (pure grafts/scion from Rajshahi). Vegetables Okra and fruits like lemon, mango, multa, etc are cultivating here. Every year Sabujdal (students forum) members receive free Amrapali Mango seedlings from this Nursery.



Aloghar Nursery, Barkait, Chandina, Cumilla

Year/Cultivation	2020-21	As on June '21	Plan 2021-22
Vegetables and Fruits, mango seedlings and others	Okra, Lemon, Mango, Malta	Water taro, Sweet gourd, Okra, Amarnath, Lemon, Mango, Malta	50,000 Amrapali Mango Seedlings production and cultivate Aman and Boro rice.
Sales Revenue	Tk 17,66,606	Tk 45,67,522	Tk 50,00,000

MATRIBHUMI DAIRY FOODS LIMITED-MDFL

DISA has inspired for undertaking community-based DLDP on a higher scale with bigger capital. On 02 November 2016 DISA initiated Matribhumi Dairy Foods Limited (MDFL) where only dairy items were available. In 2019 Bakery items are included in MDFL.

Excellent product quality, upscale presentation & uncompromised service eventually built its momentum and become MDFL as very popular in Bangladesh.

MATRIBHUMI MISTI

DISA initiated the unique endeavor, Matribhumi Misti, for sustaining the business of local milking cow farmers and lining with the market chain. Quality sweetmeats are producing and marketing at present.

PRODUCTS

Doi (Yogurt), Rasmalai, Spanj Rosgolla, Rosgolla, Chamcham, Chhanamukhi, Creamjam, Chhana Sandesh, Baby Sweet, Rajbhog, Badshahbhog, Kalojam, Matha, Ghee as well as fresh milk.

Bakery items: Biscuit, toast, Cake, Dry Cake, Chanachur, Motor Baja, Laccha Semai, etc.

গ্রামীণ জনশ্রমের দারিদ্র্য দূরীকরণ ও নতুন কর্মসংস্থান সৃষ্টির মাধ্যমে গ্রামীণ অর্থনীতিতে অবদান রাখতে দীর্ঘ ২৮ বছর ধরে কল্যাণবৃত্ত নিয়ে এগিয়ে চলেছে দিশা। সেই কর্মধারায় দিশা'র জেইবি এড লাইভস্টক ডেভেলপমেন্ট প্রোগ্রাম (ডিএলপি) এর আওতায় সংগঠিত গ্রামীণ দুগ্ধ উৎপাদনকারী "সাদা দল" এর কৃষকদের কাছ থেকে সংগৃহীত উন্নত মানের দুগ্ধ দিয়ে সম্পূর্ণ স্বাস্থ্যসম্মত ও পণ্যমান নিয়ন্ত্রণ বিষয়াদি (এইচএসসিপি) অত্যন্ত অনুদ্রবণ করে নিজস্ব ফ্যাক্টরিতে প্রক্রিয়াকৃত করা হচ্ছে মাতৃভূমি মিষ্টি ও অন্যান্য দুগ্ধপণ্য।

অতিথি আপ্যায়ণ, বিয়ে, গায়ে হলুদ, জন্মদিনসহ পারিবারিক ও সামাজিক অনুষ্ঠানে মিষ্টি, দুগ্ধ ও বেকারি পণ্য আকর্ষণীয় প্যাকেটে কপোরেটে উপহার দেয়ার জন্য যোগাযোগ করুন: ০১৭০৮৪৪৯৮৪৮

দৈনিক বাসিন্দার কাছ থেকে দোকান দুগ্ধ লাভের কথা হচ্ছে

For our Product & Details
০১৭৬১৪৯২৫৫১

SHOWROOM CONTACT	
চান্দিন্দা, কুমিল্লা ০১৭৬১-৪৯২৫৫৪	চান্দিন্দা-২, কুমিল্লা ০১৭০৮৪৪৯৮৫৯
রোইসকোর্স, কুমিল্লা ০১৭৬১-৪৯২৫৬২	ইপিজেড রোড, কুমিল্লা ০১৭০৮-৪৪৯৮০১
দাউদকান্দি, কুমিল্লা ০১৭০৮-৪৪৯৮০৪	বকশী, ঢাকা ০১৭০৮-৪৪৯৮০০
বকড়া, কুমিল্লা ০১৭০৮-৪৪৯৮০২	পল্লবী, মিরপুর ১১.৫, ঢাকা ০১৭৬১-৪৯২৫৬৩

www.disabd.org

দিশা : DISA পরিচালিত একটি সামাজিক উদ্যোগ

SALES REVENUE

2020-2021 Financial year sales revenue
10,71,66,980 Tk.

As on June 2021 total sales revenue
27,19,84,715 Tk.

MATRIBHUMI FASHION

For the elegance, dignity & empowerment of women, DISA initiated & established Matribhumi Fashion in February 2017. Ensure quality products with competent prices, create easy access for customers to choose and purchase their desire products were the establishment objectives.



Matribhumi Fashion opened 3rd outlet on 28 January 2021 at Matbor Tower, Plot-11, Avenue 2, Block C, Mirpur-12, Dhaka. DISA Adviser Salima Naznin Bithi opened the Showroom. DISA HR & Admin Director Md. Farhad Hossain as well as Senior Officials and Matribhumi Members of staffs were present in that occasion.



মাতৃভূমি ফ্যাশন

কোয়ালিটি ও ফ্যাশনের অনন্য প্রতিষ্ঠান

নারীর সৌন্দর্যে
নারীর মর্যাদায়
নারীর ক্ষমতায়নে

মাতৃভূমি ফ্যাশন

আমাদের উৎপাদিত পণ্যঃ

মহিলাদের জন্য ট্রা-পিস সেট, ওয়ানপিস, ব্লাউজ, প্যান্ট, কটন শার্ট, হার্টসিক শার্ট, জামানামী শার্ট, গার্লস, শর্ট উপ।

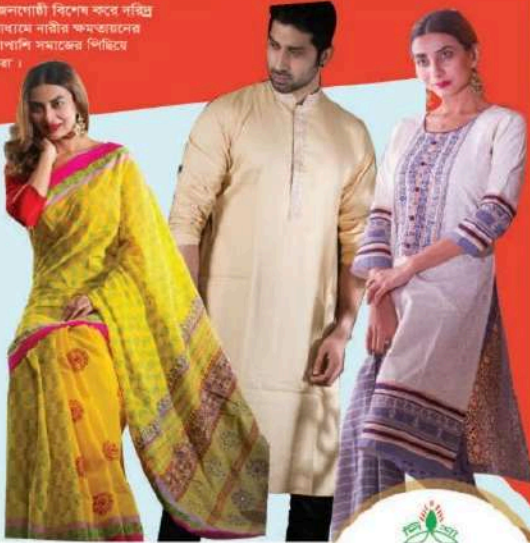
পুরুষদের জন্য শার্ট, পজামা, ক্যাজুয়াল ও ফরমাল শার্ট।

বাজারের ট্রা-পিস ট্রা-পিস, স্কেট, ব্লাউজ, পজামা, শার্ট।

এছাড়াও হোমডেকোর এবং ক্রাফটের আইটেম।

- পল্লবী শপিং সেন্টার ২য় তলা, দোকান নং-৯৭/৯৮, মিরপুর ১১.৫, ঢাকা-১২১৬। ☎ ০১৭০৮-৪৪৯৮৫৭
- শপ নং-২৮, ২৯, ব্রুক-সি, লেবেল-২, বসুন্ধরা শপিং কমপ্লেক্স, পাইপথ, ঢাকা। ☎ ০১৭০৮-৪৪৯৮৬৫
- মাদবর টাওয়ার, গুট নং-১১, এ্যাভিনিউ-০২, ব্রুক-সি, পল্লবী, মিরপুর-১২, ঢাকা-১২১৬। ☎ ০১৭৬১-৪৯২৫৫৭

For Online- facebook.com/matribhumifashionbd



দিশা DISA পল্লিচালিত
একটি সামাজিক উদ্যোগ



2020-21 (FY) Sales revenue 23,57,887 Tk
Whereas Sales revenue 84,32,722 Tk as of June 2021.



DISA TRAINING CENTER (DTC)

DISA Training Centre is an imperative wings of DISA and has been contributing significant role towards development of human resources through various capacity development initiatives. Previously DISA Academy provided all kinds of in house human development training at DISA head office premises. Due to increasing demand from various NGOs and Corporate Sectors, motivated and influenced us to take the decision to establish the DISA Training Centre (DTC) with more and wider space, facilities and resources. So, on February 15, 2020, DISA Academy had been renamed as the 'DISA Training Centre (DTC)'.

44 AC room (80 beds), 2 dormitory (56 beds), 2 big dining room along with different food and snacks packages. DTC has been maintaining by a professional team of food & beverage, cook, housekeeping and service delivery to ensure the necessary requirement of the guests. Moreover DTC trainers' pool also provides Training Need Assessment (TNA), Training Module Development, EIC/ BCC Materials Development etc.

Contact Address

House - 11, Avenue - 2, Block - C,
Mirpur - 12, Dhaka - 1216,
E-mail: training@disabd.org

Now DTC have 3 different size (multipurpose) training/workshop/meeting/seminar/conference hall/room,



DTC YEARLY TRAINING ACHIEVEMENT/PLAN

Achievement 2020-21 FY		Total	Plan 2021-22 FY		Total
Internal	External		Internal	External	
722 (DISA+DIST)	1230	1952	450	2861	3311



ACI Training programme on 25 November 2020 at DTC conference room.



5

SPECIAL PROJECTS/ ACTIVITIES

**MUJIBBORSHO
CELEBRATION
DRESS
DISTRIBUTION**

**RELIEF DISTRIBUTION
ARR PROJECT
COVID 19 RESPONSE ACTIVITIES**

SPECIAL PROJECTS/ ACTIVITIES

DISA OBSERVED MUJIBBORSHO

Bangladesh Government has announced the commemoration of 17 March 2020–16 December 2021 as the Mujib Year on the occasion of the centennial birth anniversary of the founding leader of the country, Bangabandhu Sheikh Mujibur Rahman. The government had chalked out various programs to be observed throughout the time.

The undertaken Mujib Borsho celebration program could not be executed properly and timely due to Covid-19 pandemic outbreak.

Like other Govt. and non-Govt. organizations, DISA has observed the birth centenary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, and Golden Jubilee of our Independence.



MUJIBBORSHO AND GOLDEN JUBILEE OF OUR INDEPENDENCE DAY OBSERVATION (BY DISA) AT A GLANCE 2021



Date	Accomplished Programmes	Place
17-26 March	Field level employees participated different programmes with local Govt.	District and Upazila level
18 March	DTC and DIST arranged discussion meeting about Bangabandhu Sheikh Mujibur Rahman's political and life span.	DTC, House 11, Block C, Avenue 02, Mirpur, Dhaka
17-26 March	Banner hanged on 5 Zonal offices with Mujib Borsho logo for birth centenary of Bangabandhu and the National and Independent Day observation.	5 Zonal offices
	Dropdown banner hanged on DISA Head Office with Mujib Borsho logo for birth centenary of Bangabandhu and the National and Independence Day observation.	DISA Head Office
	Dropdown banner hanged on DTC and DIST office with Mujib Borsho logo for 100th Birth anniversary and the 50th National and Independence Day observation.	DTC, House 11, Block C, Avenue 02, Mirpur, Dhaka
18, 21-24 March	Discussion meeting arranged about Bangabandhu Sheikh Mujibur Rahman's political life span and our independence.	5 Zonal offices
21 March	Discussion meeting arranged about Bangabandhu Sheikh Mujibur Rahman's political strategies and our independence.	DISA Head Office
23 March	Bangabandhu's biography related books distributed to Aloghar readers and other students.	DISA Head Office
24 March	Food distributed to 100 poor and low income people	DISA Head Office
26 March	DTC and DIST arranged discussion meeting about the National and Independence day.	DTC, House 11, Block C, Avenue 02, Mirpur, Dhaka
	National Flag hoisted dawn to dusk.	All offices of DISA



DISA representatives laid floral wreaths at the Bangabandhu Sheikh Mujibur Rahman's portrait, 17 March 2021, Gazipur.



DISA founder & Chief Executive Md. Shahid Ullah is at discussion meeting on 18 March 2021 at DISA Head office conference room.



Happy DIST students are with Aloghar Prakashana book 'Bangalir Mohamanod Bangabandhu Sheikh Mujibur Rahman' at DTC conference room, 26 March 2021.

DRESS DISTRIBUTION TO DIFFERENT INSTITUTES

Development Initiative for Social Advancement (DISA) has attached different noble initiatives along with Microfinancing. In the Covid-19 context like last year, through Social Services Department from its fund organization distributed 998 (girls) sets of dresses (from its social concern Matribhumi Fashion) to 732 children (girl orphanages) and 2 adults at 9 places in 4 districts on February 2021.

Place/District	Received	Dress amount	Institute	Date
Rupganj, Narayanganj	100 girls	200 sets	Govt. Children Family	09.02.2021
Raipura, Narsingdi	60 girls	60	Butkhola Tajmohol Sisu Sodon	09.02.2021
Azimpur, Dhaka	35 children	70	Chotomoni Nibas	10.02.2021
Keraniganj, Dhaka	26	37	Chinnomul Foundation	10.02.2021
Muradnagar, Cumilla	86	86	Kaziatal Magbuba Khatun Orphange	13.02.2021
Muradnagar, Cumilla	120	120	Hazrat Khadijatul Kobra (R:) Girls Orphange	13.02.2021
Brahmanpara, Cumilla	137	137	Ummetahul Muminul girls Orphange	13.02.2021
Cumilla	50 girls	50	Central Prison	13.02.2021
Songraish, Cumilla	98	196	Govt. Children Family	13.02.2021
Songraish, Cumilla	02 older	02	Govt. Children Family	13.02.2021
Chandina, Cumilla	20	20	Dr. Firoja Girls Orphange	14.02.2021
4 districts, 9 places	734	998 sets Dress	11 institutes	Total



70 dresses distributed at Chinnomul Foundation, Keraniganj, Dhaka on 10 February 2021.

LAST YEAR ACTIVITIES

Leaflets, Mask distributed, Thermal Scanner use before entering Head Office, Hand wash facility installed in front of all DISA offices as well as branches, Dry food packets distributed, one-day staff salary donated, cash donated to Social Services Department, District Commissioner Office, Prime Ministers Relief and Disaster fund as well as different Medical College Hospitals in 9/19 districts of DISA working area from DISA.

PUBALI BANK'S CSR PROGRAMME RELIEF DISTRIBUTION

Corporate Social Responsibility (CSR) is a self-regulating business model that helps an organization be socially accountable to itself, its stakeholders as well as the citizens.

To recognize obligations to the society, Banks are committed to making informed, reasonable and ethical decisions in the manner the organizations carry out their business, accessing the employees, and relating way of clients. Pubali Banks CSR initiatives are health care, sports, education, youth development, arts, philanthropy and charitable activities.

DISA distributed 2070 bags of relief items in Various places in Cumilla under Pubali Bank's Corporate Social Responsibility (CSR) programme. Each 2070 very helpless, temporally unemployed and marginal people in Cumilla received 2070 bags food (10 Kg Rice, 2 Kg Lentil, 2 Kg Flour, 1 Ltr. edible Soyabean Oil, 1 Kg Salt, 2 Kg Potato, Dry food- 1 kg Biscuit, 450 gm Dry cake, 375 gm Chanachur) and essential Sanitary toiletries-1 Dettol Soap, 1 bottle 50 ml Hexasol.

Microfinance Branch	Place	Benifited Family	Date
Chandina	Chandina, Cumilla	550	25.06.2021
Dollai Nawabpur	Dollai Nawabpur, Cumilla	225	25.06.2021
Nurpur	Nurpur, Cumilla	340	25.06.2021
Barkait	Barkait	240	26.06.2021
Social Services Office	Cumilla	240	26.06.2021
Popduar Bazar	Popduar Bazar, Cumilla	200	27.06.2021
Shasongacha	Shasongacha, Cumilla	275	27.06.2021



Relief distributed to 275 marginal, poor helpless, temporarily unemployed families on 27 June 2021 at Shasongacha Branch, Cumilla.



ASSISTANCE FOR ROHINGYA REFUGEES (ARR)

DISA has been running a project 'Assistance for Rohingya Refugees-ARR' since 2017. Support fled Myanmar Rohingya Refugees in Bangladesh was the main purpose of the program. In the financial year, they worked with US-based Organization Helping Hut.



FUNDING ORGANIZATION

DISA Management has managed funds US \$20,800 from the USA-based organization Helping Hut for running the project to support Rohingya Community & local community needy people.



DURATION

The Project duration was 2 months from 16 October 2020 to 15 December 2020. Accordingly, FD-7 has been approved and DISA has got the Fund Clearance from NGO Affairs Bureau on 18 October 2020.



PROJECT IMPLEMENTATION

Food Baskets: 1435 Food bags (Bag: 8 kg rice, 2 kg Lentil and 2 Ltr edible Soybean oil, 1 Kg Salt, 2 Kg Atta) distributed with the permission and instructions of DC Office & DRRO office in Cox's Bazar. 717 packets were distributed to Rohingya Refugees Camp at Ukhia Upazila and the remaining 718 to Cox's Bazar Local community poor people. Due to Covid-19 pandemic, 2nd wave precaution Cox's Bazar DC office didn't give permission to distribute directly. All bags were handed over to Cox's Bazar DRRO.

LAST FINANCIAL YEAR ACTIVITIES

Last year DISA runs a 6-month long project funded by same organization HelpingHut, where 1400 Food Bags (10 kg sunned rice, 2 kg Lentil and 2 Ltr edible Soybean oil) were distributed to an equal number of Rohingya as well as Local community families between 15 June-14 December 2019.

LAST FOUR YEARS ACTIVITIES

Year (FY)	Activities	Funding
2017-18	Drinking water and Sanitation Complex contruction, and distributed 8 Hand Mikes, 35 Cartoons Medicine and Medi-cal Equipment, 465 Sari, 235 Lungi, 2000 Mosquito net, 350 Blankets, 485 Bed sheet with 2 pilow cover, 100 Towel, 34 Printed Carring bag	DISA
2018-19	850 food baskets distributed	Helping-Hut
2019-20	1400 food bags distributed	Helping-Hut
2020-21	1435 Food bags distributed	Helping-Hut



COVID 19 RESPONSE ACTIVITIES FOR SOCIAL ENGAGEMENT

DISA has been implementing a six-month (April-September 2021) long awareness-building project 'Covid 19 response activities for the engagement of civil society' in wards no 9, 10 & 11 and reserved ward 5 of Dhaka North City Corporation (DNCC). The programme is financed and technically supported by World Health Organization (WHO) and collaborated by the Association of Development Agencies in Bangladesh (ADAB).

Local Miking, Mosque miking, Advocacy meeting, Transport meeting, Sensitization meeting poster and Sticker pasting, Leaflet distributing, Festoon hanging are the activities to be executed. Covid-19 awareness-building 12 local area miking, 11 Mosque Miking, 4 meetings have already been done from April-June 2021 so far.



One Covid-19 Advocacy meeting was held with DNCC local 9, 10, 11 ward councilors/representatives and reserved ward 5 women councilor at reserved ward 5 councilor's office, Darussalam Tower, Dhaka.



AT A GLANCE COVID 19 RESPONSE ACTIVITIES IN DHAKA NORTH CITY CORPORATION

	Ward No	Miking		Meeting		Festoon Hanged	Poster Pasted	Leaflet Dist.	Sticker Pasted	
		Local	Mosque	Transport	Advocacy					Sensitization
Ap-Jun'21	09	4	4	1 Gabtoli	1 combine 4 wards	1 combine 3 wards	20 in all 3 wards	500 in all 3 wards	2000 in all 3 wards	500 in all 3 wards
	10	4	4	0						
	11	4	3	1 Kal.pur						
Ju-Se'21	Total	12	11	2	1	1	20	500	2000	500
	Target	18	15	7	1	1	60	1500	5000	1500
	Remaining	6	4	5 Gabtoli	0	0	40	1000	3000	1000

This social engagement with civil society project will continue until September 2021 and may extend for further tenure.



6

MANAGEMENT

MANAGEMENT

PROGRAM

The program department of DISA management includes six thematic areas – Agriculture, Fishery, Dairy and Horticulture, Education and Youth Skill development, Health and Nutrition, Environment and Climate Change, Social Entrepreneurship, Microfinance as desired by GoB and reasonable of DISA. DISA has an independent program department headed by the Chief Executive along with a program team, who takes part program design, program implementation, program monitoring and supervision. The role of DISA Program department is to assist and develop tools for the DISA management to achieve the vision, mission, goal and

strategic plan of DISA through establishing coordinated program management.

The operation/responsibilities of the program department will cover the whole assortment of project development planning, implementation, project management, training, and research and resource mobilization. Effective collaboration with other departments is completed to ensure efficient operations of the program department.



HUMAN RESOURCE & ADMINISTRATION

Human Resource Management and Administration Department is led by Director (HR & Admin) and mainly accentuates on the expansion of DISA's human capital through improvement and growth of the individual and organization by contribution to human resourcefulness as a whole. HRM and Admin department plays a prime role in employee recruitment, deployment, evaluation, management and take initiative towards employee capacity enhancement and coordinate in necessary administration related issues. DISA always consider employees as its assets whose value is enhanced by development, emphasizing on individual potential and skills.

DISA's Human Resource Information System (HRIS) is presently in a static position and preserving and maintaining through SCALED Software. Through DISA's HRIS, HR and Admin Department is having a complete control of personnel related issues (i.e. custom personnel reports, records, attendance, exit interviews, leave management and last but not least a database of 850 employee's information).

DISA HR and Administration Department is purposefully playing its advisory role all of DISA working area. By formulating policies in collaboration with existing 15 policies and DISA Service Rules and HR Manuals as well as DISA Code of Conduct; DISA's Administration ensure justice, transparency along with equality and facilitate such and organizational environment where individual's potentiality and competency always are treasured as well as quality is promoted.



INTERNAL AUDIT

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization achieve its objectives by bringing a methodical, controlled approach to assess and improve the effectiveness of risk management, control and governance process. Moreover, it assists all levels of management in effective discharge of their responsibilities through analysis, evaluations, findings, observations and recommendations provided by the internal audit function on a periodic basis. DISA has an internal audit team consisting of 6 members (One Female and Five Male)

The purpose of the Internal Audit Function is to assist the DISA Management by providing independent feedback on operations and performance and by assessing the effectiveness of internal control. The function aims to add value, improve operational efficiency, economy and effectiveness of management process, risk management and internal control systems. During the physical year 2020-2021, DISA's internal audit team visited 101 branch office and conducted audit. After audit they have submitted their report to the respective management. Management took necessary initiatives accordingly.



MONITORING AND EVALUATION CELL

Monitoring and Evaluation is an imperative part of a development organization to get sufficient qualitative information in factual time while taking necessary steps by the management.

DISA has established its own Monitoring and Evaluation Cell comprising the two professionals (one male and one female), who are periodically visiting different microfinance branches, projects in the field and provides monitoring reports as per needed by management. M & E Team shared their observation about program implementation quality, quantity, challenges along with recommendations to the management authority.

Besides this, DISA senior management team also visit project area and microfinance branches and provide visit reports to the management with mentioning observation about program implementation quality, quantity, challenges along with recommendations.



PROCUREMENT

DISA has a central procurement comprising of five members at Head Office. DISA Procurement Team provides a wealth of opportunity to improve both short and long-term procurement goals of the organizations by providing a concrete glance every vital aspect of order and fulfillment spectrum. The basic principles of DISA procurement are Transparency, Accountability, Fair Competition, Non-discrimination, Value of Money and Cost Effective, Free from Conflict of Interest, Integrity and Honesty. DISA Procurement Committee has made a total of BDT 7,52,21,898 purchase during 2020-2021 fiscal year.

DISA MANAGEMENT

DISA operates its Economic and Social Development programs with a dynamic management team. All the Staff of DISA are well trained, experienced, and capable to cope with tricky situations and operate the Organization in a systematic way for total improvement. In future DISA will enrich its HR division in an exclusive and modern way.



DISA has established SCALED Program for Human Resource Management. It regularly organizes different capacity building programs like training sessions, exchange tours, and visit. DISA Microcredit Programs are hundred percent automated by using online software MicroFin.360 from last year.



DISA Microfinance Area Managers' meeting held on 22 August 2020, DTC Conference room, Mirpur 12, Dhaka.

At present, DISA has 815 employees, among them 718 are male and 97 are female. The management team of DISA is lead the way by its Founder and Chief Executive Md. Shahid Ullah. With his dynamic leadership and guidance, DISA is advancing towards meeting its vision.



7

GOVERNANCE

GENERAL BODY
MANAGEMENT
ORGANOGRAM

GOVERNANCE

DISA General Committee consisting of 21 members, which is the prime authority for formulating policies and strategies, approval of the periodical budget, and look after program implementation. It has also an Executive Committee (EC) consisting of seven (7) members who are experienced in different development sectors. The EC is the authority to ensure the dynamic and efficient administration and management of the organization, plan and execute development programs, control finance, and accounts and look after personnel and program issues.



Besides the Annual General Meeting which was held on 18 Dec 2020, Executive Committee 7 members sat in five (5) meetings last year for providing policy guidance; review the organization's overall activities, and taking major decisions on organizational matters.



Executive Committee meeting on progress.

7 EXECUTIVE & 21 GENERAL COMMITTEE MEMBERS

EXECUTIVE COMMITTEE	NAME	DESIGNATION	PROFESSION	GENERAL COMMITTEE
	Dr. Mohsin Uddin Ahmed	Chairman	Ex-Director (Health), Bangladesh Red Crescent Society	
	Md. Shahid Ullah	Secretary General	Chief Executive, DISA	
	Kazi Masud Abdul Kader	Treasurer	Assistant Head Teacher, Barkait Udayan High School, Chandina, Cumilla	
	Ms. Khairun Nahar Poly	Member	Assistant Teacher, Mirpur Bangla School	
	Ms. Salma Begum	Member	Social Worker	
	Kazi Nazrul Islam	Member	Private Service	
	Md. Golam Mostafa	Member	Deputy Head of Sales, Uttara Motors Ltd.	
	Ms. Salima Naznin Bithi	Member	Adviser, DISA	
	Md. Abul Kashem	Member	Business	
	Ms. Maksuda Akter	Member	Social Worker	
	Md. Abul Basar	Member	Business	
	Tapan Chandra Debnath	Member	Head Teacher, Barkait Udayan High School, Chandina, Cumilla	
	Cdr (Retd.) M Basir Ahmed, psc	Member	Head of HR, Audit & Compliance, NR Group	
	Reza Md. Golam Kabir Chowdhury	Member	Retired NGO Senior Executive	
	Md. Mahbub Alam	Member	AGM, Pubali Bank Ltd.	
	Santos Chandra Paul	Member	Director, Microfinance, Society for Social Service, Tangail	
	Ms. Kamrunnahar Ipa	Member	Social Worker	
	Saiful Islam Chowdhury	Member	Retired Banker	
	Md. Sirajul Islam	Member	Retd. Head Teacher, MDC Model Institute, Mirpur, Dhaka	
	Syed Waliul Islam	Member	Head of Training, NGO Forum for Public Health	
	Mohammad Jahirul Islam	Member	Logistics Officer, Oxfam	

OTHER COMMITTEES

DISA Management has decided to form the following committees for the sake of smooth operation of organization. The committee is worked as per following terms of reference (ToR) and will submit the report/meeting minutes to the management.



A. GENDER COMMITTEE

SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Chandan Kumar Chakraborty	3 Meeting will be conducted in a year (Sept, Jan and May)	Ms. Tahmina Akter will be acted as Member Secretary	Collect information from field to above subject. Discuss in the meeting, take decision and record in the minutes. Make an action plan and do the next step. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on every four months intervals.
02	AGM Badruzzaman				
03	Md. Monir Hossain				
04	Rokonuzzaman Khan				
05	Ms. Tahmina Akter				



B. PERSONNEL APPRAISAL COMMITTEE

SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Farhad Hossain	Meeting will be held July and Dec/Jan	Mr. Raisuddin Ahmed will be acted as Member Secretary	Review collected information submitted by the DISA personnel regarding above subject. Discuss in the meeting, take decision and do the next steps and place a specific proposal to the DISA Management. If require disseminate the decision with proper approval of DISA management.	Meeting will be held twice in a year.
02	Md. Iqbal Ahsan				
03	Chandan Kumar Chakraborty				
04	Md. Ruhul Bari				
05	Raisuddin Ahmed				
06	Md. Jahangir Alam Bhuiyan				
07	Md. Nazmul Ahsan				



C. GRIEVANCE MITIGATION COMMITTEE

SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Farhad Hossain	September December March June	Md. Monir Hossain will be acted as Member Secretary	Collect information from field to above subject. Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on every three months intervals.
02	AGM Badruzzaman				
03	Md. Jahangir Alam Bhuiyan				
04	Md. Monir Hossain				
05	Umme Salma Lopa				



D. CENTRAL PROCUREMENT COMMITTEE

SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Chandan Kumar Chakraborty	August October December February April June	Mr. Raisuddin Ahmed will be acted as Member Secretary	Prepare summary procurement so far completed. Discussion in the meeting regarding challenges, procedures are followed, take next steps and records in minutes book. Make an action plan and assign. If require disseminate the decision with proper approval of DISA management.	Meeting will be held bi-monthly basis.
02	Md. Ruhul Bari				
03	Raisuddin Ahmed				
04	Md. Nazmul Ahsan				
05	Md. Atiar Rahman				



E. PROJECT SUBMISSION COMMITTEE

SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Shahid Ullah	Need based as per Strategic Plan	Mr. Goutam Biswas will be acted as Member Secretary	Collect information from the concern office. Discuss in the meeting, take decision and record in the minutes. Make an action plan and prepare draft Proposal. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on need-based
02	Md. Farhad Hossain				
03	Chandan Kumar Chakraborty				
04	Md. Ruhul Bari				
05	AGM Badruzzaman				
06	Raisuddin Ahmed				
07	Goutam Biswas				
08	Ms. Tahmina Akter				

Note: For the requirement of the project nature any personnel of DISA may be included in this committee to assists the Project Submission Committee.



F. SPECIAL PROBLEM & GRIEVANCE MITIGATION COMMITTEE (FOR FEMALE PERSONNEL ONLY)

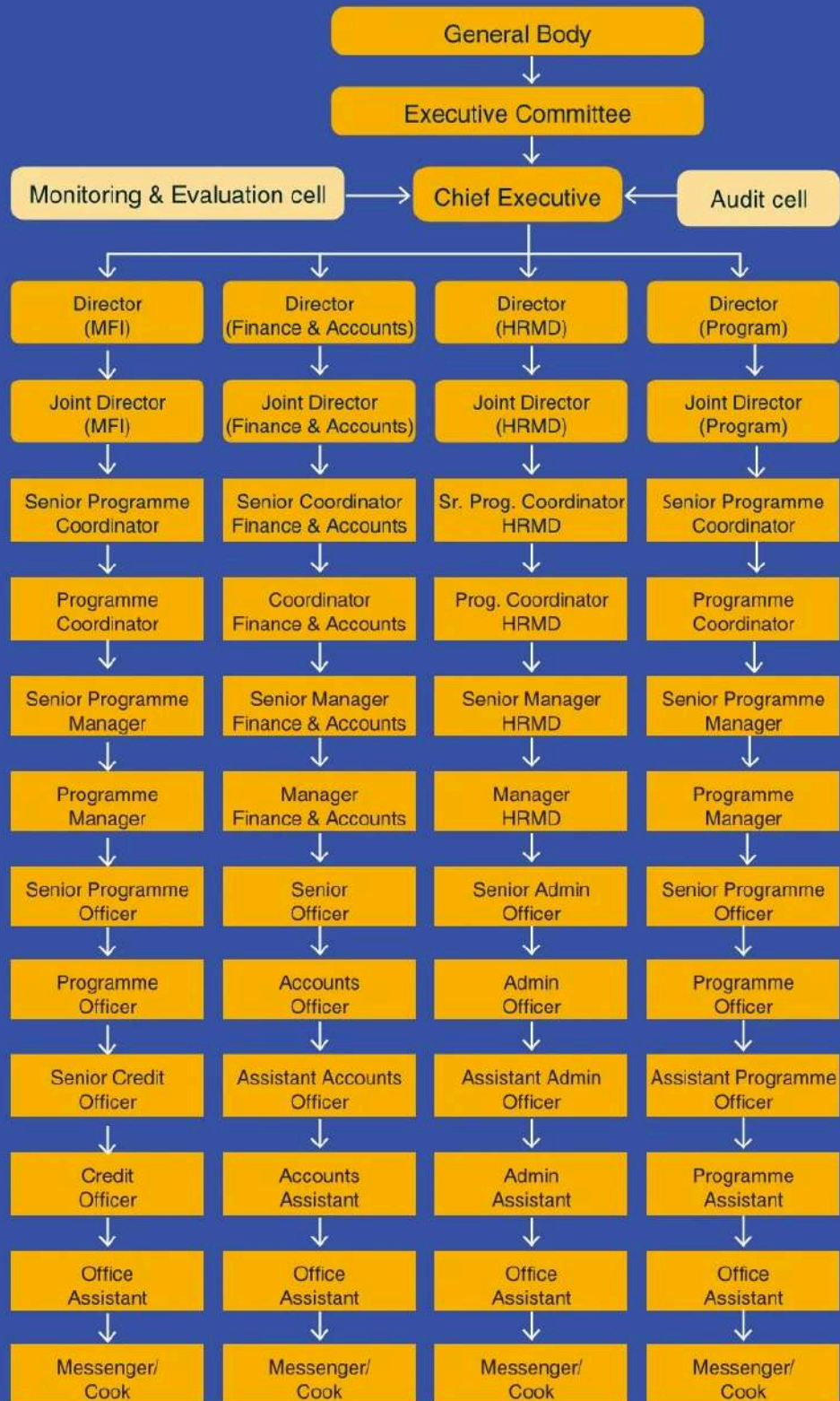
SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Ms. Salima Naznin Bithi	3 Meeting will be conducted in a year (Sept, Jan and May)	Ms. Tahmina Akter will be acted as Member Secretary	Collect information from field to above subject. Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on every four months intervals.
02	Ms. Farida Yasmin				
03	Ms. Tahmina Akter				
04	Ms. Soma Rani Datta				



G. INVESTMENT COMMITTEE

SL #	Name	Meeting Schedule	Responsible	Task	Remarks
01	Md. Farhad Hossain	4 Meeting will be conducted in a year (Sept, Dec, March and June)	Mr. Goutam Biswas will be acted as Member Secretary	Collect information from field to above subject. Discuss in the meeting, take decision and record in the minutes. Make an action plan and case resolve. If require disseminate the decision with proper approval of DISA management.	Meeting will be held on every three months intervals.
02	Chandan Kumar Chakraborty				
03	Md. Ruhul Bari				
04	Goutam Biswas				

ORGANOGRAM





ACCOMPLISHED PROJECTS

SL	Projects	Donor	Tenure
01	Adult Education	Education Bureau, GoB	1998-2000 2003-2004
02	Education Support Program (ESP)	BRAC & CODEC	2001-2015
03	Non Formal Education	BRAC	2001-2012
04	South Asian Regional Conference on Child Sexual Abuse Prevention	World Bank	2002
05	Child Abuse Protection in School & Community	Save the Children	2003-2011
06	Rural Housing	Government of Bangladesh	2003-2012
07	Training of Teachers of Teachers Training College & PTI in Bangladesh	World Bank	2004
08	Counter Trafficking Intervention in prevention, protection & prosecution for victims of trafficking in persons in Bangladesh	IOM	2004-2005 2006-2008
09	Water & Sanitation	NGO Forum	2005-2010
10	Let Children Speak (LCS)	Manursar Junno Foundation & UCEP Bangladesh	2008-2010
11	Social Advancement through Knowledge & Technical Interventions (SAKTI)	Stromme Foundation	2011-2015
12	Local Agricultural Network (LAN)	HELVETAS Swiss Inter-Cooperation	2014-2016
13	Scholarship for less privileged students	Onuron Foundation, Canada	2015-2016
14	Dhaka as Child Friendly City	Bernard Van Leer Foundation, Netherlands	2017-2019
15	Assistance for Rohingya Refugees	Helping Hut, USA	2017-2020
16	Covid 19 Response Activities for the engagement of civil society	WHO	(April-Sept.) 2021



OUR DEVELOPMENT PARTNERS

SL	Development Partners	Started	Until
01	Palli Karma-Sahayak Foundation	20.04.2004	On going
02	Stromme Foundation	05.09.2011	04.12.2018
03	Mutual Trust Bank Ltd.	02.12.2012	On going
04	South East Bank Ltd.	16.04.2013	On going
05	Arab Bangladesh Bank Ltd.	06.06.2013	On going
06	Padma Bank Ltd	25.05.2014	06.02.2019
07	Shahjalal Islami Bank Ltd.	04.06.2014	12.03.2020
08	National Credit and Commerce Bank Ltd.	12.08.2014	On going
09	Sonali Bank Ltd.	11.11.2014	29.04.2021
10	Pubali Bank Ltd.	29.04.2015	On going
11	Uttara Bank Ltd.	05.08.2015	On going
12	National Bank Ltd.	01.12.2015	31.11.2018
13	United Commercial Bank Ltd.	06.12.2015	On going
14	NRB Commercial Bank Ltd.	03.03.2016	On going
15	The UAE-Bangladesh Investment Company Ltd.	25.04.2016	On going
16	Trust Bank Ltd.	29.08.2016	On going
17	Midland Bank Ltd.	20.10.2016	On going
18	South Bangla Agriculture and Commerce Bank Ltd.	09.11.2016	On going
19	ONE Bank Ltd.	05.12.2016	On going
20	Markentile Bank Ltd.	05.02.2017	On going
21	Meghna Bank Ltd.	16.02.2017	31.08.2020
22	Bangladesh Commerce Bank Ltd.	19.03.2017	On going
23	Bangladesh Finance Ltd.	20.10.2017	19.05.2021
24	Bangladesh Development Bank Ltd.	23.04.2018	01.04.2021
25	Agrani Bank Ltd.	24.08.2020	On going



8

AUDIT REPOPRT



Habib Sarwar Bhuiyan & Co. Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

The Chief Executive

Development Initiative for Social Advancement (DISA)
E/11, Pallabi Extension
Mirpur 11 ½, Dhaka 1216

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Development Initiative for Social Advancement (DISA), which comprise the statement of financial position as at June 30, 2021, and the Statement of Profit or Loss and other Comprehensive Income, Statement of Receipts and Payments, Statement of Changes in Capital Fund and Statement of Cash Flows for the year then ended June 30, 2021, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Development Initiative for Social Advancement (DISA) as at June 30, 2021, and of its financial performance and its cash flows for the year then ended June 30, 2021 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

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

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

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

In preparing the financial statements, management is responsible for assessing the 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.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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Habib Sarwar Bhuiyan & Co.
Chartered Accountants

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Development Initiative for Social Advancement (DISA) so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka
September 15, 2021

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
D/C: 210928041 1AS441203

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Member of ,



Affiliates worldwide

Development Initiative for Social Advancement (DISA)
Micro Finance Program
Statement of Financial Position
As on June 30, 2021

Particulars	Notes	Amount in Taka	
		30.06.2021	30.06.2020
Assets			
Non-Current Assets			
Property, Plant and Equipment	6.00	78,944,309	82,143,887
Long term Investments (Savings & Other FDR)	7.00	441,487,000	398,928,710
Other long term loan (Staff Loan)	8.00	3,510,000	4,350,000
Total Non-Current Assets		523,941,309	485,422,597
Current Assets:			
Loan to Members	9.00	2,438,445,888	2,017,882,229
Advance, Deposits & Prepayments	10.00	15,135,772	18,164,932
Loan to Other Projects	11.00	323,250,966	321,326,966
Interest Receivable on FDR		33,164,992	37,291,245
Interest Receivable on Project Loan		152,054,332	113,182,329
Unsettld Staff Advance		5,762,873	5,824,719
Cash & cash equivalent	12.00	84,037,526	74,413,473
Total Current Assets		3,051,852,349	2,588,085,893
		3,575,793,658	3,073,508,490
Total properties and Assets			
Capital Fund and Liabilities			
Capital Fund			
Cumulative surplus	13.00	65,172,139	109,558,066
Reserve Fund	14.00	20,600,000	20,600,000
Total Capital Fund		85,772,139	130,158,066
Non Current Liabilities			
Loans from PKSF	15.00	52,000,000	54,000,000
Loans from Commercial banks	16.00	2,099,555,331	1,762,938,329
Total Non Current Liabilities		2,151,555,331	1,816,938,329
Current Liabilities			
Members Savings Deposits	17.00	1,058,592,425	838,170,188
Accounts Payables	18.00	226,292	517,007
Loan loss provision	19.00	94,337,789	69,953,224
Other Liabilities	20.00	185,309,682	217,771,676
Total Current Liabilities		1,338,466,188	1,126,412,095
Total Capital fund and Liabilities		3,575,793,658	3,073,508,490

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


Sr. Coordinator (Finance & Accounts)
DISA


Chief Executive
DISA


Chairman
DISA
Signed as per our report of even date.

Dhaka: September 15, 2021


Habib Sarwar Bhuiyan & Co.
Chartered Accountants
DVC:2109280411AS441203

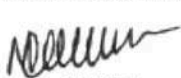


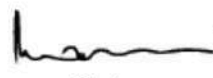
Development Initiative for Social Advancement (DISA)
Statement of Comprehensive Income
Micro Finance Program
For the year ended June 30, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Income:			
Service Charges on Loan	21.00	394,934,046	380,365,733
Bank Interest		427,886	1,180,586
Bank Interest on FDR		20,746,983	21,309,737
Membership Fees		2,620	2,520
Others		89,945,291	57,783,115
Total Income		506,056,826	460,641,691
Expenditure			
Service charge of PKSF Loan		3,481,250	1,953,129
Service charge of Commercial banks Loan		202,027,493	163,721,196
Interest on Member's savings		29,999,381	42,191,866
Salaries and allowances		188,728,156	185,492,635
Staff benefit		13,393,037	28,592,955
Office Rent		25,604,771	21,575,355
Printing and Stationary		3,328,500	5,169,760
Travelling		1,388,488	2,303,948
Telephone and Postage		4,158,217	5,137,822
Repair and Maintenance		6,755,102	6,315,877
Fuel Cost		5,111,195	4,316,724
Entertainment		2,054,888	1,580,148
Bank charges		3,164,659	2,228,840
Training Expenses		3,090,584	12,366,742
Registration fee		938,783	-
Meeting Expenses		445,142	477,618
Education Program		219,000	10,412,100
Health Program		-	1,665,155
Legal Expenses		405,861	68,460
Other operating expenses/Miscellaneous		18,077,469	18,223,812
Audit Fees		125,000	130,000
Taxes		2,748,715	1,985,799
LLPE		24,384,565	10,340,549
Depreciation		6,440,568	6,244,160
Donation		-	-
Utility		4,371,929	3,702,949
Total Expenditure		550,442,753	536,197,599
Excess of Expenditure over Income/ Income over Expenditure		(44,385,927)	(75,555,908)
Total		506,056,826	460,641,691

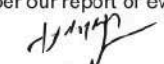
The accompanying notes form an integral part of these financial statements.


Sr. Coordinator (Finance & Accounts)
DISA


Chief Executive
DISA


Chairman
DISA

Signed as per our report of even date.


Habib Sarwar Bhuiyan & Co.
Chartered Accountants
DVC:2109280411AS441203

Dhaka: September 15, 2021



Development Initiative for Social Advancement (DISA)
Statement of Receipts and Payments
Micro Finance Program
For the year ended June 30, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Receipts:			
Opening Balance:		74,413,473	35,989,318
Cash in hand		4,270,095	2,124,437
Cash at bank		70,143,378	33,864,881
Service Charges on Loan	21.00	394,934,046	380,365,733
Loan realization	22.00	3,116,723,341	3,043,785,916
Advance and Loans Realized	23.00	5,912,035	3,860,481
Loan received from PF & SB		10,500,000	16,500,000
Realized Staff House Loan		840,000	840,000
Bank Interest		427,886	1,180,586
FDR encashment		238,541,710	220,921,700
Bank Interest on FDR		24,873,236	13,109,207
Membership Fees		2,620	2,520
Pass Book form sales		1,856,394	1,282,364
Fund received from PKSf		30,000,000	50,000,000
Loan received from Bank		2,331,000,000	1,444,470,000
Savings	24.00	742,653,707	504,484,258
Service security money received		2,590,000	3,937,700
Security & Welfare fund		35,733,260	32,408,280
Miscellaneous (Local Received)		46,428,923	16,985,950
Staff Dream Fund (SDF)		2,353,000	3,515,632
Unsettled Staff Advance		610,479	244,169
Total Receipts		7,060,394,110	5,773,883,814
Payments:			
Service charge of PKSf Loan		3,481,250	1,953,129
Service charge on BANK Loan		202,027,493	163,721,196
Loan Paid to PKSf		32,000,000	37,833,330
Loan Paid to BANK		1,994,382,998	1,399,160,548
Savings Return		542,635,066	426,483,938
Loan Disbursements	25.00	3,537,287,000	3,009,695,000
Advance and Loans Paid	26.00	9,645,715	59,864,272
Loan Paid to PF & SB		20,850,000	20,420,000
Land and Land Developements		-	12,963,600
Furniture		170,882	2,672,737
Office Equipment		3,061,171	3,677,674
Bi-Cycle		8,937	-
Soft Asset		-	12,470
Investment FDR (Savings)		110,000,000	148,000,000



Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Investment (Others)		171,100,000	100,800,000
Salaries and allowances		157,916,356	158,240,922
Staff Benefit and Others		13,388,637	23,014,366
Office Rent		22,959,828	18,234,135
Printing and Stationary		3,328,500	5,169,760
Traveling		1,388,488	2,303,948
Telephone and Postage		4,158,217	5,137,822
Repair and Maintenance		6,755,102	6,315,877
Fuel Cost		5,059,511	4,316,724
Utility		4,322,321	3,641,949
Entertainment		2,054,888	1,580,148
Bank charges		3,164,659	2,228,840
Training Expenses		3,090,584	12,366,742
Registration fee		938,783	-
Consultancy fee		443,250	261,500
Meeting Expenses		445,142	477,618
Miscellaneous Expenses		9,744,043	9,307,193
Donation		-	-
Audit Fees		-	5,000
Education Expenses		219,000	10,412,100
Health Expenses		-	1,665,155
Security & Welfare Fund		61,121,558	14,993,834
Payments to PF		15,701,532	14,958,832
Payments to SB		647,364	629,796
Accounts Payables		517,007	125,000
Staff Dream Fund (SDF)		9,860,074	4,564,544
Interest on Loan		7,890,176	8,655,119
Interest on Savings		9,600,188	-
Unsettled Staff Advance		548,633	539,722
Legal Expenses		405,861	68,460
Tax Expenses		2,748,715	1,985,799
Service security Paid		1,287,655	1,011,542
Closing Balance:		84,037,526	74,413,473
Cash in hand		1,404,174	4,270,095
Cash at bank		82,633,352	70,143,378
Total		7,060,394,110	5,773,883,814

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


Sr. Coordinator (Finance & Accounts)
DISA


Chief Executive
DISA


Chairman
DISA

Signed as per our report of even date.

Dhaka: September 15, 2021


Habib Sarwar Bhuiyan & Co.
Chartered Accountants
DVC:2109280411AS441203



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Development Initiative for Social Advancement (DISA)
Statement of Cash Flows
Micro Finance Program
For the year ended June 30, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
A. Cash Flows from Operating Activities:			
Surplus for the period		(44,385,927)	(75,555,908)
Loan loss provision		24,384,565	10,340,549
DMF provision		-	-
Depreciation for the year		6,440,568	6,244,160
Sub total of non cash items		(13,560,794)	(58,971,199)
Loan disbursed to Members		(420,563,659)	34,090,916
Increase/decrease in current assets	27.0	(33,578,744)	(94,925,391)
Staff Loan		840,000	840,000
Increase/decrease in current liabilities	28.0	(32,752,709)	26,926,302
Net cash used in operating activities		(499,615,906)	(92,039,372)
B. Cash Flows from Investing Activities			
Acquisition of Property, plant and equipment		(3,240,990)	(19,326,481)
Investment		(42,558,290)	(27,878,300)
Net cash used in Investing Activities		(45,799,280)	(47,204,781)
C. Cash Flows from Financing Activities:			
Loan received		334,617,002	57,476,122
Members savings		220,422,237	120,192,186
D. Net cash used in financing activities		555,039,239	177,668,308
E. Net increase / decrease (A+B+C)		9,624,053	38,424,155
Add: Cash and Bank Balance at the beginning of the year		74,413,473	35,989,318
F. Cash and bank balance at the end of the year		84,037,526	74,413,473

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

Sr. Coordinator (Finance & Accounts)
DISA

Chief Executive
DISA

Chairman
DISA

Signed as per our report of even date.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
DVC:2109280411AS441203

Dhaka: September 15, 2021



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

**Development Initiative for Social Advancement(DISA)
Micro Finance Program**

**Statement of Changes in Equity
For the year ended June 30, 2021**

Particulars	Amount in Taka			
	Cumulative Surplus	Reserve Fund	Total FY 2020-2021	Total FY 2019-2020
Balance as on July 01, 2020	109,558,066	20,600,000	130,158,066	205713974
Add: Surplus/ Defecit during the year	(44,385,927)	-	(44,385,927)	(75,555,908)
	65,172,139	20,600,000	85,772,139	130,158,066
Add/Less: Transferred to Reserve Fund	-	-	-	-
Balance as on June 30, 2021	65,172,139	20,600,000	85,772,139	130,158,066



Development Initiative for Social Advancement (DISA)
Micro Finance Program
Notes to the Financial Statements
For the year ended June 30, 2021

1.00 Background

Development initiative for Social Advancement (DISA) a non-profitable, non-government voluntary organization was established in 1993. DISA worked for rural people especially women and children with objectives of poverty alleviation, violence reduction and empowerment of women to uplift their socio-economic condition. DISA has 6 projects, namely Micro finance in Cumilla, Chandpur, B. Baria, Norshingdi, Narayanganj, Munshigonj, Dhaka, Feni, Gazipur, Kishoreganj, Laxmipur, Mymensing, Manikgonj, Tangial, Sirajgonj, Pabna, Chattogram, Noakhali and Habiganj district. For running this society, necessary fund have been Palli Karma-Shahayak Foundation (PKSF) and commercial Bank & Own fund.

The Palli Karma-Shahayak Foundation (PKSF) is an apex-funding agency in Micro-credit sector in Bangladesh with the objective of poverty alleviation of the rural poor through Micro-credit programme. PKSF is implementing its micro credit program through local NGOs to benefit the rural poor. The NGOs are being selected for funding by PKSF through an evaluation process who are known as partner organizations (PO). POs are implementing the PKSF's micro credit program under the guidance and directives of PKSF from time to time.

DISA is basically the extended arm of PKSF, for implementing the Micro-Credit program. The areas covered by POs are Cumilla, Chandpur, B. Baria and Narayanganj districts.

2.00 Corporate Information of the PO:

Name of PO-MFI	Development Initiative for Social Advancement (DISA)		
Year of establishment	1993		
Legal entity	Registration Authority	Registration No.	Date
	Directorate of Social Welfare Dept.	544	08.09.1994
	NGO Affairs Bureau of Bangladesh	1024	02.04.1996
	Micro-Credit Regulatory Authority	01306-00480-00024	05.09.2007
	Certificate of Registration of Societies	S-11903	29.05.2013
Name of the operations (programs)	Micro-Finance Program		
Year of Enrolment with PKSF as Partner Organization	2004		
Working Areas (Number of Districts)	19		
Statutory Audit conducted up to	30 June, 2021		
Name of the statutory auditor for last year	Habib Sarwar Bhuiyan & Co.		
Name of the statutory auditor for current year	Habib Sarwar Bhuiyan & Co.		
Number of Executive Committee meeting held FY 2020-2021	5		
Date of Last AGM held	18.12.2020		

List of Executive Committee:

Sl. No.	Name	Qualification	Designation	Profession	Present Address	Tunure
1	Dr. Mohsin Uddin Ahmed	MBBS (DMC, Dhaka), MS (London)	Chairman	Ex. Director, Health Program , BDRCS, Magbazar, Dhaka.	101/4, Cresent Road, Kathal Bagan, Dhaka	1
2	Md. Shahid Ullah	MSC	Secretary General	Chief Executive, DISA	E-10, Pallabi Extension, Mirpur, Dhaka-1216	9
3	Kazi Masud Abdul Kader	BA, M.Ed	Treasurer	Assisstant Head Master, Barkait Udayan high School, Chandina,Cumilla.	Village : Chandiana, Post & Upazilla- Chandina, District- Cumilla	4
4	Mrs.Khairun Nahar Poly	MA	Member	Ass.Teacher, Mirpur Bangla Higher Secondary School.	G-9, Pallabi Extension, Mirpur, Dhaka-1216	3
5	Mrs.Salma Bagum	MSS	Member	Housewife	Multi Plan Redcresent City Kushiara Bhaban, Flat # 15/M, Lift # 15, Mirpur-1, Dhaka	2
6	Kazi Nazrul Islam	MSC	Member	Private Service	925, Shahidbag(2nd floor), Dhaka-1217.	1
7	Md. Golam Mostafa	MBA	Member	Deputy Head of Sales, Uttara Motors.	Flat No- 505, BA-39/3, Dhakshin Badda, Gulshan Dhaka-1212.	1

3.00 Basis of Accounting:

The financial statements are prepared in accordance with International Accounting Standards (IAS) except service charge income which is computed on cash basis under prudence concept.

4.00 Summary of significant account policies

4.01 Currencies:

The financial statements have been prepared and presented in Bangladeshi Taka.

4.02 Revenue Recognition:

Revenues have been recognized on cash basis.

4.03 a. Interest Income and Expenses:

*** Interest Income**

The PO is collecting Service Charge from beneficiaries/end users at a reducing balance rate of 24.0% per annum and 20% Service charge on Ultra poor. The POs recognizes service charges as income in the Financial Statement only when the service charges have actually been received. The principle loan and proportionate service collected in 46 weekly installments.

*** Interest Expenses on Service Charge:**

Service charge on loan is accounted for on cash basis. charges have actually been received.The principle loan and proportionate service collected in 46 weekly installment.

*** Interest Expenses:**

Interest on loan is recognized on accrual basis of accounting.

*** Other Expenses:**

Other expenses have been accounted for on accrual basis.

b. Interest Paid on Savings:

Interest Paid in Savings @6% is recognized in the accounts on cash basis.

4.04 Fixed Assets and Depreciation Policy

Fixed Assets are valued at cost less accumulated depreciation. Depreciation has been charged in the reducing balance method at varying rates ranging for 10% to 25%. Full year depreciation is charged on Fixed Assets irrespective of the date of acquisition of 1st half year of the asset.



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

5.00 Significant organization Policies

5.01 Loan Loss Provision:

Loan classification, Loan loss provision are made in accordance with the MRA guidelines.

Loan Classification:

The PO has classification the loan into four categories as per MRA policy which are mention below:

- * No overdue = Standard/ Good loan
- * 1-30 days outstanding loan = Watchful loan
- * 31- 180 days outstanding loan = Sub-standard loan
- * 181-365 days outstanding loan = Doubtful loan
- * 365+ days outstanding loan = Bad loan

Loan Loss provision and write off policy:

DISA makes a provision on loan loss half yearly. 1% provision is created on regular outstanding loan, 5% on watchful loan, 25% on sub- standard loan, 75% on doubtful loan and 100% on Bad loan as per MRA Rules 2010.

5.02 Policy on Loan to beneficiaries:

DISA follow the following policies to disburse the loan to the beneficiaries:

- * At least 10% of disbursement amount should be deposited by the beneficiaries as savings.
- * 24% interest will be charged on the beneficiaries for loan amount of Jagoron, Agrosor, and 20% interest will be also charge on Buniad.
- * 2% Interest collects on monthly basis component of Seasonal Loan and Agricuture Micro Credit.
- * The loan amount (including interest) has to be refunded by the beneficiaries within 46 Weeks except ultra poor (45 weeks)
- * The beneficiaries have to buy passbook and loan form from DISA.
- * The beneficiaries have to be the member of the group savings fund of DISA.

5.03 Policy on saving collection:

- * Samity has to be established consisting at least 10 members.
- * Saving has to collected Tk 10 to Tk 100 on weekly basis.
- * The collected saving has to be deposited to the bank in the same day.

5.04 Grant/Donation Accounting:

Since the organization did not receive any grant/donation during the year under audit accounting of grant/donation is not applicable.

5.05 Grant/Subsidies/Donation (nonrefundable) received (2020-2021):

Since the organization did not receive any grant/donation (nonrefundable) during the year under audit accounting of grant/donation is not applicable.



Habib Sarwar Bhuiyan Co.
Chartered Accountants

Sl. No	Particulars	Amount in Taka	
		FY 2020-2021	FY 2019-2020
6.00	Property, Plant and Equipment:		
	Cost		
	Balance as on 01.07.2020	119,302,098	99,975,617
	Add: Addition during the year	3,240,990	19,326,481
	Less: Sale of assets	-	-
	Balance as on 30.06.2021	122,543,088	119,302,098
	Accumulated Depreciation		
	Balance as on 01.07.2020	37,158,211	30,914,051
	Add: Depreciation charged during the year	6,440,568	6,244,160
	Less: Sale of assets	-	-
	Balance as on 30.06.2021	43,598,779	37,158,211
	Written down value	78,944,309	82,143,887
	Details are given Asset Schedule-Annexure- A/4		
7.00	Long term Investments:		
	Balance as on 01.07.2020	398,928,710	371,050,410
	Add: Investment during the year	281,100,000	248,800,000
	Less: Encashment during the year	238,541,710	220,921,700
	Balance as on 30.06.2021	441,487,000	398,928,710
7.01	FDR (Savings) :		
	Balance as on 01.07.2020	83,000,000	74,000,000
	Add: Investment during the year	110,000,000	148,000,000
	Less: Encashment during the year	83,000,000	139,000,000
	Balance as on 30.06.2021	110,000,000	83,000,000
7.02	FDR (Others) :		
	Balance as on 01.07.2020	315,928,710	297,050,410
	Add: Investment during the year	171,100,000	100,800,000
	Less: Encashment during the year	155,541,710	81,921,700
	Balance as on 30.06.2021	331,487,000	315,928,710
8.00	Other long term loan (Staff Loan):		
	Balance as on 01.07.2020	4,350,000	5,190,000
	Add: Paid during the year	-	-
	Less: Adjust during the year	840,000	840,000
	Balance as on 30.06.2021	3,510,000	4,350,000
9.00	Loan to Members:		
	Balance as on 01.07.2020	2,017,882,229	2,051,973,145
	Add: Disbursed during the year (Note -25)	3,537,287,000	3,009,695,000
	Less: Realization from beneficiary (Note-22)	3,116,723,341	3,043,785,916
	Balance as on 30.06.2021	2,438,445,888	2,017,882,229
10.00	Advance, deposits and prepayments:		
	Advance	10.01	
	Staff Loan (Motor Cycle,Bi-Cycle)	10.02	
	Total		
		9,461,408	10,944,551
		5,674,364	7,220,381
		15,135,772	18,164,932
10.01	Advance:		
	Office Rent	10.01.01	
	Others	10.01.02	
	Total		
		5,351,980	5,973,495
		4,109,428	4,971,056
		9,461,408	10,944,551



10.01.01 Advance Office Rent:**Balance as on 01.07.2020**

Add: Paid during the year

Less: Realized during the year

Less: Adjustment during the year

Balance as on 30.06.2021

5,973,495	5,976,715
2,064,900	3,338,000
41,472	-
2,644,943	3,341,220
5,351,980	5,973,495

10.01.02 Advance Others:**Balance as on 01.07.2020**

Add: Paid during the year

Less: Realized during the year

Less: Adjustment during the year

Balance as on 30.06.2021

4,971,056	7,512,865
3,320,485	639,042
4,182,113	3,180,851
-	-
4,109,428	4,971,056

10.02 Staff Loan:

Motor Cycle

10.02.01

Bi-Cycle

10.02.02

Total

5,239,710	6,762,327
434,654	458,054
5,674,364	7,220,381

10.02.01 Motor Cycle Loan:**Balance as on 01.07.2020**

Add: Paid during the year

Less: Realized during the year

Less: Adjustment during the year

Balance as on 30.06.2021

6,762,327	8,728,439
708,830	92,990
489,200	76,280
1,742,247	1,982,822
5,239,710	6,762,327

10.02.02 Bi-Cycle Loan:**Balance as on 01.07.2020**

Add: Paid during the year

Less: Realized during the year

Less: Adjustment during the year

Balance as on 30.06.2021

458,054	438,354
454,500	948,400
26,250	378,850
451,650	549,850
434,654	458,054

11.00 Loan to Other Projects:**Balance as on 01.07.2020**

Add: Paid during the year

Less: Realized during the year

Less: Adjustment during the year

Balance as on 30.06.2021

321,326,966	266,705,626
3,097,000	54,845,840
1,173,000	224,500
-	-
323,250,966	321,326,966

12.00 Cash & cash equivalent:

Cash in hand

Cash at bank

1,404,174	4,270,095
82,633,352	70,143,378
84,037,526	74,413,473

Details of Cash & cash equivalent for the FY 2020-2021 is given below:

Bank Name	Branch	Account No.	FY 2020-2021	
			Amount (Cash)	Amount (Bank)
Sonali / Janata / UCBL	Barkait	1306001016205/	73	330,501
		100030693731/		
Sonali / Janata/ NRBC	Chandina	1306001018479/	3,463	836,793
		001016978		
Sonali	Barura	1303200019789	21,533	115,265
Sonali	Payalgacha	1323200000089	68,110	173,160
Sonali	Debidwar	1314001023124	965	415,003
Sonali	Kalakochua	1310'200011822	16,461	82,586
Pubali	D. Nowabpur	1536901008570	3,903	773,223



Habib Sarwar Bhuiyan Co.
Chartered Accountants

Sl. No	Particulars			Amount in Taka	
				FY 2020-2021	FY 2019-2020
	Sonali /Padma	Kochua	1508133001365/ 113000004080	0	502,719
				Amount (Cash)	Amount (Bank)
	Sonali	Shahrasil	1517001009489	21,289	89,511
	Sonali /AB	Shashongacha	1329233002773 / 4131785996000	5	585,658
	Sonali	Muradnagar	1320001021986	16,974	39,417
	Sonali	Kuti Bazar	1412200000373	0	337,571
	Sonali /MTBL	Laksham	131333004067 / 05030320000246	53,130	345,896
	Sonali	Hajigonj	1507200004865	6,464	184,925
	Sonali	Paduar Bazar	1335933002899	330	169,486
	Sonali	Gouripur	1316200001327	2,751	360,444
	Pubali /AB	Nurpur	1459901015050 / 4131785995000	25,738	259,153
	Sonali	Burichong	1305200011136	43,065	967,706
	Sonali	Brahmon Para	1304200013498	34,670	128,692
	Sonali	Sonargaon	3611200000139	37,950	4,499
	Pubali	Matlab Uttar	3998102000085	3,299	393,232
	Sonali	Nawri	1503360000055	6,366	298,215
	Pubali	Sujatpur	100073008144	5,102	524,295
	Sonali	Bandor	3612933002726	15,907	51,009
	Jamuna	Kachpur	00770320000038	71	43,713
	Southeast	Vulta	007713100000006	30,466	269,677
	Bank Asia	Madobdhi	05936000011	25,486	212,209
	Pubali	Pallabi	4301102000031	16,944	168,146
	Sonali /Janata	Hasakhal	1321110000039 / 100025684367	9,778	551,114
	Marcantile	Faridgonj	1491100007923	46,113	101,948
	Sonali	Bhaberchar	3703200000289	10,352	375,442
	Pubali	Arihajar	1719901030268	21,120	35,842
	Sonali	Baburhat	1518033002353	93	73,128
	Agrani / Exim	Narayanpur	0200003689421/ 11111100024308	12,320	36,142
	Sonali	Feni	4015001010697	7,003	377,132
	Sonali	Sarial	1420200001646	0	77,039
	SBACBL	Valanagar	11130000119	9,159	148,359
	Sonali	Homna	1317200001612	4,432	234,721
	Sonali	Meghna	1334200000541	7,915	261,647
	Pubali	Katiadi	4550102000031	14,118	396,451
	Pubali	Bhairab	3391901021510	64	313,731
	Sonali	Baroicha	1718200000338	19,649	309,372
	Pubali	Basan	0910102000877	25,196	42,147
	NRBC Bank	Barobari	010933300000354	28,470	975
	Pubali	Narosinhopur	3762102000090	40	8,117
	Sonali	Savar	443033037282	0	218,618
	Pubali	Ramganj	3815102000518	39,386	300,451
	Mutual Trust	Kaliganj	5050210007204	6,790	231,484
	Pubali	Bhaluka	4465102000044	6,858	111,075
	Pubali	Maona	4481102000090	14,894	105,716
	Dhaka	Konabari	220100000010844	19,176	118,243
	Dhaka	Uttara	011010000000533	8,052	495,613
	Pubali	Ibrehimpur	2982102000430	8,671	354,233



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Sl. No	Particulars			Amount in Taka	
				FY 2020-2021	FY 2019-2020
	Uttara	Pirerbag	126312200211651	8,973	195,573
	Sonali	Dhamrai	1625302000788	0	4,996
	Sonali	Manikganj	4506202001301	25,120	103,444
				Amount (Cash)	Amount (Bank)
	Sonali	Singhair	4510402000763	0	69,010
	Marcantile	Jhitka	119811119960807	0	70,165
	Sonali	Saturia	4508802000602	9,660	87,076
	Sonali	Ghior	4504702001073	16	176,768
	Sonali	Gorai	6011102001430	20,523	71,510
	Dutch Bangla	Mirzapur	1441100014215	19,506	261,877
	Pubali	Tangail	1892901026501	720	132,542
	Dutch Bangla	Elega	2381100004189	355	108,691
	Sonali	Kalihati	6012902002522	3,329	332,656
	Sonali	Bhuapur	6003802000822	688	114,167
	Sonali	Sirajganj	4219202000506	9,289	36,776
	Sonali	Ullapara	4218402001320	11	200,199
	Sonali	Shajadpur	4213502000787	5,783	60,601
	Sonali	Santia	4117802000633	856	99,515
	Sonali	faridpur	200001508	4	122,300
	Sonali	Bhangura	4106102001578	3,167	306,221
	National	Mirsharai	1091002368769	29,090	281,703
	Pubali	Baraiyarahat	4412901007036	4,150	164,626
	Pubali	Chhagalnalya	2308901014292	38,046	52,196
	Pubali	Sonagazi	2802901010630	19	141,923
	National	Daganbhuiyan	1029002366887	63,267	974,991
	National	Bagumgonj	1017002366511	0	438,014
	National	Companigonj	1088002365195	42,188	13,731
	Al-Arafa Islami	Tontur	0631020007786	6,458	578,853
	Pubali	Akhaura	4128901005788	7,905	309,627
	Janata	Brahmanbaria	0100108384535	0	136,404
	Shahjalal Islami	Bijoynagar	9901080051174	14,426	117,666
	Pubali	Madhabpur	169090121070	0	542,126
	Dutch Bangla	Ashugonj	2521100002391	6,287	197,792
	Rupali	Bajitpur	5611020000443	2,402	250,780
	Janata	Kuliarchar	01211011016060	12,883	96,859
	Prime	Shibpur	2214114007956	21,919	390,218
	Sonali	Rajendrapur	102000823	28,806	308,089
	Mutual Trust	Kapasia	00640210008378	4,439	61,234
	Commerce	Kaliakor	04721000429	3,375	112,318
	Export Import	Seedstore	08611100051181	8,543	123,334
	Marcantile	Sakhipur	118511122483443	2,351	225,254
	Sonali	Basail	6002002001020	9,085	193,772
	United Commercial	Ghatail	1571301000000132	10,621	273,409
	Shahjalal Islami	Nagarpur	404811100000502	6,903	112,204
	Sonali	Daulatpur	4503902001257	17,362	81,696
	Uttara	Sibaloy	19410012222305	3,583	8,520
	Dhaka	Dohar	2161006977	0	1,624
	Southeast	Karaniganj	003011100006042	902	55,006
	Marcantail	Demra	115611422460837	7,980	31,427
	Sonali	Siddhirganj	3603802000600	10,241	68,458
	Sonali	Head Office	00004637,24000023	152,779	59,793,967
	Total			1,404,174	82,633,352



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Sl. No	Particulars	Amount in Taka	
		FY 2020-2021	FY 2019-2020
13.00	Cumulative surplus:		
	Balance as on 01.07.2020	109,558,066	185,113,974
	Add: Surplus during the year/(Deficit)	(44,385,927)	(75,555,908)
	Less: Transferred to Reserve Fund	-	-
	Balance as on 30.06.2021	65,172,139	109,558,066
14.00	Reserve Fund:		
	Balance as on 01.07.2020	20,600,000	20,600,000
	Add: Transferred from Cumulative surplus	-	-
	Balance as on 30.06.2021	20,600,000	20,600,000
15.00	Loan from PKSF:		
	Balance as on 01.07.2020	54,000,000	41,833,330
	Add: Loan taken current year	30,000,000	50,000,000
	Less: Repayment current year	32,000,000	37,833,330
	Balance as on 30.06.2021	52,000,000	54,000,000
16.00	Loan from Commercial Banks:		
	Balance as on 01.07.2020	1,762,938,329	1,717,628,877
	Add: loan taken current year	2,331,000,000	1,444,470,000
	Less: loan repayment current year	1,994,382,998	1,399,160,548
	Balance as on 30.06.2021	2,099,555,331	1,762,938,329
Details of Loan from Commercial Bank is given below:			
16.01	Mutual Trust Bank Ltd.		
	Balance as on 01.07.2020	81,878,880	34,304,851
	Add: current year addition	69,000,000	114,990,000
	Less: payment current year	50,571,597	97,412,571
	Balance as on 30.06.2021	92,507,483	81,878,880
16.02	Southeast Bank Ltd.		
	Balance as on 01.07.2020	97,101,103	135,592,480
	Add: current year addition	100,000,000	-
	Less: payment current year	50,073,199	38,491,377
	Balance as on 30.06.2021	147,027,904	97,101,103
16.03	AB Bank Ltd.		
	Balance as on 01.07.2020	212,000,000	144,409,569
	Add: current year addition	212,000,000	212,000,000
	Less: payment current year	212,000,000	144,409,569
	Balance as on 30.06.2021	212,000,000	212,000,000
16.04	National Credit and Commerce Bank Ltd.		
	Balance as on 01.07.2020	107,132,607	65,927,228
	Add: current year addition	100,000,000	150,000,000
	Less: payment current year	131,304,500	108,794,621
	Balance as on 30.06.2021	75,828,107	107,132,607
16.05	Sonali Bank Ltd.		
	Balance as on 01.07.2020	44,124,671	81,373,999
	Add: current year addition	-	-
	Less: payment current year	44,124,671	37,249,328
	Balance as on 30.06.2021	-	44,124,671
16.06	Pubali Bank Ltd.		
	Balance as on 01.07.2020	72,392,005	53,564,399
	Add: current year addition	100,000,000	50,000,000
	Less: payment current year	90,985,459	31,172,394
	Balance as on 30.06.2021	81,406,546	72,392,005



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Sl. No	Particulars	Amount in Taka	
		FY 2020-2021	FY 2019-2020
16.07	South Bangla Agricultural and Commerce Bank Ltd.		
	Balance as on 01.07.2020	100,000,000	100,000,000
	Add: current year addition	100,000,000	100,000,000
	Less: payment current year	100,000,000	100,000,000
	Balance as on 30.06.2021	100,000,000	100,000,000
16.08	Uttara Bank Ltd.		
	Balance as on 01.07.2020	303,892,746	153,341,493
	Add: current year addition	200,000,000	250,000,000
	Less: payment current year	171,565,531	99,448,747
	Balance as on 30.06.2021	332,327,215	303,892,746
16.09	United Commercial Bank Ltd.		
	Balance as on 01.07.2020	25,925,808	57,571,215
	Add: current year addition	150,000,000	-
	Less: payment current year	25,925,808	31,645,407
	Balance as on 30.06.2021	150,000,000	25,925,808
16.10	NRB Commercial Bank Ltd.		
	Balance as on 01.07.2020	24,710,787	54,138,478
	Add: current year addition	120,000,000	-
	Less: payment current year	104,795,572	29,427,691
	Balance as on 30.06.2021	39,915,215	24,710,787
16.11	The UAE-Bangladesh Investment Company Ltd.		
	Balance as on 01.07.2020	41,842,268	50,000,000
	Add: current year addition	-	-
	Less: payment current year	22,151,184	8,157,732
	Balance as on 30.06.2021	19,691,084	41,842,268
16.12	Trust Bank Ltd.		
	Balance as on 01.07.2020	100,000,000	100,000,000
	Add: current year addition	250,000,000	200,000,000
	Less: payment current year	200,000,000	200,000,000
	Balance as on 30.06.2021	150,000,000	100,000,000
16.13	Midland Bank Ltd.		
	Balance as on 01.07.2020	136,507,335	65,306,623
	Add: current year addition	-	100,000,000
	Less: payment current year	56,773,312	28,799,288
	Balance as on 30.06.2021	79,734,023	136,507,335
16.14	One Bank Ltd.		
	Balance as on 01.07.2020	200,000,000	200,000,000
	Add: current year addition	400,000,000	200,000,000
	Less: payment current year	400,000,000	200,000,000
	Balance as on 30.06.2021	200,000,000	200,000,000
16.15	Mercantile Bank Ltd.		
	Balance as on 01.07.2020	-	119,825,000
	Add: current year addition	300,000,000	27,480,000
	Less: payment current year	150,000,000	147,305,000
	Balance as on 30.06.2021	150,000,000	-
16.16	Meghna Bank Ltd.		
	Balance as on 01.07.2020	20,000,000	30,061,848
	Add: current year addition	-	40,000,000
	Less: payment current year	20,000,000	50,061,848
	Balance as on 30.06.2021	-	20,000,000



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Sl. No	Particulars	Amount in Taka	
		FY 2020-2021	FY 2019-2020
16.17	Bangladesh Commerce Bank Ltd		
	Balance as on 01.07.2020	117,686,698	150,000,000
	Add: current year addition	80,000,000	-
	Less: payment current year	69,316,151	32,313,302
	Balance as on 30.06.2021	128,370,547	117,686,698
16.18	Bangladesh Finance and Investment Company Ltd		
	Balance as on 01.07.2020	38,804,198	55,798,864
	Add: current year addition	-	-
	Less: payment current year	38,804,198	16,994,666
	Balance as on 30.06.2021	-	38,804,198
16.19	Bangladesh Development Bank Ltd		
	Balance as on 01.07.2020	38,939,223	66,412,830
	Add: current year addition	-	-
	Less: payment current year	38,939,223	27,473,607
	Balance as on 30.06.2021	-	38,939,223
16.20	Agrani Bank Ltd		
	Balance as on 01.07.2020	-	-
	Add: current year addition	150,000,000	-
	Less: payment current year	9,252,793	-
	Balance as on 30.06.2021	140,747,207	-
17.00	Members Savings Deposits:		
	Balance as on 01.07.2020	838,170,188	717,978,002
	Add: Savings Collection	742,653,707	504,484,258
	Interest accrued	20,403,596	42,191,866
	Less: Savings withdrawal/Refund	542,635,066	426,483,938
	Balance as on 30.06.2021	1,058,592,425	838,170,188
18.00	Accounts Payable:		
	Balance as on 01.07.2020	517,007	423,271
	Add: Addition current year	226,292	218,736
	Less: Paid during the year	517,007	125,000
	Balance as on 30.06.2021	226,292	517,007
19.00	Loan Loss provision:		
	Balance as on 01.07.2020	69,953,224	59,612,675
	Add: Provision during the year	24,384,565	10,340,549
	Less: Adjustment	-	-
	Balance as on 30.06.2021	94,337,789	69,953,224
20.00	Other Liabilities:		
	Sec. & Welfare Fund	62,240,059	87,628,357
	Providend Fund	-	654,603
	Staff Benefit Fund	-	12,364
	Service Securities	13,874,482	12,572,137
	Staff Dream Fund	36,165,141	33,524,215
	Loan from PF Fund	50,680,000	49,380,000
	Loan from Staff Benefit Fund	22,350,000	34,000,000
	Total	185,309,682	217,771,676



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Sl. No	Particulars	Amount in Taka	
		FY 2020-2021	FY 2019-2020
21.00	Service Charge on Loan:		
	Jagoron	267,170,142	245,201,555
	Agrosor	119,137,357	125,538,271
	Buniad	128,932	655,322
	Sufolon	8,494,294	8,970,510
	Liveli. Restora. Project	-	-
	EFRRAP	-	-
	Innovative Loan Fund (ILF)	3,321	75
	Income Generating Activities(IGA)	-	-
	Total	394,934,046	380,365,733
22.00	Loan Realization:		
	Jagoron	2,087,857,393	1,967,334,781
	Agrosor	957,983,013	984,463,503
	Buniad	1,543,975	7,840,821
	Sufolon	69,213,199	83,809,222
	Liveli. Restora. Project	-	-
	EFRRAP	-	-
	Innovative Loan Fund (ILF)	125,761	337,589
	Income Generating Activities(IGA)	-	-
	Total	3,116,723,341	3,043,785,916
23.00	Advance and Loans Realized:		
	Advance refund	4,182,113	3,180,851
	Advance realized- Rent	41,472	-
	Loan to other Projects	1,173,000	224,500
	Motorcycle Loan	489,200	76,280
	Bicycle Loan	26,250	378,850
	Staff Loan	-	-
	Total	5,912,035	3,860,481
24.00	Savings:		
	General Savings (Beneficiaries)	608,176,443	381,843,877
	Special Savings (Beneficiaries)	134,477,264	122,640,381
	Voluntary Savings (Beneficiaries)	-	-
	Total	742,653,707	504,484,258
25.00	Loan Disbursements:		
	Jagoron	2,457,438,000	1,897,013,000
	Agrosor	1,019,779,000	1,026,513,000
	Buniad	635,000	4,378,000
	Sufolon	59,435,000	81,791,000
	Innovative Loan Fund (ILF)	-	-
	Income Generating Activities(IGA)	-	-
	Total	3,537,287,000	3,009,695,000
26.00	Advance and Loans Paid:		
	Advance pay	3,320,485	639,042
	Advance pay- Rent	2,064,900	3,338,000
	Loan to other Projects	3,097,000	54,845,840
	Motorcycle Loan	708,830	92,990
	Bicycle Loan	454,500	948,400
	Total	9,645,715	59,864,272



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Sl. No	Particulars	Amount in Taka	
		FY 2020-2021	FY 2019-2020
27.00	Increase/Decrease in Current Assets:		
	Advance Office Rent	621,515	3,220
	Advance(Received against House rent to staff)	861,628	2,541,809
	Interest Receivable on FDR	4,126,253	(8,200,530)
	Interest Receivable on Project Loan	(38,872,003)	(36,299,409)
	Loan to Other Project	(1,924,000)	(54,621,340)
	Unsettld Staff Advance	61,846	(295,553)
	Motor Cycle	1,522,617	1,966,112
	By-Cycle	23,400	(19,700)
	Total	(33,578,744)	(94,925,391)
28.00	Increase/Decrease in Current Liabilities:		
	Providend Fund & Staff Benefit	(666,967)	666,967
	Security & Welfare Fund	(25,388,298)	17,414,446
	Provision	-	-
	Service Securities	1,302,345	2,801,158
	Accounts Payable	(290,715)	93,736
	Staff Dream Fund (SDF)	2,640,926	9,869,995
	Provident Fund & Staff Benefit Loan	(10,350,000)	(3,920,000)
	Total	(32,752,709)	26,926,302



OUR DEVELOPMENT PARTNERS



