

Annual Report 2016-17



Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha



Message from the Chairperson



DESHA is a social non-profit making organization to assist the under developed and un-privileged poor people to uplift their livelihood through providing education, training, legal support, health services, water sanitation, capacity building, awareness and financial support to fight against poverty.

DESHA is working for development as partner of Government, other lead NGOs and Donors. By this time, many development efforts have been taken up by this organization interventions for the promotion of the socio-economics situation of the under privileged and discriminated. DESHA has potential working force and feasible areas of work, which requires more support to achieve our cherished goal.

On behalf of DESHA and its programme participants, we express sincere gratitude to our Development Partners and the Government of Bangladesh for their continued solidarity, support and cooperation in promoting the well being of the poor. I thank to Md. Robiul Islam, Executive Director of DESHA for his commitment, sincerity and the dynamic leadership. I also thank to all those DESHA employees who supported us to make it happen.

Thanks to all

Md. Mostafizur Rahman
Chairperson

Note from the Executive Director



DESHA has been tirelessly working for welfare of the targeted people as long as 28 years. In this journey we have had to come across a lot of hurdles and overcome those as much as possible. Specially for last few years, we introduced different four programs SMART, ENRICH, Agriculture Unit and Livestock Unit, LIFT, Cultural & Sports Program, Elderly People Development Program.

DESHA programs increasingly targets especially vulnerable rural communities. For example, microfinance is progressively being extended to ultra-poor families and indigenous communities. DESHA was again active to mitigate the distress caused by seasonal unemployment in agriculture through microfinance supported by PKSf and agriculture promoting early harvest. DESHA also has been implementing housing project by the help of Bangladesh Bank for houseless disadvantaged population.

Electricity is the main indicator for development of Bangladesh. But electricity is not sufficient and available. For this reason, Bangladesh Government has taken initiative to use alternative energy power “Solar Home System (SHS)” through its Autonomous Organization named Infrastructure Development Company Limited (IDCOL). Our Organization, DESHA is a Partner Organization of IDCOL and has been implementing SHS from December, 2009 DESHA has already decided to expand SHS program in Nation wide very soon where power grid is absent.

DESHA and its programme participants are grateful to the development partners specifically PKSf, IDCOL, ASA, Padakkhep, Commercial Banks, Bangladesh Bank, NGO Forum, DPE, BTEB, BNSSB Hospital and others and to the Government of Bangladesh for its cooperation in promoting the well-being of the poor.

I express my gratitude to General and Executive committee for their continuous guidance. I also express my heartiest appreciation to all staffs of DEHSA for their very strong commitment and sincere efforts.

Md. Robiul Islam
Executive Director



A Short Profile of **DESHA**

DESHA is a Non-Profit, Non-Government Organization established in the year of 1986 by some local development workers for the socio-economic upliftment of the poor and landless people of the area. The Organization since its inception has been working for institutions building of the poor with special emphasis on distressed women, girls and disadvantaged children. Main thrust of DESHA's program is to organize the rural poor men and women into groups in order to enable them to manage and control for themselves, identify their problems and also find out solutions as assertive population.

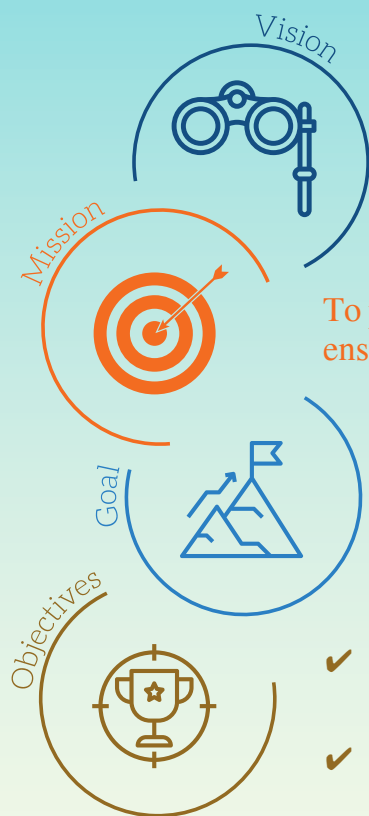
The socio-economic situation of DESHA's working area is very backward, endless poverty, unemployment, malnutrition, illiteracy, absence of major population from social decision making process and resource constraints are some major

problems in the area. There exist great inequalities in the land, income distribution, education and control over production resources among the poor and rich.

Women constitute half of the total population of poorer section are underprivileged, illiterate, ignorant much more than their male counterpart. Prejudices and lack of training, consciousness, and income-earning opportunities have made them dependent on others. Women have a little scope of earning independently though they have potentialities to do income generation activities. With this socio-economic reality of the area DESHA started functioning in the year 1986 with some committed social workers and development leaders to facilitate the target people towards sustainable development and social transformation.

Legal Status of DESHA:

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



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

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

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

- ✓ To build up the institutions of the poor and disadvantaged people for sustainable development.
- ✓ To provide skill and human development training in order to develop human potentials of the target population.
- ✓ To carryout mass literacy program for illiterate women, adolescent and children.
- ✓ To development the environment through social forestry and nursery program.
- ✓ To create job opportunities in the rural areas by providing small credit.
- ✓ To integrate the women in national development processes and to reduce gender inequality from the society.
- ✓ To undertake health services with a view to mitigating health and nutritional problems.
- ✓ To capacitate the target people through arranging seminar, symposium, meeting on different issues for enriching their critical knowledge.
- ✓ To encourage the poor community to enhance their rights from where they obtain.





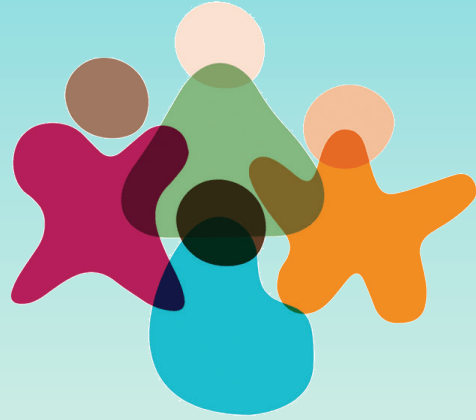
Our Beliefs

- ❑ The lives of human beings are of equal value.
- ❑ In a world riches and poverty is an injustice, it must be eradicated.
- ❑ Poverty makes people more vulnerable to conflict and natural calamity; much of this suffering can be prevented and must be relieved. People's vulnerability to poverty and suffering is increased by unequal power relation based on, for example, gender, race, class, caste and disability; women, who make up a majority of the worlds poor, are especially disadvantaged.
- ❑ Working together we can build up a just and safer world, in which people take control over their own lives and enjoy their basic rights.
- ❑ To overcome poverty and suffering involves changing unjust policies and practices, nationally as well as working closely with people in poverty.



Our Strengths

- ❑ EC members are knowledgeable and have strong external relations with GOB and Donors.
- ❑ EC takes initiatives of seeking new donor funds and proposal development.
- ❑ Staff members are enthusiastic and ready to take challenges.
- ❑ They have management experience during the implementation of education program.
- ❑ DESHA has development expertise and reputation in microcredit, education and solar home system.
- ❑ DESHA's leadership is acceptable among the staff members.
- ❑ Staffs have a good reputation in the community.
- ❑ Specious office and training space is at Head office.
- ❑ Adequate furniture and equipment are available.
- ❑ Organization has experience in different type of program implementation.
- ❑ Sound financial management system exists.
- ❑ DESHA's microcredit program and solar program are self-sufficient.
- ❑ DESHA has acquired registration certificates from different departments such as Department of Social Services, NGO Affairs Bureau, Office of the Deputy Income Tax Commissioner, Khulna and Microcredit Regulatory Authority (Bangladesh Bank).



Our Opportunities

- ❑ DESHA is working with the poor and disadvantage people in remote in health, microcredit, education, solar home system and biogas sectors.
- ❑ The poor and underserved continue to seek alternative to the public health system.
- ❑ External environment is more or less favorable to implement the health program, for example, there is less competition in rural areas, health demand is increasing and customers are paying fees etc.
- ❑ Poor and underserved people are interested to get the primary health care service from DESHA Community Hospital.
- ❑ Successful and self-sustaining microcredit program leaves open opportunities for cross subsidies.
- ❑ Opportunities to leverage microcredit and education programs and attract more customers to health.

Organizational Structure and Management

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

The organizational structure is 3 tiers based such as:

1. General Committee
2. Executive Committee
3. Senior Management Team

General Committee

DESHA has a 31-member General committee consisting of important persons who are expert in various fields in the community. The structure and system of management of DESHA is well defined and is clearly provided in its Memorandum and Rules and Regulations. Structurally there is a General Committee, which usually meets, once a year at the Annual General Meeting. It is responsible for performance review, policy guidance and setting directions for the future.

List of Members of the General Committee:

- | | |
|----------------------------|-----------------------------|
| 1. Advocate Mahmudul Haque | 17. SM Halimuzzaman |
| 2. Mst. Salma Pervin | 18. Md. Mortaza Hossain |
| 3. Principal Salauddin | 19. Mst. Nazma Robiul |
| 4. Md. Mostafizur Rahman | 20. Mst. Helena Khatun |
| 5. Md. Abdul Hannan | 21. Md. Nazrul Islam |
| 6. Md. Sultan Mahmud | 22. Advocate Robiul Islam |
| 7. Mst. Rokeya Khatun | 23. Asma Akhtar |
| 8. Md. Idrish Ali | 24. Mst. Nurjahan Sarmin |
| 9. Md. Shafiqul Islam | 25. Laila Arzuman Banu |
| 10. Md. Robiul Alam Mukul | 26. Engr. Md. Nazrul Islam |
| 11. Mst. Rehena Khatun | 27. Adv. Md. Saower Hossain |
| 12. Md. Sultanul Islam | 28. Md. Abdul Zihad |
| 13. Md. Rezaul Karim | 29. Md. Khairul Islam |
| 14. Md. Abdus Samad | 30. Md. Rezaul Haque Kota |
| 15. Md. Emanur Rahman | 31. Selina Shahid |
| 16. Md. Haider Ali | |

Executive Committee:

Executive Committee comprised of 8 members is the supreme decision making organ of DESHA. The Committee is formed from the general Committee member by direct election. Executive Committee is elected for three years. Executive Director is the chief executive, as member secretary of the organization. All operational functions of the Organization and related responsibilities and authority are vested with the Executive Committee, which is managed by seasoned and experienced people with rich background of administration, management and policy making as well as deep interest and acumen in social work. The Executive Committee is assisted by various Standing Committees which are comprised of regular office bearers of DESHA as well as professionals and experts from outside who are capable of advising on planning, policy formulation, performance improvement and so on.



Md. Mostafizur Rahman
Chairman



Md. Haider Ali
Vice-Chairman



Md. Sultan Mahmud
Treasurer



Advocate Mahmudul Haque
Member



Md. Abdul Hannan
Member



Mrs. Rokeya Khatun
Member



Mrs. Nazma Robiul
Member



Md. Robiul Islam
Member Secretary

Management Team:

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

Name	Designation
Md. Robiul Islam	Executive Director
M. R. Islam	Asst. Executive Director
Nazmus Saleheen	Director (ICT & MIS)
Md. Firoj Al Mamun	Director (MF)
Md Enamul Haque Salam	Director (REP)
Md. Abul Hashem	Joint Director (Audit)
Md. Zahirul Islam	Deputy Director (F&A)
Md. Abdul Wares	Deputy Director (Training & PS to ED)
Md. Sirajul Islam	Sr. Asst. Director (Procurement & Logistic)
Mohammad Mehedi Hasan	Assistant Director (HR & Admin)

Working Experience :

DESHA has 28 years working experiences in the field level Implementation of target group oriented community development programs.

Though DESHA received its registration from Department of Social Service in 1989. It began its operation in the field level implementation of its programs in 1996, after being constituted in 1996 by a group of social worker that were then working with the international voluntary services; DESHA began its operation in the field level in 17 village of Mirpur upazila under the district of Kushtia on the clustered basis. Over the years, DESHA expanded its areas gradually through a strategically defined plan.

From the outset, DESHA has been implementing an integrated development package including Functional Literacy and Continuing Education, Primary Education, Livelihood Skills Training and Technical Support, Health Education and Services, a Savings and Credit component, National Domestic Biogas & Manure Programme (NDBMP), Foreign Remittance, Solar Home System (SHS) Programme and Low Cost Housing Project. Over the years the programs have evolved in the design and service delivery and currently the activities are segmented into

four components namely; Functional Literacy and Continuing Education for the adults, Primary Education for the Children, Integrated Development Program consisting of people's social capacity building and activation and Livelihood Enhancement program including homestead based productive skills development, technical assistance for utilization of learnt skills and homestead resources and health education and services of Bangladesh.

It began with and still follows a target group approach in its field implementation working among the disadvantaged rural poor household consisting of land less and manual laborers, ethnic, minorities and others vulnerable people. In addition to its direct field implementation DESHA also carries out a national outreach program including support to other development partners in developing and implementing their programs and through lobby, advocacy and networking at the local national and international level in order bring about policy shifts to make them favorable to the poor people and their livelihood development.

Development Partners Of DESHA :

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

Working Experience with Government and Different Donors:

International:

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

National:

Program/Project	Duration	Donor
Poverty Alleviation (Buniad, Jagoron, Agrasar, Sufolon, ENRICH, Agriculture Unit, Livestock Unit)	1999- On going	PKSF
WATSAN	2002-On going	NGO Forum
Aquaculture Development Program (AqDP)		Padakhep
National Domestic Biogas & Manure Program (NDBMP)	2007-On going	IDCOL
Solar Home System (SHS)	2009-On going	IDCOL
Improve Cook Stove (ICS)	2015-Ongoing	IDCOL
Remittance	2009-Ongoing	Bank Asia
Housing Project	2010-Ongoing	B a n g l a d e s h Bank
ENRICH	2014-Ongoing	PKSF
Cultural & Sports Program	2017-Ongoing	PKSF
Uplifting The Lives of Elderly People Program	2017-Ongoing	PKSF

Working Methodology:

DESHA believes to work with the form of groups or Community Based Organization (CBO)s. DESHA has district wise official network along with a range projects to provide supports to the indigents. For implementing these projects skilled teams having the skills to operate diversified actions are working at different levels. The organization has a data bank on each of its project area. In the data bank, information on all issues and stakeholders related to development are included. DESHA has grassroots level groups of its beneficiaries, based on which development services are provided. Moreover, the organization has excellent working relationship with different organizations and individuals based on this data bank and relationship. DESHA can easily mobilize the CBOs and skill-training providers in the concerned district, upazilla as well as the project area.

The Village Development Committee of DESHA for Total Village development provides a unique structure in which people of different socio-economic group/ CBOs are integrated vertically in a manner that each groups/CBOs can preserve and promote their own group interests without encroaching on the interest of other groups/CBOs. Thus the usual hidden impediment to rural development due to the given social stratification and resultant conflicts between the power structure and the disadvantaged sections of the society as obtainable in rural Bangladesh can be overcome.

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

socio-economic groups/CBOs they belongs to.

DESHA has enough ability to mobilize CBOs in its working area. It has mentioned that DESHA is operating various program/project in its commanding area. To face the needs, DESHA has established a well linkage with the various CBOs in its working areas. To implementing the various program/projects DESHA organize different type of meeting, seminar, symposium, and training session in its working area with the collaboration of different government and non-government agencies. Due to invitation of DESHA all the leaders of CBOs such as youth clubs, schools, mosques, temples, Chairman of Municipality, UP-Chairman, NGO personality, Social Worker and other relevant persons are joint in it's those type of occasion.

DESHA has good relation with DC, ADC, UNO, DPEO, TEO, Civil surgeon, DLO, TLO, DFO, TFO, Famous Doctors, DD- Social Welfare, DD- Family Planning, TFPO, DD-Agriculture, Upazila Agriculture Officer, District and Upazila ExEn and Others. When DESHA organizes different type of training especially IGA based training in its training venue then some times DESHA invites said respective personnel. They always honor and response to DESHA's invitation and join in the training ceremony. Some times they facilitate the training session as guest trainer/facilitator. In the long journey of DESHA it has established a good reputation in its working areas and also build a remarkable familiar relationship with the different type of CBOs and all kinds of stakeholders. So DESHA is able to get sympathetic assistance from all government and non-government agencies and other relevant development partners/CBOs.

The Operational Area:

DESHA is working among Kushtia, Meherpur, Chuadanga and Bagerhat districts under khulna division, Pabna, Natore, Rajshahi, Sirajganj, Bogra districts under Rajshahi division, Rajbari, faridpur, Soriotpur, Madaripur, Tangail, Gopalganj and Manikganj districts under Dhaka division and Barisal, Patuakhali, Pirojpur and Barguna districts under Barisal division. The operational area of DESHA is shown in the table below:

Division	District	Upazila
Khulna	Kushtia	Kushtia Sadar, Mirpur, Daulatpur, Bheramara, Kumarkhali, Khoksa = 06
	Meherpur	Meherpur Sadar, Gangni, Mujibnagar = 03
	Jhenaidah	Shailkupa = 01
	Magura	Sripur=1
	Bagerhat	Chitolmari, Rampal, Morelganj, Mongla, Sarankhola = 05
Rajshahi	Pabna	Pabna Sadar, Iswardi, Atghoria, Bera = 04
	Natore	Natore Sadar, Lalpur, Bagatipara, Baraigram, Shingra, Noldanga = 06
	Rajshahi	Charghat, Bagha, Puthia, Bagmara, Durgapur = 05
	Sirajganj	Sirajganj Sadar, Kajipur, Chowhali, Shahjatur = 04
	Bogra	Sherpur, Shariakandi, Nandigram = 03
Dhaka	Rajbari	Rajbari Sadar, Baliakandi, Pangsha, Kalukhali = 04
	Manikganj	Daulatpur, Sibalay, Harirampur = 03
	Tangail	Bhuapur, Nagarpur = 02
	Madaripur	Shibchar = 01
	Shariotpur	Janjira, Noria, Bhedorganj, Damudya = 04
	Jamalpur	Sharishabari = 01
	Faridpur	Salta, Boalmari, Bhanga, Sadarpur, Madhukhali = 05
	Gopalganj	Kotalipara, Muksudpur, Kashiani = 03
Barisal	Barisal	Hizla, Mehendiganj, Ujirpur, Babuganj = 04
	Patuakhali	Kalapara, Mirzaganj = 02
	Barguna	Pathorghata, Amtoli = 02
	Pirojpur	Nazirpur, Mathbaria, Sadar, Nesarabad, Bhandaria = 05
04	22	74

Office Location of DESHA



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

Dhaka Liaison Office : 1/12-B, Humayun Road, Block-B
College Gate, Mohammadpur,
Dhaka-1207, Bangladesh.

List of Branch for Micro Finance Program:

SN	Branch/Unit Name	Branch/Unit Address				Program/Project
		Village/Town	Union	Upazilla	District	
01	Kushtia-01	Kumergara	Majompur	Kushtia	Kushtia	Microfinance/Biogas
02	Kushtia-02	Aruapara	Kushtia	Kushtia	Kushtia	Microfinance
03	Kushtia-03	Majompur	Kushtia	Kushtia	Kushtia	Microfinance
04	Horipur	Horipur	Horipur	Kushtia	Kushtia	Microfinance
05	Barkhada	Barkhada	Barkhada	Kushtia	Kushtia	Microfinance/Biogas
06	Horinaraynpur	Horinaraynpur	Horinaraynpur	Kushtia	Kushtia	Microfinance
07	Mirpur-01	Mirpur	Mirpur	Mirpur	Kushtia	Microfinance/Biogas
08	Mirpur-02	Thanapara	Mirpur	Mirpur	Kushtia	Microfinance/Biogas
09	Poradah	Poradah	Ailchara	Kushtia	Kushtia	Microfinance/Biogas
10	Khajanogor	Khajanagor	Jogoti	Kushtia	Kushtia	Microfinance/Biogas
11	Moshan	Keopur	Baruipara	Mirpur	Kushtia	Microfinance/Biogas
12	Bahalbaria	Bahalbaria	Bahalbaria	Mirpur	Kushtia	Microfinance/Biogas

SN	Branch/Unit Name	Branch/Unit Address				Program/Project
		Village/Town	Union	Upazilla	District	
13	Amla	Amla	Amla	Mirpur	Kushtia	Microfinance/Biogas
14	Bheramara-01	Uttor Kacharipara	Bheramara	Bheramara	Kushtia	Microfinance
15	Bheramara-02	Shatbari	Dharampur	Bheramara	Kushtia	Microfinance/Biogas
16	Bheramara-03	Chandgram	Bheramara	Bheramara	Kushtia	Microfinance/Biogas
17	Golapnagar	Golapnagar	Mokarrampur	Bheramara	Kushtia	Microfinance/Biogas
18	Juniadah	Juniadah	Juniadah	Bheramara	Kushtia	Microfinance/Biogas
19	Taragunia	Taragunia	Taragunia	Daulatpur	Kushtia	Microfinance/Biogas
20	Daulatpur	Daulatpur	Daulatpur	Daulatpur	Kushtia	Microfinance/Biogas
21	Allardarga	Allardorga	Pearpur	Daulatpur	Kushtia	Microfinance/Biogas
22	Kumarkhali	Kazi More	Kumarkhali	Kumarkhali	Kushtia	Microfinance/Biogas
23	Jodubaira	Joduboiria	Joduboiria	Kumarkhali	Kushtia	Microfinance
24	Panti	Panti Bazar	Panti	Kumarkhali	Kushtia	Microfinance/Biogas
25	Khoksa	Khoksa	Khoksa	Khoksa	Kushtia	Microfinance
26	Shomoshpur	Shomoshpur	Shomoshpur	Khoksa	Kushtia	Microfinance/Biogas
27	Meherpur	Raipur	Meherpur	Meherpur	Meherpur	Microfinance
28	Bamundi	Bamundi Bazar	Bamundi	Gangni	Meherpur	Microfinance/Biogas
29	Rajbari	Sreeur Bazar	Rajbari	Rajbari	Rajbari	Microfinance/Biogas
30	Kalukhali	Ratondia	Ratondia	Kalukhali	Rajbari	Microfinance
31	Machpara	Bahadurpur	Machpara	Pangsha	Rajbari	Microfinance
32	Pangsha	Narayonpur	Pangsha	Pangsha	Rajbari	Microfinance/Solar
33	Baliakandi	Talpottipara	Baliakandi	Baliakandi	Rajbari	Microfinance
34	Pabna	Singa	Pabna	Panbna	Pabna	Microfinance/Biogas
35	Ishwardi	Darinaricha	Ishwardi	Ishwardi	Pabna	Microfinance/Biogas
36	Alhazz	Purbo Tengri	Ishwardi	Ishwardi	Pabna	Microfinance/Biogas
37	Shahapur	Diar Shahapur	Shahapur	Ishwardi	Pabna	Microfinance/Biogas
38	Awtapara	Basherbada	Shahapur	Ishwardi	Pabna	Microfinance/Biogas
39	Tebunia	Debottor Bazar	Debottor	Atghoria	Pabna	Microfinance/Biogas
40	Natore	Bonbelghoria	Natore	Natore	Natore	Microfinance/Biogas
41	Bonpara	Mohishbhanga Road	Bonpara	Boraigram	Natore	Microfinance/Biogas
42	Rajapur	Khalifapara	Rajapur	Boraigram	Natore	Microfinance/Biogas
43	Gopalpur	Gopalpur Bazar	Gopalpur	Lalpur	Natore	Microfinance/Biogas
44	Malonchi	Malonchi Bazar	Malonchi	Bagatipara	Natore	Microfinance/Biogas
45	Arani	Arani Bazar	Arani	Bagha	Rajshahi	Microfinance
46	Bagha	Bagha Bazar	Bagha	Bagha	Rajshahi	Microfinance/Solar
47	Puthia	Puthia Bus Stand	Puthia	Puthia	Rajshahi	Microfinance
48	Charghat	Thana More	Charghat	Charghat	Rajshahi	Microfinance/Biogas
49	Sawastipur	Sawastipur	Alampur	Kushtia	Kushtia	Microfinance/Biogas
50	Dangmorka	Dangmorka	Adabari	Daulotpur	Kushtia	Microfinance/Biogas
51	Patikabari	Patikabari	Patikabari	Kushtia Sadar	Kushtia	Microfinance/Biogas

SN	Branch/Unit Name	Branch/Unit Address				Program/Project
		Village/Town	Union	Upazilla	District	
52	Jhaudia	Jhaudia	Jhaudia	Kushtia Sadar	Kushtia	Microfinance/Biogas
53	Shekhpara	Podomodi	Tribeni	Shailkupa	Jhenaidah	Microfinance/Biogas
54	Gangni	Chowgacha	Gangni	Gangni	Meherpur	Microfinance/Biogas
55	Kasbamajail	Kasbamajail	Kasbamajail	Pangsha	Rajbari	Microfinance/Biogas
56	Shilaidah	Shilaidah	Shilaidah	Kumarlhali	Kushtia	Microfinance/Biogas
57	Baradi	Baradi		Sadar	Meherpur	Microfinance/Biogas
58	Mujib Nagar	Mujib Nagar	Mujib Nagar	Mujib Nagar	Meherpur	Microfinance/Biogas
59	Shaikupa	Shaikupa	Shaikupa	Shaikupa	Jhenidah	Microfinance/Biogas
60	Bhatoi Bazar	Bhatoi Bazar	Bhatoi Bazar	Sadar	Jhenidah	Microfinance/Biogas
61	Langolbandh	Langolbandh	Langolbandh	Sripur	Magura	Microfinance/Biogas

List of Branch for Solar Home Systems Program:

SN	Unit Name	Unit Code	Village/ Town	Union	Upazila	District
1	Amla	AL	Amla	Amla	Mirpur	Kushtia
2	Amtoli	AT	Amtoli	Amtoli	Amtoli	Barguna
3	Balarbazar	BB	Balarbazar	Balarbazar	Shakhipur	Sariotpur
4	Baliakandi	BK	Talpottipara	Baliakandi	Baliakandi	Rajbari
5	Bera	BR	Shahapara	Pouroshova	Bera	Pabna
6	Chanderchar	CC	Chanderchar	Umedpur	Shibchar	Madaripur
7	Chilmari	CM	Chilmari	Chilmari	Daulatpur	Kushtia
8	Daulatpur	DP	Daulatpur	Daulatpur	Daulatpur	Manikganj
9	Hizla	HL	Hizla	Hizla	Hizla	Barisal
10	Kakchira	KC	Kakchira	Kakchira	Pathorghata	Barguna
11	Kalapara	KP	Kalapara	Kalapara	Kalapara	Patuakhali
12	Kaligonj	KG	Kaligonj	Kaligonj	Singra	Natore
13	Kalinagar	KN	Kalinagar	Rupapat	Boalmari	Faridpur
14	Kartikpur	KT	Kartikpur	Kartikpur	Bhedoganj	Shariotpur
15	Khoyerbagan	KB	Khoyerbagan	Natun Varanga	Bera	Pabna
16	Lengutia	LT	Lengutia	Jangalia	Mehendiganj	Barisal
17	Majkajirchar	MK	Majkajirchar	Alimabad	Mehendiganj	Barisal
18	Mathbaria	MB	Mathbaria	Mathbaria	Mathbaria	Pirojpur
19	Mehendiganj	MG	Mehendiganj	Mehendiganj	Mehendiganj	Barisal
20	Mohipur	MP	Mohipur	Latachapli	Kalapara	Patuakhali
21	Muksudpur	MD	Muksudpur	Muksudpur	Muksudpur	Gopalganj
22	Najirpur	NJ	Najirpur	Najirpur	Najirpur	Pirojpur
23	Natuarpara	NP	Natuarpara	Natuarpara	Kajipur	Sirajganj
24	Nolinbazar	NB	Nolinbazar	ArJuna	Bhuapur	Tangail
25	Noria	NO	Noria	Noria	Noria	Shariotpur

26	Pangsha	PS	Narayonpur	Pangsha	Pangsha	Rajbari
27	Pathorghata	PG	Pathorghata	Pathorghata	Patharghata	Barguna
28	Rajapur	RJ	Khalifapara	Rajapur	Baraigram	Natore
29	Rampal	RP	Rampal	Rampal	Rampal	Bagerhat
30	Rupsha	RS	Rupsha	Meskandi	Sirajganj Sadar	Sirajganj
31	Sadarpur	SD	Sadarpur	Sadarpur	Sadarpur	Faridpur
32	Satla	SL	Satla	Satla	Ujirpur	Barisal
33	Sharankhola	SK	Sharankhola	Sharankhola	Sharankhola	Bagerhat
34	Simantabazar	SB	Simantabazar	Ratankandi	Sirajganj Sadar	Sirajganj
35	Taltoli	TT	Taltoli	Barobogi	Amtloi	Barguna
36	Ullapara	UP	Ullapara	Ullapara	Ullapara	Serajgonj

Programme Highlights 2016-17:

The conceptual framework of DESHA is a rights-based approach to development based on promotion and protection of internationally recognized human rights among the rural poor. The challenge facing Bangladesh is the iniquitous social, economic and physical system; but for us, it is to assist the poor raise their living standards by themselves. To ensure Group Members and others have access to essential resources we support activities in social empowerment, community health, livelihoods and micro-finance.

Micro-finance Programme:

Background:

With a view to alleviating poverty of the disadvantaged people, DESHA launched its microfinance program since October 1996 for poor landless people of the project area. DESHA made an agreement as partner organization with ASA in 1998 and with PKSF in 1999. Now the organization has been implementing microfinance program both in rural and urban areas. It plays a very important role in the field of poverty alleviation. It also gives special emphasis on immediate and long-term needs of beneficiaries and for further integration in to the development mainstream.

Microfinance program of DESHA is divided in two components, i.e. micro savings and micro credit, which allows clients an earning capacity while learning to save for the future. DESHA continues to reach its goal of strengthening and empowering the poor woman of the operational area of DESHA through these programs.

Objectives of the Program:

The overall objective of DESHA microfinance operation is “to achieve sustainable improvement in the livelihood of the rural poor in Bangladesh”.

The other objectives are as follows:

- ❑ Establish effective and sustainable savings and credit operation as a necessary economic service for the rural poor whom DESHA serves.
- ❑ Ensure that eligible DESHA groups or members obtain ready access to a line of credit to enable them to undertake IGA, according to their needs, choice and capacity to operate.
- ❑ Ensure that loans are issued for both on-farm and off-farm activities and generate income and create employment opportunity for them.
- ❑ Ensure savings mobilization as an alternative source of financing during emergency.
- ❑ DESHA assists group or households to develop the necessary skills and confidence in managing business and financial affairs.
- ❑ In addition to provide service, generate a modest surplus, ensure the financial sustainability of the micro-credit operation and contribute towards the costs of DESHA development operation.

DESHA Microfinance in Last Five years:

Particular	2012-13	2013-14	2014-15	2015-16	2016-17
Branch	49	49	49	55	61
Group	4759	4752	4494	4831	5360
Member	82988	79926	79015	88371	95770
Loanee	62407	59746	67562	66063	74110
Savings (Lac)	2190	2371	2750	3710	56.35
Portfolio (Lac)	7398	6807	8127	11206	17239
Upazila	24	23	23	26	28
District	07	06	06	08	09
Staff	435	420	406	488	553

Savings Mobilization:

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



Microcredit:

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

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

1. To make financial services easily available to the poor target people who have no access to institutional credit.
2. To generate more income and create long term employment opportunity for the poor and marginal farmers.
3. To empower the disadvantaged woman through economic emancipation.
4. To operate a sustainable and self-financing microfinance operation.

Classification of Micro credit:

Now DESHA provides 8 types financial services.

1. Buniad
2. Jagoron
3. Agrasar
4. Sufolon
5. ENRICH (IGA)
6. Housing Loan

At-A-Glance Savings & Credit Report up to June 2017:

Component wise Savings & Loan Outstanding:

SN	Name of Component	Savings Amount (Tk)	Loan Amount (Tk.)
01	Jagoron	477676770	828488343
02	Agrasar	63480693	296425568
03	Buniad	2158324	7282486
04	Sufolon	17364623	569828833
05	Housing	-	648649
06	ENRICH	2842520	21205018
Total		563522930	1723878897



Agro-based activities under microfinance programme:

Poultry Rearing:

In our country especially at rural area about all families have tendency to rear poultry bird. But only due to crisis of latest technology and proper financial support the activities could not be achieved with satisfactory result. DESHA has provided short training on rearing and support through vaccination program. Moreover Micro-credit support to needy for their activities. Maximum families are selling eggs and birds after their own consumption. This activity is directly helping in nutritional aspects of the family members.



Beef Fattening:



Beef fattening is a short-term business but profitable one. Before approximately six months of occasionally festival like as Eid-ul- Fitar and Eid-ul-Azha beneficiaries take loan to purchase adult-calf and after rearing it will sale for meat and earn more money to survive their livelihood.

Aqua Culture:

The mini-pond, ditches and other water bodies in the project are brought under fish cultivation. DESHA has provided proper training with the support of expertise from other organizations and govt. departments. DESHA is also assisting the members to collect fish-linger with the support of fisheries expert. Family members are taking fish from their product for own consumption that is helping in nutritional purpose.



Agriculture:

To improve rural livelihood options, on and off-farm, we keep farmers and farm workers up-to-date with advances in agricultural techniques, tools and knowledge. Through field-based projects, small and marginal farmers raise their agricultural skills and expand their resources, thereby increasing incomes and raising living standards. PKSF initiated and encouraged to disburse especially agriculture loan to the agro-based small and marginal farmers that is called Agriculture Support Microcredit (ASM). DESHA is going to implement ASM by the help of PKSF in Mirpur, Bheramara and Daulatpur upazills under district of Kushtia. More



over, agriculture loan is used in ex-ASA model 5 branches named Arani, Bagha, Malonchi, Putia and Charchat under district of Rajshahi through funded by Bank Asia.

National Domestic Biogas and Manure Programme (NDBMP):



DESHA started this programme in collaboration with Infrastructure Development Company Limited (IDCOL), a government owned company in 2007. The overall objective of this project is to promote and disseminate domestic biogas in rural areas with the ultimate goal to establish a sustainable and commercial biogas sector in Bangladesh.

Progress report up to June 2017

SN.	Description		Cumulative Report up to June, 2017
01	No. of Unit		47
02	Staffing	-	
		04	
03	No. of Customer		1080
04	Loan Disbursed (Principal)		22472717
05	Loan Outstanding (Principal)		4796379
06	Collection Efficiency		74%
07	Overall Collection Efficiency		16%

Renewable Energy (Solar Home System - SHS):

Bangladesh is a much people land. Electricity is the main indicator for development of Bangladesh. But electricity is not sufficient and available. For this reason, Bangladesh Government has taken initiative to use alternative energy power. Infrastructure Development Company Limited (IDCOL) which is the Autonomous Organization of Bangladesh Government is going to implement Solar Home System (SHS) through the Partner Organizations. Our Organization, DESHA is a Partner Organization of IDCOL and has been implementing SHS from December, 2009. SHS is a small renewable energy, which is used for Light, Black-White TV and Mobile Charger in Rural Off-Grid areas as the power of 10 to 300 Watt peak (Wp). SHS is the hopeful Project to solve the problem of lighting in all over

the country. Much people of rural off-grid areas are living under poverty line. They have not able to purchase the SHS in cash. So, they have to need credit for purchasing SHS. DESHA sells the SHS to those customers in credit. It is a one kind of business.



Progress report up to June 2017

SN.	Description		Cumulative Report up to June, 2017
01	No. of Unit		36
02	Staffing		36
			92
03	No. of Customer		40536
04	Loan Disbursed (Principal)		682832002
05	Loan Outstanding (Principal)		109488853
06	Current Collection Efficiency		47%
07	Overall Collection Efficiency		5%

Remittance Programme:

Remittance programmes a new initiative of DESHA. A significant number of Bangladeshi people work out side of nation and it is often found that a large number of their hard earning money is lost through improper and unauthorized remittance services. These Bangladeshi workers have a long term demand to ensure remittance service at their community level. Commercial Bank and financial institutes couldn't



create facilities at the village level. The organization implements this programme so that the remittance can reach to the

remote remittance receiving families safely and promptly.

Progress report during July 2016- June 2017

Sl. No	Name of Agent	No. of Remitter	Amount (Tk)
01	Merchantrade Express Ltd.	1055	24185032
02	Xpress Money Transfer	176	4030838
03	Western Union	440	10077096
04	Placid Express	87	2015421
Total		1758	40308387

DESHA Community Hospital:

Moved by the health sufferings of the poor people and viewed the limited scope of health services opportunities for them, DESHA had been exploring the possibility of establishing community hospital at the village level, to ensure availability of medical services at the door step of the poor people.

Location and Area Coverage:

The DESHA community hospital is located at Moshan, some 9 km. to the north-west of Kushtia district town and 6 km. to the east of Mirpur upazila town. It is situated by the side of Kushtia-Mirpur Highway. Primarily it will serve about forty thousand people of Baruipara Union, but people of surrounding unions will also receive services of the hospital when it gets fully and adequately equipped.



Health Services up to June 2017

SN.	Particulars	No. Of Patient
01	Out Door Service	117213
02	Health Camp	4512
03	Eye Camp	1276
Total		123001

Objectives of the Community Hospital:

The broad objective of the DESHA Community Hospital (DCH) is to provide health and medical services to the poor people of Baruipara union and surrounding areas.

The specific objectives of DCH, however, are as follows:

- a. To examine general patients at the out patients department (OPD) and give prescriptions and advices for treatment of patient-specific diseases.
- b. To provide emergency services to the patients needing immediate medical attention such as respiratory irregularities, especially the trauma victims.
- c. To admit patients who need intensive care, observation and treatment from doctors and nurses.
- d. To ensure maternity and child health care services to the pregnant mothers, lactating mothers and their children.
- e. To hold periodic health camps, especially the eye and the heart diseases treatment camps, with the renowned surgeons of the country.

Expected outcome/results:

On fulfillment of the above objectives of DCH, the expected outcomes are as follows.

- a. Reduced morbidity and mortality rates in the area.
- b. Reduced neo-natal and post-natal deaths of mothers and infants.
- c. Improved health and hygiene conditions of the people.
- d. Raised awareness of people on good health and hygienic measures.

Training and Research:

Training is said to be the first hand made of program activities, for without training to the target beneficiaries and the staff, no such activities can successfully be implemented. So awareness and skill building training courses are regularly held for the target beneficiaries, and the staff capacity development training is also a regular phenomenon in DESHA. Beside action research, study, seminar and workshops are conducted as per needs.

Relevant skills and financial management training was provided for over 3200 Group Members (Ultra-poor, landless and marginal farmers and small farmers). Staffs also received Microfinance Management, Bookkeeping and



Accounting, Product Development and Business Plan development training to increase MF capacity. Most of the programme participants training were funded by PKSf.

Financial Contribution for Social Work:

DESHA has been contributing financially support from its own fund for various social activities like contribution for the dead group member, lame, medical operation, eye operation, accident, scholarship and so on.



Housing Project:

With the technical and financial assistance of Grihayan Tohabil under Bangladesh Bank, DESHA has started housing project in 2010 for shelter less people with a view to rehabilitate them. DESHA has covered 100 families in Kushtia Sadar and Mirpur Upazila under Kushtia

District. A total number of 100 families have been covered under housing project. Strong and frequent follow-up has also been made in order to proper implementation of the project.

ENRICH:

ENRICH is a programme conducted at the grassroots level focusing for overall household development of the poor. The programme targets to poor families, working with them to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including health, education, youth development, community development, etc, the goal being sustainable development driven by the people themselves.

By working with selected households in association with the local government and committed stakeholders, ENRICH catalyses the households' efforts to lift them out of poverty. The overall goal of the programme is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in the unions, and ultimately, throughout the country. By nurturing the skills potential of poor households, ENRICH encourages and assists them in changing to their economic status. Access to appropriate technology, as well as access to health and education services, will ensure increase in productivity, allowing them optimize returns from market operations. It is

crucial for the success of this programme that the households themselves are eager and willing to pave the road to their development, a task which requires time, hard work and patience.

DESHA introduced this programme since July 2014 with financial and technical support from PKSf. Initially DESHA started ENRICH program in Baruipara Union of Mirpur Upazila under Kushtia district now organization enhanced this program in Barkhada Union of Kushtia Sadar Upazila and Malihad Union of Mirpur Upazila Under Kushtia District.



ENRICH SERVICES

In track with ENRICH's philosophy, many programmes have been established for both household and community development. Now at present our organization implementing Health and Education Programme. Our outstanding programs and features have been highlighted below.

Health Programme:

The ENRICH Health Programme is designed to provide comprehensive primary healthcare services for all households in the selected Unions. Currently, 48 health volunteers and 7 health assistants visit the households in the ENRICH

Unions. Each household is visited at least once a month to collect health-related information about all its members. The information and data collected are recorded in the household passbooks and also entered into a computer database established for the purpose. The health assistants arrange satellite clinics every week which are attended by MBBS doctors. Health camps (vision, dental, heart, diabetes, etc) are also organized from time to time, with specialist doctors attending. In these camps, patients with serious ailments are referred to different public as well as private hospitals and clinics where their treatment is arranged free of cost. For the first time ever, ENRICH has also launched a de-worming campaign, giving away free medicine (albendazole) to 100% of its registered households for all members above 5 years of age.



Progress of Health Programme Upto June 2017

Category	Number
Unions	03
Household	24185
Health Assistants	7
Health Volunteers	49
Satellite Clinic	760
Patient of Satellite Clinic	22844
Static Clinic	3325
Patient of Static Clinic	40036
Health Camp	29
Patient of Health Camp	4512
Cataract Surgery Camp	8
Patient of Cataract Surgery Camp	1276
Health Card Sold	12807

Education Programme

The ENRICH Education Programme primarily seeks to address the problem of drop-out of children from primary level education. Under this programme, at least one afternoon education centre has been established in every village. All students up to Class 2 are helped in these teaching centres to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centres will accommodate students up to Class V. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. So far 69 education centres have been established in 03 ENRICH Unions.



Progress of Education Programme Upto June 2017

Category	Number
Unions	03
Education Centres	105
Teachers	105
Students	2892

Improved Cook Stove Programme (ICS):

DESHA launched the 'Improved Cook Stove Program' in June 2015. With funding support from the IDCOL.

Progress report up to June 2017

SN.	Description		Cumulative Report up to June, 2017
01	No. of Unit		41
02	Staffing	No. of Thana Supervisor	11
		No. of Promoter	29
03	No. of Customer		65259



The program will reduce indoor air pollution in the rural kitchens and hence, reduce the number of deaths from chronic obstructive pulmonary diseases attributable to solid fuel burning at homes. The program will also result in up to 50% less firewood consumption compared to traditional stoves. Up to June, 2017 Organization installed 65,259 Improved Cook Stove to households among recommended clusters.

Agriculture Unit:

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



Livestock Unit:

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



Our Achievement

Citi Foundation Organized 11th Citi Microentrepreneurship Award-2016

Best Microentrepreneur of the year

Israt Jahan

Membership No. 018-091-061

Shamoli Mohila Samity

DESHA, Bamundi Branch



AUDIT REPORT



DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Consolidated statement of financial position (Balance sheet)
As at 30 June 2017

	2017			2016
	Micro Credit BDT	Non Micro BDT	Total BDT	Total BDT
Assets				
Non-current assets				
Property, plant and equipment	171,314,172	7,594,703	178,908,875	148,506,393
Total non-current assets	171,314,172	7,594,703	178,908,875	148,506,393
Current assets				
Loan to members	1,723,878,897	112,901,521	1,836,780,418	1,277,187,209
Short-term investment	83,354,021	57,151,223	140,505,244	132,076,342
Accounts receivable	2,108,035	2,264,287	4,372,322	2,367,995
Loan to staff	5,683,140	9,657,650	15,340,790	14,646,113
Other loan - short term	4,494,407	-	4,494,407	1,499,210
Misappropriated fund	3,866,068	-	3,866,068	3,841,994
Advances, deposits and prepayments	8,072,127	3,721,678	11,793,805	7,530,042
Inventories	-	50,588,360	50,588,360	54,602,705
Cash and bank balances	15,594,147	13,889,327	29,483,474	13,240,037
Total current assets	1,847,050,842	250,174,046	2,097,224,888	1,506,991,647
Total Property and Assets	2,018,365,014	257,768,749	2,276,133,762	1,655,498,040
Capital Fund and Liabilities				
Capital fund				
Cumulative surplus	252,171,884	(31,914,508)	220,257,376	182,272,926
Statutory reserve fund	28,310,390	-	28,310,390	20,321,977
Total capital fund	280,482,274	(31,914,508)	248,567,766	202,594,903
Non-current liabilities				
Loan from PKSf	153,300,000	-	153,300,000	115,099,996
Loan from IDCOL	-	319,667,786	319,667,786	329,554,942
Total non-current liabilities	153,300,000	319,667,786	472,967,786	444,654,938
Current liabilities				
Loan from PKSf	211,299,997	-	211,299,997	215,500,004
Savings from members	568,908,593	-	568,908,593	375,717,747
Loan from other organisations	20,209,282	-	20,209,282	27,931,509
Loan from commercial banks	488,500,000	31,400,000	519,900,000	199,586,622
Accounts payable	150,000	3,943,168	4,093,168	4,576,353
Loan from other funds	138,873,928	1,018,192	139,892,120	110,702,445
Inter project payable	79,772,712	(79,772,712)	-	-
Loan loss provision	50,818,417	8,782,115	59,600,532	49,528,073
Gratuity fund	26,049,811	4,265,959	30,315,770	24,326,697
Disaster management fund	-	378,748	378,748	378,748
Total current liabilities	1,584,582,740	(29,984,528)	1,554,598,210	1,008,248,198
Total Capital Fund and Liabilities	2,018,365,014	257,768,749	2,276,133,762	1,655,498,040

These financial statements should be read in conjunction with annexed notes

DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Chief Financial Officer

Executive Director

See annexed report of the date



Dhaka, Bangladesh
Dated, 28 September 2017

S. F. AHMED & CO
Chartered Accountants

DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Consolidated Income and Expenditure Statement
For the year ended 30 June 2017


	2017			2016
	Micro Credit BDT	Non Micro Credit BDT	Total BDT	Total BDT
Income				
Service charge on loan	296,077,579	14,783,792	310,861,371	233,004,701
Sales	-	14,183,415	14,183,415	56,945,774
Sales - others	-	1,195,484	1,195,484	1,062,649
Interest income	4,816,375	3,619,483	8,435,858	9,335,107
Grants from IDCOL	-	14,491,132	14,491,132	10,848,823
Others income	35,752,554	83,070,634	118,823,188	21,193,190
Total income	336,646,508	131,343,940	467,990,448	332,390,244
Expenditure				
Service charge on loan	26,003,458	31,987,865	57,991,323	25,918,444
Service charge on savings	28,368,616	-	28,368,616	19,131,974
Service charge on other loans	22,807,958	-	22,807,958	12,304,200
Loan loss provision	10,072,459	-	10,072,459	4,607,832
Salaries and allowances	120,363,288	43,022,698	163,385,986	144,337,728
Cost of sales	-	29,013,099	29,013,099	34,927,857
Enrich project	15,056,370	-	15,056,370	15,388,813
Miscellaneous	6,410,160	1,464,217	7,874,377	5,248,461
Depreciation	5,584,867	1,461,062	7,045,929	7,500,299
Expense for TR/KHABIKHA	-	33,842,769	33,842,769	-
Travelling	2,462,722	4,392,583	6,855,305	6,757,652
Office rent	3,552,054	3,303,074	6,855,128	7,098,839
Purchase others	-	4,398,888	4,398,888	-
Printing and stationery	3,245,692	676,426	3,922,118	3,762,800
Business promotion	-	2,675,000	2,675,000	679,700
Fuel cost	1,740,443	855,128	2,595,571	2,306,892
Subsidy to customer	2,369,656	186,162	2,555,818	975,000
Electricity	1,672,623	587,366	2,259,989	1,747,438
Taxes	1,700,918	44,981	1,745,899	1,548,051
Software cost	1,742,757	-	1,742,757	1,797,757
Entertainment	994,167	290,592	1,284,759	1,027,252
Damaged solar home system	-	1,204,514	1,204,514	4,028,470
Bank charge/DD charge	914,717	228,588	1,143,305	1,008,729
Repair and maintenance	361,835	701,789	1,063,624	1,631,679
Training expense	375,746	250,569	626,315	1,334,127
Caring cost	-	458,722	458,722	679,825
Board members honorarium	411,000	-	411,000	529,000
Telephone and postage	228,181	142,901	371,082	277,147
Rebate	-	340,601	340,601	1,275,844
Office management	-	308,560	308,560	569,510
Incentive	-	273,545	273,545	765,273
Purchase of shop	-	199,045	199,045	-
Legal expenses	175,919	19,880	195,799	107,684
Newspapers and periodicals	130,739	30,677	161,416	217,008
Audit fee	31,943	95,835	127,778	86,250
Wages	-	100,246	100,246	1,013,856
Other cost	-	63,794	63,794	10,387,780
Social development cost	-	-	-	1,457,954
Discount	-	-	-	15,224
Disaster management fund expense	-	-	-	2,450
	256,778,288	162,621,176	419,399,464	322,454,799
Surplus of income over expenditure	79,868,220	(31,277,236)	48,590,984	9,935,445

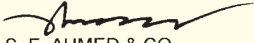
These financial statements should be read in conjunction with annexed notes

For DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha


Chief Financial Officer

Dhaka, Bangladesh
Dated, 28 September 2017


Executive Director
See annexed report of the date


S. F. AHMED & CO
Chartered Accountants

DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Consolidated statement of changes in equity
For the year ended 30 June 2017

Particulars	Cumulative surplus reserve BDT	Statutory reserve fund BDT	Total BDT
Year 2017			
Balance at 01 July 2016	182,272,926	20,321,977	202,594,903
Addition during the year	-	-	-
Surplus for the year	48,590,984	-	48,590,984
Transferred to statutory reserve fund	(10,606,534)	10,606,534	-
Adjusted during the year	-	(2,618,121)	(2,618,121)
Balance at 30 June 2017	220,257,376	28,310,390	248,567,766
Year 2016			
Balance at 01 July 2015	167,481,958	15,975,781	183,457,739
Addition during the year	-	-	-
Surplus for the year	9,935,445	-	9,935,445
Transferred to statutory reserve fund	(5,565,473)	5,565,473	-
Prior year's adjustment	10,420,996	(1,219,277)	9,201,719
Balance at 30 June 2016	182,272,926	20,321,977	202,594,903

For DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha


Chief Financial Officer



Dhaka, Bangladesh
Dated, 28 September 2017


Executive Director