

Annual Report 2018



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2018



Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha

Message from the Chairperson



DESHA, a non-profit social welfare organization, was established in order to assist the under-privileged poor people through providing awareness and education, capacity building, training, legal support, water and sanitation, health services and above all necessary financial support so that they can come out of the evil cycle of poverty and uplift their socio-economic status as well.

DESHA undertook a lot of initiatives and interventions from the beginning in order to achieve its cherished goal. The path that DESHA has come across was not a bed of roses, rather faced continuous hurdles and challenges. DESHA is fortunate enough to have continuous supports from various partners and donors, government departments and authorities and a lot of well wishers to turn the struggle into success.

DESHA family feels very happy and proud to have a permanent Head Office at its own multi-storied building which was inaugurated this year. The six storied building DESHA TARC is one of the focusing symbols of hard-fought success.

On behalf of DESHA I express sincere gratitude and thanks to our Development Partners, well wishers and various departments and authorities of the Government of Bangladesh for their continued solidarity, support and cooperation in promoting development initiatives for the poor.

I congratulate and convey cordial thanks to Md. Robiul Islam, Executive Director of DESHA for his sincere, strong and dynamic leadership and to all of DESHA employees for their commitment, hard work and contributions to make these dreams come true. Thanks to all again to remain with DESHA.

A handwritten signature in black ink, appearing to read 'Md. Mostafizur Rahman'.

Md. Mostafizur Rahman
Chairperson

Note from the Executive Director



DESHA has been working for socio-economic upliftment of the targeted underprivileged people for the last three decades. During this long period of time we had to come across a lot of hurdles and challenges, most of which we have successfully overcome.

DESHA has achieved a landmark of including over hundred thousand poor families under its poverty alleviation Programme i.e. saving and credit Programme through 61 branch offices in 27 upazilas under 07 districts this year. This milestone could not be achieved without continuous support and guidance from PKSF and other partners.

DESHA has so far installed about fifty thousands of solar energy systems (Small Solar Home System as well as bigger DC and AC Systems) to poor and remote households and religious and public service institutions including street lights under its Renewable Energy Programme. About twelve hundreds of domestic biogas has been installed and more than hundred thousands of Improved Cook Stove has also been promoted under the Programme.

Since last few years, DESHA has been able to increase and strengthen its area of services by introducing different new Programmes i.e. SMART, ENRICH, Agriculture Unit and Livestock Unit, LIFT, Cultural & Sports Programme, Elderly People Development Programme etc. Housing project for houseless and distressed people has added great contribution to social development activities of DESHA.

We feel very happy and proud that a long cherished multi-storied 'DESHA Tower' has been inaugurated this year. The building is established as the permanent address of the Head Office and TARC of DESHA.

We are grateful and indebted to the development partners specifically PKSF, IDCOL, ASA, Padakkhep, Commercial Banks, Bangladesh Bank, Ministry of Disaster and Relief, NGO Forum, DPE, BTEB, BNSSB Hospital as well as other institutions/individuals and to the various departments of the Government of Bangladesh for their cooperation in promoting the well-being of the poor.

I express my gratitude and due respect to General and Executive committee for their continuous guidance and support. I also express my heartiest appreciation to my colleagues and all types of workers for their commitment, sincere efforts and hard works to take DESHA way forward and bring about success.



Md. Robiul Islam
Executive Director

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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 Programme 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





Our Beliefs

- ❑ The lives of human beings are of equal value.
- ❑ In a world rich with 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 relations based on, for example, gender, race, class, caste and disability; women, who make up a majority of the world's poor, are especially disadvantaged.
- ❑ Working together we can build up a just and safer world, in which people take control over their own lives and enjoy their basic rights.
- ❑ To overcome poverty and suffering involves changing unjust policies and practices, nationally as well as working closely with people in poverty.



Our 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 Programme.
- ❑ 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.
- ❑ Spacious office and training space is at Head office.
- ❑ Adequate furniture and equipment are available.
- ❑ Organization has experience in different type of Programme implementation.
- ❑ Sound financial management system exists.
- ❑ DESHA's microcredit Programme and solar Programme 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 Programme, 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 Programme leaves open opportunities for cross subsidies.
- ❑ Opportunities to leverage microcredit and education Programmes 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:

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.

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. Rehana Khatun | 27. Adv. Md. Sarower 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 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 29 years working experiences in the field level Implementation of target group oriented community development Programmes.

Though DESHA received its registration from Department of Social Service in 1989. It began its operation in the field level implementation of its Programmes 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 Programmes 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 Programme consisting of people's social capacity building and activation and Livelihood Enhancement Programme 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 Programme including support to other development partners in developing and implementing their Programmes 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:

Programme/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	ICCO Cooperation, Netherlands

National:

Programme/Project	Duration	Donor
Poverty Alleviation (Buniad, Jagoron, Agrasar, Sufolon, ENRICH, Agriculture Unit, Livestock Unit)	1999- Ongoing	PKSF
WATSAN	2002- Ongoing	NGO Forum

Programme/Project	Duration	Donor
Aquaculture Development Programme (AqDP)		Padakhep
National Domestic Biogas & Manure Programme (NDBMP)	2007- Ongoing	IDCOL
Solar Home System (SHS)	2009- Ongoing	IDCOL
Improve Cook Stove (ICS)	2015- Ongoing	IDCOL
Remittance	2009- Ongoing	Bank Asia
Housing Project	2010- Ongoing	Bangladesh Bank
ENRICH	2014- Ongoing	PKSF
Cultural & Sports Programme	2017- Ongoing	PKSF
Uplifting The Lives of Elderly People Programme	2017- Ongoing	PKSF
Alternative Cultivation of Tobacco (ACT)	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 Programme/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 Programme/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	Jhenaidah Sadar, 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 = 04
	Rajshahi	Charghat, Bagha, Puthia, Bagmara = 04
	Sirajganj	Sirajganj Sadar, Kajipur, Chowhali, Shahjatpur = 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	72

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 of Micro-Finance Programme:

SN	Branch/Unit Name	Branch/Unit Address				Programme/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				Programme/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				Programme/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 of Solar Home Systems Programme:

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	Majkajirchar	MK	Majkajirchar	Alimabad	Mehendiganj	Barisal
17	Mehendiganj	MG	Mehendiganj	Mehendiganj	Mehendiganj	Barisal
18	Mohipur	MP	Mohipur	Latachapli	Kalapara	Patuakhali
19	Muksudpur	MD	Muksudpur	Muksudpur	Muksudpur	Gopalganj
20	Najirpur	NJ	Najirpur	Najirpur	Najirpur	Pirojpur
21	Natuarpara	NP	Natuarpara	Natuarpara	Kajipur	Sirajganj
22	Nolinbazar	NB	Nolinbazar	ArJuna	Bhuapur	Tangail
23	Noria	NO	Noria	Noria	Noria	Shariotpur
24	Pangsha	PS	Narayonpur	Pangsha	Pangsha	Rajbari
25	Rajapur	RJ	Khalifapara	Rajapur	Baraigram	Natore

SN	Unit Name	Unit Code	Village/ Town	Union	Upazila	District
26	Rampal	RP	Rampal	Rampal	Rampal	Bagerhat
27	Rupsha	RS	Rupsha	Meskandi	Sirajganj Sadar	Sirajganj
28	Sadarpur	SD	Sadarpur	Sadarpur	Sadarpur	Faridpur
29	Satla	SL	Satla	Satla	Ujirpur	Barisal
30	Sharankhola	SK	Sharankhola	Sharankhola	Sharankhola	Bagerhat
31	Simantabazar	SB	Simantabazar	Ratankandi	Sirajganj Sadar	Sirajganj
32	Ullapara	UP	Ullapara	Ullapara	Ullapara	Serajgonj

Programme Highlights 2017-18:

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 Programme 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 Programme 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 Programme 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 Programmes.

Objectives of the Programme:

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	2013-14	2014-15	2015-16	2016-17	2017-18
Branch	49	49	55	61	61
Group	4752	4494	4831	5360	5600
Member	79926	79015	88371	95770	98576
Loanee	59746	67562	66063	74110	74673
Savings (Lac)	2371	2750	3710	56.35	77.82
Portfolio (Lac)	6807	8127	11206	17239	19215
Upazila	23	23	26	28	28
District	06	06	08	09	09
Staff	420	406	488	553	604

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 Programme 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 Programme had been having a demoralizing effect on the whole DESHA Programme, undermining social development efforts.

Recognizing micro credit as a basic need of the have-nots, DESHA launched its microfinance Programme 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
7. LIFT

At-A-Glance Savings & Credit Report up to June 2018:

Component wise Savings & Loan Outstanding:

SN	Name of Component	Savings Amount (Tk)	Loan Amount (Tk.)
01	Jagoron	675,728,654	897,018,982
02	Agrasar	72,730,824	270,649,475
03	Buniad	3,515,731	13,347,127
04	Sufolon	21,030,976	704,240,804
05	Housing	-	4,019,911
06	ENRICH	4,847,443	24,494,914
06	LIFT	320,576	2,701,852
Total		778,174,204	1,921,473,063

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 Programme. 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 Charghat 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 2018

SN.	Description		Cumulative Report up to June, 2018
01	No. of Unit		37
02	Staffing	Unit Manager	-
		Marketing Officer	04
03	No. of Customer		1126
04	Loan Disbursed (Principal)		22761070
05	Loan Outstanding (Principal)		3923353
06	Collection Efficiency		77%
07	Overall Collection Efficiency		80%

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 2018

SN.	Description		Cumulative Report up to June, 2017
01	No. of Unit		32
02	Staffing	Unit Manager	21
		Field Officer	30
03	No. of Customer		39914
04	Loan Disbursed (Principal)		688771417
05	Loan Outstanding (Principal)		97093785
06	Current Collection Efficiency		23%
07	Overall Collection Efficiency		2%

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 2017- June 2018

Sl. No	Name of Agent	No. of Remitter	Amount (Tk)
01	Merchantrade Express Ltd.	537	14,013,282
02	Xpress Money Transfer	90	233,547
03	Western Union	224	5,838,868
04	Placid Express	45	1,167,774
Total		895	23,355,470

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 2018

SN.	Particulars	No. Of Patient
01	Out Door Service	121816
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:

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

Expected Outcome/Results:

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

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

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.

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.

ENRICH:

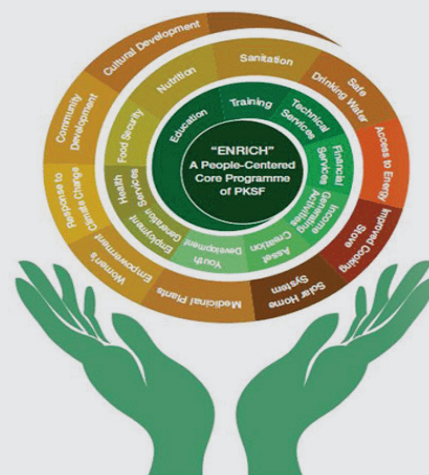
ENRICH is a Programme conducted at the grassroots level focusing for overall household development of the poor. The Programme targets to poor families, working with them to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation 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 to 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 Programme in Baruipara Union of Mirpur Upazila under Kushtia district now organization enhanced this Programme 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 Programmes 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 report upto June 2018

Category	Number
Unions	03
Household	24269
Health Assistants	07
Health Volunteers	49
Satellite Clinic	1146
Patient of Satellite Clinic	32862
Static Clinic	4998
Patient of Static Clinic	53717
Health Camp	41
Patient of Health Camp	6655
Cataract Surgery Camp	12
Patient of Cataract Surgery Camp	1588
Health Card Sold	21310

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 report upto June 2018

Category	Number
Unions	03
Education Centres	105
Teachers	105
Students	2497

Improved Cook Stove Programme (ICS):

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

Progress report up to June 2018

SN.	Description		Cumulative Report up to June, 2018
01	No. of Unit		12
02	Staffing	No. of Thana Supervisor	11
		No. of Promoter	29
03	No. of Customer		85337



The Programme 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 Programme 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 Programme 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.



Cultural & Sports:

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, DESHA has undertaken the 'Cultural and Sports Programme' finance by PKSF for children and young generation. The aim of this Programme is to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole.

The main objectives of the Programme are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women-violence or oppression etc.



Alternative Cultivation of Tobacco (ACT):

In recent years, there has been considerable debate about the social, environment and economic impact of tobacco growing, especially in developing countries like Bangladesh also suffering the same fate. PKSf come-up with an idea of Alternative Cultivation of Tobacco Programme (ACT) where famers who used to

cultivate tobacco will be motivated to grow other high value crops like- Rice, Maze, Vegetables, Spices, Baby Watermelon and others. DESHA was the pioneer and implementing partner of this project. Till date total 100 farmers and 165 Bigha lands are using in this programme previously these lands are used for cultivating tobacco.

Progress report up to June 2018

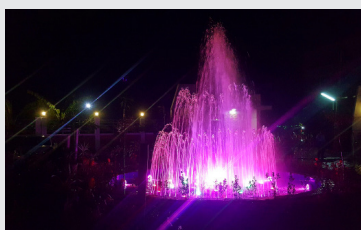
SN.	Description		Cumulative Report up to June, 2018	
01	No. of Unit		01	
02	Staffing	Agriculture Officer	01	
		Private	01	
03	Loan Disbursed (Principal)		1925000	
04	Loan Outstanding (Principal)		1585000	
05	Agriculture Unit			
Description			Member	Taka
Training Member Label (Agri)			100	262515
Agriculture instrument Services (Agri)			100	44500
Exhibition (Agri)			100	700000
Exposure Visit (Agri)			50	60000
Field day (Agri)			200	16000
06	Livestock Unit			
Description			Number	Taka
Training Member Label (Li)			100	301980
Livestock instrument Services (Li)			100	10000
Exhibition (Li)			100	330000
Field day (Li)			120	16000

DESHA Training & Resource Center (TARC):

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

DESHA provides training to it's beneficiaries, Others NGO leader and workers, teachers,

supervisors, UPmembers about various IGA, Group Dynamic, Group Development, Microfinance Management, Foundation Training, Book Keeping and Accounts Management and so on. DESHA has Training & Resource Center (TARC) at DESHA TOWER Kushtia with well decorated 41 AC rooms, 07 dormitory, Auditorium (Capacity 400 pepole), Conference rooms, 03 Training Halls and Resturent . DESHA also provide skill development training to NGO professional by financial support of PKSf.



Sports Programme

DESHA usually encourages in arranging the following sports in order to build a healthy nation by the inspiration of ‘Sportsman Spirit’. The sports items are: Table Tennis, Football, Cricket, Volleyball, Badminton, Kabadi, Swimming, Mini Marathon and Cycling etc.

Cultural Programme

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

Activities	Number of Team	Number of Participants
Cultural	221	1591
Sports	150	1785
Others	75	2118
Total:	446	5494

Uplifting The Lives of Elderly People Programme:



DESHA has introduced the ‘Uplifting the Quality of the Lives of Elderly People Programme’ finance by PKSf in line with the government’s elderly policy.

The following activities are being implemented under the Programme.

- Establishing social centres for the elderly people in every Union,
- Providing old age allowances and assistive materials (walking sticks, commodes, blankets warm cloths, wheel chairs, umbrellas etc);
- Provision of Special Savings and Pension Fund;
- Recognizing the contribution for the society made by the elderly persons’
- Awarding children for looking after their parents,
- Providing appropriate credit and IGAs-based training facilities to the poor elderly people,
- Offering physiotherapy services & geriatric nursing to the elderly by organizing training for the Physiotherapy Aide.
- Rehabilitation of poor and distress elderly in community.

Sl. #	Activities	Number
01	Providing old age allowances	75
02	Recognising the contribution for the society made by the elderly persons’	11
03	Awarding children for looking after their parents,	05
04	Walking stick Distribution	20
05	Commode Distribution	20
06	Blankets warm cloth Distribution	100
07	Wheel chair Distribution	02
08	Umbrella Distribution	20

Our Achievements



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



PKSF Development Fair-2017, DESHA achieved the Best Stall of the Fair Award



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

AUDIT REPORT



DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Consolidated statement of financial position (Balance sheet)
As at 30 June 2018

		2018			2017
	Notes	Micro Credit BDT	Non Micro BDT	Total BDT	Total BDT
Assets					
Non-current assets					
Property, plant and equipment	6	173,207,619	10,040,358	183,247,977	178,908,875
Refundable group insurance premium		1,960,922	1,500,494	3,461,416	2,148,323
Total non-current assets		175,168,541	11,540,852	186,709,393	181,057,198
Current assets					
Loan to members	7	1,921,473,063	101,017,138	2,022,490,201	1,836,780,418
Short-term investment	8	125,988,981	59,361,537	185,350,518	140,505,244
Accounts receivable	9	14,729,653	937,011	15,666,664	2,223,999
Loan to staff	10	6,601,086	7,882,925	14,484,011	15,340,790
Other loan - short term	11	-	-	-	4,494,407
Receivable from staff - misappropriated fund	12	3,779,404	-	3,779,404	3,866,068
Advances, deposits and prepayments	13	7,674,555	6,476,031	14,150,586	11,793,805
Inventories	14	-	70,203,919	70,203,919	50,588,360
Cash and bank balances	15	19,080,913	45,590,683	64,671,596	29,483,474
Total current assets		2,099,327,655	291,469,244	2,390,796,899	2,095,076,565
Total Property and Assets		2,274,496,195	303,010,096	2,577,506,291	2,276,133,762
Capital Fund and Liabilities					
Capital fund					
Cumulative surplus	16	394,478,839	12,128,048	406,606,887	220,256,776
Statutory reserve fund	17	40,082,727	-	40,082,727	28,310,390
Total capital fund		434,561,566	12,128,048	446,689,614	248,567,166
Non-current liabilities					
Loan from PKSf	18	187,895,824	-	187,895,824	153,300,000
Loan from IDCOL	19	-	289,286,375	289,286,375	319,667,786
Total non-current liabilities		187,895,824	289,286,375	477,182,199	472,967,786
Current liabilities					
Loan from PKSf	18	296,077,506	-	296,077,506	211,299,997
Savings from members	20	785,106,091	-	785,106,091	568,908,593
Loan from other organisations	21	24,190,252	-	24,190,252	20,209,282
Loan from commercial banks	22	277,027,923	-	277,027,923	519,900,000
Accounts payable	23	210,000	14,360,141	14,570,141	4,093,769
Loan from other funds	24	170,380,168	239,494	170,619,662	139,892,120
Inter project payable	25	27,272,241	(27,272,241)	-	-
Loan loss provision	26	41,032,071	8,782,115	49,814,186	59,600,532
Gratuity fund	27	30,742,554	5,107,415	35,849,969	30,315,770
Disaster management fund	28	-	378,748	378,748	378,748
Total current liabilities		1,652,038,805	1,595,674	1,653,634,478	1,554,598,811
Total Capital Fund and Liabilities		2,274,496,195	303,010,096	2,577,506,291	2,276,133,762

These financial statements should be read in conjunction with annexed notes

For and on behalf of DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Chief Financial Officer

Executive Director

See annexed report of the date

Dhaka, Bangladesh
Dated, 15 October 2018



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 2018

	Notes	2018			2017
		Micro Credit BDT	Non Micro Credit BDT	Total BDT	Total BDT
Income					
Service charge on loan	29	425,538,904	4,368,881	429,907,785	310,861,371
Sales - solar installation	30	-	2,838,476	2,838,476	13,842,071
Sales - others	31	-	1,530,271	1,530,271	1,536,828
Interest income	32	5,234,901	2,496,049	7,730,950	8,435,858
Grants from IDCOL		-	9,959,506	9,959,506	14,491,132
Income from TR/KHABIKHA		-	198,284,594	198,284,594	81,940,318
Others income	33	8,434,564	1,942,165	10,376,729	36,882,870
Total income		439,208,369	221,419,942	660,628,311	467,990,448
Expenditure					
Salaries and allowances		131,629,681	30,876,659	162,506,340	163,385,986
Cost of sales		-	98,802,756	98,802,756	29,113,099
Service charge on other loans		39,674,800	-	39,674,800	22,807,958
Service charge on savings		30,416,850	-	30,416,850	28,368,616
Service charge on loan-Expense	34	27,282,297	12,307,019	39,589,316	57,591,323
Expense for TR/KHABIKHA		-	20,861,401	20,861,401	33,842,769
Depreciation		10,703,520	1,343,990	12,047,510	7,045,929
Loan loss provision		11,153,134	-	11,153,134	10,072,459
Office rent		3,947,720	2,106,450	6,054,170	6,855,128
Rebate		5,409,691	366,503	5,776,194	340,601
Travelling and Transportation		2,298,381	2,541,421	4,839,802	6,855,905
Miscellaneous		1,685,037	1,784,482	3,469,519	7,874,377
Project cost		3,207,016	-	3,207,016	15,056,370
Fuel cost		1,820,807	691,777	2,512,584	2,595,571
VAT		2,347,023	-	2,347,023	-
Bank charge/DD charge		1,793,462	172,012	1,965,474	1,143,305
Software cost		1,865,948	-	1,865,948	1,742,757
Printing and stationery		1,331,210	286,625	1,617,835	3,922,118
Entertainment		1,105,709	163,358	1,269,067	1,284,759
Repair and maintenance		585,738	617,317	1,203,055	1,063,624
Electricity		709,556	304,240	1,013,796	2,259,989
Subsidy to customer		-	807,335	807,335	2,555,818
Board members honorarium		746,000	40,000	786,000	411,000
Purchase of shop		-	748,502	748,502	199,045
Training expense		627,348	91,750	719,098	626,315
Purchase others		-	639,500	639,500	4,398,888
Taxes		630,890	-	630,890	1,745,899
Wages		-	568,744	568,744	100,246
Caring cost		-	525,634	525,634	458,722
Telephone and postage		228,405	155,679	384,084	371,082
Legal expenses		327,255	12,470	339,725	195,799
Damaged solar home system		-	293,327	293,327	1,234,514
Newspapers and periodicals		169,127	14,478	183,605	151,416
Audit fee		63,889	95,835	159,724	127,778
Office management		-	106,137	106,137	308,560
Incentive		-	28,176	28,176	273,545
Other cost		-	23,209	23,209	63,794
Business promotion		-	-	-	2,675,000
		281,760,494	177,376,786	459,137,280	419,400,064
Surplus		157,447,875	44,043,156	201,491,031	48,590,384

These financial statements should be read in conjunction with annexed notes

For and on behalf of DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Chief Financial Officer

Executive Director

See annexed report of the date

Dhaka, Bangladesh
Dated, 15 October 2018



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 2018

Particulars	Cumulative surplus reserve BDT	Statutory reserve fund BDT	Total BDT
Year 2018			
Balance as at 01 July 2017	220,256,776	28,310,390	248,567,166
Addition during the year	-	-	-
Surplus for the year	201,491,031	-	201,491,031
Transfer to statutory reserve fund	(15,140,920)	15,140,920	-
Payment made against social development cost	-	(3,368,583)	(3,368,583)
Balance as at 30 June 2018	406,606,886	40,082,727	446,689,614
Year 2017			
Balance as at 01 July 2016	182,272,926	20,321,977	202,594,903
Addition during the year	-	-	-
Surplus for the year	48,590,384	-	48,590,384
Transfer to statutory reserve fund	(10,606,534)	10,606,534	-
Payment made against social development cost	-	(2,618,121)	(2,618,121)
Balance as at 30 June 2017	220,256,776	28,310,390	248,567,166

For and on behalf of DESHA Shechsashebi Artho - Samajik Unnayan O Manobik Kallyan Sangstha

Chief Financial Officer

Executive Director

Dhaka, Bangladesh
Dated, 15 October 2018



Location Map

