DISA WORKING AREA
VISION

DISA ENVISAGES ESTABLISHING A SOCIETY IN BANGLADESH WHICH IS ECONOMICALLY SUSTAINABLE, PRODUCTIVE AND EQUITABLE, SOCIALLY JUST, AND ENVIRONMENTALLY SOUND.

MISSION

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

OBJECTIVES

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

CORE VALUES

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

LEGAL STATUS

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

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Registration Authority</th>
<th>Reg. No</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Social Welfare Dept., Govt. of Bangladesh</td>
<td>544</td>
<td>08/09/1994</td>
</tr>
<tr>
<td>02</td>
<td>NGO Affairs Bureau, Govt. of Bangladesh</td>
<td>1024</td>
<td>02/04/1996</td>
</tr>
<tr>
<td>03</td>
<td>Micro Credit Regulatory Authority, Bangladesh (MRA)</td>
<td>01306 - 00480-00024</td>
<td>05/09/2007</td>
</tr>
<tr>
<td>04</td>
<td>Joint Stock Company &amp; Firms under Societies Act (RJSC).</td>
<td>S- 11903</td>
<td>29/05/2014</td>
</tr>
</tbody>
</table>
MESSAGE FROM CHAIRPERSON

The publication of the Annual Report on the activities of the Development Initiative for Social Advancement (DISA) is an annual opportunity to put together the information on all our poverty reduction and community empowerment activities during the past year of our existence that ends on last 30th June. Analysis of the accumulated information reflects the extent of our success and failure, opportunities and constraints we had to face during the past one year. Our success and opportunities give us joy and stimulation to go forward for undertaking new initiatives, while failures and constraints make us more careful to avoid them in future. Since its inception in 1993 DISA has been following the above strategy, together with working to complement the over all nation building efforts of the Government of Bangladesh. During the initial years of its existence, DISA operated mostly in Chandina area of Cumilla district. It’s sincere and effective innovations soon attracted the attention and cooperation of various agencies, at home and aboard.

In recognition of its appreciative works, the Palli Karma-Shahayak Foundation (PKSF) came forward to recognize DISA in 2007 as the most prospective young NGO in the country. The award inspired DISA to invigorate its efforts to undertake more comprehensive and inclusive development programmers in broader areas. During the last year, DISA was in operation in 20 districts of the country with its economic and social development interventions. Special emphasis was on further development of its technical training capabilities particularly for the members of the poverty-prone households, quality assurance of the milk collected from the Sada Dal (Cattle farmers organization) members and the processed dairy projects marketed in Cumilla and Dhaka areas. DISA also tried its best to reach the Rohingya refugee families in distress in Cox’s Bazar area with humanitarian assistances.

I take it as an opportunity to express my thanks and gratitude to all of our partners, both present and past, for their corporation and contribution to our efforts for development of the poverty prone communities and the entrepreneurs served by DISA. Thanks also to the members of DISA Executive Committee, General Body, employees and programme participants for their sincere efforts and cooperation for bringing a change in its area of operation.

Md. Abdul Quddus
Chairman, DISA
STATEMENTS FROM FOUNDER & CHIEF EXECUTIVE

The fiscal year 2017-18 was a significant transformation period of DISA in many ways which was initiated in previous year. This consolidated report draws upon the individual reports provided by each program and unit. The activities of all programs are included in this report under separate section which describe broad-based strategies and different innovative social intervention for creating opportunity for socially excluded people.

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

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

For skill development & technical education, DISA has initiated and established DISA Institute of Science & Technology-DIST which started all the trades in this reporting year. Matribhumi Misti was expanded by new outlets and products too.

I am, thus, pleased to present this Annual Report for 2017-18, with detailed audited financial statements, to the General Committee and other stakeholders. DISA acknowledges the work of all staffs and members, we could not have managed without the support of all of them.

I am equally proud of our partnerships-with some development partners, across the country, and also with the stakeholders-which are so critical to our team to fulfill our important mission.

Md Shahid Ullah
shahid@disabd.org
Currently, DISA Microfinance Program has 5,658 Samity (Village Organization), with 1,03,605 members. It disbursed Tk. 15,400.61 million as loan among its microfinance group members.

Tk. 773.26 million savings deposited under DISA Microfinance members.

Aloghar is currently running 6 branches, whereas 3,110 active members are receiving its regular services.

30,944 books collection in all Aloghar libraries.

Total 7,200 secondary students found their leadership development platform by joining in 240 Aloghar Sabuj Dal (students organization).

Aloghar Prokashana published total 177 books as on June 2018.

The MFP distributed Tk. 66,01,500 as scholarship among 5,323 group member’s children as on June 2018.
277 students have received Aloghar Scholarship in 2017-18 amount of TK. **9,97,200**.

Under the program of DLDP, total **81** Sada Dal (cattle farmers organization) was organized with **1,998** farmers and currently producing **5,835** liters of milk daily.

33 students studing short and long courses in different trades at DISA Institute of Science & Technology-DIST.

134 youths completed their technical training from DTTI in 2017-18. Under its Medical Assistance, DISA distributed Tk. **9,92,000** as health care support among 233 patients in 2017-18.

12,625 members received health service under health program.

Total **961** dedicated, skilled and experienced staffs are working in DISA for achieving its mission altogether.
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ECONOMIC DEVELOPMENT PROGRAM
DISA started its micro-finance programs since its inception in 1993, keeping in view of generating income of the rural marginal people, empowering rural less privileged women through bringing economic solvency and trying to make sure the needs of children and adolescents. DISA believes that micro-financing to the less privileged people is an essential activity, which is to be supported by a social development package for improving economic status in community.

In this connection, DISA operates its micro-finance program at 19 districts in Bangladesh with a network of 5,658 village organizations under 102 Branch offices. The number of group members of village organizations (VO) now 1,03,605. Out of them, total borrowers are 85,624 and women borrowers are 83,165. The fund for the program has been avail from the Palli Karma-Sahayak Foundation (PKSF), Stromme Foundation, different commercial Banks, non-bank financial institutes and DISA own fund.

### A. VILLAGE ORGANIZATION (VO) DEVELOPMENT

Village Organizations (VO), well known as Samity in Bengali, are associations of rural women created by DISA to strengthen the capacity of the less privileged people for sustainable development and create a link between the rural people and DISA. In each VO, there are 30-40 women, who meet together once in a week to share economic and social issues, practicing savings, generating ideas for enterprise development and so on.

### B. SAVINGS

DISA operates two types of savings programs namely: General Savings and Special Savings. The general savings starts from minimum Tk. 20 per week for each member of Rural Micro Credit (RMC) group. They are also allowed to deposit their special savings. Members can withdraw their special savings whenever they want. DISA has been successfully operating both general and special saving schemes for last 25 years. Savings helps the less privileged people during unexpected situations. In contrast, mobilization of savings also helps the Organization (DISA) to be sustainable, because it is also used as the revolving loan fund. VO members are getting standard interest of this savings regularly. Up to last fiscal year (2017-18), members savings reached to 773.26 million taka; which implies 113.6 million increase from previous year.
**C. MICRO CREDIT**

For economic development of rural community through assisting in Income Generating Activities (IGA) and enterprise development, DISA started its micro-credit programs in line with its savings programs. Micro Finance Programs of DISA includes a number of components to address the need of the target population in a coordinated and coherent manner. There are five major components of DISA micro-credit programs: Jagoron, Agrosor, Buniad, Sufolon and ILFF. The table shows DISA Microfinance Program's progress:

**AGROSOR (MICRO ENTERPRISE-ME)**

Micro-Enterprise loan has been started by DISA with the objective of facilitating members to expand their enterprises. The loanees who have completed at least two loan-cycles of RMC, are eligible for getting ME loan subject to the guarantee from their group members. The size of ME loan is Tk. 50,000 to 10,00,000 per loanee. As of June 2018 Micro Finance program of DISA disbursed Tk. 5,910.09 million among 27,851 borrowers.

**JAGORON (RURAL MICRO-CREDIT-RMC)**

RMC provides loan to the people for income-generating activities (IGAs) like small trade, goat rearing, poultry rearing, vegetables cultivation, rural transport, fish farming etc. The loan ranges from Tk. 20,000 to 49,000 per loanee. As on June 2018, DISA distributed Tk. 7,465.44 million among 53,498 borrowers.

**BUNIAD (ULTRA POOR PROGRAM-UPP)**

Basically, ultra-poor means the people whose daily energy consumption is less than 1,600 Kcal against the recommended daily need of 2,250 Kcal. Many of them are found begging for their livelihood. Others include people who sell physical labor, cannot take care of children’s education, and other basic needs. Basically, these are the people who have nothing for their livelihood, neither a piece of land, nor any savings. DISA provides loan to these ultra-poor people to enhance their income and improve their livelihood status. This program is being operated by DISA through all of its branches. As of June 2018, Tk. 52.35 million has been disbursed among 651 borrowers under this program.

**MICROFINANCE PROGRESS AS ON JUNE 2018**

<table>
<thead>
<tr>
<th>SN</th>
<th>Loan Product name</th>
<th>No. of Members</th>
<th>No. of Borrowers</th>
<th>Loan O/S (M)</th>
<th>Savings (M)</th>
<th>Cumulative disbursement (M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Jagoron</td>
<td>69,637</td>
<td>53,498</td>
<td>1,029.11</td>
<td>392.38</td>
<td>7,465.44</td>
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<tr>
<td>2</td>
<td>Agrosor</td>
<td>29,291</td>
<td>27,851</td>
<td>1,115.18</td>
<td>334.22</td>
<td>5,910.09</td>
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<tr>
<td>3</td>
<td>Buniad</td>
<td>786</td>
<td>651</td>
<td>4.17</td>
<td>1.60</td>
<td>52.35</td>
</tr>
<tr>
<td>4</td>
<td>Sufolon</td>
<td>1,484</td>
<td>1,342</td>
<td>51.62</td>
<td>15.09</td>
<td>1,481.65</td>
</tr>
<tr>
<td>5</td>
<td>ILFF</td>
<td>2,407</td>
<td>2,282</td>
<td>77.02</td>
<td>29.97</td>
<td>481.57</td>
</tr>
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<td>6</td>
<td>LRP</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.43</td>
</tr>
<tr>
<td>7</td>
<td>EFFRAP</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7.44</td>
</tr>
<tr>
<td>8</td>
<td>IGA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.64</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>1,03,605</td>
<td>85,624</td>
<td>2,277.10</td>
<td>773.26</td>
<td>15,400.61</td>
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</table>
SUFOLOM (SEASONAL LOAN)
Mainly Bangladesh is an agro-based country. Hence, most of the people’s livelihood depended on agriculture. These marginalized farmers and community people do not have adequate savings as capital to invest; they sometimes require money in various seasons for cultivation of crops and farming. DISA runs the Agriculture Sector Micro Credit (ASMC) scheme to provide loan in three sectors namely a) Agriculture loan, b) Agriculture product purchase loan and c) Special agricultural activity loan.
Objective of this program is to develop the agricultural sector of our country, modernize the agricultural activities and thus improving the livelihood of the less privileged farmers and rural community. The members are usually taken credits from this component for cultivation of seasonal vegetables, fruits, cow fattening etc. As of June 2018, DISA disbursed Tk. 1,481.65 million as loan among 1,342 borrowers.

INNOVATIVE LOAN FUND FACILITY-ILFF
DISA provides credit facilities to the community people who are involved in any productive business and agro-based farming including cultivation of crop, involvement in small trade, goat rearing, poultry farming, vegetables cultivation, rural transport, aquaculture etc. The credit schemes are specially funded by Stromme Foundation. Through these initiatives, the loan receivers make job opportunity for themselves and for the community youths.

MFP COMPONENTS LOAN DISBURSEMENT UNDER 2017-18 (MILLION TK.)

Under this scheme, the loan ranges from Tk. 5,000 to 3,00,000 per loanee. As of June 2018, micro finance program, DISA distributed Tk. 481.57 million among 2,282 borrowers.

ACHIEVEMENT IN 2017-18

FUTURE PLAN IN 2018-19
Deputy Commissioner of Brahmanbaria Mr. Rezwanur Rahman visited DISA Sarail branch on 28 September 2017. During the visit he asked to microfinance program members about different services of DISA and got positive feedbacks.

Cumilla Deputy Commissioner Mr. Md. Jahangir Alam visited DISA Barkait branch, DISA Technical Training Institute- DTTI and Aloghar Barkait on 12 October 2017. He was informed by DISA staffs about MF. He asked to Garments trade trainees and Aloghar members about services at DTTI and Aloghar Barkait respectively. However, he was happy about DISA microfinance service and other social activities/services.
MF GROUP MEMBERS
CHILDREN’S SCHOLARSHIP

DISA provides ‘Scholarship’ for Village Organization-VO members children (class viii and x meritorious students) . The number of scholarship has been increasing in every year.

In 2017-18: 1,311 students selected from 72 branches at the amount of Tk. 19,66,500 and per scholarship Tk. 1,500.

In 2016-17: 1,243 students received Tk. 18,64,500. scholarship from 54 branches and per scholarship was Tk.1,500.

As on June 2018 Tk. 66,01,500 distributed to 5,323 students.

HEALTH ASSISTANCE FOR MFP GROUP MEMBERS

DISA provides Health Assistance for its MFP group members and their spouse. Under the Micro-finance Program emergency medical care services, unfortunate sickness and injured persons are given medical expenses from the organization. Noted that, the regular DISA Microfinance Program (MFP) members and their spouse are eligible for such Assistance. DISA operates this assistance program by its own rules and regulations from its Security and Welfare fund.

As on June 2018 total Tk. 31,34,213 given as medical assistance to 701 member/spous.

LAST TWO YEARS MEDICAL ASSISTANCE

<table>
<thead>
<tr>
<th></th>
<th>Members</th>
<th>Spouse</th>
<th>Total</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-18 (FY)</td>
<td>110</td>
<td>123</td>
<td>233</td>
<td>Tk. 9,92,000</td>
</tr>
<tr>
<td>2016-17 (FY)</td>
<td>72</td>
<td>65</td>
<td>137</td>
<td>Tk. 6,95,000</td>
</tr>
</tbody>
</table>

Md. Abdul Quddus, Chairman, DISA handing over scholarship and certificate to a student who is the children of microfinance group member of Hesakhal branch, Nangalkot, Cumilla. 16 August 2017.

MF member receiving Medical Assistance at Nurpur Branch, Cumilla on 24 August 2017.
### LAST THREE YEARS MICROFINANCE OVERVIEW

<table>
<thead>
<tr>
<th>SL</th>
<th>Particulars</th>
<th>2017-18</th>
<th>2016-17</th>
<th>2015-16</th>
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<tbody>
<tr>
<td>1</td>
<td>District</td>
<td>19</td>
<td>16</td>
<td>10</td>
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<tr>
<td>2</td>
<td>Upazila</td>
<td>101</td>
<td>75</td>
<td>49</td>
</tr>
<tr>
<td>3</td>
<td>Union</td>
<td>421</td>
<td>375</td>
<td>317</td>
</tr>
<tr>
<td>4</td>
<td>Municipality</td>
<td>20</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>5</td>
<td>Village</td>
<td>2,477</td>
<td>2,281</td>
<td>1,887</td>
</tr>
<tr>
<td>6</td>
<td>No of Branch</td>
<td>102</td>
<td>72</td>
<td>46</td>
</tr>
<tr>
<td>7</td>
<td>No of Staff</td>
<td>745</td>
<td>665</td>
<td>485</td>
</tr>
<tr>
<td>8</td>
<td>No of Somity</td>
<td>5,658</td>
<td>4,712</td>
<td>3,525</td>
</tr>
<tr>
<td>9</td>
<td>No of Member</td>
<td>1,03,605</td>
<td>105,870</td>
<td>83,718</td>
</tr>
<tr>
<td>10</td>
<td>No of Loanee</td>
<td>85,624</td>
<td>88,494</td>
<td>65,881</td>
</tr>
<tr>
<td>11</td>
<td>Total Saving Balance (Million) BDT</td>
<td>773.26</td>
<td>659.68</td>
<td>450.00</td>
</tr>
<tr>
<td>12</td>
<td>Cumulative Loan disbursement (Million)BDT</td>
<td>15,400.61</td>
<td>11,200.13</td>
<td>7,486.74</td>
</tr>
<tr>
<td>13</td>
<td>Cumulative Loan Realization (Million)BDT</td>
<td>13,123.51</td>
<td>9,106.27</td>
<td>6,076.44</td>
</tr>
<tr>
<td>14</td>
<td>Loan Outstanding (Million) BDT</td>
<td>2277.10</td>
<td>2,094.46</td>
<td>1,409.66</td>
</tr>
<tr>
<td>15</td>
<td>On-Time-Recovery Rate</td>
<td>97.29%</td>
<td>98.93%</td>
<td>99.22%</td>
</tr>
<tr>
<td>16</td>
<td>Cumulative Recovery Rate</td>
<td>99.14%</td>
<td>99.36%</td>
<td>99.60%</td>
</tr>
<tr>
<td>17</td>
<td>Total Credit Officer</td>
<td>395</td>
<td>371</td>
<td>275</td>
</tr>
<tr>
<td>18</td>
<td>Capital Fund (Million) BDT</td>
<td>181.63</td>
<td>168.46</td>
<td>107.28</td>
</tr>
<tr>
<td>19</td>
<td>Total Overdue (Million) BDT</td>
<td>113.46</td>
<td>58.88</td>
<td>24.63</td>
</tr>
<tr>
<td>20</td>
<td>Loan Loss Provision Reserves(Million)BDT</td>
<td>80.28</td>
<td>63.09</td>
<td>34.98</td>
</tr>
<tr>
<td>21</td>
<td>Portfolio at Risk</td>
<td>5.15%</td>
<td>3.29%</td>
<td>1.96%</td>
</tr>
<tr>
<td>22</td>
<td>Per Loan Size BDT</td>
<td>26,594</td>
<td>23,669</td>
<td>21,397</td>
</tr>
<tr>
<td>23</td>
<td>Per Branch Member</td>
<td>1,016</td>
<td>1,470</td>
<td>1,820</td>
</tr>
<tr>
<td>24</td>
<td>Per Branch Loanee</td>
<td>839</td>
<td>1,229</td>
<td>1,432</td>
</tr>
<tr>
<td>25</td>
<td>Per Branch Loan Outstanding (Million)BDT</td>
<td>22.32</td>
<td>29.10</td>
<td>30.64</td>
</tr>
<tr>
<td>26</td>
<td>Loanee Coverage</td>
<td>82.64%</td>
<td>83.59%</td>
<td>78.69%</td>
</tr>
</tbody>
</table>
CASE STORY  HEALTH ASSISTANCE

Margia Begum, a Microfinance member was suffering fever very often. In the beginning of 2018, due to severe fever she admitted at Modern Hospital Cumilla and diagnosed as Hepatitis B. Staying there more than one week, she took admission BRB Hospital, Panthapath, Dhaka and continued treatment 10 days. Day by day she became dishearten by lethal disease’s expensive diagnoses, medicine and other expenses.

ASSISTANCE REASON
DISA Poyalgacha branch concerned staff asked her about treatment expenses and told to apply for DISA Medical Assistance. She submitted relevant prescription, diagnosis report and subsidiary ledger’s photocopy to local MF branch. Branch manager sent it to Head office. After a short phone interview and patient’s condition, DISA approved Tk. 8,000 medical assistance because of her less financial situation, gradually deteriorating patients physical condition and inability of installment continuation.

FEEDBACK
Her complicated and expensive disease is now improving. She is appreciating very effective DISA Medical Assistant program.

INVICTUS RUBEL’S INTEGRATED FARMING

PREVIOUS SITUATION: Rubel was meritorious, passed SSC with GPA 5 and HSC GPA 4 but due to financial inability he did not continue study and tried to join somewhere else but unable to manage any job. His only family income was from elder brother’s Tk. 20,000 remittance which was insufficient to bear 5 persons joint family.

STEPS: He returned home and start to cow rearing. One day when selling milk he heard about DISA cow rearing organization Sadadal at Shrimantopur, took admission, started savings. Later he has borrowed Tk. 2 lac from DISA Barkait MF branch. After selling milk, he bought 200 cock chickens for starting business in small periphery and now it changed greatly to 18,000. He buys one day aged per chicken Tk. 28-30 and after rearing sells it 180-190. His yearly income reached nearly Tk. 6-7 Lac. As he has enough poultry feces, he started fishery in his 45 decimal pond.

KEY INSIGHT: Utilized 18 cows 150-200 kg cowdung for Biogas plant which ensures 4 woven’s fuel supply 7-8 hours, the residual uses as organic fertilizer in his grass and paddy land. Poultry feces used for fish feeding. Cows are healthy by eating German grass (DISA provided seeds which he cultivates his 60 decimal land) and veterinary services. From fishery Tk. 2 lac, poultry 6-7 lac, dairy expecting profit, duck rearing about 50 thousand and total yearly income 10 lac.

FUTURE PLAN: He wants to make large dairy farm (200-250 milking cow capacity) and a goat farm. Utilize biogas for generator fuel. Now, people come to him, asked for suggestion and his advices to buy cow straightway.
DAIRY AND LIVESTOCK DEVELOPMENT PROJECT (DLDP)

DISA supports marginal farmers through funding, knowledge/information of treatment to purchase and rear local and hybrid varieties of cows and bulls by the borrowers in two different ways for two different purposes respectively. The first way is to rear the cows for milking and selling the bulk of milk, keeping a small part of it for household consumption, for early paying off the credit with interest and becoming the full owner of the cow and the calf(s) as assets for the household. The second way is to purchase and rear the young bulls, fatten them with appropriate safe fattening food and proper care, so that the fattened bulls may be sold at a comparatively higher price, particularly prior to the Eid-ul-Adha Festival to use them by the buyers as a sacrificial animal. Bull rearing in this way becomes a means of earning a good amount, after paying back the credit amount with remarkable interest at one time.

DISA provides loan to borrowers for purchasing the dairy cattle and keeps the 5% of disbursed loan as a premium for insurance coverage. DLDP provides training and demonstration for knowledge dissemination, medical care, guidance for balanced feeding, day-to-day care, and insurance support. Insurance covers sudden death of dairy cattle up to one year. The borrowers can repay the loan easily by selling milk and become owners of cattle with calf(s) within very short period. Thus, they uplift their social status and life style through cattle rearing. Considering the above issues, this kind of approach highly accepted particularly to less privileged community. It is meeting up national demand of milk and meat.

FARMERS ORGANIZATION SADA DAL

In the fiscal year 2017-18 the farmer’s organizations (Sada Dal) increased to a total number 81. "Sada Dal" have been organized with 1998 farmers enrolled as members. They have managed a savings fund of Tk. 10,06,800 in the year 2017-18 and now cumulative total Tk. 38,48,270. Sada Dal members currently are having 10,120 domestic animals including 1,807 dairy cows which produces 3,444 liters milk daily.

TRAINING

To impart knowledge among the farmers of each relevant DISA Micro Credit Society and Sada Dal of DLDP day long training on "Dairy Cow Farming Management" for each group is conducted to increase production of milk and increase family income thereby.

Since most of the members own dairy cows and further desire to add more cows in their herds, they found this training to be most useful to them. The training program is a continuous one and is being conducted every month maintaining regularity.

MARKET LINKAGE

The Agricultural sector has been a subject of considerable interest and significance since time immemorial as it provides the essential link between farm producers and the consumers of food. Within the sector, presently, a tremendous scope of value addition exists through increasing production of milk at community level, marketing it for public consumption and over time processing the dairy products with the infrastructure for collection of milk from remote rural areas by way of integrating cattle development activities through strengthening backward linkage. Such a process is expected to contribute to the economic development but also to provide direct and indirect employment opportunities for a huge number of people including significant number of women in domestic employment.

Production of milk in Bangladesh has increased at a relatively steady rate in the years following independence, but not faster enough to close the gap created by the continued rapid growth in population. Milk being one of the most important ingredients of the human diet especially for the infants and children, every nation has the aim to attain self-sufficiency in the milk production avenue. In fact, the nation strives for providing and promoting nutrition to the upcoming generation to create the meritorious leaders of the country in future days.
FARMERS ORGANIZATION SADA DAL AS ON JUNE 2018

**PARTICULARS** | **BARICHANG** | **CHANDINA** | **BARURA** | **GAZARIA** | **TOTAL**
--- | --- | --- | --- | --- | ---
Sada Dal | 22 | 21 | 18 | 20 | 81
Members | 513 | 529 | 436 | 520 | 1,998
Milking Cows | 494 | 409 | 474 | 430 | 1,807
Daily Milk Production (in ltr) | 1,401 | 2,150 | 895 | 1,389 | 5,835
Saving (in Tk.) | 7,63,070 | 12,19,700 | 9,20,500 | 9,45,000 | 38,48,270
Medical Camps | 598 | 648 | 403 | 533 | 2,182
Treatment received cattle | 2,349 | 2,785 | 2,345 | 2,641 | 10,120
Artificial breedings | 1,849 | 607 | 623 | 559 | 3,638
No of Vaccinations | 257 | 572 | 756 | 700 | 2,285
Treatment received groups | 598 | 648 | 403 | 533 | 2,182
Treatment received members | 1,082 | 1,340 | 982 | 1,233 | 4,637

- **MILK NETWORKING**
  Milk collection network intensified through Sada Dal initiating collection from several members of units.

- **INTERNATIONAL LINKAGE**
  Project functional discussion with USAID was initiated on 16 April 2015 and accordingly a two-member team visited the DLDP Project activities on improved forage production and also participated in the staff training program on Increased Livestock production scheduled from 17 to 25 August, 2015.

**LIVESTOCK TREATMENT**

Every year DISA provides loan to its selected beneficiary. Beef fattening is a profitable investment activity especially prior to the Eid-Ul-Adha Festival. DISA observed that demand of anthrax treatment higher in that particular time.

DISA organized several vaccination camps in its working areas where vaccines and treatments to the borrowers and also the villagers cows were given. DISA Livestock Veterinary Doctor provides free treatment facilities for various diseases like Foot and Mouth Disease (FMD), Anthrax, Black Quarter (BQ), Hemorrhagic Septicemia (HS), Tympani, Bloat, Indigestion, Diarrhea, Anorexia, Dysentery, Parasitosiscoccidiosis and Urea poisoning, etc. The veterinary doctor also suggests them about the feeding schedule and proper way of cattle keeping and fattening. The doctor also gives advisory services towards treatment over telephone wherever possible. Livestock Services Provide (LSP) extends assistance to the doctor.

DISA provides training on animal rearing and primary treatment for all of the managers and the field officers. This is to aware them about the situation so that they can help:

Arranging primary treatment of the cows in the villages. To provide quick and effective service facilities for the cattle, DISA engaged 24 volunteers from all the Sada Dal working areas and gave them 2-day long training about cattle rearing; cow fattening, vaccination, understanding on symptoms of diseases and thereby treatment. DISA adopted measures to reduce the death risk of cows of the members and villagers and tried to keep those animals healthy so that the members as well as others can make profit from the investment in this sector.
MATRIBHUMI DAIRY FOODS LIMITED-MDFL

The experience and the lesson learned from the above mentioned pilot level activities, have inspired DISA for undertaking this community based DLDP on higher scale with bigger capital. The project is expected to be an integrated one, incorporating the current activities in a larger scale together with a Model Dairy Farm equipped with facilities for wider expansion.

GENERAL OBJECTIVE

The project is to support the establishment of a community-based modern Dairy Plant with Livestock development endeavor undertaking effective extension services to maintain High Yielding Variety (HYV) of cattle through breed change and accordingly marketing of quality milk and processed milk products.

SPECIFIC OBJECTIVE

a. Integrating and involving the farmers in cattle keeping and milk production activities providing fair price and guaranteed market for their produce thereby assist them in income generation and to remain free from the exploitation of the traditional middle-men milk traders.
b. Creating job opportunities in the sector of milk processing and other operations of the project as development drives. Thus contributes to poverty alleviation process of the country;
c. Involve women community in the income generating process through the practices of cattle keeping activities;
d. Ensure supply of milk and milk-based nutritious food products in the diet of the people of all ages, especially the young generation starving for knowledge to build up a healthy and meritorious nation;
e. Gradually helps to decrease dependency on importing milk and milk products, thereby saving country’s hard-earned foreign currency;
f. Contribute significantly in the national economy through the model Dairy and Livestock activities and business.

MATRIBHUMI MISTI

DISA initiated the unique endeavor Matribhumi Misti for sustaining the business of local milking cow farmers and linking with the market chain. Presently quality sweetmeats are producing and marketing.

PRODUCTS RANGE

Doi (Yogurt), Rasmalai, Spanj Rosgolla, Rosgolla, Chamcham, Chhanamukhi, Creamjam, Chhana Sandesh, Baby Sweet, Rajbhog, Badshabhog, Kalojam, Matha as well as fresh milk. New varieties are being added in the process.

MATRIBHUMI MISTI OUTLETS


Last FY (2017-18) two outlets were opened.

In 2018-19 (FY) MDFL has a plan to add for three showrooms at appropriate sites.

DIRECT TREATMENT

MF cows 33
Sada Dal Cows 10,087
Total Cows 10,120

PHONIC TREATMENT

MF cows 62
Sada Dal Cows 3500
Total Cows 3,562

VACCINATION

MF cows 40
Sada Dal Cows 2,272
Total Cows 2,312

TOTAL TREATMENT

MF cows 135
Sada Dal Cows 15,859
Total Cows 15,994
NAME: KHOKON,
SADADAL: 20 DURGAPUR,
MEMBER NO: 1
UPAZILA: BURICHANG,
DISTRICT: CUMILLA

PLAN EXECUTED
Three years ago I have started cow rearing for milk production and built a 26 cow capacity big room. Initially, I purchased 2 Friesian cows from Lalmai, Laxam, Cumilla. Later I purchased 5 more with 3 calves. After few days, I appointed someone to assist me.

ATTACHMENT WITH SADA DAL
I have 20 cows from where 150 liter milk producing daily. The time was two and half years when I joined Sada Dal. Project’s Germen grass seed, treatment, cattle rearing different training to Sadadal members are very effective. As a Sadadal manager, I am supplying 300 Liter milk daily to Matribhumi Misti (a DISA social enterprise).

PRESENT STATUS
Due to costly rearing and other relevant expenses selling milk, the project is in break even-point. At the moment my yearly income is Tk. 7-8 lac by calves selling. We are happy about Dairy & Livestock Development Project services.
‘Aloghar’ is one of the most important social initiatives implemented by DISA. ‘Enlightened Bangladesh’ and ‘Book fair in every day, One book for each’ Aloghar program continued with this two slogans. It is an awareness building program on education, Information, Library services and holistic social development with sustainable manner. It has been working for green Bangladesh and nutrition too. Actually, the Community libraries were established and implemented by DISA in community level where all services are free of cost.

Aloghar Program

Book Reading and Borrowing
Mobile Book Fair
Daily Newspaper reading
Amrapali mango seedling distribution
Newspaper Archive
Day observation
Internet facilities
Support community libraries
Aloghar Scholarship

Aloghar is a weekly open (every Friday, 10.00 am -12.00 pm) discussion program on social, national or global issues with the participation of Aloghar visitors, members & community people.

In 2017-18, total 201 Aloghar have been conducted by 6 Aloghar.

Topics are compiled end of the year.

Aloghar organized Sabuj Dal at community level for leadership development and awareness building on social and cultural issues.

At present there are 120 boys and 120 girls Dal organized. Each Dal has 30 members and total is 7,200 members. Members are class vi-x students.
ALOGHAR SCHOLARSHIP

Scholarship has provided among 277 students Tk. 3600 each amounting total Tk. 9,97,200 in 2017-18. Aloghar plans 300 scholarship in next FY.

Prominent Children’s writer Ali Imam distributing Aloghar scholarship to a blind student (Amreen Nahar Rimi, Begum Badrunnesa Govt. Women College, Dhaka) at DISA Academy on 10 September 2017.

AMRRAPALI MANGO SEEDLINGS DISTRIBUTION

Aloghar is continuing tree plantation activities through Sabuj Dal members. In the last fiscal year (July 2017 to June 2018) it has given 8,750 Amrapali Mango seedlings to the disadvantaged students. They are very happy with planting Mango seedling in their small homestead. The survival rate is 92% as followed up. The mango seedlings which were given in 2016-17 are mostly fruiting Amrropali mango. The next plan is to distribute 10,000 mango seedlings.

Mejbaul Islam, Chief Executive Officer (Additional Secretary), Dhaka City Corporation (North); Agriculturist Abdullahel Baki, Deputy Director, Agriculture Extension Department, Dhaka, DISA CE Md. Shahid Ullah and other Govt. Officials were present Ammropali Mango Seedling distribution program on 23 July 2017 at Rupnagar Govt. Secondary School, Pallabi, Dhaka.
NETWORKING OF COMMUNITY LIBRARIES

Aloghar developed collaboration with different community based libraries. Already Aloghar has donated 60 creative books to each 25 libraries from 22 districts in Bangladesh for developing community based library network with the support of UAE-Bangladesh Investment Company (UBICO). Aloghar has planned to distribute books among 50 community libraries for developing network in the next FY year.

MOBILE & OTHER BOOK FAIR

Aloghar Prokashana organized Mobile Book Fair at different Schools, Colleges, Universities across the country to motivate students for reading books. Already 144 mobile book fair arranged in some districts.
The slogan is 'Book Fair in Everyday, One book for each'. There is a plan to organize 365 Book Fair in 64 districts every year.

Since 2015, Aloghar Prokashana has been participating Omor Ekushey Grantho Mela organized by Bangla Academy.

Aloghar Prokashana is also participating Shishu Mela, PKSF Unnoyon Mela, NGO Bijoy Mela, Social Services Department Mela regularly.

DAY OBSERVATION
Aloghar and Sabuj Dal observed different national days of the year in their community. The major days are:
International Mother Language Day; our Independent Day; Bengali New Year and Victory Day. Aloghar will observe World Library Day (5th February) from next year.

FUTURE PLAN
• Expand Aloghar to cover more districts in Bangladesh.
• Large scale books collection in all Aloghar.
• Mobile book fair in all over the country.
• Leadership development of Sabuj Dal members to make sustainable green environment through Aloghar Nursery.
• ‘ALOGHAR’ to be a best brand in Bangladesh and later on whole of the world too.
SOCIAL ENTERPRISES OF DISA

A. ALOGHAR NURSERY

From 2016 Aloghar distributes Amrropali Mango seedlings to Sabuj Dal Members. Aloghar started to produce Mango seedlings in its own Nursery to provide sabujdal members from May 2017. In the next year 1,20,000 Amrropali mango seedlings will be produced in this Nursery.

Aloghar Nursery, Barkait, Chandina, Cumilla.

B. ALOGHAR PROKASHANA

Aloghar Publication has been established in 28 Feb, 2014. The main objective is to publish creative books for motivating students as well as society towards books for knowledge and social development information. As of June 2018, total 177 books have been published here. In 2017-18 (FY) 67 prominent and popular Bangladeshi writers book have published.

BENEFICIARY’S COMMENT

I came to Aloghar Pallabi alongwith one of my friends two years ago and surprised to see its facilities. Almost everyday I am preparing myself with Aloghar services like 2 newspaper archive, 19 bangla-english daily newspaper, thousands of book, cyber facility. I am very happy about flexible opening our, canteen facility, special arrangement for job seekers and of course the management.

I hope increase Bangladesh history books specially Liberation war and renowned oversea books as well as sitting capacity will definitely attach more people.

Thanks to Aloghar backed DISA for running such community library more than one era.

MD. ASHIKUR RAHMAN RANA BISWAS
Marketing (M.Com), Jagannath University
Development Initiative for Social Advancement, known as DISA initiated Technical Training Institute (DTTI) in December 2012 with a view to empowering technical skill in several fields of technology to the adolescents of DISA program participants and other community members in its working areas. At the beginning its activities started from Barkait, Chandina, Cumilla. Later, the institute has two campuses one in Dhaka & another in Barkait, Cumilla. DTTI Dhaka campus has been shifted in March 2017 to a new eight storied building at Safura Tower, Plot# 45, Road# 07, Block # A, Pallabi, Mirpur-12, Dhaka.

For conducting updated technical training, education and higher professional courses as well as produce professionally qualified and skilled manpower in our country DISA management has taken the challenge to establish a professional technical training and higher education institute primarily in the DTTI campus, Mirpur-12 under the name of 'DISA Institute of Science & Technology (DIST)' in later part of 2017. Since 2017 DTTI Barkait, Cumilla has been running under the guidance of DIST. DIST is Registered Training Organization of Bangladesh Technical Education Board (BTEB).

UNIQUENESS OF DIST
DIST provides Educational Loan for the really deserving candidate/trainees with simplified terms and conditions. Repayment of the Education loan can be done by the trainee himself after completion of training with the help of his own earnings.

Trainees are in Motorcycle repair and servicing Trade class
Trainees are in Computer Trade class
Trainees are in Refrigeration & Air Conditioning Trade class
Financial support for trade completion trainees who wants to go overseas.
Job placement opportunity.
Low tuition fees including course fee, food and accommodation.
Mandatory library use, spoken english, value education and technical drawing class for everybody.

Trainees are in Electrical Trade class

<table>
<thead>
<tr>
<th>COURSES</th>
<th>ONE YEAR COURSES</th>
<th>SHORT COURSES</th>
</tr>
</thead>
</table>

FUTURE PLAN

- Henceforth regularly one year long training course under four trades will begin on 1st October each year.
- DIST introduce need based professional undergraduate courses affiliated from local and overseas universities.
**DISA TECHNICAL TRAINING INSTITUTE-DTTI**

DISA Technical Training Institute, Barkait, Cumilla has been functioning and undergone technical training since 2012 with a view to empowering youths with proper technical knowledge and skill specially in Garments sector training for the DISA VO members and their children and also for community people who are interested in skill building technical education. For conducting different training courses DTTI is equipped with Garments machineries, Plain Machine, Button Switch, Button Hole, Flat Lock, Two needles, Over Lock, necessary other electrical equipments and good number of Computers. The ultimate result is expected that job placement is ensured for the trainees after successful completion of the training course.

**OBJECTIVE**

To make unemployed boys and girls as skilled manpower and ultimately arrange proper job placement.

**ACHIEVEMENT IN 2017-18 (FY)**

<table>
<thead>
<tr>
<th>TRADE NAME</th>
<th>NO. OF TRAINEES</th>
<th>REMARK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial Sewing Machine Operation &amp; Maintenance</td>
<td>51</td>
<td>37 employed in Comilla EPZ, 14 self employed</td>
</tr>
<tr>
<td>Tailoring &amp; Dress Making</td>
<td>30</td>
<td>All self employed</td>
</tr>
<tr>
<td>Basic Computer Application</td>
<td>53</td>
<td>All self employed</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>134</strong></td>
<td></td>
</tr>
</tbody>
</table>

**MATRIBHUMI FASHION**

It is one of the social enterprises of DISA. For elegancy, dignity & empowerment of women, DISA initiated & established Matribhumi Fashion in February 2017.

**MISSION/VISION**

Uplift & Support men and women who (Micro-Finance member of DISA) are involved in making quality dresses, Sari, Bed sheet etc. Based on people/customers requirement following design of national & international standard. Ensure quality products with competent price. Create easy access for customer to choose and buy their desire products.

**PRODUCTS**


**SHOWROOMS**

a. Pallabi Shopping Center (1st floor), Shop No-97 & 98, Mirpur-11.5, Dhaka-1216, Cell: 01708449857
b. Plot-22 (1st floor), Block- Ko, Section-06, Main Road, Mirpur, Dhaka-1216, Cell: 01708449865

**FUTURE PLAN**

. Make fashion product available and attractive.
. For increasing sale promote products on online.
. Increase sales centers/showrooms.
. Create employment by increasing production.
. Ensure marginal weavers to be self-sufficient.
DISA ACADEMY
A Training Centre started in 2014 with one staff with a view to establish
DISA Academy has now:
Training Venue : 2
Accommodation : 50 Participants
Dining Facilities : 75 at a time
Executive Lounge: 1
Office Rooms on Rent: 2

TRAINING & COMMUNICATION DEPT. ACTIVITIES
. Program/ Project Designing
. Training Planning (Yearly, Monthly for own & other org.)
. Training Designing & Implementation
. Running DISA Academy
. Training Materials/ IEC/BCC Development
. Marketing Training Venue
. Arrange Internship Program for University Students
. Organizing & Hosting Study/Learning Visit at Home & Abroad
. Financial & Accounts Management

. Providing Information to relevant authorities
. Representing DISA at Home & Abroad
. Coordination and Supporting other Dept. & Projects.
. Regular Activities.

DISA STAFF TRAINING AT DISA ACADEMY
Foundation Training Course for MFP new Staff
Savings & Credit Mgt.
Managerial Competency Development
Accounts Mgt. & Automation
Monitoring & Supervision
Psychological Support & Care
Client Protection
Leadership & Team Building
Micro Enterprise Development & Mgt.
MDFL Training: Cow Rearing & Beef Fattening
DTTI Training: Tailoring, Industrial Sewing, Computer Application.
DHP Training: Primary Health Care
PKSF & Other Organization’s Training.

DISA STAFF TRAINING INFORMATION

<table>
<thead>
<tr>
<th>Year</th>
<th>DISA ACADEMY</th>
<th>PKSF &amp; OTHERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-17</td>
<td>555</td>
<td>21</td>
</tr>
<tr>
<td>2017-18</td>
<td>652</td>
<td>58</td>
</tr>
</tbody>
</table>

DISA VO MEMBERS TRAINING

<table>
<thead>
<tr>
<th>Year</th>
<th>MFP</th>
<th>DLDP</th>
<th>DTTI/DIST</th>
<th>DHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-17</td>
<td>0</td>
<td>312</td>
<td>99</td>
<td>18</td>
</tr>
<tr>
<td>2017-18</td>
<td>378</td>
<td>0</td>
<td>134</td>
<td>18</td>
</tr>
</tbody>
</table>

STAFF TRAINING PLAN 2018-19

<table>
<thead>
<tr>
<th>AT DISA ACADEMY</th>
<th>PKSF &amp; OTHERS</th>
<th>FIELD BASED</th>
</tr>
</thead>
<tbody>
<tr>
<td>450</td>
<td>30</td>
<td>150</td>
</tr>
</tbody>
</table>

VO MEMBERS TRAINING PLAN 2018-19

<table>
<thead>
<tr>
<th>MFP</th>
<th>DLDP</th>
<th>DTTI</th>
<th>DHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>3000</td>
<td>500</td>
<td>280</td>
<td>100</td>
</tr>
</tbody>
</table>
STUDY TOUR AND LEARNING VISIT

DISA senior officials visited Vietnam, United States of America, France, India, USA, Italy, United Kingdom, Malaysia. To participate different seminar/symposium, sign MOU, meeting with other organization, share experience as well as refresh themselves are the purposes of these tours.

DISA RESEARCH

Research is an important component for any development activities to evaluate progress. It helps us to take better decision for development and analyze the impact of various activities. DISA research was established in February, 2017 in order to achieve DISA’s mission and vision with a realization of a strong research, innovation and monitoring department and contribute to development and continuous progress of DISA. The objective of the DISA research is to perform background research on innovative programs, capacity building and program evaluation with covering some of crucial research themes such as microfinance performance analysis, poverty reduction and enterprise development, digital marketing, enterprise loan, employee perception and human resource management.

ACTIVITIES

Called internship-One BBA Marketing student from American International University Bangladesh (AIUB) and 12 Social Work students from Chandina Women Degree College successfully completed their internship/fieldwork in 2016-17. Staff Opinion Survey 2017 and Beef Fattening report published in this financial year.

PUBLICATIONS

As of this reporting period following publications published:
- Quarterly Newsletter DISA Barta
- Case study book
- DISA Annual Report
- Aloghar Annual Report
- Research Report
- Aloghar Porikroma (Newsletter)
HEALTH PROGRAM
As Bangladesh has already achieved MDG 4 (Reduced Child Mortality) it has to be achieved SDG 3 (Good Health and Wellbeing) and SDG 6 (Clean Water & Sanitation) by the year 2030. For achieving these goals DISA started its Health program in October 2016 to provide health support to community people specially the village organization (VO) members in its catchment areas.

The objectives of DISA health program are to improve reproductive, maternal, neonatal and child health and nutritional status, reduce vulnerability to communicable diseases, combat non-communicable diseases, and enhance the quality of life.

Prior to the program a situation analysis study had been done in mid-2016 to come across a strategy for DISA health program. This study was conducted in 10 villages under four DISA microfinance branches. A total of 334 people of different category were interviewed using a standard questionnaire through individual contact, focus group discussion and family discussion.

Based on that, a total of 10 micro-finance branches were selected from different districts to provide services through 10 Shasthya Kormi (community health worker). Before starting field level activities the SKs received two weeks training at Radda Burnen MCH-FP, Dhaka. They also received three days refreshers training at DISA academy. The village organization (VO) members and their family members get necessary health services from Shasthya Kormi (SK) in door step. Healthcare services by Shasthya Kormi were continued up to December 2017. In the meantime health care services are being provided by community health volunteer named ‘Shasthya Shokhi’.

**PERFORMANCE AT A GLANCE (JULY 2017-JUNE 2018)**

<table>
<thead>
<tr>
<th>Service received</th>
<th>Diabetics test</th>
<th>Blood pressure checkup</th>
<th>Pregnancy test</th>
<th>Antenatal care advice</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,625</td>
<td>1,100</td>
<td>1,479</td>
<td>337</td>
<td>246</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Postnatal care advice</th>
<th>Common treatment</th>
<th>Referred patients</th>
<th>Health education received</th>
<th>Weight measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>129</td>
<td>4,564</td>
<td>125</td>
<td>3,349</td>
<td>1,296</td>
</tr>
</tbody>
</table>
To mitigate the income-erosion effect of illness and vulnerability of the poor households, DISA planned to integrate Health Care Support activities with its micro-credit based poverty alleviation interventions. To implement that Shasthya Shokhi (SS) were selected from among the village-based women’s credit group members this year who provide voluntary services, and acceptable to the community she serves. The SSs received one week basic training backed up by regular monthly refreshers.

Each SS used to cover around 200-250 households, she disseminates health, nutrition and family planning messages, motivate to install tube-wells and sanitary latrines, identify pregnancy cases, motivate for TT and child immunization, measure blood pressure and diabetes test, provide treatment for common illnesses and sell health commodities. They work on voluntary basis but earn some income from the sale of health commodities. A total of 172 Shasthya Shokhi were trained in this financial year.

**DIABETES PATIENT’S VIEW**

**IDENTIFY**
Rehena has been suffering metabolic disease diabetes since 2002 and unaware about. Six months ago one Shasthya Shokhi tested her blood with empty stomach, found sugar concentration 16.2mm/liter and refer her upazila health complex, Chandina for appropriate treatment.

**TREATMENT**
The qualified doctor at Chandina Upazila health complex prescribed medicine for her that she took regularly. Shasthya Shokhi advised her to avoid sweaty foods, walk regularly in the morning and evening, do manual work and encourage for vegetables eating.

**FEEDBACK**
With the help of Shasthya Shokhi and doctor, Rehena is well enough now. She is very much grateful to DISA health service.

**HEALTH SERVICE FUTURE PLAN**
Health care services will be increased in next year providing Ear, Nose, Throat and Eyes treatment for the VO members and poor community people in catchment area. With the cooperation of Society for Assistance to Hearing Impaired Children (SAHIC) and Eye care hospitals ENT camp and Eye camp will be organized.
SPECIAL PROGRAM AND ACTIVITIES
ASSISTANCE FOR ROHINGYA REFUGEES-ARR

A project has been started in the name of “Assistance for Rohingya Refugees – ARR” under Emergency Program of DISA. The main purpose of the project is to support Rohingya Refugees fled from Myanmar in Bangladesh. A Sr. Management Team from DISA has visited Rohingya Camps in Cox’s Bazar & Teknaf to observe the situation and learning on the need of the Rohingya people. As part of the visit, the Management team of DISA had meeting with the very active organizations like Bangladesh Red Crescent Society, Save the Children, Handicap International, Unicef and met the local Govt. Authorities like Cox’s Bazar Deputy Commissioner, Deputy Director of Social Services Department, Rohingya Orphan Children Protection Project office.

DISA Management has primarily provided most important & urgently needed instruments like Hand Mikes for helping in Awareness Raising on the Registration process of Rohingya Orphans at the Camps under the project of Ministry of Social Welfare run by Social Services Department. DISA Management has decided to keep up activities individually as well as in partnership with Social Services Department of Ministry of Social Welfare, Bangladesh Red Crescent Society and other likeminded local organizations also.
DISA distributed 35 cartoons medicine and basic medical equipment, 8 Hand mikes, 2000 cartoons of blanket, mosquito curtain, water jar (10 Lt.) and water mug to Rohingya refugees.

DISA Management has planned to extend more supports from its own fund as well as managing funds from national and international funding agencies. Already DISA has received some funds from a USA based organization “HELPING HUT” to run the project “Assistance for Rohingya Refugees – ARR”.

Furthermore, DISA contributed Tk. 2.5 lac to implementing organization IDF to build a health complex and supply drinking water for Rohingya Refugees from its own fund.

SPECIAL ACTIVITIES

WORM CLOTH DISTRIBUTION
For humanity DISA distributed 300 packets worm cloths to 300 winter affected family at Kamarjani High school, Gaibandha Sadar on 1 February 2018. Earlier these 300 river dam-broken poor family listed by UP member (4 wards of Kamargani Union), health worker, teacher, students help.

SUPPORT FIRE VICTIM STUDENTS
DISA distributed book, pen, pencil, school dress, school bag to 23 students (Elias Ali Mollah slum-Fire victims) at Dhaka Ideal Institute, Mirpur-12, Dhaka on 20 March 2018 to continue their study.
A. DISA GOVERNANCE
DISA has a General Committee consisting of 17 members, which is the prime authority for formulating policies and strategies, approval of periodical budget and look after program implementation. It has also an Executive Committee (EC) consisting of seven (7) members who are experienced in different development sectors. The EC is the authority to ensure dynamic and efficient administration and management of the organization, plan and execute development programs, control finance and accounts and look after personnel and program issues.

Besides the Annual General Meeting, of all members of the General Committee, the Executive Committee sat in six (6) meetings in last year for providing policy guidance; review of overall activities of the organization and taking major decisions on organizational matters.
# LIST OF EXECUTIVE AND GENERAL COMMITTEE

<table>
<thead>
<tr>
<th>NAME</th>
<th>DESIGNATION</th>
<th>PROFESSION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Md. Abdul Quddus</td>
<td>Chairman</td>
<td>Retd. Govt. Officer, (Ex DG, BARD, Cumilla) &amp; Advisor, Nutrition, WFP</td>
</tr>
<tr>
<td>Md. Shahid Ullah</td>
<td>Secretary General</td>
<td>Chief Executive, DISA</td>
</tr>
<tr>
<td>Dr. Mohsin Uddin Ahmed</td>
<td>Treasurer</td>
<td>Ex-Director (Health), Bangladesh Red Crescent Society</td>
</tr>
<tr>
<td>Kazi Masud Abdul Kader</td>
<td>Member</td>
<td>Assistant Headmaster, Barkait Udayan High School, Chandina, Cumilla</td>
</tr>
<tr>
<td>Mrs. Khairun Nahar Poly</td>
<td>Member</td>
<td>Assistant Teacher, Mirpur Bangla School &amp; College</td>
</tr>
<tr>
<td>Md. Abul Kashem</td>
<td>Member</td>
<td>Business</td>
</tr>
<tr>
<td>Mrs. Salma Begum</td>
<td>Executive Member</td>
<td>Housewife</td>
</tr>
<tr>
<td>Mrs. Maksuda Akter</td>
<td>Member</td>
<td>Housewife</td>
</tr>
<tr>
<td>Mrs. Salima Naznin Bithi</td>
<td>Member</td>
<td>Adviser, DISA</td>
</tr>
<tr>
<td>Md. Abul Basar</td>
<td>Member</td>
<td>Business</td>
</tr>
<tr>
<td>Tapan Chandra Debanath</td>
<td>Member</td>
<td>Headmaster, Barkait Udayan High School, Chandina, Cumilla</td>
</tr>
<tr>
<td>Cdr (Retd.) M Basir Ahmed,</td>
<td>Member</td>
<td>Executive Director, OPEX Group</td>
</tr>
<tr>
<td>psc</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reza Md. Golam Kabir Chowdhury</td>
<td>Member</td>
<td>Retired NGO Officer</td>
</tr>
<tr>
<td>Md. Mahbub Alam</td>
<td>Member</td>
<td>AGM, Pubali Bank Ltd.</td>
</tr>
<tr>
<td>Santos Chandra Paul</td>
<td>Member</td>
<td>Director, Microfinance, Society for Social Service, Tangail</td>
</tr>
<tr>
<td>Kamrunnahar Ipa</td>
<td>Member</td>
<td>Housewife</td>
</tr>
<tr>
<td>Kazi Nazrul Islam</td>
<td>Member</td>
<td>Service</td>
</tr>
</tbody>
</table>
B. DISA MANAGEMENT STRUCTURE

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

DISA has established SCALED Program for Human Resource Management. It regularly organizes different capacity building programs like: training sessions, exchange tours and visit. At present, DISA has 961 staffs, among them 836 are male and 125 are female. The management team of DISA is headed by its Founder and Chief Executive Md. Shahid Ullah. With his dynamic leadership and guidance, DISA is advancing towards meeting its vision.

Executive Committee meeting
FINANCIAL STATEMENTS AND AUDIT
Auditors’ Report on the Financial Statements of Micro Finance Program of Development Initiative for Social Advancement (DISA) for the year ended 30 June, 2018

We have audited the accompanying Financial Statements of Micro Finance Program of “Development Initiative for Social Advancement (DISA)” which comprise the Statement of Financial Position as at 30 June, 2018 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts & Payments Statement and Statement of Changes in Equity for the year then ended 30 June, 2018 and a summary of significant accounting policies and other explanatory notes.

Management Responsibility:
DISA’s management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSs) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditors’ Responsibility:
Our responsibility is to express an independent opinion on these financial statements based on our audit. We conduct our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards required that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the entity’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:
In our opinion, the Financial Statements present fairly, in all material respects, the financial position of “Development Initiative for Social Advancement (DISA)” as at 30 June, 2018 and its financial performance and its cash flows for the year then ended 30 June, 2018 in accordance with Bangladesh Financial Reporting Standards (BFRSSs) and other applicable laws and regulations.

Report on Other Regulatory Requirements:
In accordance with Micro-Credit regulatory Authority Act-2006, Micro-Credit Regulatory Authority Rules-2010 relevant circulars issued by NGO Affairs Bureau under Prime Minister’s Office and other applicable laws and regulations, we also report that:

a) we have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) in our opinion, proper books of account as required by law have been kept so far as it appeared from our examination of those books;

c) the Statement of Financial Position and the Statement of Comprehensive Income dealt with by the report are in agreement with books of accounts; and

d) Development Initiative for Social Advancement (DISA) management has complied all the guidelines on Prevention of Money Laundering and Terrorist Financing for NGO/NPO sector.

Dated: Dhaka  
25 September, 2018

(Abdulla-Al-Mahmud FCA, FCMA, FCS, LL.B)  
Partner  
KAZI ZAHIR KHAN & CO.  
Chartered Accountants.
## Development Initiative for Social Advancement (DISA)

**Micro Finance Program**

**Statement of Financial Position**

as at 30 June, 2018

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Properties and Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Current Assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, Plant &amp; Equipment</td>
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<td>69,383,825</td>
<td>57,664,695</td>
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<tr>
<td>Long Term Investments (Savings &amp; Other FDR)</td>
<td>7</td>
<td>316,687,000</td>
<td>267,590,000</td>
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<tr>
<td>Other Long Term Loan (Staff Loan)</td>
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<td>6,030,000</td>
<td>6,850,000</td>
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<tr>
<td><strong>Total Non-Current Assets</strong></td>
<td></td>
<td>392,100,825</td>
<td>332,104,695</td>
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<td><strong>Current Assets</strong></td>
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<td></td>
</tr>
<tr>
<td>Loan to Members</td>
<td>9</td>
<td>2,277,104,903</td>
<td>2,094,606,369</td>
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<tr>
<td>Advances, Deposits &amp; Pre-payments</td>
<td>10</td>
<td>24,508,599</td>
<td>21,399,265</td>
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<tr>
<td>Loan to Other Project</td>
<td>11</td>
<td>207,162,426</td>
<td>123,704,429</td>
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<tr>
<td>Interest Receivable on FDR</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Interest Receivable on Project Loan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsettled Staff Advance</td>
<td>12</td>
<td>32,165,500</td>
<td>59,169,669</td>
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<tr>
<td><strong>Total Current Assets</strong></td>
<td></td>
<td>2,623,048,575</td>
<td>2,346,195,101</td>
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<tr>
<td><strong>Total Properties and Assets</strong></td>
<td></td>
<td>3,015,149,400</td>
<td>2,678,299,796</td>
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<tr>
<td><strong>Capital Fund and Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Fund</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Cumulative Surplus</td>
<td>13</td>
<td>163,128,376</td>
<td>149,962,905</td>
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<td>Reserve Fund</td>
<td>14</td>
<td>18,500,000</td>
<td>18,500,000</td>
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<tr>
<td><strong>Total Capital Fund</strong></td>
<td></td>
<td>181,628,376</td>
<td>168,462,905</td>
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<tr>
<td>Non Current Liabilities</td>
<td></td>
<td></td>
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<tr>
<td>Loans from PKSF</td>
<td>15</td>
<td>111,016,665</td>
<td>186,783,333</td>
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<tr>
<td>Loans from Stromme Foundation (SF)-Long Term</td>
<td>16</td>
<td>6,250,000</td>
<td>44,000,000</td>
</tr>
<tr>
<td>Loans from Commercial Banks-Long Term</td>
<td>17</td>
<td>1,682,070,121</td>
<td>1,445,691,270</td>
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<tr>
<td><strong>Total Non Current Liabilities</strong></td>
<td></td>
<td>1,795,336,886</td>
<td>1,676,474,663</td>
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<tr>
<td>Current Liabilities</td>
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<tr>
<td>Members Savings Deposits</td>
<td>18</td>
<td>773,257,247</td>
<td>659,686,492</td>
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<td>Accounts Payables</td>
<td>19</td>
<td>182,001</td>
<td>201,263</td>
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<tr>
<td>Loan Loss Provision</td>
<td>20</td>
<td>80,282,943</td>
<td>63,093,291</td>
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<tr>
<td>Other Liabilities</td>
<td>21</td>
<td>180,462,047</td>
<td>110,381,242</td>
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<tr>
<td><strong>Total Current Liabilities</strong></td>
<td></td>
<td>1,934,184,238</td>
<td>833,362,288</td>
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<tr>
<td><strong>Total Capital Fund and Liabilities</strong></td>
<td></td>
<td>3,015,149,400</td>
<td>2,678,299,796</td>
</tr>
</tbody>
</table>

The annexed notes form an integral part of the financial statements.

Coordinator (Finance & Accounts)                               Chief Executive                      Chairman
DISA                                                        DISA                                         DISA

Signed as per our separated report of even date.

Dated: Dhaka
25 September, 2018

KAZI ZAHIR KHAN & CO.
Chartered Accountants
### Development Initiative for Social Advancement (DISA)  
Micro Finance Program  
Statement of Comprehensive Income  
for the year ended 30 June, 2018

#### Annexure- A1/3

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Charges on Loan</td>
<td>22</td>
<td>537,628,232</td>
<td>415,902,343</td>
</tr>
<tr>
<td>Bank Interest</td>
<td></td>
<td>1,453,512</td>
<td>1,733,713</td>
</tr>
<tr>
<td>Bank Interest on FDR</td>
<td></td>
<td>14,195,885</td>
<td>12,438,283</td>
</tr>
<tr>
<td>Membership Fees</td>
<td></td>
<td>2,630</td>
<td>2,650</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td>41,651,571</td>
<td>27,545,933</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
<td>594,931,830</td>
<td>457,622,922</td>
</tr>
</tbody>
</table>

| **Expenditure**                      |       |              |              |
| Service Charges of PKSF Loan        |       | 11,880,708   | 13,909,386   |
| Service Charges of SF Loan          |       | 2,036,225    | 5,838,631    |
| Service Charges of Commercial Banks Loan |       | 152,736,264  | 118,727,991  |
| Interest on Member’s Savings        |       | 40,104,506   | 26,264,782   |
| Salaries & Allowances               |       | 173,615,035  | 96,782,799   |
| Office Rent                         |       | 44,111,298   | 29,013,177   |
| Printing & Stationery               |       | 20,224,099   | 19,936,780   |
| Travelling & Daily Allowances       |       | 9,883,114    | 9,136,284    |
| Telephone & Postage                 |       | 4,535,799    | 3,456,255    |
| Repair & Maintenances               |       | 5,983,716    | 4,035,559    |
| Fuel Cost                           |       | 6,088,029    | 4,517,657    |
| Entertainment                       |       | 4,943,687    | 3,505,029    |
| Staff Benefit                       |       | 2,931,111    | 2,080,430    |
| Bank Charges                        |       | 3,856,884    | 2,172,447    |
| Training Expenses                   |       | 19,451,276   | 13,620,855   |
| Registration Fees                   |       | 431,049      | 89,583       |
| Meeting Expenses                    |       | 12,104,065   | 2,798,741    |
| Education Program                   |       | 2,026,680    | 1,899,501    |
| Health Program                      |       | 17,117,660   | 6,863,575    |
| Other Operating Expenses/Miscellaneous |     | 125,000      | 112,500      |
| Audit Fees                          |       | 929,239      | 1,098,167    |
| Taxes                               |       | 34,058,480   | 28,117,846   |
| Depreciation                        |       | 7,315,932    | 4,611,895    |
| Donation                            |       | 55,946       | 492,970      |
| Utility                             |       | 3,094,057    | 2,143,921    |
| **Total Expenditure**               |       | 581,766,359  | 396,438,243  |
| **Excess of Income over Expenditure** |       | 13,165,471   | 61,184,679   |
| **Total**                           |       | 594,931,830  | 457,622,922  |

The annexed notes form an integral part of the financial statements.

Signed as per our separated report of even date.

Dated: Dhaka  
25 September, 2018
### Development Initiative for Social Advancement (DISA)

**Micro Finance Program**

Statement of Receipts & Payments

for the period from 01 July, 2017 to 30 June, 2018

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Receipts:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening Balance:</td>
<td>59,169,669</td>
<td>38,694,437</td>
<td></td>
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<tr>
<td>Cash in Hand</td>
<td>637,139</td>
<td>376,954</td>
<td></td>
</tr>
<tr>
<td>Cash at Bank</td>
<td>58,532,530</td>
<td>38,317,483</td>
<td></td>
</tr>
<tr>
<td>Service Charges on Loan</td>
<td>22</td>
<td>537,628,232</td>
<td>415,902,343</td>
</tr>
<tr>
<td>Loan Realization</td>
<td>23</td>
<td>3,999,927,138</td>
<td>3,039,616,622</td>
</tr>
<tr>
<td>Advances &amp; Loans Realized</td>
<td>24</td>
<td>22,358,276</td>
<td>3,761,508</td>
</tr>
<tr>
<td>Loan received from PF &amp; SB</td>
<td>40,600,000</td>
<td>35,000,000</td>
<td></td>
</tr>
<tr>
<td>Realized Staff House Loan</td>
<td>820,000</td>
<td>600,000</td>
<td></td>
</tr>
<tr>
<td>Bank Interest</td>
<td>1,453,512</td>
<td>1,733,713</td>
<td></td>
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<tr>
<td>FDR Encashment</td>
<td>156,000,000</td>
<td>90,323,398</td>
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<tr>
<td>Bank Interest on FDR</td>
<td>2,592,274</td>
<td>10,399,229</td>
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</tr>
<tr>
<td>Membership Fees</td>
<td>2,630</td>
<td>2,650</td>
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<tr>
<td>Pass Book form Sales</td>
<td>2,156,816</td>
<td>888,354</td>
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<tr>
<td>Fund Received from PKSF</td>
<td>52,500,000</td>
<td>147,500,000</td>
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</tr>
<tr>
<td>Fund Received from Stromme Foundation (SF)</td>
<td>-</td>
<td>15,000,000</td>
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</tr>
<tr>
<td>Loan Received from Bank</td>
<td>1,570,000,000</td>
<td>1,370,000,000</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>25</td>
<td>616,768,768</td>
<td>556,440,727</td>
</tr>
<tr>
<td>Service Security Money Received</td>
<td>3,732,500</td>
<td>4,067,500</td>
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<tr>
<td>Security &amp; Welfare Fund</td>
<td>61,175,113</td>
<td>52,578,030</td>
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</tr>
<tr>
<td>Miscellaneous (Local Received)</td>
<td>9,750,313</td>
<td>11,745,080</td>
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<tr>
<td>Rent Income</td>
<td>49,955</td>
<td>1,457,953</td>
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<tr>
<td>Staff Dream Fund (SDF)</td>
<td>1,984,500</td>
<td>14,614,526</td>
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<tr>
<td>Unsettld Staff Advance</td>
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<td>80,070</td>
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<td><strong>Total Receipts</strong></td>
<td><strong>7,139,262,290</strong></td>
<td><strong>5,810,406,140</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Payments:</th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Charges of PKSF Loan</td>
<td>11,880,708</td>
<td>13,909,386</td>
<td></td>
</tr>
<tr>
<td>Service Charges on SF Loan</td>
<td>2,036,225</td>
<td>5,838,631</td>
<td></td>
</tr>
<tr>
<td>Service Charges on Bank Loan</td>
<td>152,736,264</td>
<td>118,727,991</td>
<td></td>
</tr>
<tr>
<td>Loan Paid to PKSF</td>
<td>128,266,668</td>
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<tr>
<td>Loan Paid to SF</td>
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<td>56,062,500</td>
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<tr>
<td>Loan Paid to Bank</td>
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<td>Savings Return</td>
<td>543,322,519</td>
<td>373,028,867</td>
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<td>Loan Disbursements</td>
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<td>4,199,294,500</td>
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<td>Advances &amp; Loans Paid</td>
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<td>114,429,719</td>
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<td>Loan Paid to PF &amp; SB</td>
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<tr>
<td>Land &amp; Land Developments</td>
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<td>Furniture</td>
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<td>Office Equipment</td>
<td>8,257,004</td>
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<td>Vehicles</td>
<td>3,820,000</td>
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<tr>
<td>Investment FDR (Savings)</td>
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<td>Investment FDR(Others)</td>
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<td>Salaries &amp; Allowances</td>
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<td>Staff Benefit &amp; Others</td>
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<tr>
<td>Office Rent</td>
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<td>11,916,808</td>
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<tr>
<td>Particulars</td>
<td>Notes</td>
<td>FY 2017-2018</td>
<td>FY 2016-2017</td>
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</tr>
<tr>
<td>Printing &amp; Stationery</td>
<td></td>
<td>9,883,114</td>
<td>9,136,284</td>
</tr>
<tr>
<td>Traveling</td>
<td></td>
<td>4,535,799</td>
<td>3,456,255</td>
</tr>
<tr>
<td>Telephone &amp; Postage</td>
<td></td>
<td>5,983,716</td>
<td>4,035,559</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td></td>
<td>6,088,029</td>
<td>4,517,657</td>
</tr>
<tr>
<td>Fuel Cost</td>
<td></td>
<td>5,008,043</td>
<td>3,505,029</td>
</tr>
<tr>
<td>Utility</td>
<td></td>
<td>2,912,056</td>
<td>2,143,921</td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td>2,931,111</td>
<td>2,080,430</td>
</tr>
<tr>
<td>Bank Charges</td>
<td></td>
<td>3,856,884</td>
<td>2,172,447</td>
</tr>
<tr>
<td>Training Expenses</td>
<td></td>
<td>19,451,276</td>
<td>13,620,855</td>
</tr>
<tr>
<td>Registration Fees</td>
<td></td>
<td>126,500</td>
<td>889,583</td>
</tr>
<tr>
<td>Consultancy Fees</td>
<td></td>
<td>358,750</td>
<td>-</td>
</tr>
<tr>
<td>Meeting Expenses</td>
<td></td>
<td>431,049</td>
<td>411,482</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td></td>
<td>9,104,526</td>
<td>5,037,701</td>
</tr>
<tr>
<td>Donation</td>
<td></td>
<td>55,946</td>
<td>492,970</td>
</tr>
<tr>
<td>Audit Fees</td>
<td></td>
<td>-</td>
<td>112,500</td>
</tr>
<tr>
<td>Education Expenses</td>
<td></td>
<td>12,104,065</td>
<td>2,798,741</td>
</tr>
<tr>
<td>Health Expenses</td>
<td></td>
<td>4,026,680</td>
<td>1,899,501</td>
</tr>
<tr>
<td>Security &amp; Welfare Fund</td>
<td></td>
<td>41,292,072</td>
<td>36,434,812</td>
</tr>
<tr>
<td>Payments to PF</td>
<td></td>
<td>2,670,173</td>
<td>4,834,784</td>
</tr>
<tr>
<td>Payments to SB</td>
<td></td>
<td>13,851,464</td>
<td>1,072,359</td>
</tr>
<tr>
<td>Accounts Payables</td>
<td></td>
<td>182,001</td>
<td>342,820</td>
</tr>
<tr>
<td>Staff Dream Fund (SDF)</td>
<td></td>
<td>1,841,993</td>
<td>369,311</td>
</tr>
<tr>
<td>Interest on Loan/Savings</td>
<td></td>
<td>7,654,384</td>
<td>-</td>
</tr>
<tr>
<td>MAC Fund Deposit</td>
<td></td>
<td>97,000</td>
<td>-</td>
</tr>
<tr>
<td>Supplier &amp; Salary Taxes</td>
<td></td>
<td>929,239</td>
<td>1,098,167</td>
</tr>
<tr>
<td>Service Security Money Paid</td>
<td></td>
<td>1,019,600</td>
<td>909,910</td>
</tr>
<tr>
<td><strong>Closing Balance:</strong></td>
<td></td>
<td><strong>32,165,500</strong></td>
<td><strong>59,169,669</strong></td>
</tr>
<tr>
<td>Cash in Hand</td>
<td></td>
<td>1,305,495</td>
<td>637,139</td>
</tr>
<tr>
<td>Cash at Bank</td>
<td></td>
<td>30,860,005</td>
<td>58,532,530</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>7,139,262,290</strong></td>
<td><strong>5,810,406,140</strong></td>
</tr>
</tbody>
</table>

The annexed notes form an integral part of the financial statements.

Coordinator (Finance & Accounts)                        Chief Executive                               Chairman
DISA                                                           DISA                                              DISA

Signed as per our separated report of even date.

Dated: Dhaka
25 September, 2018

KAZI ZAHIR KHAN & CO.
Chartered Accountants
## Development Initiative for Social Advancement (DISA)
### Micro Finance Program
#### Statement of Cash Flows
for the year ended 30 June, 2018

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Cash Flows from Operating Activities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus for the period</td>
<td></td>
<td>13,165,471</td>
<td>61,184,679</td>
</tr>
<tr>
<td>Loan Loss Provision</td>
<td></td>
<td>17,189,652</td>
<td>28,117,846</td>
</tr>
<tr>
<td>Depreciation for the year</td>
<td></td>
<td>6,854,997</td>
<td>4,611,895</td>
</tr>
<tr>
<td><strong>Sub total of non cash items</strong></td>
<td></td>
<td>37,210,120</td>
<td>93,914,420</td>
</tr>
<tr>
<td>Loan Disbursed to Members</td>
<td></td>
<td>(182,498,534)</td>
<td>(684,946,378)</td>
</tr>
<tr>
<td>Increase/Decrease in Current Assets</td>
<td>28.0</td>
<td>(121,359,109)</td>
<td>(80,128,535)</td>
</tr>
<tr>
<td>Staff Loan</td>
<td></td>
<td>820,000</td>
<td>600,000</td>
</tr>
<tr>
<td>Increase/Decrease in Current Liabilities</td>
<td>29.0</td>
<td>70,061,543</td>
<td>68,602,931</td>
</tr>
<tr>
<td><strong>Net Cash used in Operating Activities</strong></td>
<td></td>
<td>(195,765,980)</td>
<td>(601,957,562)</td>
</tr>
<tr>
<td>B. Cash Flows from Investing Activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisition of Property, Plant &amp; Equipment</td>
<td></td>
<td>(18,574,127)</td>
<td>(14,441,734)</td>
</tr>
<tr>
<td>Investment</td>
<td></td>
<td>(49,097,000)</td>
<td>(85,166,602)</td>
</tr>
<tr>
<td><strong>Net Cash used in Investing Activities</strong></td>
<td></td>
<td>(67,671,127)</td>
<td>(99,608,336)</td>
</tr>
<tr>
<td>C. Cash Flows from Financing Activities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Received</td>
<td></td>
<td>122,862,183</td>
<td>512,364,488</td>
</tr>
<tr>
<td>Members Savings</td>
<td></td>
<td>113,570,755</td>
<td>209,676,642</td>
</tr>
<tr>
<td><strong>Net Cash used in Financing Activities</strong></td>
<td></td>
<td>236,432,938</td>
<td>722,041,130</td>
</tr>
<tr>
<td>D. Net Increase/Decrease (A+B+C)</td>
<td></td>
<td>(27,004,169)</td>
<td>20,475,232</td>
</tr>
<tr>
<td>Add: Cash and Bank Balance at the beginning of the year</td>
<td></td>
<td>59,169,669</td>
<td>36,694,437</td>
</tr>
<tr>
<td><strong>E. Cash and Bank balance at the end of the year</strong></td>
<td></td>
<td>32,165,500</td>
<td>59,169,669</td>
</tr>
</tbody>
</table>

The annexed notes form an integral part of the financial statements.

Coordinator (Finance & Accounts)  
DISA

Chief Executive  
DISA

Chairman  
DISA

Signed as per our separated report of even date.

Dated: Dhaka  
25 September, 2018

KAZI ZAHIR KHAN & CO.  
Chartered Accountants
### Development Initiative for Social Advancement (DISA)

**Micro Finance Program**

**Statement of Changes in Equity**

**for the year ended 30 June, 2018**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>FY 2017-2018 (CFY)</th>
<th>Total</th>
<th>FY 2016-2017 (PFY)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cumulative Surplus</td>
<td>Reserve Fund</td>
<td>Cumulative Surplus</td>
<td>Reserve Fund</td>
</tr>
<tr>
<td>Opening Balance</td>
<td>149,962,905</td>
<td>18,500,000</td>
<td>168,462,905</td>
<td>11,000,000</td>
</tr>
<tr>
<td>Current year Surplus/(Deficit)</td>
<td>13,165,471</td>
<td>-</td>
<td>13,165,471</td>
<td>61,184,679</td>
</tr>
<tr>
<td>Total</td>
<td>163,128,376</td>
<td>18,500,000</td>
<td>181,628,376</td>
<td>11,000,000</td>
</tr>
<tr>
<td>Transferred to Statutory Reserve Fund</td>
<td>-</td>
<td>-</td>
<td>(7,500,000)</td>
<td>7,500,000</td>
</tr>
<tr>
<td>Closing Balance</td>
<td>163,128,376</td>
<td>18,500,000</td>
<td>181,628,376</td>
<td>149,962,905</td>
</tr>
</tbody>
</table>

Signed as per our separated report of even date.

Dated: Dhaka
25 September, 2018

KAZI ZAHIR KHAN & CO.
Chartered Accountants
Development Initiative for Social Advancement (DISA)
Micro-Finance Program

Notes to the Financial Statements
for the year ended 30 June, 2018

1.00 Background:
Development Initiative for Social Advancement (DISA) a non-profitable, non-government voluntary organization was established in 1993. DISA worked for rural people especially women and children with objectives of poverty alleviation, violence reduction and empowerment of women to uplift their socio-economic condition. DISA has 6 projects, namely Micro finance in Comilla, Chandpur, B. Baria, Norshingdi, Narayanganj, Munshigonj, Dhaka, Feni, Gazipur, Kishoreganj, Laxmipur, Mymensing, Manikgonj, Tangail, Sirajgonj, Pabna, Chittagong, Noakhali and Habiganj district, DISA Dairy and Livestock Development Project DLDP, DISA Institute of Science and Technology (DIST), Disa Academy, Aloghar Library and Information Centre, Matribhum Fasion & Assistance for Rohinga Refugees (ARR) and Social Advancement through Knowledge and Technical Intervention (SAKTi) . For running this society, necessary fund have been Palli Karma-Shahayak Foundation (PKSF), Stromme Foundation and Commercial Bank & Own fund.

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

DISA basically the extended arm of PKSF for implementing the Micro-Credit Program. The areas covered by Pos are Comilla, Chandpur, B. Baria and Narayanganj districts.

2.00 Corporate Information:

<table>
<thead>
<tr>
<th>Name of PO-MFI</th>
<th>Development Initiative for Social Advancement (DISA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year of Establishment</td>
<td>1993</td>
</tr>
<tr>
<td>Name of the Operations (Programs)</td>
<td>Micro-Credit Program (MCP)</td>
</tr>
<tr>
<td>Statutory Audit conducted up to</td>
<td>30 June, 2017</td>
</tr>
<tr>
<td>Name of the Statutory Auditor for last year</td>
<td>Kazi Zahir Khan &amp; Co., Chartered Accountants</td>
</tr>
<tr>
<td>Name of the Statutory Auditor for current year</td>
<td>Kazi Zahir Khan &amp; Co., Chartered Accountants</td>
</tr>
<tr>
<td>Number of Executive Committee Meeting held FY 2016-2017</td>
<td>6</td>
</tr>
<tr>
<td>Date of Last AGM held</td>
<td>29.12.2017</td>
</tr>
</tbody>
</table>
2.01 Executive Committee:
List of Executive Committee details are given below:

<table>
<thead>
<tr>
<th>Name</th>
<th>Qualification</th>
<th>Designation</th>
<th>Profession</th>
<th>Present Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Md. Abdul Quddus</td>
<td>M.Sc &amp; MPS</td>
<td>Chairman</td>
<td>Former head of Nutrition, UN World Food Program (WFP) and DG, BARD, Comilla</td>
<td>7-A, Hena's Apartment, 55, Laboratory Road, New Elephant Road Area, Dhaka-1205</td>
</tr>
<tr>
<td>Md. Shahid Ullah</td>
<td>MSC</td>
<td>Secretary General</td>
<td>Chief Executive, DISA</td>
<td>E-10, Pallabi Extension, Mirpur, Dhaka-1216</td>
</tr>
<tr>
<td>Dr. Mohsin Uddin Ahmed</td>
<td>MBBS (DMC, Dhaka), MS (London)</td>
<td>Member</td>
<td>Director, Health Program, BDRCS, Magbazar, Dhaka</td>
<td>101/4, Crescent Road, Kothal Bagan, Dhaka</td>
</tr>
<tr>
<td>Kazi Masud Abdul Kader</td>
<td>BA, M.Ed</td>
<td>Member</td>
<td>Assistant Head Master</td>
<td>Village # Chandera, Post &amp; Upazilla- Chandina, District- Comilla</td>
</tr>
<tr>
<td>Mrs. Khairun Nahar Poly</td>
<td>MA</td>
<td>Member</td>
<td>Ass. Teacher, Mirpur Bangla College.</td>
<td>J-9, Pallabi Extension, Mirpur, Dhaka-1216</td>
</tr>
<tr>
<td>Abul Kashem</td>
<td>MA</td>
<td>Member</td>
<td>Business</td>
<td>E/3, Pallabi Extension, Mirpur, Dhaka-1216</td>
</tr>
<tr>
<td>Mrs. Salma Bagum</td>
<td>MSS</td>
<td>Member</td>
<td>Housewife</td>
<td>40/J, Azimpur Government Koloni, Dhaka-1205</td>
</tr>
</tbody>
</table>

3.00 Basis for the Preparation of Financial Statements:

3.01 Basis of Accounting:
The Financial statements have been prepared under Accrual Basis except service charges income which are computed following Cash Basis of Accounting under prudence concept.

4.00 Summary of Significant Accounting Policies:
4.01 Currencies:
Currencies shown Bangladeshi Taka.

4.02 Revenue Recognition:
The PO is collecting Service Charge from beneficiaries/end users at a reducing balance rate of 25% or 27% per annum, 20% Service charge on Ultra poor and collects service charge @8% on loan given for Livelihood Restoration program (LRP) and EFRAF. The POs recognizes service charges as income in the Financial Statement only when the service charges have actually been received. The principle loan and proportionate service collected in 46 weekly installments.

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

* Interest Expenses:
Interest on loan is recognized on accrual basis of accounting.

* Other Expenses:
Other expenses have been accounted for on accrual basis.
* Interest Paid on Savings:
Interest Paid in Savings @6% is recognized in the accounts on cash basis.

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

5.00 Significant Organization Policies:

5.01 Loan Loss Provision:
Loan classification, Loan loss provision are made in accordance with the MRA guidelines.

Loan Classification:
The PO has classification the loan into four categories as per PKSF policy for current financial year which
are mention bellow:
* No overdue = Standard/ Good loan
* 1-30 days outstanding loan = Watchful loan
* 31- 180 days outstanding loan = Sub-standard loan
* 181-365 days outstanding loan = Doubtful loan
* 365+ days outstanding loan = Bad loan

Loan Loss Provision and Write Off Policy:
DISA makes a provision on loan loss quarterly. 1% provision is created on regular outstanding loan, 5% on
watchful loan, 25% on sub-standard loan, 75% on doubtful loan and 100% on Bad loan as per MRA
Rules 2010.

5.02 Policy on Loan to Beneficiaries:
DISA follow the following policies to disburse the loan to the beneficiaries:
* At least 10% of disbursement amount should be deposited by the beneficiaries as savings.
* 25% interest will be charged on the beneficiaries for loan amount of Jagoron, Agrosor, and Buniad
  component & 20% interest will be also charge on Buniad.
* 2% Interest collects on monthly basis component of Seasonal Loan and agricultural Micro Credit.
* The loan amount (including interest) has to be refunded by the beneficiaries within 46 Weeks except ultra
  poor (45 weeks)
* The beneficiaries have to buy passbook and loan form from DISA.
* The beneficiaries have to be the member of the group savings fund of DISA.

5.03 Policy on Savings Collection:
* Samity has to be established consisting at least 10 members.
* Saving has to collected Tk 10 to Tk 30 on weekly basis.
* The collected saving has to be deposited to the bank in the same day.

5.04 Compliance status of Guidelines on Prevention of Money Laundering and Terrorist Financing:
* While checking the financial statements and the related papers documents and vouchers on test basis,
  nothing is come to our attention that DISA is involved with terrorists financed and money launderings.
### 6.0 Property, Plant & Equipment:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Cost</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Opening Balance</strong></td>
<td>74,878,679</td>
<td>60,436,945</td>
</tr>
<tr>
<td></td>
<td>Add: Addition during the year</td>
<td>19,504,127</td>
<td>14,441,734</td>
</tr>
<tr>
<td></td>
<td>Less: Sale of assets</td>
<td>930,000</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td><strong>Closing Balance</strong></td>
<td>93,452,806</td>
<td>74,878,679</td>
</tr>
<tr>
<td></td>
<td><strong>Depreciation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Opening Balance</strong></td>
<td>17,213,984</td>
<td>12,602,089</td>
</tr>
<tr>
<td></td>
<td>Add: Depreciation charged during the year</td>
<td>7,315,932</td>
<td>4,611,895</td>
</tr>
<tr>
<td></td>
<td>Less: Disposal</td>
<td>460,935</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td><strong>Closing Balance</strong></td>
<td>24,068,981</td>
<td>17,213,984</td>
</tr>
<tr>
<td></td>
<td><strong>Written down value</strong></td>
<td>69,383,825</td>
<td>57,664,695</td>
</tr>
</tbody>
</table>

Details are given Asset Schedule-Annexure- A/4

### 7.0 Long Term Investments (Savings & Other FDR):

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Opening Balance</strong></td>
<td>267,590,000</td>
<td>182,423,398</td>
</tr>
<tr>
<td></td>
<td>Add: Investment during the year</td>
<td>205,097,000</td>
<td>175,490,000</td>
</tr>
<tr>
<td></td>
<td>Less: Encashment during the year</td>
<td>156,000,000</td>
<td>90,323,983</td>
</tr>
<tr>
<td></td>
<td><strong>Closing Balance</strong></td>
<td>316,687,000</td>
<td>267,590,000</td>
</tr>
</tbody>
</table>

### 7.01 FDR (Savings):

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Opening Balance</strong></td>
<td>70,000,000</td>
<td>46,000,000</td>
</tr>
<tr>
<td></td>
<td>Add: Investment during the year</td>
<td>119,000,000</td>
<td>70,000,000</td>
</tr>
<tr>
<td></td>
<td>Less: Encashment during the year</td>
<td>135,000,000</td>
<td>46,000,000</td>
</tr>
<tr>
<td></td>
<td><strong>Closing Balance</strong></td>
<td>54,000,000</td>
<td>70,000,000</td>
</tr>
</tbody>
</table>

### 7.02 FDR (Others):

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Opening Balance</strong></td>
<td>197,590,000</td>
<td>136,423,398</td>
</tr>
<tr>
<td></td>
<td>Add: Investment during the year</td>
<td>86,097,000</td>
<td>105,490,000</td>
</tr>
<tr>
<td></td>
<td>Less: Encashment during the year</td>
<td>21,000,000</td>
<td>44,323,398</td>
</tr>
<tr>
<td></td>
<td><strong>Closing Balance</strong></td>
<td>262,687,000</td>
<td>197,590,000</td>
</tr>
</tbody>
</table>

### 8.0 Other Long Term Loan-(Staff Loan):

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>FY 2017-2018</th>
<th>FY 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Opening Balance</strong></td>
<td>6,850,000</td>
<td>7,450,000</td>
</tr>
<tr>
<td></td>
<td>Add: Paid during the year</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
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### 9.0 Loan to Members:

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<th>FY 2016-2017</th>
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<td>2,094,606,369</td>
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## DISA Annual Report 2017-18
### KAZI ZAHIR KHAN & CO.
#### Chartered Accountants

**FY 2017-2018**

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### Cash & Cash Equivalent:

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Details of the Cash at Bank amount is given below:

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<th>Amount (Bank)</th>
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<td>Dhaka Dohar.</td>
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<td>Sonali Siddergonj</td>
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13.0 Cumulative Surplus:

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<th>Less: Reserve fund</th>
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<td>13,165,471</td>
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14.0 Reserve Fund:

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<th>Add: Transfer to Various Funds &amp; Reserves</th>
<th>Closing Balance</th>
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15.0 Loan from PKSF:

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<th>Add: Loan taken current year</th>
<th>Less: Repayment current year</th>
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<td></td>
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16.0 Loan from Stromme Foundation (SF) Long Term:

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<th>Add: Current year addition</th>
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<tr>
<td></td>
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17.0 Loan from Others-Commercial Bank-Long Term:

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17.01 Mutual Trust Bank Ltd.:

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17.02 Southeast Bank Ltd.:

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<td>Amount in Taka</td>
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<td>Add: Current year addition</td>
<td>100,000,000</td>
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<td>Less: Payment current year</td>
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<td>114,181</td>
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<td>342,820</td>
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<td>34,975,445</td>
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<td>Add/: Provision during the year</td>
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<td>Advance Office Rent</td>
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<td>Advance (Received against House Rent to Staff)</td>
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<td>Interest Receivable on Project Loan</td>
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<td>Suspense Accounts</td>
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<td>Motor Cycle</td>
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<td>(1,464,872)</td>
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OUR DEVELOPMENT PARTNERS AND NETWORKS