



since 1993

STRATEGIC PLAN

July 2024-June 2029



Development Initiative for Social Advancement (DISA)

Acknowledgement

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Chief Executive's Note:

Development Initiative for Social Advancement (DISA) has emerged as a development organization in addressing the multidimensional needs of communities since its commencement in 1993. In a world marred by different crisis and passing through a perilous situation due to political unrest, war, and price hiking of all necessary commodities. DISA accomplished its 31 years of journey and gathered lots of experience, knowledge, and lessons learned. At the heart of DISA's resilience lies an unwavering commitment to collaboration. Recognizing the power of collective action, the organization consistently demonstrates its ability to effectively address challenges that communities face. We can pave the way forward in any problem if we uphold organizational vision, mission, and values.

In 2023, during the Annual General Meeting (AGM), DISA highlighted the necessity of a Strategic Plan (SP) for July 2024 to June 2029 to guide organizational decisions effectively. This marks a significant step in shaping DISA's future.

On June 17, 2023, the Strategic Planning Team (SPT), comprising five members, was formed to work alongside an external consultant. The team convened its first meeting under my leadership, during which we drafted and shared a concept note with prospective consultants. After reviewing a proposal received from Harmony Trust on August 16, 2023, and subsequent discussions with their team and DISA's senior management, a Memorandum of Understanding (MoU) was signed on September 13, 2023, with the agreement taking effect from October 1, 2023.

As part of the strategic planning process, we conducted group interviews with senior management and an e-survey among staff at all levels, ensuring comprehensive insights. A two-day Strategic Planning Retreat was held on February 17-18, 2024, involving 35 participants from senior management, departmental leads, and mid-level managers. This retreat focused on analyzing internal and external environments and identifying strategic priorities for the next five years.



The discussions and analyses culminated in a sector program analysis on June 30, 2024, emphasizing DISA's five sectors:

1. Economic Empowerment, 2. Human Development, 3. Health and Well-being, 4. Education & 5. Protection of Women's and Children's Rights. Each sector's history, goals, specific objectives, and program priorities for 2024-2029 were detailed to ensure targeted interventions.

To measure success, we established Key Performance Indicators (KPIs) across seven focus areas: 1. Financial Stability, 2. Organizational Restructuring, 3. Leadership Development, 4. Staff Retention, 5. Efficient Management of Integrated Sector Programs, 6. Gender Diversity, and 7. Availability and Enforcement of Policies.

This comprehensive roadmap marks a significant milestone for DISA's journey toward sustainable growth and impactful development.

Finally, I would like to express my gratitude to Executive Committee and General Committee members of DISA for their valuable guidance towards formulation this strategic plan. I also extend my heartfelt gratitude to the Strategic Planning Team, Harmony Trust, and all contributors who made this plan a reality. Together, we would like to lay a solid foundation for a promising future.

A stylized handwritten signature in dark ink, appearing to read 'Shahid Ullah'.

Md. Shahid Ullah
Founder & Chief Executive, DISA

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List of Acronyms

<i>Child Rights Center</i>	<i>CRC</i>
<i>Development Initiative for Social Advancement</i>	<i>DISA</i>
<i>DISA Institute of Science and Technology</i>	<i>DIST</i>
<i>DISA Technical Training Institute</i>	<i>DTTI</i>
<i>DISA Training Center</i>	<i>DTC</i>
<i>Human Resource Management</i>	<i>HRM</i>
<i>Information and Communication Technology</i>	<i>ICT</i>
<i>International NGOs</i>	<i>INGO</i>
<i>Key Performance Indicators</i>	<i>KPI</i>
<i>Let Children Speak</i>	<i>LCS</i>
<i>Matribhumi Dairy Foods Ltd.</i>	<i>MDFL</i>
<i>Monitoring, Evaluation, Accountability, and Learning</i>	<i>MEAL</i>
<i>Non-Governmental Organization</i>	<i>NGO</i>
<i>Occupational Health and Safety</i>	<i>OHS</i>
<i>Operational Management Team</i>	<i>OMT</i>
<i>Senior Management Team</i>	<i>SMT</i>
<i>Standard Operating Procedure</i>	<i>SOP</i>
<i>Strategic Plan</i>	<i>SP</i>
<i>Terms of Reference</i>	<i>ToR</i>

This document presents the Strategic Plan (SP) for Development Initiative for Social Advancement (DISA) covering the period from 2024 to 2029. It is the result of a comprehensive participatory process involving Focused Group Discussions, Key Informant Interviews, workshops, consultation sessions, and a thorough review of relevant literature. The contributors to this plan include board members, program participants, and staff.

1. An Introduction to DISA

DISA is a leading Non-Governmental Organization (NGO) in Bangladesh, established on January 15, 1993. It is registered with key regulatory bodies, including the Department of Social Welfare (Registration No. 544), the Registrar of Joint Stock Companies and Firms (Registration No. S-11903), the NGO Affairs Bureau (Registration No. 1024), and the Microcredit Regulatory Authority (Registration No. 01306-00480-00024). DISA operates extensively across Bangladesh, with a significant presence in the Rangpur, Rajshahi, Mymensingh, Dhaka, Sylhet, Barishal, Khulna, and Chattogram divisions, covering 28 districts. The organization's programs span critical sectors such as economic empowerment, human development, health and well-being, education, and protection, currently serving 1,302,480 direct beneficiaries. Children make up the largest group (89.89%), with 1,170,857 participants, while adults and youth account for 79,720 (6.12%) and 51,903 (3.98%) participants, respectively. Notably, 87% of participants reside in urban areas. DISA's impactful work has earned it recognition, including being named the "Best Prospective NGO" by the Palli Karma-Sahayak Foundation (PKSF) in 2007 and receiving an award from the International Organization for Migration (IOM) in 2008 for its "Counter-Trafficking Interventions in Prevention, Protection, and Prosecution for Victims of Trafficking in Persons in Bangladesh". These accolades underscore DISA's commitment to social advancement and its effectiveness in addressing critical community challenges.

2. Philosophy and Guiding Principles

Below is the framework defining both mandates and ethical commitments of DISA.

Vision

A society that is sustainable, equitable, productive, and socially just.

Mission Statement

To empower underserved communities in Bangladesh by fostering economic resilience, promoting continuous learning and professional development, enhancing health and well-being, and safeguarding the rights of women and children.

Core Values

Commitment to People : We are dedicated to working closely with communities, empowering them to actively participate in their own development.

Integrity and Discipline : We uphold sincerity, honesty, and discipline in all our actions, ensuring trust and reliability in our work.

Inclusivity and Respect : We respect all cultures and beliefs, promoting equal opportunities and honoring the potential of every individual irrespective of age, sex, ethnicity, ideology, and beliefs.

Transparency and Accountability : We prioritize transparency, accountability, and good governance, ensuring our operations are open and responsible.

Gender Equality and Human Rights : We advocate for gender sensitivity, equal opportunities, and the protection of human rights for all, fostering social harmony and freedom.

3. Focus of DISA for the Period of July 2024 to June 2029

Program Focus	Strategic Management Focus
1. To sustainably enhance the economic well-being for self-reliance and economic resilience. 2. To enhance the socio-economic well-being facilitating a culture of continuous learning and professional growth for sustainable development. 3. To enhance the health and well-being ensuring a healthier and more resilient population. 4. To promote educational access and reduce dropout rates for underprivileged students fostering a culture of literacy and continuous learning. 5. To safeguard and promote the rights of women and children addressing issues of abuse, exploitation, and rights violations.	1. Financial Stability 2. Organizational Restructuring 3. Leadership Development 4. Staff Retention 5. Efficient Management of Integrated Sector Programs 6. Gender Diversity 7. Availability and Enforcement of Policies



4. Program Priorities

DISA's strategic focus spans five critical sectors - Economic Empowerment, Human Development, Health and Well-being, Education, and Protection of Women's and Children's Rights. Each sector embodies DISA's commitment to fostering sustainable development and improving the lives of underserved communities in Bangladesh. The initiatives outlined in this SP are designed to create long-term economic resilience, promote inclusive education, enhance health outcomes, empower women and children, and build a society grounded in equality and opportunity. By addressing these key areas, DISA will drive meaningful change, ensuring a holistic approach to community development and social welfare.

4.1. Economic Empowerment : DISA's initiatives under the economic empowerment sector are the demonstration of its commitment to sustainable development through innovative approaches and strategic expansions, positively impacting numerous communities across Bangladesh. The organization launched its first microfinance program on September 30, 1994, at Barkait Union under Chandina Upazila in Cumilla district. The microfinance initiative aimed to provide financial services to empower the underserved segments of society. By 2006, DISA had established six branches within Cumilla district. Recognizing the need for broader impact, the organization expanded its microfinance operations to other districts, opening two branches in Chandpur in 2007 and four branches in Brahmanbaria in 2008. The program continued to grow, adding nine branches between 2009 and 2011, including new locations in Narayanganj. In 2012, seven more branches were established, including in Dhaka and Narsingdi districts. This growth trajectory persisted with four new branches in 2013, including Munshiganj, five in 2014 including Feni, and nine in 2015, encompassing Kishoreganj and Gazipur districts. In



2016, eight additional branches were opened, including in Lakshmipur and Mymensingh districts, followed by an impressive expansion in 2017 with 48 new branches across various districts such as Chattogram, Noakhali, Hobigonj, Manikganj, Tangail, Sirajganj, and Pabna.

In parallel, DISA ventured into the agricultural sector with the Dairy and Livestock Development Project (DLDP) in 2012, later transforming this initiative into Matribhumi Dairy Foods Ltd. (MDFL), officially registered on November 2, 2016. The impetus for this venture stemmed from the critical role of livestock in Bangladesh's agricultural success and food security. A 2013 report commissioned by DISA identified significant imbalances in the dairy products market and outlined strategies to enhance raw milk production in rural communities east of Dhaka. The program's approach included hybridizing dairy cattle through artificial insemination, organizing farmer participation, and offering training on modern, hygienic milk production techniques. This strategy aimed to improve both the quantity and quality of milk production by providing veterinary and nutritional support, as well as vaccination and treatment services. By integrating these initiatives with its microfinance programs, DISA successfully organized around 2,000 farm families, with plans to increase this number to over 3,000 by 2019. MDFL expanded its reach by opening its first sweetmeat sales center in Chandina in June 2015, and subsequently establishing additional centers in Dhaka and Cumilla. The expansion continued with new sales centers and bakery production facilities, ultimately operating ten sales centers by 2024.

Additionally, DISA launched Matribhumi Fashion in 2017 at Pallabi, Mirpur-12, Dhaka, to economically empower less educated, school dropouts, unmarried, widowed, and marginalized women by providing them with employment opportunities. The initiative began with two sewing machines and manual techniques like block-screen printing and karchupi. Despite the setback during the pandemic, Matribhumi Fashion has shown resilience, with efforts underway to revive and sustain the project. Presently, two sales

showrooms are operating in Mirpur-12 and Bashundhara Shopping Complex in Dhaka, continuing to support women's economic empowerment through sustainable employment. The Sector's plan for the period from July 2024 to June 2029 is centered around the overarching goal of sustainably enhancing the economic well-being of underserved communities in Bangladesh. This will be pursued through a multi-faceted approach that includes expanding microfinance services, advancing agricultural development, supporting women's entrepreneurship, promoting digital financial inclusion, and facilitating market access initiatives. These efforts will foster self-reliance, economic resilience, and overall prosperity among the target populations. One of the primary aims under this SP is the expansion of microfinance services to reach underserved and remote communities at a larger scale. DISA intends to broaden its portfolio of loans, including the 'Jagoron', 'Agrosor', 'Buniad', 'Agriculture', and 'WASH', ensuring that more communities gain access to essential financial tools. These loans are crucial for supporting entrepreneurial activities and small business growth, thereby empowering individuals and communities to break the cycle of poverty and achieve sustainable economic progress.

Agricultural development remains a key priority for DISA, with a focus on improving productivity and sustainability in rural areas. Through the introduction of modern farming techniques, crop diversification, and training programs, DISA aims to boost the income of farmers and ensure food security. Additionally, initiatives like Artificial Insemination will be promoted to enhance livestock productivity, further contributing to the economic well-being of rural households. Women's economic empowerment is another cornerstone of DISA's strategy. The organization is committed to providing women with targeted training, financial assistance, and market access opportunities, which are essential for promoting gender equality and enabling women to become economically self-sufficient. By supporting women entrepreneurs, DISA will not only promote inclusivity but also will tap into the potential of half of the population, driving broader economic growth.

In the digital arena, promoting digital financial inclusion is critical to ensuring that all communities, particularly those in remote areas, have access to secure and efficient financial services. DISA plans to develop and implement digital financial platforms such as mobile banking and online lending services, making financial transactions more accessible and enhancing overall financial inclusion. To support local producers and small businesses, DISA will focus on facilitating market access and promoting business growth. Initiatives such as small business incubators and cooperative development will provide the necessary resources, mentorship, and market opportunities for entrepreneurs to thrive. Additionally, DISA plans to leverage e-commerce platforms to help local artisans, farmers, and small businesses expand their customer base and increase sales, both nationally and internationally. In alignment with global sustainability goals, DISA will also promote green economy initiatives, supporting projects that focus on renewable energy, waste management, and sustainable resource use. These initiatives will not only contribute to environmental conservation but also create new economic opportunities in the green sector. Through these strategic priorities, DISA aims to build a robust and sustainable economic foundation for underserved communities, ensuring long-term resilience and prosperity.

Sector Objectives:

1.a) Expand Microfinance Services: To increase the reach of microfinance services to underserved and remote communities, providing them with essential financial tools and resources to support entrepreneurial activities and small business growth.

1.b) Enhance Agricultural Productivity and Sustainability: To improve agricultural practices through modern techniques, training, and support services, thereby increasing productivity, ensuring food security, and boosting the income of farmers.

1.c) Support Women's Economic Empowerment: To provide targeted training, financial assistance, and market access opportunities to women, fostering gender equality and enabling women to become economically self-sufficient.

1.d) Promote Digital Financial Inclusion: To develop and implement digital financial services, ensuring that remote and underserved communities have access to convenient, secure, and efficient financial transactions, thus enhancing overall financial inclusion.

1.e) Facilitate Market Access and Business Growth: To create and support initiatives that help local producers and small businesses access national and international markets, thereby increasing their competitiveness, profitability, and economic sustainability.

4.2. Human Development

DISA's initiatives in the human development sector are the demonstration of a proactive and comprehensive approach to build a resilient, educated, and economically empowered society, paving the way for long-term sustainable growth. By continuously evolving and expanding its educational and training initiatives, DISA has significantly contributed to the empowerment and sustainable development of disadvantaged communities. The organization's efforts in capacity building and vocational training have not only improved the livelihoods of many individuals but also fostered a culture of continuous learning and professional growth. In 2010, DISA established the DISA Academy at its Head Office in Mirpur, Dhaka. The academy's primary objective was to build the capacity of DISA staff and facilitate effective knowledge management. In 2020, DISA Academy was rebranded as the DISA Training Center (DTC). This transition involved relocating the DTC to a rented building in Mirpur-12, Dhaka, to facilitate better management and accommodate a larger number of trainees. The DTC aimed to provide comprehensive training to DISA staff and also to other NGOs, government organizations, private sectors, and International NGOs (INGO). Recognizing the broader needs of the community, DISA expanded its efforts by initiating the Skills Training Programme in 2013 at Barkait, Chandina, Cumilla. This led to the establishment of the DISA Technical Training Institute (DTTI), aimed at providing vocational training to ensure the secured livelihood of families served by DISA's microfinance initiatives. Initially, DTTI offered training in two primary trades: Computer Operations and Electrical House Wiring. However, as demand

Sector Objectives:

2.a) Expand and Diversify Technical Training Programs: To develop and offer advanced technical training programs in emerging fields, ensuring that youth and adults acquire relevant and up-to-date skills for the evolving job market.

2.b) Promote Language and Soft Skills Proficiency: To enhance linguistic abilities, soft skills, cultural understanding, and employability among youth.

2.c) Support Entrepreneurship and Women's Empowerment: To provide entrepreneurship development training and targeted vocational programs for women, fostering economic self-sufficiency and gender equality.

2.d) Enhance Job Placement and Internship Opportunities: To facilitate internship and job placement services for graduates of DISA training programs.

2.e) Promote Sustainable Livelihoods: To develop and sustain livelihood projects, skill development, and economic self-reliance within the community.

for diversified skills grew, the institute expanded its curriculum to include Sewing Machine Operation and Tailoring and Dress Making. These additional trades were incorporated into the existing premises, reflecting an adaptive approach to meeting the evolving needs of the community. In 2017, DISA further expanded its educational initiatives by establishing the DISA Institute of Science and Technology (DIST) in Dhaka. The institute aimed to provide advanced technical education and training, thereby enhancing the skill sets of youth and preparing them for competitive job markets.

The Sector's plan for the period from July 2024 to June 2029 is dedicated to enhancing the socio-economic well-being of disadvantaged communities in Bangladesh. The organization aims to achieve this through comprehensive education, vocational training, and capacity-building initiatives. These efforts are designed to foster a culture of continuous learning and professional growth, ultimately contributing to sustainable development and economic self-reliance. One of the key priorities under this SP is the expansion and diversification of technical training programs. DISA will focus on developing new, advanced training courses in emerging fields such as Information and Communication Technology (ICT), electrical and mechanical trades, renewable energy technologies, and more. By equipping youth and adults with relevant, up-to-date skills, DISA aims to prepare them for the evolving job market, thereby enhancing their employability and economic prospects.

In addition to technical skills, DISA recognizes the importance of language proficiency and soft skills in today's globalized world. The organization plans to launch comprehensive language courses in English and other languages, catering to various skill levels. Alongside this, DISA will offer soft skills and leadership training programs, emphasizing communication, teamwork, and leadership. These programs will be designed to boost the employability of the youth, enabling them to thrive in diverse professional environments. Supporting entrepreneurship and women's empowerment is another cornerstone of DISA's strategy. To further support its training graduates, DISA will enhance job placement and internship opportunities by establishing strong partnerships with local businesses and industries. These collaborations will create pathways for graduates to gain practical experience and secure employment, bridging

the gap between training and the job market.

The organization will organize specialized training and mentorship programs to foster entrepreneurship among its trainees, particularly focusing on women. Through targeted vocational training, financial literacy education, and support networks, DISA aims to empower women to achieve economic self-sufficiency and contribute meaningfully to their communities. This focus on gender equality aligns with DISA's broader commitment to inclusive development. In alignment with sustainable development goals, DISA will also prioritize sustainable livelihoods through various projects focused on eco-friendly practices and economic self-reliance. Initiatives like organic farming and eco-friendly crafts will not only promote environmental stewardship but also provide communities with sustainable income sources. Lastly, DISA plans to strengthen its networks and collaborations by hosting forums and events that bring together stakeholders from various sectors. These platforms will facilitate the sharing of best practices, foster innovation, and drive collective action towards human development.

Sector Objectives:

2.a) Expand and Diversify Technical Training Programs: To develop and offer advanced technical training programs in emerging fields, ensuring that youth and adults acquire relevant and up-to-date skills for the evolving job market.

2.b) Promote Language and Soft Skills Proficiency: To enhance linguistic abilities, soft skills, cultural understanding, and employability among youth.

2.c) Support Entrepreneurship and Women's Empowerment: To provide entrepreneurship development training and targeted vocational programs for women, fostering economic self-sufficiency and gender equality.

2.d) Enhance Job Placement and Internship Opportunities: To facilitate internship and job placement services for graduates of DISA training programs.

2.e) Promote Sustainable Livelihoods: To develop and sustain livelihood projects, skill development, and economic self-reliance within the community.

4.3. Health and Well-being

The initiatives within the Health and Well-being sector exemplify DISA's commitment to preventing and managing health crises among its constituents. The program has expanded to provide both financial and non-financial assistance, including the dissemination of information and the provision of equipment, thereby empowering communities. Initiated in 2012, the Medical Assistance program began on a small scale but has since expanded to cover 19 districts, both rural and urban, across 102 branches of DISA. The initiative was launched to provide financial support for sudden sickness, ensuring better health for DISA members and their families. The concept was rooted in the need to address unexpected health issues by expanding Corporate Social Responsibility (CSR) support.

In response to the global Covid-19 pandemic, DISA launched a Covid-19 Awareness Program from 2020 to 2021. This program was designed to raise awareness about Covid-19 safety measures among DISA members, staff, and the local populace across 102 branches in 19 districts. During this period, DISA facilitated financial assistance by donating one day's salary from its staff to the relief funds of the Honourable Prime Minister, the Deputy Commission in Narsingdi and Cumilla, and the Department of Social Services. The awareness efforts included community engagement through mosque announcement, sensitization meetings with local government representatives, local elites, bus owners, workers, senior citizens, and religious leaders. With financial and technical support from WHO and ADAB, DISA implemented 11 awareness projects in Wards 9, 10, and 11 of Dhaka North City Corporation reflecting its proactive role in health advocacy during the pandemic. This program highlighted the importance of community involvement and continuous health education to mitigate the impact of such crises.

Another significant contribution to health and safety was made in 2023 with the distribution of safety equipment at Dhaka North City Corporation (DNCC). DISA distributed essential safety instruments, including self-contained breathing apparatus, gumboots, hand gloves, torch lights, first aid boxes, raincoats, and belts to manhole sewer workers. This initiative aimed to improve occupational safety for vulnerable workers and has potential for expansion to other districts, demonstrating DISA's commitment to ensuring a safe working environment.

The sector's plan for the period from July 2024 to June 2029 is dedicated to enhancing the health and well-being of underserved communities in Bangladesh. This comprehensive approach encompasses health education, preventive measures, medical assistance, and targeted support, all aimed at building a healthier and more resilient population. By addressing both physical and mental health, DISA aims to create a foundation for sustainable development and improved quality of life for the communities it

serves. One of the primary aims of this SP is the expansion of Occupational Health and Safety (OHS) initiatives. Recognizing the high-risk conditions in which many workers operate, DISA will expand its OHS initiatives to additional districts. This expansion will include providing safety training and necessary equipment to workers in hazardous occupations, thereby reducing workplace injuries and enhancing overall well-being. By prioritizing the safety of workers, DISA ensures that economic empowerment efforts are sustainable and do not come at the cost of workers' health.

Public health education will be another cornerstone of DISA's strategy. The organization will launch comprehensive campaigns across areas covered by its 'Economic Empowerment' and 'Human Development' sector programs. These campaigns will focus on educating communities about preventive health measures, nutrition, healthy lifestyles, and hygiene practices. By empowering individuals with knowledge and information, DISA aims to reduce the incidence of preventable diseases and promote healthier living conditions. Addressing mental health is a critical component of DISA's holistic approach to well-being. Through strategic collaboration with sector entities, the organization will develop mental health support programs that provide counseling services, stress management techniques, and community support groups. These programs will specifically target the families of DISA members, addressing the growing need for mental health support in communities facing economic and social challenges. By fostering mental resilience, DISA aims to enhance the overall well-being and productivity of its constituents.

Sector Objectives:

3.a) Expand Occupational Health and Safety Initiatives: To improve the safety and well-being of workers in high-risk occupations.

3.b) Launch Public Health Education Campaigns: To educate communities about preventive health measures, nutrition, healthy lifestyles, and hygiene practices.

3.c) Develop Mental Health Support Programs: To offer counseling services, stress management support, and community support system addressing mental health issues among DISA members and their families.

3.d) Implement Chronic Disease Management Programs: To provide education, preventive care, monitoring, and referral support for managing chronic diseases such as diabetes, hypertension, and cardiovascular conditions among DISA members and their families.

3.e) Initiate Women's Health Initiatives: To focus on women's health issues through reproductive health education, menstrual hygiene management, maternal health services, and screenings for breast and cervical cancer, targeting female members within DISA members' households.

Managing chronic diseases is another key priority under this SP. Through collaboration with relevant sector entities, DISA will implement chronic disease management programs that focus on conditions

such as diabetes, hypertension, and cardiovascular diseases, which are increasingly prevalent in the communities it serves. These programs will provide education, regular monitoring, and referral support to ensure that DISA members and their families receive the care they need to manage these conditions effectively. This proactive approach aims to reduce the long-term health and economic burdens associated with chronic diseases. Women's health initiatives are also central to DISA's strategy. Recognizing the unique health challenges faced by women, DISA will initiate programs focusing on reproductive health education, menstrual hygiene management, maternal health services, and screenings for breast and cervical cancer. These initiatives will target female members within DISA households, ensuring that women receive the necessary care and support to lead healthy lives. By addressing women's health comprehensively, DISA will not only promote gender equality but also enhance the overall health of communities.

In addition to these core areas, through strategic collaboration and partnerships, DISA will focus on emergency response preparedness, nutrition and wellness programs, community health screenings, hygiene and sanitation projects, and vaccination drives. Each of these initiatives will be designed to address specific health needs within the community, ensuring that DISA's approach to health and well-being is both comprehensive and adaptable to the evolving needs of the populations it serves. Through these strategic priorities, DISA aims to create a robust health infrastructure that supports the long-term well-being of underserved communities in Bangladesh. By addressing both immediate health needs and long-term health education, DISA is committed to fostering a healthier, more resilient population capable of sustaining the gains of economic and social development.



4.4. Education

DISA's educational initiatives have significantly expanded access to education and reduced dropout rates for underprivileged students, promoting literacy and higher education opportunities. The genesis of DISA's educational initiatives can be traced back to 2004 when the Child Rights Center (CRC) was established at DISA Pallabi, Mirpur office, as part of the "Let Children Speak (LCS)" project, supported by UCEP Bangladesh and Save the Children Sweden-Denmark. This program focused on preventing child sexual abuse and, after its completion, DISA continued its services under the new name "Aloghar" - a Library and Information Center in the Mirpur area of Dhaka City. Since 2015, DISA has established five additional Aloghar Libraries in areas such as Chandina Cumilla, Barkait, Dollai Nowabpur, Sonargaon, and Matlab Uttar Chandpur, broadening the reach and impact of its educational initiatives.

In 2012, DISA introduced the Scholarship for Microfinance Members' offspring, targeting less privileged students in classes VIII and X. Initially benefiting 345 students, this program has grown exponentially, supporting 7,994 students by 2019. This initiative aims to provide financial assistance to help cover educational expenses, thereby promoting academic continuity and reducing dropout rates. In 2011, the Aloghar Education Scholarship was launched at Dhaka Pallabi, Mirpur, and continued until 2019, offering annual scholarships to students from low-income households. This program transitioned into the DISA Aloghar Education Scholarship in 2022, providing monthly scholarships to the children of DISA staff members with salaries below 50,000 BDT and marginalized families.

Recognizing the need for higher education support, DISA established the Higher Education Scholarship in 2021. This scholarship targets public university and government medical college students from microfinance member families. Initially, six students received the scholarship, which has since expanded to 25 students. This initiative aims to support students until the completion of their education. DISA's commitment to social awareness and literacy is evident through the establishment of Aloghar Prakashana in February 2014. It participated in the Omor Ekushey Grantho Mela and organized educational institute-based book fairs across the country, encouraging students to read. The initiative reflects DISA's mandate to promote a culture of reading. To further these efforts, the Aloghar Mobile Book Fair was launched in 2017, traveling to various schools and communities to make books more accessible.

The sector's plan for the period from July 2024 to June 2029 focuses on promoting educational access and reducing dropout rates among underprivileged students in Bangladesh. The organization aims to achieve this by enhancing library services, expanding scholarship programs, and fostering holistic development through digital and extracurricular learning initiatives. These efforts will be designed to create a culture of literacy and continuous learning, empowering students to pursue education despite socio-economic challenges. A key priority under this SP is the continuation and enhancement of Aloghar Libraries in underserved regions. By providing greater access to educational resources, these libraries will serve as critical support centers for adolescents and youth, helping them succeed academically. In addition to traditional library services, DISA will set up digital learning centers around Aloghar Libraries. These centers will offer online courses, computer literacy programs, and access to digital resources, ensuring that students develop essential skills for the modern world.

To further support underprivileged students, DISA will expand its scholarship programs, including the 'Higher Education Scholarship' and 'DISA Aloghar Education Scholarship'. By increasing the amount of scholarships and extending support to more students, DISA aims to make higher education more accessible to those from low-income DISA member families. Extracurricular activities will also be promoted within Aloghar Libraries, with a focus on national and international day observations. These activities will contribute to the holistic development of students, nurturing their talents and encouraging personal growth. Additionally, DISA will implement educational awareness campaigns targeting parents and guardians from DISA members, emphasizing the importance of education and aiming to reduce dropout rates among marginalized students. Through these strategic priorities, DISA seeks to create an inclusive educational environment that supports continuous learning and reduces barriers to academic success for underprivileged students in Bangladesh.

Sector Objectives:

Sector Objectives:

4.a) Enhance and Ensure Quality Library Services: To provide adolescents and youth in underserved communities with greater access to educational resources and support.

4.b) Develop and Implement Scholarship Programs: To increase the number and reach of scholarship programs, supporting students from low-income families and promoting higher education opportunities.

4.c) Promote Digital and Extracurricular Learning: To set up digital learning centers and create extracurricular activities within Aloghar Libraries, fostering holistic development and digital literacy among students.

4.d) Conduct Educational Awareness: To implement educational awareness campaigns, encouraging school attendance and reducing dropout rates among marginalized students.



4.5. Protection of Women's and Children's Rights

DISA's protection initiatives have addressed child abuse, social issues, and rights violations through initiatives like the CRC, Alor Asor seminars, Aloghar Sobuj Dal, and promotion of the Child Helpline 1098. The genesis of DISA's protection initiatives can be traced back to 2004 when the CRC was established at DISA Pallabi, Mirpur office, as part of the LCS project, supported by UCEP Bangladesh and Save the Children Sweden-Denmark. This initiative focused on preventing child sexual abuse. DISA also addressed social issues through programs like Alor Asor, initiated in 2012, which organized weekly seminars on social issues related to protection. Although hindered by Covid-19 pandemic, it significantly contributed to raising awareness about child marriage, the dowry system, and other critical topics. Similarly, Aloghar Sobuj Dal, started in 2017, continues to educate communities about these issues, fostering a more informed and proactive society.

DISA started promoting the Child Helpline 1098 in 2019, a pivotal initiative of the Department of Social Service, Govt. of Bangladesh, aimed at protecting the rights and well-being of children across the country. Since then, the helpline has been actively promoted by DISA Microfinance and other enterprises, reaching a broad audience. The initiative has expanded significantly within DISA's 102 Microfinance Branches, raising awareness among microfinance members. Furthermore, the promotional initiative has been integrated into six Aloghar Zones, various schools, and through the DIST and DTC training courses. This extensive outreach ensures that the helpline service is well-known and utilized by beneficiaries, enhancing the protection and support available to children across the operational areas of DISA. These exemplify DISA's commitment to safeguarding the rights of women and children, providing crucial resources and support to those in need.

The sector's plan for July 2024 to June 2029 is dedicated to safeguarding and promoting the rights of women and children in Bangladesh. The organization aims to achieve this through comprehensive protection initiatives, educational programs, and targeted support services, addressing critical issues such as abuse, exploitation, and rights violations. A key priority is expansion of child protection helpline promotion, which will provide immediate and confidential support, shelter, and legal assistance to children at risks. DISA plans to strengthen the protection services by forming strategic partnerships with relevant government departments, INGOs, and civil society organizations that offer legal aid and Mental Health and Psychosocial Support (MHPSS) services.

In addition, DISA will implement community awareness programs focused on educating local leaders, influencers, and community members about the rights of women and children, and preventive measures against abuse. These programs will be designed to foster a protective environment and empower communities to actively participate in safeguarding vulnerable populations. Through these strategic priorities, DISA seeks to create a safer and more supportive environment for women and children, ensuring their rights are protected and upheld across Bangladesh.

Sector Objectives:

5.a) Expand and Enhance Child Protection

Helpline Services: To provide the children at risk with helpline services, immediate and confidential support, shelter, and legal assistance.

5.b) Raise Community Awareness on Child and

Women Rights and Protection: To educate local leaders, influencers, and community members on child and women rights, protection policies, and preventive measures against abuse.



5. Strategic Management Priorities

The following sections present an in-depth overview of DISA's strategies for tackling key critical issues that are essential for ensuring sustained organizational growth and enhancing stakeholder satisfaction. It encompasses a broad spectrum of targeted areas, outlining the organization's methodical approach to each challenge. These issues encompass financial stability, organizational restructuring, leadership development, staff retention, efficient management of sector programs, gender diversity, and the availability and enforcement of policies. The strategies detailed here are aimed at fostering resilience, adaptability, and proactive problem-solving within the organization, while ensuring that stakeholder needs and expectations are met. This comprehensive plan is a testament to DISA's dedication to continuous improvement and its commitment to achieving long-term success and impact in its various fields of operation.

5.1. To achieve financial stability and sustainable growth across all existing ventures of DISA by implementing strategic turnaround initiatives, enhancing operational efficiency, and aligning economic and social objectives, thereby improving profitability and ensuring long-term resilience

The analysis of the profitability of the existing ventures of DISA from July 2018 to June 2023, reveals mixed financial outcomes. Microfinance stands out as the only venture with consistent profitability, particularly in 2022-2023, where it achieved a significant profit of 75,092,819, leading to an overall positive result of 34,108,379 over five years. However, the restricted growth in Microfinance since 2017, with no increase in district coverage, branches, or outstanding loans, poses a significant challenge. Despite opening 48 new branches in 2017, further expansion stalled due to a lack of anticipated funds and a strategic decision to focus on achieving self-sufficiency in existing branches. Natural calamities, such as COVID-19, and economic downturns further disrupted operations, leading to halted activities, increased unpaid loans, and difficulties in fundraising. Rising household expenditures, inflation, and higher costs of business raw materials have also contributed to reduced production and loan repayment delays, adversely affecting both individual and institutional income.

The Dairy & Livestock Development, DIST, DTC, Aloghar (Knowledge and Information Centre), and Matribhumi Fashion have all experienced consistent losses throughout the period, with cumulative losses ranging from 18,653,291 for Dairy & Livestock Development Programme to a significant 63,212,123 for Aloghar. MDFL also faced substantial losses but showed a small profit in 2022-2023, possibly indicating a recovery. Overall, except for Microfinance, the ventures have struggled financially.

To address the restricted growth in Microfinance, a multi-faceted strategic approach will be adapted. First, an in-depth financial and operational audit will be conducted for each of the losing ventures to identify key issues, such as inefficiencies, market misalignment, or management



challenges. Based on these findings, tailored turnaround strategies will be developed. For the Dairy & Livestock Development Programme, introducing cost-efficient technologies and exploring value-added products will enhance profitability. For educational and training centers like DIST and DTC, a review of the curriculum and services offered, with a focus on aligning them more closely with market demands and employment trends, will be prioritised. Additionally, partnerships with industry stakeholders will be pursued to improve job placement rates and program attractiveness. Aloghar and Matribhumi Fashion will benefit from restructuring their business models to better target niche markets, coupled with aggressive marketing and cost optimization. For MDFL, the recent profitability indicates potential, so scaling successful practices while diversifying product lines will foster sustainable growth. Across all ventures, enhancing operational efficiency, leveraging technology, and fostering innovation will be critical components under this SP to reverse the trend of losses and establish a path to long-term financial stability.

To address the financial challenges faced by the losing concerns, a tactical plan incorporating real-based action will be a priority. The venture will prioritize making actionable plans that consider the current economic conditions and past challenges. Maintaining a loan recovery rate at an ideal mean of at least 98% per month is crucial; this will be achieved through enhanced debt collection methods, financial literacy programs for borrowers, and closer monitoring of loan repayments. Ensuring the supply of funds meets demand will be in the top priorities, necessitating diversified fundraising strategies and stronger partnerships with investors. Additionally, DISA will invest in designing and offering products that align with customer needs, taking into account the increased household expenditures and inflation. Expanding the coverage area strategically, only after existing branches achieve self-sufficiency, will ensure sustainable growth. Addressing the mid-term and long term impacts of man-made and natural disasters through robust disaster recovery plans and adaptable operational strategies will be ensured to mitigate future disruptions. Overall, these strategies will help overcome the current growth restrictions and enhance the resilience and effectiveness of the microfinance initiatives.

Notably, DISA faces significant challenges in balancing economic viability with its social responsibility in self-sponsored initiatives. While these ventures, such as MDFL, Matribhumi Fashion, Aloghar, DIST, and DTC, have made substantial social impacts—creating over 400 jobs, boosting milk production, contributing to breed improvement in livestock, and providing technical training—their economic performance is mixed. This highlights the need for a strategic approach that aligns both economic and social goals. Currently, DISA lacks specific strategies or policies to guide this balance, underscoring the urgency of developing a comprehensive policy framework. Additionally, the absence of a practice of thorough business planning before launching commercial ventures has been identified as a gap, necessitating the implementation of rigorous business planning processes for future initiatives to ensure both economic sustainability and social impact.



5.2. To enhance organizational efficiency, transparency, and effectiveness through comprehensive restructuring, clear delineation of roles, and the full automation of core functions across all departments

The organization currently has nine formal and functional departments, divisions, or units, none of which have specific Terms of Reference (ToR) and Standard Operating Procedure (SOP) established, hindering clarity on the scope and purpose of operation. The departments include Finance and Accounts, HR and Administration, Audit, Monitoring, Fleet Management, ICT, Branding and Communication, Procurement, and Research. Among these, only the HR and Administration, and ICT departments have partially automated their core functions, while the remaining departments have not implemented any automation in their operations. There exists a significant reliance on manual processes across the organization, with limited adoption of automation technology challenging operational efficiency and procedural transparency.

Combining HR and Administrative functions under a single department in DISA creates challenges due to their differing priorities. Human Resource Management (HRM) has to focus on employee development, well-being, engagement, and aligning talent with the organization's mission, while administrative functions have to prioritize operational efficiency, compliance, and cost-effectiveness. This combination leads to value conflicts, as HR's people-centric approach clashes with the administration's operational focus. As a result, essential HR functions are somewhat being neglected, leading to lower morale, reduced productivity, and higher turnover, ultimately hindering DISA's ability to effectively attract, retain, and develop talent. Additionally, essential administrative functions such as procurement and fleet management are currently handled by separate departments, diluting the administrative jurisdiction. Moreover, the current structure lacks a dedicated department for fundraising, limiting the ability to secure grant funds from potential sources within the development sector, such as donors and INGOs. This shortfall hinders DISA's capacity to reduce its own investment in critical programs, including Education, Health & Well-being, and the Protection of Women and Children, in spite of the existing grant funding opportunities. Lastly, the existing three-member Senior Management Team (SMT) lacks a ToR clarifying its purpose, scope, and functional procedures. Additionally, the SMT does not include department and venture heads, which limits the involvement of key officials in the organization's core decision-making process standing as a barrier for attaining the organizational commitment of 'One DISA'.

Addressing the structural bottlenecks will be a top priority. DISA will focus on rearranging and readjusting its departments and sections to ensure proper and smooth functioning. The reorganization includes establishing the following departments: Finance & Accounts; HRM; Administration; Monitoring, Evaluation, Accountability, and Learning (MEAL); Fundraising; ICT; Branding & Strategic Communication (BSC); Planning & Research; and Internal Audit. Standard ToR and SOPs will be developed for each department. Efforts will also be made to gradually achieve full automation across all departments, enhancing efficiency and accountability. Additionally, a two-tiered decision-making structure will be established, each with distinct purposes, functions, memberships, and decision-making processes. The existing SMT will be expanded to include the

heads of all departments and ventures, serving as the core decision-making body at the central level. Besides, an Operational Management Team (OMT) will be established at the zonal level, comprising zonal heads and branch managers to oversee field operations. Separate ToRs and SOPs will be defined for both the SMT and OMTs, with specific attention given to avoid misunderstandings or overlapping responsibilities. The SMT will focus on organization-wide strategic and tactical management, while the OMTs will manage field operations within their respective zones.

5.3. To strengthen second-tier leadership within DISA by implementing a comprehensive leadership development program and establishing a robust succession planning framework to ensure organizational sustainability and resilience

Strengthening second-tier leadership within DISA is vital to ensure the organization's sustainability, resilience, and ability to navigate future challenges. A strong leadership pipeline can prepare the organization for smooth transitions, maintaining continuity and stability during times of change. However, DISA faces significant barriers in this area, including limited opportunities for leadership development and a lack of comprehensive succession planning. These persistent challenges undermine efforts to cultivate capable leaders ready to step into key roles, thereby jeopardizing the organization's preparedness for leadership transitions. This lack of readiness can lead to disruptions in organizational continuity and effectiveness, ultimately threatening the long-term sustainability and impact of DISA's operations. Addressing these barriers is critical to securing the organization's future success.

To address the barriers hindering the strengthening of second-tier leadership within DISA, the organization will adopt a multifaceted strategy. First, a comprehensive leadership development program will be implemented, offering targeted training, mentorship, and professional growth opportunities to potential leaders. This program would ensure that emerging leaders are equipped with the necessary skills and knowledge to assume higher responsibilities. Additionally, DISA will develop a robust succession planning framework that identifies and prepares high-potential individuals for future organizational leadership roles. This framework will be regularly reviewed and updated to reflect organizational needs and changes. Furthermore, fostering a culture of continuous learning and empowerment will encourage leadership at all levels, ensuring that the organization remains resilient and prepared for future challenges.

5.4. To enhance staff retention at DISA by addressing key factors influencing employee turnover, improving recruitment practices, and fostering a supportive work environment to ensure organizational stability and long-term success

The average employee turnover rates at DISA over the past five years highlight distinct patterns across different segments of the organization. The overall workforce has experienced a relatively high average turnover rate of 48%, indicating considerable challenges in retaining staff across the board. The turnover within the 9 departments is significantly lower, averaging 16%. Although the turnover rate in the departments is lower compared to the total workforce and programmatic ventures, there is still a need for improvement, particularly in HR & Administration and ICT, where the rates are approximately 23% and 21%, respectively. The most concerning trend is within the existing ventures, where the average turnover rate is 50%. The turnover rate within the ventures varies significantly, ranging from about 30% to approximately 60%. While none of these rates are acceptable, priority for improvement is most critical in ventures with rates exceeding the average, particularly Matribhumi Fashion (59.81%), DISA Training Center (53.66%), and Microfinance (51.71%). Relevant data presented in Annex 1 indicates that over the past 5 years the total workforce and ventures at DISA has an overall increasing trend in employee turnover, with some fluctuations, while the departments experienced an initial rise followed by a steady decrease. The implication of the current state is significant, as high turnover rates, particularly within the ventures, often lead to increased costs associated with hiring and training new employees, disruptions in operational continuity, and loss of institutional knowledge. Addressing these turnover issues is crucial for maintaining organizational stability, improving employee morale, and ensuring the long-term success and effectiveness of DISA's operations.

The persistently high turnover within DISA underscores the urgent need to explore and address its root causes. In response, DISA will conduct participatory research to assess key factors that may influence employee retention, including the competitiveness of compensation and benefits compared to other organizations in the sector, opportunities for career advancement and professional development, employee perceptions of organizational stability, organizational culture, working conditions, and workload levels. Based on the findings, an action plan will be developed

and implemented to address the issue of employee retention. Furthermore, special attention will be given to enhancing the collective abilities of the HR management team to improve recruitment practices, effectively manage employee performance through proper induction, competence building, performance target setting, and performance appraisal. Necessary steps will also be taken to formulate or revise relevant organizational policies and procedures to support the employee performance management practices.



5.5. To transition DISA to a sector-based integrated programmatic approach by enhancing grant fundraising, aligning organizational structure, and building specialized expertise to effectively implement and manage sector programs

Since its inception, DISA has not operated with a sectoral approach to its programs. Instead, the organization focused on expanding project ventures or short-term ad hoc initiatives, often responding to community demands within the limits of its revenue. As DISA transitions to a sector-based programmatic approach, several challenges will need to be addressed. First, raising grant funds has never been a priority for DISA, as demonstrated by the fact that BDT 4.84 million was the highest annual grant received in the past decade. The organization's grant funding over the past ten years was at its peak between 2013 and 2015, declined steadily until 2017, saw a slight rebound from 2017 to 2020, and ceased entirely post-2020. This limited focus and capacity in grant fundraising presents a significant challenge, particularly when planned initiatives in health and well-being, education, and protection programs require substantial funding beyond DISA's current financial capacity to subsidize.

Second, the existing structure and practices are not aligned with sector programs. Rather than implementing organization-wide, sector-specific central planning, the current approach relies on venture-specific planning without considering the correlation or contribution of these ventures to broader thematic sector priorities. This misalignment poses a substantial risk to the successful delivery of the SP. Moreover, the lack of a central monitoring system to track each venture's contribution to the objectives and outcomes of the five sector programs further exacerbates this issue.

Finally, the successful implementation of the planned sector programs will require specialized expertise beyond DISA's current human resources and networks in certain areas. Addressing these gaps is crucial, particularly in key areas such as WASH, nutrition, public health education, community health screenings, chronic disease management, reproductive health, mental health support, holistic health and wellness, career counselling, child protection, child rights, digital learning, and occupational health and safety. Without overcoming these challenges, DISA may struggle to achieve its strategic goals.

To address these challenges and successfully transition to a sector-based programmatic approach, DISA will implement a series of strategic initiatives. First, prioritizing grant fundraising is essential. Under the leadership of its fundraising department, DISA will develop a comprehensive fundraising strategy targeting both local and international donors, with an emphasis on securing multi-year grants aligned with its sector programs. This strategy will encompass capacity building in grant proposal writing, donor relationship management, and exploring diverse funding streams from diversified sources.

Second, the SMT will realign the organizational structure and practices to support sector-specific central planning. This will involve establishing dedicated sector teams with clear mandates to integrate venture-specific initiatives into broader thematic priorities. Strengthening cross-sector collaboration and communication will be prioritized to ensure that all projects and ventures contribute effectively to the organization's programmatic objectives. The SMT will ensure that the design and implementation of initiatives in the Health and Well-being, Education, and Protection sectors are aligned to serve the program participants and their families involved in the Economic Empowerment and Human Development sectors. This integrated approach is crucial to providing a comprehensive support package to DISA's core constituents. The SMT will also ensure that all sector teams engage in quarterly cross-sectoral meetings to enhance communication and collaboration, with documented contributions to sectoral objectives. Additionally, the MEAL department will develop a robust central monitoring and evaluation system to track the performance and impact of each venture against defined sectoral objectives. This system should facilitate real-time adjustments and data-driven decision-making to enhance program effectiveness. The MEAL team will also establish feedback mechanisms to ensure accountability to the community in the delivery of DISA's products and services across the sectors.

Third, addressing expertise gaps in thematic areas is crucial. DISA will invest in building internal capacities through training and professional development, led by the HRM department, while also seeking external expertise through strategic partnerships, consultancy, and recruitment. By focusing on key areas such as WASH, public health, mental health, nutrition, protection, and digital learning, DISA will ensure that its workforce possesses the necessary skills and knowledge to implement sector programs effectively. Additionally, the HRM department will enhance the competence of senior and mid-level managers in key areas of donor-funded project management, including design and planning, financial management and transparency, leadership and team dynamics, monitoring, evaluation and adaptability, community engagement and stakeholder management, and documentation and reporting.



5.6. To promote gender diversity within DISA by establishing gender equality policies, improving recruitment and retention of women, and creating a supportive work environment that facilitates the advancement of women in leadership roles

Women comprises 45.72% of the total population being served by DISA. Internally, the proportion is satisfactory at the level of governance, as women's representation is 28.57% and 23.81% at the executive committee and the general committee, respectively. In contrast, currently women constitute only 14.92% of the total workforce, 4.90% of the branch managers, and entirely absent in departmental/ program leadership, zonal managers, and even area managers. This indicates a pressing need to pay special attention to making a more gender balanced workforce, particularly in the decision making positions at various levels.

Promoting women within the organization faces significant barriers rooted in the absence of clear policy directives and inadequate institutional support for gender equality. The lack of policies for the recruitment and retention of women at various levels, coupled with the absence of a dedicated team to address gender issues, results in a failure to create a conducive environment for women to thrive. Additionally, the working environment is often unfriendly and uncomfortable for women, particularly at field level, as they encounter negative attitudes from male colleagues and inadequate facilities such as proper accommodation and washroom facilities. The job conditions are also not tailored to meet the needs of women, further hindering their retention.

To address the barriers to promoting women within the organization, a comprehensive gender mainstreaming plan will be developed and implemented. First, the organization will establish clear policy directives that prioritize gender equality in recruitment, retention, and career advancement of women. This includes creating a dedicated gender team with defined roles and responsibilities, led by a full time experienced Gender Focal Point at the Head Office and Zonal Offices, to oversee and address gender issues across the organization. Additionally, the working environment will be transformed to be more welcoming and supportive for women, particularly at the field level. This will involve ensuring proper facilities such as accommodation and washrooms, as well as fostering a positive, respectful attitude among all staff through mandatory gender sensitivity training for all employees. Moreover, job conditions will be reviewed and adjusted to meet the specific needs of women, with SOPs developed and communicated to all staff. Regular monitoring and feedback mechanisms will be instituted to ensure continuous improvement in these areas, ultimately creating an inclusive environment where women can thrive and contribute effectively to the organization.



5.7. To enhance operational efficiency and governance at DISA by updating existing policies and implementing new ones, ensuring they are relevant, aligned with best practices, and effectively enforced across the organization

Among the ten existing policies, most have not undergone any revisions since their formulation, despite being crucial for DISA's operations. The Human Resources Management and Development Policy (2016), for example, needs to be more relevant to the contemporary standards and organizational context. The Sexual Harassment Policy (2019) should be aligned with High Court directives, while the Environment and Safety Policy (2019) requires alignment with relevant government directives and standards practiced by the other NGOs and INGOs. The Staff Welfare Fund Policy (2019) needs to be revised by incorporating good practices from other organizations. The Procurement Policy (2017) should consider national practices and authority tables. The Lifestyle Monitoring Guideline (2019) and Gender Policy also require updates to incorporate best practices and legal standards. Furthermore, the existing 'Transport Use and Maintenance Policy' (2017) and 'Motorcycle Policy' (2019) needs to be merged as Fleet Management Policy and updated to ensure proper vehicle maintenance, cost efficiency, and the safety of both vehicles and users, all in alignment with contemporary standards.

DISA will adapt ten new policies, and revise seven policies, on an urgent basis. The new ones will include Complaint and Feedback Response, Humanitarian Response, Conflict of Interest, Risk Management, Protection of Vulnerable Groups, Whistleblowing, Fraud and Corruption, Social Media Platform Management, Fleet Management, and Money Laundering. The policies to be revised will include Human Resources Management and Development- Policy and Procedure, Sexual Harassment Policy, Environment and Safety Policy, Staff Welfare Fund Policy, Procurement Policy, Lifestyle Monitoring Guideline, and Gender Policy. The formulation and revision of these policies will be guided by key principles, including alignment with the organization's values, context, and the specific needs of corresponding departments. Adequate measures will be implemented to ensure these policies are effectively communicated across the organization, facilitating their enforcement. Additionally, a mechanism will be established for the SMT to monitor and enforce adapted policies, which is crucial for upholding good governance practices. Annual policy enforcement audits will be conducted internally for the purpose. Moreover, a feedback system will be established to gather input from staff on policy effectiveness.

6. Strategic Objectives and Key Performance Indicators

Objective	Code	Key Performance Indicator	Baseline (FY 2023-24)	Target					Management Responsibility	
				Year 1	Year 2	Year 3	Year 4	Year 5	Primary	Secondary
SO 1. To achieve financial stability and sustainable growth across all existing ventures of DISA	1.1.	Rate (%) of the total increase of DISA's annual net income from the existing ventures.	69.78%	581.96%	70.90%	54.57%	36.21%	20.15%	Sector Team/s	N/A
	1.2.	Proportion (%) of ventures achieving break-even or profitability.	57.14%	57.14%	57.14%	71.43%	71.43%	85.71%	Sector Team/s	SMT
	1.3.	Rate (%) of annual decrease in cumulative losses for non-profitable ventures.	3.10%	9.39%	16.78%	33.07%	70.07%	325.25%	Sector Team/s	
	1.4.	Rate (%) of increase in branches for Microfinance.	0.00%	7.84%	12.50%	14.81%	18.12%	17.64%	Sector Team/s	SMT
	1.5.	Rate (%) of decrease in unpaid financial loans.	0.80%	-0.34%	-0.49%	-0.42%	-0.59%	-0.37%	Sector Team/s	
	1.6.	Number of new value-added products introduced.	40	45	48	47	46	49	Sector Team/s	SMT
SO 2. To enhance organizational efficiency, transparency, and effectiveness.	2.1.	Proportion (%) of departments and units have clearly defined ToR and Standard Operating Procedures (SOPs) implemented.	N/A	33.34%	66.67%	100%	100%	100%	SMT	MEAL
	2.2.	Proportion (%) of the departments and units have established full automation in their core functions.	N/A	13%	20%	27%	27%	33%	SMT	ICT
	2.3.	Rate (%) of achievement in restructuring/formulating and resourcing the departments planned under the strategic plan.	N/A	33.34%	53.34%	66.67%	80%	100%	SMT	
	2.4.	Rate (%) of the SMT's annual performance in adhering to the respective ToR and SOP as evaluated by the executive committee.	N/A	33.34%	53.34%	66.67%	80%	100%	SMT	MEAL
	2.5.	Proportion (%) of the zonal CMTs evaluated by the SMT ensuring at least 80% adherence to defined ToR and SOP.	N/A	31%	50%	65%	75%	80%	SMT	MEAL
SO 3. To strengthen second-tier leadership within DISA.	3.1.	Proportion (%) of identified high-potential employees successfully accomplished (got at least 80% marks in the post test) the leadership development program annually.	N/A	31%	50%	65%	75%	80%	SMT	HRM
	3.2.	Proportion (%) of the emerging leaders actively engaged in the special mentorship program throughout the year with 100% adherence to the adopted succession plan.	N/A	40%	58%	66%	75%	85%	SMT	HRM
	3.3.	Average rate (%) of satisfaction in annual employee surveys regarding leadership development and growth opportunities within the organization.	N/A	45%	60%	70%	80%	90%	SMT	HRM

Objective	Code	Key Performance Indicator	Baseline (FY 2023-24)	Target					Management Responsibility	
				Year 1	Year 2	Year 3	Year 4	Year 5	Primary	Secondary
SO 4. To enhance staff retention at DISA.	4.1.	Rate (%) of annual employee turnover across the organization.	72%	59%	51%	49%	42%	40%	HRM	SMT
	4.2.	Rate (%) of annual employee turnover across the functional departments.	13%	11%	9%	9%	9%	7%	HRM	SMT
	4.3.	Rate (%) of annual employee turnover across the projects/ventures.	22%	18%	17%	14%	13%	12%	HRM	SMT
	4.4.	Rate (%) of annual employee turnover among the members of the SMT.	N/A	0%	1%	1%	1%	1%	HRM	SMT
	4.5.	Rate (%) of annual employee turnover across the OMT members at zonal level.	N/A	8%	8%	8%	8%	8%	HRM	SMT
	4.6.	Rate (%) of annual employee turnover in Microfinance.	83%	60%	57%	55%	52%	42%	Sector Team/s	HRM
	4.7.	Rate (%) of annual employee turnover in DISA Training Center (DTC).	20%	10%	9%	8%	8%	7%	Sector Team/s	HRM
	4.8.	Rate (%) of annual employee turnover in Matribhumi Fashion.	53%	43%	38%	35%	29%	24%	Sector Team/s	HRM
	4.9.	Rate (%) of annual employee turnover in Aloghar (Knowledge and Information Centre).	37%	31%	30%	25%	20%	15%	Sector Team/s	HRM
	4.10.	Rate (%) of annual employee turnover in the HRM Department.	3%	1%	1%	1%	1%	1%	HRM	
	4.11.	Rate (%) of annual employee turnover in the ICT Department.	27%	18%	18%	16%	13%	13%	ICT	HRM
	4.12.	Proportion (%) of staff whose career and incentive decisions for the year were determined based on the outcomes of the established participatory performance appraisal system.	N/A	30%	39%	50%	50%	54%	Sector Team/s	HRM
SO 5. To transition DISA to an integrated sector-based programmatic approach.	5.1.	Proportion (%) of the projects/ventures aligned with sector-specific priorities through central planning and sector team initiatives.	N/A	66.67%	100%	100%	100%	100%	MEAL	SMT
	5.2.	Proportion (%) of the projects/ventures brought under the central monitoring and evaluation system in operation.	N/A	33.34%	53%	67%	80%	100%	MEAL	SMT
	5.3.	Total amount (in million BDT) of annual fund secured for the initiatives under Economic Empowerment sector program.	399.86	426.63	613.56	1112.71	1008.10	878.49	Sector Team/s	Fundraising
	5.4.	Total amount (in million BDT) of annual fund secured for the initiatives under Human Development sector program.	45.517244	53.70	59.30	62.46	63.95	64.72	Sector Team/s	Fundraising
	5.5.	Total amount (in million BDT) of annual grant fund secured for the initiatives under health and well-being sector program.	N/A	1.00	1.00	15.00	15.00	20.00	Fundraising	Sector Team/s
	5.6.	Total amount (in million BDT) of annual grant fund secured for the initiatives under education sector program.	N/A	5.85	5.85	6.00	10.00	10.00	Fundraising	Sector Team/s
	5.7.	Total amount (in million BDT) of annual grant fund secured for the initiatives under protection sector program.	N/A	1.00	1.00	15.00	15.00	20.00	Fundraising	Sector Team/s

Objective	Code	Key Performance Indicator	Baseline (FY 2023-24)	Target					Management Responsibility	
				Year 1	Year 2	Year 3	Year 4	Year 5	Primary	Secondary
SO 6. To promote gender diversity within DISA.	6.1.	Rate (%) of increase in the proportion of women in the total workforce.	1.85%	30%	15%	5%	5%	5%	HRM	SMT
	6.2.	Rate (%) of increase in the proportion of women among the Branch Managers.	5.88%	7%	8%	9%	10%	10%	HRM	Sector Team/s
	6.3.	Proportion (%) of women in the leadership of the departments.	1.85%	3%	5%	5%	5%	3%	HRM	SMT
	6.4.	Proportion (%) of women in the leadership of the projects/ventures.	1.06%	2%	2%	2%	2%	2%	HRM	Sector Team/s
	6.5.	Proportion (%) of women in the SMT.	1.67%	1%	1%	1%	1%	1%	SMT	
	6.6.	Proportion (%) of women in the OMTs.	N/A	2%	2%	2%	2%	2%	HRM	SMT
	6.7.	Proportion (%) of women in the position of Zonal Manager.	N/A	0%	0%	0%	10%	10%	HRM	Sector Team/s
	6.8.	Proportion (%) of women in the position of Area Manager.	N/A	0%	0%	5%	5%	5%	HRM	Sector Team/s
SO 7. To enhance operational efficiency and governance at DISA by updating existing policies and implementing new ones.	7.1.	Number of the existing policies revised in alignment with contemporary standards, legal requirements, and best practices in the sector, and endorsed by the Executive Committee.	N/A	2	3	3	2	0	SMT	
	7.2.	Number of the new policies adapted in alignment with contemporary standards, legal requirements, and best practices in the sector, and endorsed by the Executive Committee.	N/A	0	1	2	0	0	SMT	
	7.3.	Proportion (%) of employees who received at least an 80% rating in the annual performance appraisal for their awareness of and compliance with organizational policy directives.	N/A	31%	39%	45%	45%	50%	HRM	Sector Team/s



7. Mechanisms for Efficient Execution of the Strategic Plan

The mechanisms for ensuring efficient execution of this SP will involve several key processes including annual operational planning, progress monitoring, and reviews. Each of these mechanisms will play a critical role in translating the strategic objectives into tangible results.

Annual Operational Planning by Departments: Annual operational planning will be the cornerstone of effective strategy execution. Every department within the organization is responsible for creating a detailed operational plan that aligns with the strategic priorities laid out in the overarching plan. This process will begin with a review of the strategic objectives to ensure that departmental plans are focused on supporting these goals. Each department will establish its own set of deliverables, timelines, and resources required for the year. A structured approach should ensure that all departments are working cohesively toward strategic objectives and corresponding Key Performance Indicators (KPI), avoiding overlaps and inefficiencies.

Progress Monitoring and Reporting: Progress monitoring will be vital to ensure that the SP is on track. This will involve the implementation of a robust MEAL system. The MEAL department will play a critical role in assessing the performance of the organization, ventures, and departments against the defined KPIs. Departments will require to submit quarterly progress reports, detailing the activities undertaken, challenges faced, and any deviations from the planned course of action. These reports will be reviewed by the SMT and used to inform mid-course corrections. Furthermore, a central monitoring system will be established by the MEAL department to ensure that all ventures and projects are contributing effectively to the organization's sector-specific priorities.

Regular Review Mechanisms: The review process will be a key mechanism for ensuring continuous improvement. Annually, a comprehensive review of the operational plans will be conducted by department heads in collaboration with the SMT. This review process will evaluate the performance of each department, measuring their success in meeting both strategic objectives and operational targets. It should also identify areas for improvement, allowing the organization to adapt its strategies in response to external or internal changes. The SMT will play a key role in ensuring that the reviews are thorough, providing guidance on adjustments where necessary.



Methodology

1. Preliminary Assessment

- **Document Review:** Analyze mission, vision, objectives, and policies.

2. Formation and Consultation

- **SPT Formation:** Select a five-member Strategic Planning Team (SPT).

External Consultant: Collaborate with Harmony Trust for strategic insights.

- **Consultation:** Define roles and clarify processes with SPT.

3. Stakeholder Engagement

- **Board Meeting:** Secure approval and insights on key issues.
- **Group Interviews:** Engage senior management for in-depth feedback.
- **E-Surveys:** Collect staff opinions across all levels.

4. Research and Analysis

- **Desk Research:** Review global and national studies, regulatory frameworks, and organizational milestones.
- **Virtual IDIs:** Conduct in-depth interviews with key stakeholders.

5. Workshops & Strategic Retreat

- **Two-day SWOT Workshop:**
 - Identify Strengths, Weaknesses, Opportunities, and Threats.
 - Revise mission, vision, and values.
 - Set strategic objectives and directions.
 - Analyze internal/external environments.
 - Define priorities for the next five years.

6. Strategy Formation

- **Program Analysis:** Examine beneficiaries, key services, and geographical coverage.

Strategic Objectives: Align actions with KPIs and organizational goals.

1. Basic Information	
Name of the Organisation	Development Initiative for Social Advancement (DISA)
Year of Establishment	15-Jan-93
TIN of the Organisation	138005607510
BIN of the Organisation	001402153-0401

2. Registration Information (Insert rows as needed)		
SN	Name of the Registration Authority	Registration Number
1	Social Welfare Dept., Govt. of Bangladesh	544
2	NGO Affairs Bureau, Govt. of Bangladesh	1024
3	Micro Credit Regulatory Authority, Bangladesh	01306-00480-00024
4	Registrar of Joint Stock Companies & Firms.	5-11903

3. Geographic Coverage								
Division	District (use separate row for each district)	State of Organisational Mandate fulfilment in the districts (put ✓)						
		Socio-economic Empowerment	Human Development	Health, Nutrition, and WASH	Promotion of Education	Protection of Women's and Children's Rights	Disaster Risk Reduction and Management	Environmental Sustainability and Climate Action
Rangpur	Rangpur				✓			
Rajshahi	Rajshahi				✓			
	Sirajganj	✓		✓				✓
	Pabna	✓		✓				✓
	Naogaon							
Mymensingh	Mymensingh	✓	✓	✓	✓			✓
Dhaka	Tangail	✓		✓				✓
	Gazipur	✓		✓				✓
	Manikganj	✓		✓				✓
	Kishoreganj	✓		✓				✓
	Narsingdi	✓		✓				✓
	Narayanganj	✓		✓				✓
	Dhaka	✓	✓	✓	✓			✓
	Munshiganj	✓		✓				✓
Sylhet	Habiganj	✓		✓				✓
	Maoulavibazar							
	Sunamganj							✓
	Sylhet				✓			
Barishal	Barishal				✓			
Khulna	Bagerhat							
	Khulna				✓			
Chattogram	Cumilla	✓		✓	✓			✓
	Chandpur	✓		✓				✓
	Lakshimpur	✓		✓				✓
	Chattogram	✓		✓				✓
	Feni	✓		✓				✓
	Noakhali	✓		✓	✓			✓
	Brahmanbaria	✓		✓				✓

4. Information on existing formal and functional Department/ Division/ units of the organisation								
SN	Name of the Department/ Division/ units	Is there any specific Toll for the Department/ Division/ units	Number of dedicated staff in the Department/ Division/ units			Automation Status of the Department's Core Functions	Brief Description (fifty words max per department) of the Scope/need of improvement in the Department's Automation	Brief Description (seventy-five words max per department) of the main purpose/responsibilities of the department
			Full time	Part time	Total			
1	Finance and Accounts	No	108	0	108	Not Automated		
2	HR and Administration	No	139	0	139	Partially Automated		
3	Audit department	No	6	0	6	Not Automated		
4	Monitoring department	No	2	0	2	Not Automated		
5	Fleet Management	No	7	0	7	Not Automated		
6	ICT	No	4	0	4	Partially Automated		
7	Branding and Communication	No	5	0	5	Not Automated		
8	Procurement	No	6	0	6	Not Automated		
9	Research	No	1	0	1	Not Automated		

5. Information on existing Organisational policies/ procedures/systems approved by board (insert rows as needed)						
SN	Name of policy	Date of Entry into Action	Date of last revision of the policies (if applicable)	Degree of practice of the policy	Is it essential to update/revise it immediately	Brief descriptions (fifty words max per policy) of the reasons why an update/revision is required (if so)?
1	Human Resources Management and Development- Policy and Procedure	18.03.2016		Moderate	Yes	Need to make it more transparent and available to the users (staffs)
2	Sexual Harrassment Policy	10.03.2019		Moderate	Yes	Should be aligned with the directions of the High Court
3	Environment and Safety Policy	03.07.2019		Low	Yes	Should be aligned with the government relevant depts. And other INGOs, NGOs
4	Staff Welfare Fund Policy	05.04.2019		Moderate	Yes	Need to develop by following good practices of others organizations
5	Contributory Provident Fund Policy	22.09.2017		Absolute	No	
6	Procurement Policy	22.09.2017		Moderate	Yes	Need to consider national practice and table of authority
7	Motorcycle Policy	14.03.2019		Moderate	Yes	Follow some more effective rules of other NGOs
8	Lifestyle Monitoring Guideline	17.02.2019		Low	Yes	
9	Gender Policy			Moderate	Yes	Incorporate good rules and practices of others NGOs and law of the country
10	Transport use and Maintenance Policy	07.07.2017		Low	Yes	Must introduce apps-based digital tracking system

6. Information on the requirement of new Organisational policies/ procedures/systems (insert rows as needed)		
SN	Name of new policy needed	Brief descriptions (fifty words max per policy) of the reasons why the policy is required?
1	Child Protection	Child protection policy aligned with the policies of the relevant networks, platforms, organizations, and law of the country.
2	Communication Policy including social media	Detailed communication policies that are being practised by the NGOs, INGOs
3	Fraud Management	In order to deal with the issues with regard to financial and non-financial frauds made by the individuals, Departments, organizations etc.

7. Information about existing direct beneficiaries/programme participants									
Category	No. of Female			No. of Male			Total Number		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Children (below 18)	48065	432597	480662	69119	621076	690195	117184	1053673	1170857
Youth (18 to 35)	16707	24658	41365	2528	8010	10538	19235	32668	51903
Adult (above 35)	29717	43727	73444	1697	4579	6276	31414	48306	79720
Grand Total	94489	500982	595471	73344	633665	707009	167833	1134647	1302480

8. Information on existing formal mechanism to receive feedback (Opinion, suggestions, concerns and complaints etc.) from various actors on a regular basis (insert rows as needed)								
SN	Name of existing formal Mechanism/ method for receiving proactive feedback	Name of programmes (put ✓), using the mechanism/method						
		Microfinance	Dairy & Livestock Development Program	DISA Institute of Science and Technology (DIST)	DISA Training Center (DTC)	Aloghar (Knowledge and Information Centre)	Matribhumi Fashion	Matribhumi Dairy Foods Limited (MDFL)
1	Register note books are maintained for occasional visitors only	✓	✓	✓	✓	✓	✓	✓
2	Formal mechanism is not in practice	✓	✓	✓	✓	✓	✓	✓

9. Management's perception of the alignment between the current programmes and 'Organisational Mandates'

SN	Organisational Mandates	Alignment of the ongoing Programmes to the Mandate (select the most appropriate option)
1	Socio-economic Empowerment	Moderate extent
2	Human Development	Moderate extent
3	Health, Nutrition, and WASH	Little extent
4	Promotion of Education	Moderate extent
5	Protection of Women's and Children's Rights	Moderate extent
6	Disaster Risk Reduction and Management	Little extent
7	Environmental Sustainability and Climate Action	No extent

10. State of 'Gender Diversity' in Governance, Management, and Workforce

Category	Gender Desegregated Data			
	Female	Male	Others	
Number of Individuals in the General Body/Committee	5	16	0	21
Number of Individuals in the Board/Executive Committee	2	5	0	7
Number of Individuals in the Senior Management	1	2	0	3
Number of Individuals in the Leadership of Functional Departments/Divisions/Units	0	14	0	14
Number of Individuals in the Leadership of Existing Programmes	5	122	0	127
Number of Individuals in the Entire Workforce	111	632	1	744

11. Information on 'Affirmative Action' policies for recruitment and retention of women

SN	Name of the specific policy(s) securing 'Affirmative Action'	Reference clause/section of the policy declaring 'Affirmative Action' for recruitment and retention of women	Summary of the policy measurement for the 'Affirmative Action'
1	Posting in a suitable/desired location	Not defined	Not defined
2			
3			
4			

12. Turn-over Information (when the staff left the organisation before the end of the contract period)

Departments/Programmes		2023		2022		2021		2020		2019	
		Total no. of staff	Total no. of dropout	Total no. of staff	Total no. of dropout	Total no. of staff	Total no. of dropout	Total no. of staff	Total no. of dropout	Total no. of staff	Total no. of dropout
Departments	Finance and Accounts	6	1	7	0	7	0	6	1	7	0
	HR and	17	2	17	6	16	4	17	4	20	4
	Audit department	6	0	6	2	7	1	7	0	6	1
	Monitoring department	2	0	3	0	2	0	5	1	3	0
	Fleet Management	7	0	7	0	5	0	5	1	5	0
	ICT	5	1	5	0	5	0	9	6	9	0
	Branding and Communication	5	1	5	1	6	0	5	1	4	0
	Procurement	6	0	6	0	6	2	6	0	6	0
	Research	0	0	0	0	3	3	6	3	3	0
Programmes	Microfinance	909	594	844	462	645	305	675	314	706	279
	Dairy & Livestock Development Programme	1	0	1	0	1	0	4	3	3	1
	DISA Institute of Science and Technology (DIST)	30	3	29	13	18	7	16	7	21	4
	DISA Training Center	8	5	7	6	8	6	9	1	9	4
	Aloghar (Knowledge and Information Centre)	24	6	28	4	19	8	50	39	45	5
	Matribhumi Fashion	16	9	12	7	11	6	37	31	31	11
	Matribhumi Dairy Foods Limited (MDFL)	26	3	25	3	26	2	37	34	49	17

13. Information on Affiliation (Current) with Networks

SN	Name of the Network/Forum	Date of Engagement	Position in the Network/Forum/Alliance	Who represents your organisation in the Network/Forum (designation)
1	Credit and Development Forum (CDF)	1/3/2003	80072	Sr. Manager (Finance & Accounts)
2	ADAB Bangladesh	1995		Consultant, Administration
3	Financial Inclusion Network (FIN-B)	30/09/2018	6	Coordinator (Microfinance)
4	MAC Foundation	Sep, 2021		Sr. Coordinator (Administration)
5	Gender Responsive Resilience and Intersectionality in Policy and Practice (GRRIPP) South Asia, IDMVS, University of Dhaka	17-Jan-24		Coordinator, (Planning & Development)

**14. Information on funding trends
(considering the last ten years)**

	Total amount (in BDT) of grand funding received in the year
July 2022 to June 2023	-
July 2021 to June 2022	-
July 2020 to June 2021	-
July 2019 to June 2020	1,788,800
July 2018 to June 2019	786,217
July 2017 to June 2018	2,573,800
July 2016 to June 2017	713,000
July 2015 to June 2016	3,708,372
July 2014 to June 2015	4,843,493
July 2013 to June 2014	4,320,040

15. Information on programmes's profitability

	Microfinance	Dairy & Livestock Development Programme	DISA Institute of Science and Technology (DIST)	DISA Training Center (DTC)	Aloghar (Knowledge and Information Centre)	Matribhumi Fashion	Matribhumi Dairy Foods Limited (MDFL)
July 2022 to June 2023	75,092,819	(80,860)	539,105	(276,518)	(5,981,199)	(5,995,110)	2,094,573
July 2021 to June 2022	54,871,797	(98,796)	(1,632,781)	747,943	(3,718,040)	(3,527,784)	(9,548,236)
July 2020 to June 2021	(44,385,927)	(4,104,434)	(14,354,304)	(912,131)	(11,498,398)	(13,676,666)	(16,494,556)
July 2019 to June 2020	(75,555,908)	(11,284,478)	(21,276,664)	(1,221,990)	(23,770,110)	(18,363,216)	(25,998,878)
July 2018 to June 2019	24,085,598	(3,084,723)	(15,429,764)	(3,007,352)	(18,244,376)	(15,432,217)	(20,752,209)
Grand Total	34,108,379	(18,653,291)	(52,154,408)	(4,670,048)	(63,212,123)	(56,994,993)	(70,699,306)

16. Information on award/credential received by the organisation since inception			
SN	Name/title of the award/credential	Name of the agency who has awarded your organisation	Year when received
1	Best Prospective NGO	Palli Karma-Sahayak Foundation (PKSF)	2007
2	Counter-Trafficking Interventions in Prevention, Protection and Prosecution for Victims of Trafficking in Persons in Bangladesh	IOM-International Organization for Migration.	2008

17. Information on online presence			
Platform/channel	Address (link)	Designation of Responsible staff for content management	Frequency of post (average per month for past 3 months)
Organisational Website	www.disabd.org	Programme Officer	0
Organisational FB page	www.facebook.com/disabd	Programme Officer	8
Organisational LinkedIn page	www.linkedin.com/company/disa-ngo	Programme Officer	4
Organisational YouTube channel	www.youtube.com/@DISABD	Programme Officer	1
Others (mention if any)			

Economic Empowerment

1. Program History		
SN	Query	Response
1	When was the programme initiated first, and where?	a. Microfinance: Development Initiative for Social Advancement (DISA) was established on 15 January 1993. Subsequently obtained registration from the Social Welfare Department on 8 September 1994. DISA started its first microfinance program on and from 30 September 1994 at Barkait Union under Chandina upazila of Cumilla district. b. MDFL: Matribhumi Dairy Foods Ltd. (MDFL) was established with obtaining registration from Registrar of Jointstock Companies and Firms on 2 November 2016 at Chandina upazila under Cumilla district. Though MDFL converted from Dairy and Livestock Development Project (DLDP). DLDP was started in 2012 as a program of DISA. c. Matribhumi Fashion was started from 2017 at Pallabi, Mirpur-12, Dhaka-1216. This is a sister concern of DISA.
2	How was the concept emerged?	a. Microfinance: The founder and the Chief Executive Mr. Md. Shahid Ullah and some other community social workers decided to guide the people especially the poor and disadvantaged to help them on the right track with the right direction for their empowerment and socio-economic development. They formed the organization and put the name 'DISA' which means to guide and help people to get unity and the right path in life. The organisation's full name is "Development Initiative for Social Advancement (DISA)". b. MDFL: Agriculture is a priority sector for Bangladesh economy and livestock is regarded as vital to the sector's success and the country's food security. As an emerging and critical sub-sector, livestock-dairy livestock is now contributing 20% of the total agricultural sector of Bangladesh economy. As mentioned in February 2013 Report, commissioned by DISA, detailed the imbalance in the dairy products market of Bangladesh. It further defined an approach to target the rural farming communities east of Dhaka where DISA maintains offices (Four Upazila as Chandina, Barura, Burichong and Gogaria). This Report includes a strategy to hybridize dairy cattle through artificial insemination to enhance the quantity of raw milk production of the breed. It further proposed to organize family farmer participation and offer farmer training as to current technologies and methods of hygienic raw milk production. To enhance the quality of raw milk production, DISA seeks to provide veterinary and nutritional support, vaccination, preventive and curative treatment services. DISA is pursuing a transformative business strategy: some 2000 farm families are now organized through DISA's microfinance program support. DISA expects to recruit over 3000 such farmers by 2019 dairy processing facility is operational. c. Matribhumi fashion started the journey of less education, school dropouts, unmarried, widowed and marginalized women of the village to make them economically self-reliant through employment.
3	How was the programme expanded over time and where (Indicate year, location, and reasons)?	a. Microfinance: DISA established its 1st branch at Barkait under Chandina upazila in Cumilla district on 1 June 1994. Considering the experience and for the sake of enhancing the socio-economic condition of the disadvantaged community of Bangladesh, DISA decided to expand activities around other districts gradually. 6 branches were established in Cumilla District till 2006. In 2007; expanded the program at Chandpur District and established new 02 branches. In 2008 expanded the program at Brahmanbaria district and established 04 branches. Between 2009-2011 established 09 branches including new districts Narayanganj. In 2012, established new 07 branches including Dhaka and Narsingdi district. In 2013 established another 04 new including Munshigonj district. In 2014 established 05 branches including Feni district. In 2015 established 09 branches including Kishoreganj and Gazipur district. In 2016 established 08 branches including Laxmipur and Mymensingh district. In 2017 established 48 branches including Chattogram, Noakhali, Hobigonj, Manikganj, Tangail, Sirangonj and Pabna districts. b. MDFL: 1. Starting 2012 as a program of DISA at Chandina, Cumilla 2. 02 June 2015 opened 1st Sweet sales center at Chandina, Cumilla 3. 30 June 2016 opened 2nd Sales center at Pallabi, Dhaka, 4. 1 July 2016 opened 3rd Sales center at Rescource, Cumilla 5. 01 November 2016 opened 4th Sales center at Banasree, Dhaka 6. 04 April 2017 opened 5th Sales center at Barura, Cumilla 7. 13 April 2017 opened 6th Sales center at EPZ Cumilla, 8. 25 May 2018 Opened 7th Sales center at Daudkandi, Cumilla 9. 15 January 2019 opened 8th Sales center at Chandina, Cumilla 10. 01 September 2019 started Bakery production at Kashimpur, Chandina, Cumilla, 11. 01 April 2020 started bakery production at Ashora, Debidwar, Cumilla, 12. 03 January 2024 opened 9th Sales center at Laksam, Cumilla, 13. 28 January 2024 opened 10th Sales center at Kachua, Cumilla. Now MDFL is operating 10 sweet sales centers. c. Matribhumi Fashion Initially, the factory was started with two sewing machines, along with hand sewing, block-screen printing and karchupi, and the production of garments began. Presently two sales showroom is operating at Mirpur-12, and Bashundhara Shopping Complex. The journey of matribhumi fashion came to a standstill in the clutches of the pandemic. Efforts are currently being made to turn around the project.

Economic Empowerment

2. Milestones of Achievements (insert rows as needed)	
SN	Brief (75 words max per point) description of the program's major achievements highlighting key outcomes/impacts, awards, and timeline
1	Those members who had skills but lack of capital, were given opportunities to use their skills by providing micro-enterprise loans, resulting in wage-based employment opportunities for about 70,281 persons.
2	7560 ultra poor household have been made self-reliant through IGA training and small amount of microcredit-loans.
3	2,64,377 household of the working areas of 19 districts have been created self-employment opportunities by providing small loans. Now they are implementing their project through their own capital.
4	15,250 household have made a special contribution to health protection by providing small loans for developing safe water and sanitation systems.
5	Microfinance: After initiation in 1993; DISA signed its 1st MoU with NGO Cooperation Unit (NCU), BRAC in 1998. A partnership was signed with Community Development Centre (CODEC) in 2003 and another partnership agreement was signed (Grihayon Tahabil) with Bangladesh Bank. DISA got partnership with PKSF in 2004. In 1996, registered with NGO Affairs Bureau and in 2014 registered with Registrar of Jointstock Companies and Firms (RJSC). In 2011, another partnership was signed with Stromme Foundation, Norway. From 2012, DISA started partnership with different Bank and financial institutions. Until December 2023, DISA is continuing partnership with 13 Banks. In 2008, DISA has been awarded as the best prospective NGO in Bangladesh and the award has been handed over by Former Chief Advisor, Government of People's Republic of Bangladesh. DISA also got Networking Partnership with Credit and Development Forum (CDF) since 2003. DISA received Microcredit Regulatory Authority (MRA) certificate in 2007. It's reflect that DISA is able to set a positive change for the socio-economic upliftment at grassroots level community at their working area.
6	MDFL Crossing BDT 10 million sales revenue in December 2021
7	190 employees are working till 29 February 2024.
8	First time profit on financial year 2022-2023.
9	Organizing 1,900 member in sadadal (Milk Producer Farmer) group & providing training for increasing milk production.
10	Purchasing 12,000 SFT land at BSCIC Narsingdi in May 2023.
11	The main reason behind the success of matribhumi fashion is the correct size of the product, aesthetic design and quality of fabrics.
12	Underprivileged woman are financially benefited by working in a hand sewing factory located in Barkoit, Chandina, Cumilla.

Economic Empowerment

3. Previous (those are not being delivered at present) Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/ consumers/ programme participants being served earlier	Decision for future	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Housing Loan	Microfinance	169 HH	Will be included in future	Clients, those who have no own house under DISA working area.
2	Disaster Fund	Microfinance	DISA Beneficiaries	Will be included in future	Affected beneficiaries under DISA working area.
3	Livelihood Restoration Programme (LRP) (The group members of DISA sometimes fall into serious problem in leading their life due to damages made by natural and man-made disasters. For that reason the group members need emergency help and support. On these contexts, as post-disaster support, DISA helps its members to repair their houses, reinstallation of tube wells, reconstruction of latrines and medical support through this programme.)	Microfinance	600 Members	Will be included in future	Affected beneficiaries under DISA working area.
4	Emergency Flood Restoration and Recovery Assistance Program (EFRRAP) (DISA started this project in 2007). EFRRAP is a special project to help the people affected by natural disasters, specially to cope with the adverse situation due to flood. EFRRAP loan is given in emergency needs for taking precaution from disasters, during and after the disaster.		2480 Members	Will be included in future	Affected beneficiaries under DISA working area.

Economic Empowerment

4. Current Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible Institute/ venture	Number and types of clients/consumers/programme participants being served currently	Decision about continuation of the service/ product	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Jagoron Loan (Poverty alleviation empowerment of women, income generating and employment creation.)	Microfinance	Group members	Will be continued	N/A
2	Agrosor Loan/Entrepreneur Loan (Development of Entrepreneurship)	Microfinance	Group members	Will be continued	N/A
3	Buniad Loan (Enhance their income and improve their livelihood status)	Microfinance	Group members	Will be continued	N/A
4	Agriculture Loan (Sufolon) Agriculture Sector development.	Microfinance	Group members	Will be continued	N/A
6	Water Credit Adoption Loan to improve water, sanitation, and hygiene	Microfinance	Group members	Will be continued	N/A
7	Sweetmeat	Matribhumi Dairy Foods Limited (MDFL)	Consumer	Will be continued	Product modified time to time.
8	Bakery Item	Matribhumi Dairy Foods Limited (MDFL)	Consumer	Will be continued	Product modified time to time.
11	Artificial insemination (AI)	Matribhumi Dairy Foods Limited (MDFL)	Farmer	Will be continued	N/A
12	Sada Dal	Matribhumi Dairy Foods Limited (MDFL)	Farmer	Will be continued	N/A
13	Manufacture readymade garments (Mens Panjabi, Shirt, Fatua, T-shirt, Pajama, Ladies Single Kamiz, Tops, 3pcs set, 2pcs set, Orna, Pajama, Palazzo, Sharee, Girls Tops, Frock, 3pcs set, 2pcs set, Pajama, Palazzo, Boys Panjabi, Fatua, Pajama etc.)	Matribhumi Fashion	Our Number of consumers Ladies 78%, Mens 17%, Girls and boys 3%	Will be continued	We are trying to make market trendy design and products.
14	Home decor items (Bed Sheet, Nakshi katha, Cushion & Pillow cover, Tea table cover, Iron cover etc.)	Matribhumi Fashion	Number of consumer 2%	Will be continued	We are trying to make unique design.
15	Promotion on social media (Product promot on facebook live by presenter, post on instagram, youtube. New product always added on web site with price and details.)	Matribhumi Fashion	Minimum audience	Will be continued	Trying more digitalized and modern in marketing of this venture.

5. Completely New Services/Products for the Future (insert rows as needed)

SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants to be served	Brief description of the reasons for inclusion of the service/product
1	Pasta	Matribhumi Dairy Foods Limited (MDFL)	Consumer	Pasta will introduced in June 2024 with a capacity of 300 kg per hour.
2	Milk Processing	Matribhumi Dairy Foods Limited (MDFL)	Consumer	Milk processing plant will be set up 2025-2026 with capacity of 3,000 liter milk per hour.
3	Auto Biscuit Plant	Matribhumi Dairy Foods Limited (MDFL)	Consumer	Auto biscuit plant will be set up 2025 with capacity 500 kg per hour.
4	Noodles plant		Consumer	Noodles plant will be set up 2026 with capacity 2,000 pcs per hour.
5	Western and modern design and products	Matribhumi Fashion	School, college and university going students	young boys and girls likes modern design.

6. Information about Previous/Existing Financiers (insert rows as needed)

SN	Name of funders	Identity	Mode of financing	Category	Starting year of the partnership
1	PKSF	National Foundation	Loan	Current	2004
2	Bank	Financial Institute	Loan	Current	2012
3	BRAC	Financial Institute	Loan	Previous	1998
4	Bangladesh Bank	Financial Institute	Loan	Previous	2003
5	CODEC	Financial Institute	Loan	Previous	2003
6	Strommy Foundation	Financial Institute	Loan	Previous	2011
7	UBICO	Financial Institute	Loan	Previous	2016
8	BD Finance	Financial Institute	Loan	Previous	2017
9	MDFL (DISA)		Loan	Current	2017
10	MDFL DISA PF			Current	2019
11	NRB Commercial Bank Ltd--MDFL	Financial Institute	Loan	Current	2022
12	Matribhumi Fashion DISA	Financial Institute	Loan	Current	From 2017

Economic Empowerment

7. Specific Objectives of the Programme for July 2024 to June 2029 (Insert rows as needed)	
SN	SMART statements of the programme's specific objectives (to be articulated highlighting the changes in the lives of the specific target audience)
1	Microfinance: The program expand to new 7 districts and the total working district will be 26.
2	Establish new 98 branch and total branch will be 200. 2.0 lakh households of Under prevelasied communities and marginal farmers to provide financial services that are suitable for the needs of most of the rural population while ensuring MFI's long term sustainability*. Microfinance, comprising almost entirely of microcredit, involves small loans to those in poverty to pursue business ventures and self-employment. Though microfinance comprises of small savings also, it is microcredit that dominates poverty alleviation
3	Providing IGA training and microcredit loans to 5000 Under prevelasied communities and marginal farmers to make them self-reliant.
4	To create wage-based employment for 50,000 person by providing entrepreneurial loans.
5	Inclusion of digital financial services to 1.0 lakh families in working-area.
6	Training for use of modern technology and provide microcredit services for purchase of equipment for increasing agricultural production.
7	Provide of microcredit services to 20,000 households for construction and development of safe water and sanitation.
8	Provide professional skill development training along with job placement to 300 youth beneficiaries.
9	New staff recruitment/employment generation: Credit Officer-650, Branch Manager-98, Assistant Branch Manager cum Accountant-98, Area Manager-20, Zonal Manager-10, Audit Officer-15, Monitoring Officer-10, Program Team at HO-5, HR Officer at HO-10, Finance at HO-10, IT Officer-10, Office Assistant-98. Others-23, Total: 1057.
10	MDFL: Company will set up a Pasta production line on June 2024. The capacity will be 300 kg per hour. After the completion of this production line employment will be generated 20 people in this company, 5 people in backward linkage, 12 people in forward linkage.
11	The company will set up a Milk Processing plant in the financial year 2025-2026. The capacity will be 3,000 liters per hour. After the completion of this milk processing plant employment will be generated 75 people in this company, 220 people in backward linkage, and 100 people in forward linkage.
12	Company will set up a Auto Biscuit Plant on year 2025. The capacity will be 500 kg per hour. After the completion of this auto biscuit plant employment will be generated 30 people in this company, 15 people in backward linkage, 60 people in forward linkage.
13	The company will set up a Noodles production line in the financial year 2025-2026. The capacity will be 2,000 Pcs per hour. After the completion of this noodles production line employment will be generated 20 people in this company, 8 people in backward linkage, 25 people in forward linkage.
14	Total employment generated of MDFL 590. (145 people in this company, 248 people in backward linkage, 197 people in forward linkage.)
15	Matribhumi fashion is a social activity. We have two retail outlets. In 2029 every year we open 2 new shops in different areas. Presently permanent Employee 1 and salaried employee 15 members. In that Women 25% and men's 75%. Contractual members approx 20-30 women's work with us in borkoit hand sewing centre. Some different vendors are involved in our factory production, Like hand and digital embroidery, hand stitch, accessories attachments etc. we hope in the next five years matribhumi fashion will create new job opportunities and engage more unemployed womens.

Human Development

1. Program History		
SN	Query	Response
1	When was the programme initiated first, and where?	a. DTC: In 2010, at DISA's Head Office at Mirpur, Dhaka. It was named as DISA Academy. b. DIST: In 2013, Skills Training Programme was initiated at Barkait, Chandina, Cumilla by establishing DISA Technical Training Institute (DTTI).
2	How was the concept emerged?	a. DISA Academy: To build the capacity of the DISA staff members, and for knowledge management purposes it was established. b. Aiming to ensure the secured livelihood of the families served by DISA MF, DTTI, having felt social responsibility, started to provide skills training to the youths of the said families and did job placement of the trained youths.
3	How was the programme expanded over time and where (indicate year, location, and reasons)?	a. In order to address the increased needs of the organization, in 2020, the DISA Academy was renamed as DISA Training Center (DTC). The DTC was set in a rented building at Mirpur-12, Dhaka. Aiming to better management of the DTC, to provide training to the increased number of staff of the growing DISA and to provide support to other NGOs, GOs, Private Sectors, Corporate Sectors and INGOs the DTC was moved and set in Dhaka. b. Initially DTTI provided training under two trades- Computer Operations; and Electrical House Wiring. Due to increasing demand, two more trades (Sewing Machine Operation; and Tailoring and Dress Making) were incorporated in the same premises. In 2017, DISA Institute of Science and Technology (DIST) was established in Dhaka.
2. Milestones of Achievements (insert rows as needed)		
SN	Brief (75 words max per point) description of the program's major achievements highlighting key outcomes/impacts, awards, and timeline	
1	DTC has Some corporate agreements are made. For instance: agreement with Save the Children, IPAS, Plan International.	
2	DTC Made network at international level (Airbnb) and providing support to guests.	
3	The experience and lessons learned from the DTTI operations helped DISA to established the DIST in 2017.	
4	DIST have made partnership with Social Development Foundation (SDF) and Mutual Trust Bank Foundation. Infrastructural set-up with equipments for diploma courses have been affiliated by the Government; and the DIST are in the process to obtain academic permission from the competent authority of the Government to start Diploma courses.	

Human Development

3. Previous (those are not being delivered at present) Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/ consumers/ programme participants being served earlier	Decision for future	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Low cost accommodation support to other organizations	DISA Training Center (DTC)	NGOs and Corporates' staffs	Will be included in future	Increasing numbers of meeting rooms, accommodation with quality.
2	Tailoring and Dress Making	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be included in future	This trade course will be run with the addition of updated technologies. Once it was a handicraft type of industry. Presently it has turned into an SME to medium-scale industry. There is a fair demand for this industry in the labour market.
3	Beauty Care	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be included in future	The trade will be run after a vigorous feasibility study.
4	Women Empowerment through IGA Training	Other Ventures		Will not be included in future	TTT (Training And Technology Transfer), New Zealand funded this project to promote women empowerment among DISA beneficiaries.
5	Training of Teachers from Teachers Training College & PTI in Bangladesh	Other Ventures	Teachers from Training College & PTI	Will not be included in future	World Bank funded project to help teachers training college teacher in Bangladesh.
6	Agro-based training of female group members	Other Ventures	Farmers	Will not be included in future	Mennonite Central Committee – MCC funded this project to help female members for agro-based training.
7	Local Agricultural Network (LAN)	Other Ventures	Farmers of 6 Zilla, 45 Upazilla	Will not be included in future	HELVETAS Swiss Inter Cooperation funded this project to provide economic and technical assistance to farmers in 2014-2017 in 6 Zilla.

Human Development

4. Current Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible Institute/venture	Number and types of clients/consumers/programme participants being served currently	Decision about continuation of the service/ product	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Basic Training for new credit officers	DISA Training Center (DTC)	599 persons received this training in 2023	Will be continued	Considering the senerio of microfinance program the training module shall be updated
2	Organizing and Facilitating Training Courses	DISA Training Center (DTC)	In 2023, DTC served 3171 persons within DISA.	Will be continued	infrastructural capacities, like- classroom/meeting/conference rooms and accommodation and dinning facilities will be increased. And, preparing a trainers/facilitators' pool, developing training modules and offering training courses to other organizations.
3	Providing accommodation and meeting/conference rooms support to others organizations and individuals	DISA Training Center (DTC)	In 2023, DTC served 1758 persons of others Organizations	Will be continued	Have plan to provide the stated support to the larger audiences in future.
4	Providing catering services to the organizations and individuals	DISA Training Center (DTC)		Will be continued	
5	ICT Trade: Computer Operation, Graphic Design, Web Design, Digital Marketing, AutoCad Mechanical, AutoCad Civil, Networking & Hardware Maintenance	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. Some times inter occupations are exchanged.
6	Electrical Trade: EIM, House Wiring, Industrial Electricity, Motor Winding	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
7	RAC Trade: Refrigeration and Air-conditioning, Refrigerator, Air Conditioner, Water Chiller	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
8	Plumbing Trade: Plumbing (Pipe Fitting & Sanitary Works) & Fire Fighting and hydrant pipe line	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
9	Civil Construction Trade: Masonry, Steel Fixer/Rod binding, Tile Works, Shutter Carpentering & Painting	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
10	Mechanical Trade: Fitting, Welding, Turning & Machine Shop Practice	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
11	Automotive Trade: Motorcycle Servicing, Battery Maintenance & Servicing, Motorcycle Electrical and Electronics Maintenance	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
12	Electronics Trade: Consumer Electronics, Mobile Phone Servicing, Digital Electronics	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	Updated technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.
13	RMG Trade: Sewing Machine Operation, Tailoring and Dress Making Power Operated	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Will be continued	New technologies are to be included for development of NTVQF levels as demanded by BTEB/NSDA and the demands of clients. The trainers are given facilities for their personal development for the benefit of the institute.

Human Development

5. Completely New Services/Products for the Future (insert rows as needed)

SN	Specific Services/Products	Responsible Institute/venture	Number and types of clients/consumers/programme participants to be served	Brief description of the reasons for inclusion of the service/product
1	Developing new training modules, and organizing and facilitating training courses for others organizations.	DISA Training Center (DTC)	6,250	In order to serve other organizations; and to make the DTC financially viable
2	Making DTC as a center of excellence in a separate building.	DISA Training Center (DTC)		To serve at international standard
3	Diploma in Computer & Electrical Technology	DISA Institute of Science and Technology (DIST)	DISA, Personal	Market demand and Institutional Capacity Expansion
4	Language Course: English, Japanese, Russian	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Market demand and Institutional Capacity Expansion
5	Industrial Management Course: Workshop Management, Technical School Management, Occupational Safety, Health and Environment, Safety in Industry	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Market demand and Institutional Capacity Expansion
6	House Keeping	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Market demand and Institutional Capacity Expansion
7	Care-Giving	DISA Institute of Science and Technology (DIST)	DISA, Government Projects, NGOs, Recruiting Agency, Industry, Personal	Market demand and Institutional Capacity Expansion

6. Information about Previous/Existing Financiers (insert rows as needed)

SN	Name of funders	Identity	Mode of financing	Category	Starting year of the partnership
1	DISA		Loan	Previous	2020
2	Initial fund: DISA		Loan	Previous	2012
3	DISA & Self income generation		Loan	Current	2017
4	TTT (Training And Technology Transfer), New Zealand	INGO	Grant/Donation	Previous	1996
5	World Bank	Bi/Multilateral Funding	Grant/Donation	Previous	2004
6	Mennonite Central Committee – MCC		Grant/Donation		2005-2008
7	HELVETAS Swiss Inter Cooperation		Grant/Donation		2014 -2016

Human Development

7. Specific Objectives of the Programme for July 2024 to June 2029 (insert rows as needed)	
SN	SMART statements of the programme's specific objectives (to be articulated highlighting the changes in the lives of the specific target audience)
1	Developing 5-7 new modules, organizing and facilitating 250 training courses for 6250 (25x250) persons of other organizations.
2	Developing Trainers' pool of 7 persons (by adding new 5 trainers with existing 2 in the pool.)
3	Providing training to 1057 new staff members: 650 Credit Officers (COs), 98 Branch Managers (BMs), 98 Assistant Branch Manager (ABMs) cum Accountant, 20 Area Managers (AMs), 10 Zonal Managers (ZMs), 15 Audit Officers (AOs), 10 Monitoring Officers (MOs); and Program Team at HO-5, HR Officers at HO-10, Finance at HO-10, IT Officers-10, Office Assistants-98 and Others-23.
4	Shifting DTC in a new bulding with 100 accommodation, 4 classroom, 100 seated conference room, and 50 seated meeting room.
5	Provide 360 hours' technical skills training in two & half months on existing trades for 300 youths from DISA microcredit program and 1200 youths per year from other GO, NGOs, Private Recruiting Agencies and Personal initiative. On the basis of calculation 7500 persons will be benefited within five years of span.
6	Arrange RTO Assessment under BTEB/NSDA for the 1500 trainees with a target of 80% competent per year.
7	Arrange RPL Assessment under BTEB for 240 persons working in industries/motorcycle garages with a target of 80% competent.
8	Arrange employment in different industries for the successful trainees with a target of 80% job placement and 20% self-employment.
9	Provide expert services on Competency Standards, Training Manuals, Learning Materials and curriculum development as and when available for extra income and assist other organizations.
10	Develop class room, Lab-shop facilities employing faculties and trainer for language courses, Care-giving courses, House Keeping courses, Management courses and Diploma Engineering Courses to be included Step by Step.

Education

1. Program History		
SN	Query	Response
1	When was the programme initiated first, and where?	a. Since 2004, Aloghar was Established in Dhaka, Pallabi as a Knowledge and Information Center with the assistance of the Child Rights Centre-CRC Project. b. In February 2014, Aloghar Prakashana was started in Dhaka Pallabi, later to expand the bookselling of Prakashana Aloghar Mobile Book Fair was started in 2017. c. From 2012-2019, Alor Asor was organized every Friday and Aloghar Sobuj Dal started in 2017 and continues to make aware people of child marriage, the dowry system etc. d. Scholarship for Microfinance Members' offspring: Scholarship programs started for Microfinance less privileged members' offspring studying at class viii and x students. Students were given an amount of 1500 BDT annually from 2012 in Dhaka. e. Bangabandhu Memorial Higher Education scholarship: 29 Public universities & govt. medical college students university students received a scholarship of BDT 17,15,000 whereas 4 completed their studies. Students selected from DISA's Microfinance 102 branches. It started in 2021 with 6 students and 25 students are receiving the scholarship. f. Aloghar Education Scholarship started at Dhaka Pallabi, Mirpur in 2011-2019. Later, the Aloghar Education Scholarship was changed to the DISA Aloghar Education Scholarship, which started in 2022 and is still ongoing. ☺
2	How was the concept emerged?	a. In 2004 Child Rights Center (CRC) was established at DISA Pallabi, Mirpur office as a component of Project "Let Children Speak (LCS)" which was supported by UCEP Bangladesh. This project was also supported by 'Save the Children Sweden-Denmark' through the project 'Prevention of child sexual abuse'. After the end of the projects, DISA intended to continue its services and renamed the "CRC" as "Aloghar" - a Library and Information Center in the Mirpur area of Dhaka City. b. Since 2014, Aloghar Prakashana has been participating in Omor Ekushey Grantho Mela and Aloghar Prakashana has organized Educational Institute-based book fairs at different Schools, Colleges, and Universities across the country to motivate students to read books. The slogan is 'Book Fair in Everyday, One book for each'. c. To promote activities of Aloghar for 'Enlightened Bangladesh' Aloghar Sobuj Dal was created. Also, Alor Asor started to organize a weekly seminar on social and national or global issues by Aloghar. d. Scholarship for Microfinance Members' offspring: Helping Less privileged members' offspring. Initially, in 2012, 345 students received scholarships, which gradually increased numbers to 7994 in 2019. e. Helping Less privileged members' offspring who are different public university students in Bangladesh, bear their monthly living expenses, the scholarship started in honour of Bangabandhu Sheikh Mujibur Rahman's 100 birthday anniversary f. Aloghar education scholarship emerged as an annual scholarship for Aloghar members students in class VII and X from low-income group households amounting to TK. 3600 till 2019. Aloghar Education Scholarship was financed by DISA Staff members and other elite persons of the society. From April 2022 monthly scholarship named as DISA Aloghar Education Scholarship, was provided to DISA staff members whose salary is less than 50,000 or other marginalized people. ☺
3	How was the programme expanded over time and where (indicate year, location, and reasons)?	a. After 2015 another 5 Aloghar Library was established to expand Aloghar activity in the following areas, Chandina Cumilla, Barkait, Dolhwa/Nawabpur, Sonargaon, Matlab Uttar Chandpur). b. From February 2014, Aloghar Prakashana was started at Pallabi, Dhaka. To sustain Aloghar Prakashana, Aloghar Mobile Book Fair was held in Rupnagar High School, Dhaka On 26th April 2017. Aloghar also participated in the Ekushey Book Fair in 2014. c. To make aware people of child marriage, the dowry system etc. Aloghar Sobuj Dal was started in 2017 and continuing. Alor Asor was started at Aloghar Pallabi, Mirpur, Dhaka, and ended due to Covid-19. Alor Asor started to organize a weekly seminar on social and national or global issues by Aloghar. d. Since 2012, the Microfinance Members' offspring scholarship has been given to 345 students and gradually increased the number of the Scholarship for Microfinance Members' offspring. e. Bangabandhu Memorial Higher Education scholarship, started for Microfinance members public universities & govt. medical college students and to continue until educational tenure (2021-Till). In 2021, the scholarship started with 6 students and now the scholarship numbers reached up to 25 students. f. During 2015 -2019, the Aloghar Education scholarship programme was expanded in the following areas such as; Chandina, Barkait, Cumilla, Chandpur (Matlab Uttar), and Sonargaon because the Aloghar branch was expanded these years. After the 2022 DISA Aloghar Education Scholarship, a Monthly Scholarship is provided by DISA Head Office.

Education

2. Milestones of Achievements (insert rows as needed)	
SN	Brief (75 words max per point) description of the program's major achievements highlighting key outcomes/impacts, awards, and timeline
1	Till Sep 23, 7994 students covered under the above-mentioned scholarship amounting to Taka 1,05,95,100, and under this programme a remarkable number of students (sons and daughters) of DISA Members benefited and helped them to take higher education.
2	Bangabandhu higher education scholarship: 29 Public universities & govt. medical college students received scholarship BDT 17,15,000 where as 4 successfully completed their study.
3	Till 2019, 1419 students were covered under the Aloghar Education scholarship amounting to Taka 51,08,400, and under this programme, a remarkable number of students benefited and helped them to take Class 6-10 High School education.
4	From 2022-2024, 6 students were covered under the DISA Aloghar Education scholarship amounting to Taka 1,62,400, and under this programme, a remarkable number of students benefited and helped them to take HSC and University level.
5	From 2004-2024, number of 161 Students got the opportunity of Govt. Job such as; (BCS Cadre, Bangladesh Bank etc.). In Aloghar Programme 10000 library members benefited from Aloghar Library.
6	Till 2024, Aloghar Prakashana has successfully published 288 books and sold 2,64,755 number book amounting to Tk 3,59,87,746. From 2022-2023, Aloghar has expanded its zonal office from 1 to 7 (Rajshahi, Cumilla, Mymensingh, Khulna, Barishal, Rangpur, Dhaka).
7	Till 2024, Aloghar had successfully organized approximately 1300 Mobile Book Fair among 1169098 Students.
8	Aloghar Programme has donated books to 63 public libraries from 2017.
9	With the financial assistance of the Bureau of Non-Formal Education (BNFE) has been entrusted to implement the 'Adult Education' Programme in 2003-2004 in Cumilla.
10	With the financial assistance of the Bureau of Non-Formal Education (BNFE) has been entrusted to implement the 'Adult Education' Programme in 2003-2004 in Cumilla.
11	From 2001-2015 with the financial assistance of BRAC, CODEC DISA ensured the education support programme was completed for school dropouts.
12	From 2011 to 2015 to support 4215 Students in primary and pre-primary education, income-generating activities such as; animal husbandry, cow fattening, backyard vegetable garden, sewing, basic computers, garments, etc., which were funded by the Stromme Foundation.
13	The scholarship for less privileged students project was funded by the Onuron Foundation, Canada, To support 2000 Students in 2015-2016.

3. Previous (those are not being delivered at present) Services/Products (insert rows as needed)

SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/ consumers/ programme participants being served earlier	Decision for future	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Scholarship for Microfinance Members offspring	Microfinance	7994 students class 8 and 10 students received BDT 1,05,95,100 Microfinance members offspring (class viii & x)	Will be included in future	Economic Insolvency is one of the major problems for dropping out from school at early age. That little but effective fund helped student to ease their education.
2	Aloghar Education Scholarship (Yearly)	Aloghar (Knowledge and Information Centre)	1419 Aloghar members who are from low income group household students of class 8 and 10 received BDT 51,08,400.	Will not be included in future	Economic Insolvency is one of the major problems for dropping out from school at early age. That little but effective fund helped student to ease their education.
4	Aloghar Library Programme	Aloghar (Knowledge and Information Centre)	10000	Will be included in future	In 2020, June, 4 Aloghar Library has been shut down due to Covid-19 Pandemic.
5	Child Rights Centre-CRC	Aloghar (Knowledge and Information Centre)		Will not be included in future	At the inception of Aloghar, with the assistance of CRC this programme was started.
6	Alor Asor	Aloghar (Knowledge and Information Centre)	400 Speaker	Will not be included in future	Will be included in future. Alor Asor started to organize a weekly seminar on social and national or global issues by Aloghar.
7	Aloghar Sobu(Dal)	Aloghar (Knowledge and Information Centre)	7200 Students (6-10 Class)	Will be included in future	
8	Adult Education	Other Ventures		Will not be included in future	With the financial assistance of the Bureau of Non-Formal Education (BNFE) has been entrusted to implement the 'Adult Education' Programme in 2003-2004 in Cumilla.
9	Education Support Program (ESP)	Other Ventures		Will not be included in future	From 2001-2015 with the financial assistance of BRAC, CODEC DISA ensured the education support programme was completed for school dropouts.
10	Non Formal Education	Other Ventures	1497 students	Will not be included in future	From 2001-2012 with the financial assistance of BRAC, DISA ensured education of 8-12 years School Dropout students of Cumilla.
11	Let Children Speak (LCS)	Other Ventures		Will not be included in future	At the inception of Aloghar, with the assistance of CRC this programme was started.
12	Social Advancement through Knowledge & Technical Interventions (SARTI)	Other Ventures	4215 Students	Will not be included in future	From 2011 to 2015 to support 4215 Students in primary and pre-primary education, income-generating activities such as; animal husbandry, cow fattening, backyard vegetable garden, sewing, basic computers, garments, etc., which were funded by the Stromme Foundation.
13	Scholarship for less privileged students	Other Ventures	200 Students	Will not be included in future	The scholarship for less privileged students project was funded by the Omron Foundation, Canada. To support 2000 Students in 2015-2016.

4. Current Services/Products (insert rows as needed)

SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants being served currently	Decision about continuation of the service/ product	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Bangabandhu higher education scholarship	Microfinance	Microfinance members	Will be continued	The scholarship is fixed for 25 students. Many poor but talented students are unable to continue study due financial crisis. Increasing the number of scholarships can open doors for more students.
2	DISA Aloghar Education Scholarship (Monthly)	Aloghar (Knowledge and Information Centre)	6 Students	Will be continued	The scholarship is fixed for 6 students. Many poor but talented students are unable to continue study due to the financial crisis. Increasing the number of scholarships can open doors for more students
3	Aloghar Library Programme	Aloghar (Knowledge and Information Centre)	3758 members	Will be continued	Now, 3758 Members are getting services from 2 Aloghar Library.
4	Aloghar Prakashana and Mobile Book Fair Zone	Aloghar (Knowledge and Information Centre)	11,69,098 students	Will be continued	Aloghar Prakashana wants to expand its business area as well as wants to Publish 500 books in future.

Education

Annexure/3- Program Analysis sheet

5. Completely New Services/Products for the Future (insert rows as needed)				
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants to be served	Brief description of the reasons for inclusion of the service/product
1				
2				

6. Information about Previous/Existing Financers (insert rows as needed)					
SN	Name of funders	Identity	Mode of financing	Category	Starting year of the partnership
1	DISA (Bangabandhu scholarship)	Corporate (CSR)	Grant/Donation	Current	2021
2	DISA (Scholarship for Microfinance Members offspring)	Corporate (CSR)	Grant/Donation	Previous	2012
3	DISA		Loan	Current	
4	DISA Staff & local People	Corporate (CSR)	Grant/Donation	Current	
5	DISA	Corporate (CSR)	Grant/Donation	Current	
6	Child Rights Centre-CRC	INGO	Grant/Donation	Previous	2004
7	UAE-BANGLADESH INVESTMENT COMPANY LIMITED - UBICO	Financial Institute	Grant/Donation	Previous	2016
8	Ministry of Primary & Mass Education	GoB	Grant/Donation	Previous	1998-2000
9	Education Bureau, GoB	GoB	Grant/Donation	Previous	2003-2004
10	BRAC & CODEC	INGO	Grant/Donation	Previous	2001-2015
11	BRAC	INGO	Grant/Donation	Previous	2001-2012
12	UCEP Bangladesh	National Foundation	Grant/Donation	Previous	2008-2010
13	Stromme Foundation	INGO	Grant/Donation	Previous	2011-2015
14	Onuron Foundation, Canada	INGO	Grant/Donation	Previous	2015-2016

7. Specific Objectives of the Programme for July 2024 to June 2029 (insert rows as needed)	
SN	SMART statements of the programme's specific objectives (to be articulated highlighting the changes in the lives of the specific target audience)
1	Scholarship for Microfinance Members offspring for 5000 students (app.) for next 5 years.
2	Bangabandhu higher education scholarship for 125 students(app.) for next 5 years.
3	Aloghar Prakashana to sell books amounting Tk 2 crore per year with expanding 10 Aloghar Marketing Zone and Corporate sell to make this programme sustainable.
4	Aloghar Prakashana want to produce 200-250 books within next 5 years.
5	Aloghar Programmme wants to organize 5200 Mobile Book Fair for the next 5 years.

1. Program History		
SN	Query	Response
1	When was the programme initiated first, and where?	a. Medical Assistance for members/spouses sudden sickness: This programme was started in 2012 in a small context but at present, it covers 19 districts (rural and urban) within 102 branches of DISA. b. Clothing distribution to different orphanages and shelter homes, Medical college hospitals, govt and non-govt organizations, 2021, Dhaka, Narsingdi, Sylhet, Barishal and other districts. c. Safety equipment distribution at DNCC, 2023, Dhaka: Distribution of Safety Security Instruments like self-contained breathing apparatus, Gumboot, Hand Gloves, Torch Light, First AID BOX, Rain Coat, Belt Etc. were distributed among manhole sewer workers at DNCC North. d. Covid-19 Awareness Programme: The programme was initiated first in 2020 - Oct. 2021, to create awareness of Covid-19. i. This programme was started in rural and urban areas among the members, and staff of DISA as well as local people also, under 102 branches of DISA. ii. A donation of One Day's Salary to DISA's Staff was given to the relief fund of the Honourable Prime Minister, 2020-21 in the relief fund of Deputy Commission, Narshingdi & Cumilla and relief fund of the Department of Social Services iii. During the COVID-19 period, in Ward-9;10; and 11 awareness projects were implemented with financial assistance support of WHO & ADAB. (12th April, 2021- Oct 2021) e. Relief Operation: i. Assistance For Rohingya Refugees, this project was started in Cox's Bazar Ukhiya Rohingya Camp and local community During (2017-2020). ii. Relief Operation was started in 2018, in the following districts; Gaibandha, Dhaka (slum people who are affected by arson), Pabna, Cumilla, and Gazipur.
2	How was the concept emerged?	a. To Overcome sudden sickness. b. To Increase corporate social responsibility. c. To Increase corporate social responsibility financial assistance to ensure better health for DISA members and family. d. Covid-19 Awareness Programme: To aware people of their safety in COVID-19. With the financial and technical help of WHO and ADAB. Including community, mosque miking, sensitization meetings with local elite (bus owners and workers) and senior citizen/preachers/people representatives (City Corporation) and Advocacy meetings with word counsellor. e. Relief Operation: With Permission of the local District & Upazilla Administration local Army Camp, Red Crescent and Civil Surgeon to Rohingya People as well as the local host community.
3	How was the programme expanded over time and where (indicate year, location, and reasons)?	a. Medical Assistance for members/spouses' sudden sickness: From 2012 - 2024, all Microfinance branches were covered, and the number increased. Gradually, DISA is increasing its CSR involvement in the above-mentioned area.

Health and Well-being

2. Milestones of Achievements (insert rows as needed)	
SN	Brief (75 words max per point) description of the program's major achievements highlighting key outcomes/impacts, awards, and timeline
1	Till 2024, 1202 members/spouses received Medical assistance amount of BDT 55,88,600.
2	From 2021-Jun, 2023, BDT 27,48,403 was distributed as clothing to 3000 homeless, distressed people, orphanages, disabled organizations, Infants who are staying with mothers, baby homes, safe some and other institutions as well as medical patients of DMC, CMC and Cumilla General Hospital.
3	BDT 3,24,850 distributed at DNCC for safety equipment.
4	During COVID-19, Advocacy Meeting, Sensitization Meeting with Bus Owners and workers, Miking Banner, 1500 stickers, 60 festoons, 1500 Poster, and 5000 leaflets by WHO, amounting to TK 99,900. Displayed and Distributed within the mentioned ward. ☐
5	During the COVID-19 period, 4 Oxygen cylinders were donated by DISA, amounting to Tk. 87000. Also, COVID-19 awareness programme leaflets were distributed amount of 40000 TK. In total, DISA Donated 38,61,410 Tk. (Donation 25,99,900 Tk, (WHO+Pubali Bank) DISA 12,61,510 TK). During COVID-19 a supply of dry foods at DMC and Cumilla General Hospital, Cumilla Chandpur, Brahmanbaria, Munshiganj, Narayanganj, Dhaka, among the poor and distressed people 4051 families.
7	Till 2024, In the relief operations following products were distributed such as; computers, School uniforms, artificial limbs, education materials, and winter dresses amount was 7,44,623 TK.
8	Total Relief Fund, amount was 1,66,22,247 TK. (Donation 86,41,371 Tk, own 80,10,876 TK)
9	Aloghar Nursery has distributed more than 1,15,000 Mango saplings and other saplings among the Microfinance Members, other organizations, people, and sobujdal.
10	During Assistance for Rohingya Refugees (ARR) project 6440 Family was distributed 84,56,471 TK products (Helping Hut 60,41,471 Tk, DISA 24,15,000 Tk)

Health and Well-being

3. Previous (those are not being delivered at present) Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/ consumers/ programme participants being served earlier	Decision for future	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Health program	Microfinance	62,455 patients got general health services through Shasthaya Sokhi	Will be included in future	62,455 Members improve their life with the help of this programme.
2	Covid 19 Response Activities for the engagement of civil society	Other Ventures	dwellers in ward 9, 10, 11 of DNCC	Will not be included in future	5 lakh people were aware of covid 19.
3	Covid 19	Microfinance	all over the Bangladesh	Will not be included in future	Food and cash donated for helpless and distress people Awareness program may continue MF and other relevant program.
4	Assistance for Rohingya Refugees	Other Ventures	Cox's Bazar Ukhiya Rohingya Camp and local community	Will not be included in future	During (2017-2020), Helping Hut USA funded this project to help Cox's Bazar Ukhiya Rohingya Camp people and the local community. Total 6440 Family was distributed 84,56,471 TK products (Helping Hut 60,41,471 Tk, DiSA 24,15,000 Tk).
5	Water & Sanitation	Other Ventures		Will not be included in future	NGO Forum had funded this project.

4. Current Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants being served currently	Decision about continuation of the service/ product	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	Medical Assistance	Microfinance	1202 microfinance members/spouses recovered by the assistance	Will be continued	This tiny but effective assistance can smooth member/spouse's life. Per assistant amount and number of assistance need to increase many fold.
2	Clothing distribution	Microfinance	3000 kids. Adults	Will be continued	Ensure DiSA working area as well as whole Bangladesh
3	Safety equipment distribution at DNCC	Microfinance		Will be continued	Increase the volume of equipments. DiSA Provides education support for orphans.
4	Education Support for orphan	Microfinance			
5	Aloghar Nursery	Aloghar (Knowledge and Information Centre)	Approximately 80000-90000 members served with the mango saplings	Will be continued	The major production is grafted Amropail Mango Seedling (pure grafts/scion from Rajshahi). Vegetables Okra and fruits like lemon, mango, malta, etc are cultivating here. Now paddy is cultivated as well as Amropail Mango Saplings are produced here. Every year Sabudal (student forum) members receive free Amropail Mango saplings sent to Microfinance members, students and some corporate offices from this Nursery.
6	Aloghar Goat Farming	Aloghar (Knowledge and Information Centre)		Will be continued	DiSA Wants to increase more production of Goat in Aloghar Goat rearing project.

Health and Well-being

5. Completely New Services/Products for the Future (insert rows as needed)				
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants to be served	Brief description of the reasons for inclusion of the service/product
1	Staff discount for medical checkup	Microfinance	DISA staff	Many organization staff get discount during medical checkup from different hospitals. Some organizations bear medical expenses 100%, some are 50, 30, 15%. DISA may bear 30% Medical expenses for its staff and family member.
2	Initiate different contemporary campaigns	Microfinance	DISA and Microfinance members	Dengue awareness, cultivating organic crops, safe way, different hygiene-related days, prevention of child and women abuse.
3	Elderly's Wellbeing through community participation		Old-age distress people	1. Assistance by volunteers for old people to provide medical support at the local (e.g. Upazilla Health Complex), govt & private hospitals. (To provide or arrange medical assistance at the local, govt & private hospitals Volunteers will be assigned to help old-aged people) 2. Creating awareness among family members and community to respect & good behaviour towards old people. 3. Aware of maintaining sanitary latrines, and hygiene among family members of old people. 4. Employment Generation activity for old people (e.g. Hair Cutting, massage therapy, gardening, handicrafts etc.)

6. Information about Previous/Existing Financiers (insert rows as needed)					
SN	Name of funders	Identity	Mode of financing	Category	Starting year of the partnership
1	DISA(Medical Assistance)		Grant/Donation	Current	2012
2	DISA (Clothing distribution)		Grant/Donation	Current	2021
3	DISA (Safety equipment distribution at DNCC)		Grant/Donation	Current	2023
4	DISA (Covid 19)	Financial Institute	Grant/Donation	Previous	2020
5	WHO (Covid 19 Response activities)	Bi/Multilateral Funding	Grant/Donation	Previous	2021
6	DISA (Nursery)		Loan	Current	2017
7	DISA (Goat Farming)		Loan	Current	2022
8	Helping HUT USA	Bi/Multilateral Funding	Grant/Donation	Previous	2017-2020
9	Pubali Bank LTD.	Financial Institute	Grant/Donation	Previous	2021
10	NGO Forum	National Foundation	Grant/Donation	Previous	2005-2010

Health and Well-being

7. Specific Objectives of the Programme for July 2024 to June 2029 (insert rows as needed)

SN	SMART statements of the programme's specific objectives (to be articulated highlighting the changes in the lives of the specific target audience)
1	Want to provide 700 Medical assistance with DISA's programme. Medical assistance may be provide among 1000 people during the period.
2	To increase Clothing distribution all over the Bangladesh
3	Safety and other revent equipment distribution at DNCC and other areas
4	Aloghar Nursery wants to produce 40,000 saplings (Amrapali mango) every year which is 2,00,000 saplings next 5 years. By selling all the saplings we earn 2,00,00,000.
5	Next 5 years, we are aiming to have 100 Mother Goat as well as want to sell 900 goats which will be amounting Tk. 90,00,000.

Protection

1. Program History

SN	Query	Response
1	When was the programme initiated first, and where?	Child Helpline 1098: This programme is opertaed by the Depratment of Social Service , Govt. of Bangladesh. DISA only assisst this initiative by promoting "Child Helpliine 1098" service to DISA's beneficiaries. This service extends a helping hand to children from all kinds of influences or stress while protecting all kinds of privacy. The helpline can be reached by dialling 1098 from any part of Bangladesh at any time of day, including public and weekly holidays, which has been promoted by DISA Microfinance and other enterprises since 2019. ☐
2	How was the concept emerged?	This service was introduced to DISA beneficiaries and all programme so that Anyone can now report child rights' violations, child abuse or exploitation, early marriage, eve teasing, child trafficking, shelter for the vulnerable children, provide legal assistance counseling or any other act of disruption to the protection of children by calling a 24/7 toll-free number – 1098 – from any corner of the country, from any mobile phone operator
3	How was the programme expanded over time and where (indicate year, location, and reasons)?	This programme was expanded within the DISA 102 Microfinance Branches to aware Microfinance members, 6 Aloghar Zones, Schools and DIST & DTC Training Course among the beneficiaries.

Protection

3. Previous (those are not being delivered at present) Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/ consumers/ programme participants being served earlier	Decision for future	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	South Asian Regional Conference on Child Sexual Abuse Prevention	Other Ventures	Children of Dhaka	Will not be included in future	In 2002, to promote Prevention of Child Sexual Abuse, a 3 day International Conference was arranged by DISA .
2	Child Abuse Protection in School and Community	Other Ventures	Children of Dhaka and Cumilla	Will not be included in future	From 2003-2011, with the financial assistance from Save the Children this project was implemented in Dhaka and Cumilla.
3	Counter Trafficking Intervention in prevention, protection & prosecution for victims of trafficking in persons in Bangladesh	Other Ventures	Manikganj and Dhaka Aborad going people	Will not be included in future	During 2004-2005 and 2006-2008, DISA operated this Project with financial assistance from IOM, in Manikganj and Dhaka.
4	Peace Building	Other Ventures		Will not be included in future	In 2013, Mennonite Central Committee – MCC had funded this project .
5	Dhaka as Child Friendly City	Other Ventures		Will not be included in future	During 2017-2020, Bernard Van Leer Foundation, Netherlands had funded this project to make dhaka as a child friendly city.
4. Current Services/Products (insert rows as needed)					
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants being served currently	Decision about continuation of the service/ product	Brief description on the types of modification in the lines of service/ product and clients/participants (if needed)
1	1098- Child Protection Helpline	New Venture	All Beneficiaries of DISA and others people of Bangladesh.	Will be continued	This service was started in 2019, after obtaining permission of GoB, Dept. of Social Service and Unicef to aware all beneficiaries of DISA. Permission of UNICEF May be drop and other people of the country may be included with DISA beneficiaries. ☐

Protection

5. Completely New Services/Products for the Future (insert rows as needed)				
SN	Specific Services/Products	Responsible institute/ venture	Number and types of clients/consumers/programme participants to be served	Brief description of the reasons for inclusion of the service/product

6. Information about Previous/Existing Financiers (insert rows as needed)					
SN	Name of funders	Identity	Mode of financing	Category	Starting year of the partnership
1	DISA	Corporate (CSR)	Grant/Donation	Current	2020
2	World Bank	Bi/Multilateral Funding	Grant/Donation	Previous	2002
3	Save the Children	INGO	Grant/Donation	Previous	2003-2011
4	International Organization for Migration	Bi/Multilateral Funding	Grant/Donation	Previous	2004-2005 2006-2008
5	Mennonite Central Committee – MCC	INGO	Grant/Donation	Previous	2013
6	Bernard Van Leer Foundation, Netherlands	INGO	Grant/Donation	Previous	2017-2019

7. Specific Objectives of the Programme for July 2024 to June 2029 (insert rows as needed)	
SN	SMART statements of the programme's specific objectives (to be articulated highlighting the changes in the lives of the specific target audience)
1	DISA wants to secure More grants, donations with bi/Multilateral Funding, and Government, International NGO assistance as well as start its projects.
2	DISA Wants to create, exercise and amend the remaining policies of DISA to protect its beneficiaries rights.

Annexure/3- 5 Years Operational Planning

Development Initiative for Social Advancement (DISA)

E/11, Pallabi Extension, Mirpur 11n, Dhaka, Bangladesh

Microfinance Operation Plan of 2024-29

Sl. No.	Particulars	June 2024	June 2025	June 2026	June 2027	June 2028	June 2029	2024-2029	End of June 2029
1	Working Area (District)	10	1	3	3	0	0	7	28
2	No. of Branch	102	8	15	20	25	30	98	200
3	Actual No. of Member Increase	-	24,188	35,000	40,000	45,000	50,000	194,188	
4	Actual No. of VO Member	119,127	140,285	175,295	215,295	260,295	310,295	310,295	310,295
5	Actual No. of Borrower Increase	-	19,185	28,250	30,000	35,000	38,250	148,685	
6	Actual No. of Borrower	85,950	105,115	132,365	162,365	197,365	235,615	235,615	235,615
7	Loan Disbursement	-	8,406,600,000	10,583,625,000	12,927,375,000	16,174,470,000	19,294,470,000	67,386,540,000	67,386,540,000
8	Loan Recovery	-	7,528,657,500	8,550,112,709	11,755,500,000	14,595,922,500	17,734,470,000	61,119,662,709	61,119,662,709
9	Yearly Loan Increase	194,594,105	877,942,500	1,023,512,291	1,171,875,000	1,623,547,500	1,560,000,000	6,266,877,291	
10	Loan Outstanding (7-8)	3,380,357,708	4,258,300,269	5,291,812,500	6,483,687,500	8,087,235,000	9,647,235,000	9,647,235,000	9,647,235,000
11	Savings Realization	-	1,870,431,950	2,235,011,250	274,501,125	3,318,761,250	3,658,281,250	11,454,966,825	114,549,668,250
12	Savings Refund	-	1,341,672,770	1,788,006,000	219,600,900	2,721,384,225	3,344,134,225	9,214,801,120	92,148,011,200
13	Yearly Savings Incr.	185764225	428,759,180	447,002,250	54,900,225	597,377,025	712,137,025	2,240,165,705	
14	Savings Balance (10-11)	1,796,235,370	2,224,994,550	2,671,996,600	2,726,897,025	3,324,274,050	4,036,401,075	4,036,401,075	4,036,401,075
15	Total Income	0	935,617,256	1,231,389,370	1,658,763,750	1,993,914,494	2,434,484,769	8,155,169,639	8,155,169,639
16	Total Expenditure	0	834,609,834	1,055,933,349	1,293,534,093	1,636,260,332	2,029,635,285	6,848,922,692	6,848,922,692
17	Surplus	284,603,940	100,957,823	175,556,022	266,229,657	357,654,162	405,849,484	1,306,246,947	1,570,710,887
18	Required Fund (Net)	-	278,225,697	410,954,919	850,745,118	668,516,313	448,822,035	2,657,273,183	2,657,273,183
19	Bank & Others Balance	2,400,000,000	2,678,225,697	3,089,178,718	3,938,924,834	4,608,441,147	5,057,273,183	5,057,273,183	5,057,273,183
Human Resource for Credit Program : [Number]									
24	Credit Officer	350	100	100	125	150	175	650	1500
25	Credit Supervisor	234	42	39	40	40	50	208	442
26	Accounts/Audit/Moni./HRD Train.	25	5	5	5	5	5	25	50
27	Others (if any)	149	25	25	25	45	54	174	323
28	Total:	758	172	169	195	240	284	1057	1815

Matribhumi Dairy Foods Limited (MDFL)

Discounted Net Present Value Calculation (July 2024 to June 2029)

Particulars	Base Year 2023-2024	Year 1 2024-2025	Year 2 2025-2026	Year 3 2026-2027	Year 4 2027-2028	Year 5 2028-2029
Sales Revenue	484,278,383	1,000,000,000	1,400,000,000	1,900,000,000	2,500,000,000	3,200,000,000
Cost of Goods Sold	384,345,475	810,000,000	1,134,000,000	1,539,000,000	2,025,000,000	2,592,000,000
Gross Profit	99,932,908	190,000,000	266,000,000	361,000,000	475,000,000	608,000,000
Admin & Selling Expense	67,696,649	117,500,000	164,500,000	223,250,000	293,750,000	376,000,000
Depreciation Expense	4,126,733	7,582,203	13,065,020	13,985,798	23,019,137	30,878,083
Finance Cost	10,436,945	14,116,200	15,648,013	15,128,526	14,015,468	12,777,628
Profit before Tax	17,672,581	50,801,597	72,786,967	108,635,676	144,215,395	188,344,289
Corporate Tax	4,859,960	13,970,439	20,016,416	29,874,811	39,659,234	51,794,680
Profit after Tax	12,812,621	36,831,158	52,770,551	78,760,865	104,556,161	136,549,610
Cumulative Loss/Gain	-93926250	-57,095,092	-4,324,541	74,436,324	178,992,485	315,542,095

Development Initiative for Social Advancement (DISA)

E/11, Pallabi Extension, Mirpur 11/2, Dhaka, Bangladesh

Program: Matribhumi Fashion

Budget for the next 5 Year

Particulars	23/24	24/25	25/26	26/27	27/28	28/29
Sales Revenue	3,175,031	10,000,000	13,000,000	16,900,000	21,970,000	28,561,000
Less Cost of good Sales/Purchase	1,537,224	4,800,000	6,240,000	8,112,000	10,545,600	13,708,280
Gross Profit	1,637,807	5,200,000	6,760,000	8,788,000	11,424,400	14,851,720
Interest on Bank						
Miscellaneous Income/Donation						
Operating Income	1,637,807	5,200,000	6,760,000	8,788,000	11,424,400	14,851,720
Selling & Admin. cost/Operating cost						
Salary & Benefits	4,100,000	4,100,000	4,100,000	4,100,000	4,100,000	4,100,000
Gratuity/Earn Leave PF	89,042	89,042	89,042	89,042	89,042	89,042
Office Rent	1,788,400	1,788,400	1,788,400	1,788,400	1,788,400	1,788,400
Electricity Bill	147,056	147,056	147,056	147,056	147,056	147,056
Water Bill	3,000	3,000	3,000	3,000	3,000	3,000
Utility Bill	196,032	200,000	200,000	200,000	200,000	200,000
Stationary	50,925	50,000	50,000	50,000	50,000	50,000
Entertainment	38,704	40,000	40,000	40,000	40,000	40,000
Miscellaneous Expenses	33,456	35,000	35,000	35,000	35,000	35,000
Repair & Maintenance	108,360	110,000	110,000	110,000	110,000	110,000
Transportation/TA DA	54,743	55,000	55,000	55,000	55,000	55,000
Telephone postage/info	68,277	70,000	70,000	70,000	70,000	70,000
Raw Materials	1,481,056	1,800,000	1,980,000	2,180,000	2,340,000	2,520,000
Depreciation	381,860	40,000	40,000	40,000	40,000	40,000
Advertisement	715,667	700,000	700,000	700,000	700,000	700,000
Trade License	5,522	5,000	5,000	5,000	5,000	5,000
Bank Charge	8,416	8,500	8,500	8,500	8,500	8,500
Total Expense:	9,287,586	9,240,998	9,420,998	9,600,998	9,780,998	9,960,998
Net Profit/Loss	(7,649,779)	(4,040,998)	(2,660,998)	(812,998)	1,643,402	4,890,722

Particulars	2023-23	23-24	24-25	25-26	26-27	27-28	28-29
Annual Net Income	(5,895,110.00)	(6,165,491.00)	(4,040,998)	(2,660,998)	(812,998)	1,643,402	4,890,722
Annual Cumulative loss	(70,388,916)	(79,554,377)	(80,695,375)	(83,256,373)	(84,069,371)	(82,425,969)	(77,636,247)

DISA Institute of Science and Technology (DIST)

Plot-11, Avenue-2, Block-C, Mirpur-12, Dhaka-1216

Income and Expenditure budget for 2024-29

SN	Income heads:	Financial Year 2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	Average
1	Training Fee (SDP)	33,936,846	40,724,215	46,832,847	53,389,446	61,397,863	73,677,436	55,204,362
2	Training Fee (Others)	1,817,300	2,180,760	2,507,874	2,858,976	3,287,823	3,945,387	2,956,164
3	Board Fee	310,217	372,260	428,099	488,033	561,238	673,486	504,624
4	Admission Fee	29,500	35,400	40,710	46,409	53,371	64,045	47,987
5	Bank Interest	1,352	1,622	1,866	2,127	2,446	2,935	2,199
6	Interest on FDR	26,306	31,570	36,305	41,388	47,985	57,115	42,795
7	Income from Services	1,415,264	1,698,317	1,953,064	2,226,493	2,560,467	3,072,569	2,302,181
8	Income from Food	436,768	524,113	602,730	687,112	790,179	948,215	710,470
9	Miscellaneous	95,232	114,278	131,420	149,819	172,292	206,780	154,912
	Total Income	38,068,780	45,682,536	52,534,916	59,885,895	68,872,275	82,647,936	61,925,693
	Expenditure heads							
1	Salary	10,516,994	12,199,713	13,480,683	14,154,717	14,637,811	14,982,190	13,771,023
2	Incentive	281,821	326,912	361,238	379,300	386,886	390,735	369,018
3	Earn leave	314,906	365,291	403,647	423,829	432,305	436,628	412,340
4	Gratuity Fund	230,726	267,642	295,745	310,532	316,742	319,910	302,114
5	Provident Fund	265,940	308,490	340,882	357,926	365,085	368,735	348,224
6	TA/DA	229,122	265,782	293,680	308,373	314,540	317,686	300,014
7	Repair & Maintenance	1,194,641	1,385,784	1,531,291	1,607,855	1,640,012	1,656,413	1,564,271
8	Stationery & Printing	431,553	500,601	553,165	580,823	592,439	598,364	565,078
9	Telephone, Postage & Info	61,154	70,939	78,387	82,307	83,953	84,792	80,075
10	Entertainment	26,400	30,624	33,840	35,531	36,242	36,605	34,568
11	Registration & Renewal	20,002	23,202	25,639	26,920	27,459	27,733	26,191
12	Bank Charge	181,578	210,630	232,747	244,384	249,272	251,764	237,759
13	TDs on FDR	8,044	9,331	10,311	10,826	11,043	11,153	10,533
14	Office Rent	8,704,000	10,086,640	11,156,787	11,714,627	11,948,919	12,068,408	11,397,076
15	Depreciation	736,513	854,355	940,062	991,265	1,011,091	1,021,202	964,395
16	Gas, Water & Electricity	2,285,445	2,651,116	2,929,483	3,075,958	3,137,477	3,168,851	2,992,577
17	Fuel Bill	6,510	7,552	8,345	8,762	8,957	9,026	8,524
18	Internet Bill	22,680	26,369	29,071	30,525	31,135	31,447	29,697
19	Training Expense	3,444,891	3,996,074	4,415,661	4,636,444	4,729,173	4,776,465	4,510,763
20	Food	6,321,163	7,332,549	8,102,467	8,507,590	8,677,742	8,764,519	8,276,973
21	Miscellaneous	634,675	713,023	787,890	827,285	843,831	852,269	804,860
	Total Expenditure	35,898,758	41,642,559	46,015,028	48,315,779	49,282,095	49,774,596	47,886,976
	Surplus/Deficit	2,170,022	4,039,977	6,519,888	11,570,115	19,590,180	32,873,340	14,038,717
	Increasing FY		86.17	61.38	77.52	69.27	67.79	72.43

Development Initiative for Social Advancement (DISA)
E/11, Pallabi Extention, Mirpur 111/2, Dhaka, Bangladesh
Aloghar Program
Income & Expenditure Budget for 2024-2029(FY)

Particulars	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2024-2029	End of June-2029
Sales Revenue	7371278	12,210,000	13,710,000	16,950,000	19,300,000	21,520,000	83,690,000	91,061,278
Less: Cost of good Sales/Purchase	4120238	6,090,551	6,910,551	8,425,051	9,642,552	10,702,551	41,771,256	45,891,494
Gross Profit	3251040	6119449	6799449	8524949	9,657,448	10817449	41918744	45,169,784
Interest on Bank	878	4,370	4,370	4,370	4,370	4,370	21,850	22,728
Micellaneous Income/Donation/Others	1480644	496,500	496,500	496,500	496,500	496,500	2,482,500	3,963,144
Operating Income	4732562	6620319	7300319	9025819	10158318	11318319	44423094	49155656
Selling & Admin cost/Operating cost								
Salary & Benefits	7636504	8601376	8601376	6,601,376	6601376	6601376	33006880	40,643,384
Gratuity	258813	180,360	180,360	180,360	180,360	180,360	901800	1,160,613
Earn Leave	188632	249,456	249,456	249,456	249,456	249,456	1247280	1,435,912
PF Expense	256971	216,432	216,432	216,432	216,432	216,432	1082160	1,339,131
Office Rent	897700	879,600	879,600	879,600	879,600	879,600	4398000	5,295,700
Electricity Bill	181079	102,000	102,000	102,000	102,000	102,000	510000	671,079
Water Bill	18930	22,000	22,000	22,000	22,000	22,000	110000	128,930
Gas Bill	51840	51,840	51,840	51,840	51,840	51,840	259200	311,040
Stationary	225352	45,000	45,000	45,000	45,000	45,000	225000	450,352
Entertainment	351315	306,000	306,000	306,000	306,000	306,000	1530000	1,881,315
Miscellaneous Expenses	597938	56,500	56,500	56,500	56,500	56,500	282500	880,438
Repair & Maintenance	253989	158,000	158,000	158,000	158,000	158,000	790000	1,043,989
Transportation/TA DA	652914	576,000	576,000	576,000	576,000	576,000	2880000	3,532,914
Telephone postage/info	228370	156,000	156,000	156,000	156,000	156,000	780000	1,009,370
Honorarium/Volunter	1044690	300,000	300,000	300,000	300,000	300,000	1500000	2,544,690
Depreciation	759718	570,000	550,000	545,000	580,000	585,000	2830000	3,589,718
Bank Charge	22723	2,000	3,000	3,500	3,200	2,800	14500	37,223
Goat Farm Activities	373444	-	-	-	-	-	0	373,444
Total Expense:	13981922	10,472,564	10,453,564	10,449,064	10,483,764	10,488,364	52,347,320	66,329,242
Net Profit/Loss	-9249360	(3,852,245)	(3,153,245)	(1,423,245)	(325,446)	829,955	(7,924,226)	(17,173,586)

DISA Training Centre (DTC)

Plot # 11, Road # Avenue-2, Block # C, Pallabi, Mirpur-12, Dhaka-1216

Income/Sales & Expenditure Budget for the Year # 2024 - 2029

SL #	Particulars	June 2024	June 2025	June 2026	June 2027	June 2028	June 2029	Total 2024-2029	End of Jun-29
	Sales/Income:								
1	Food	-	5,530,000	6,193,600	6,627,152	6,825,967	6,894,226	32,070,945	6,894,226
2	Accommodation	-	2,720,000	3,264,000	3,590,400	3,662,208	3,698,830	16,935,438	3,698,830
3	Training/Meeting Room Rent	-	2,050,000	2,255,000	2,480,500	2,654,135	2,680,676	12,120,311	2,680,676
4	Stationeries/Logistic(Laptop, Multi Media Projector, Sound System etc.)	-	960,000	1,056,000	1,161,600	1,242,912	1,255,341	5,675,853	1,255,341
5	Service Charge	-	1,095,000	1,204,500	1,324,950	1,417,697	1,431,873	6,474,020	1,431,873
6	Training Fees	-	550,000	605,000	665,500	712,085	719,206	3,251,791	719,206
	Total Income	11,541,322	12,905,000	14,578,100	15,850,102	16,515,003	16,680,153	76,528,358	16,680,153
	Expenditure:							-	
1	Staff Salary (existing)	-	3,504,000	3,854,400	4,000,000	4,252,000	4,400,000	20,010,400	4,400,000
2	Staff Benefits	-	90,000	99,000	100,000	112,000	120,000	521,000	120,000
3	Earn leave & Gratuity	-	168,000	184,800	195,000	205,000	220,000	972,800	220,000
4	Food subsidy for support/service staffs	-	78,000	85,800	90,000	95,000	99,000	447,800	99,000
5	Food Expenses for Participants/Trainees	-	3,477,500	3,825,000	4,000,000	4,200,000	4,284,000	19,786,500	4,284,000
6	TADA	-	48,000	52,000	54,000	56,000	58,000	268,000	58,000
7	Training expenses	-	30,000	33,000	35,000	37,000	40,000	175,000	40,000
8	Stationeries, Printing, photocopy etc.	-	420,000	450,000	470,000	490,000	500,000	2,330,000	500,000
9	Furniture and Fixture	-	50,000	55,000	55,000	50,000	50,000	260,000	50,000
10	Office/House Rent	-	2,100,000	2,400,000	2,400,000	2,400,000	2,400,000	11,700,000	2,400,000
11	Electric Bill	-	600,000	660,000	660,000	660,000	660,000	3,240,000	660,000
12	Water bill	-	132,000	140,000	140,000	140,000	140,000	692,000	140,000
13	Gas Bill	-	32,400	35,000	35,000	35,000	35,000	172,400	35,000
14	Generator Fuel	-	24,000	26,400	26,400	26,400	26,400	129,600	26,400
15	Mobile/Telephone/Courier/Newspaper/Internet/Cable TV etc.	-	84,000	92,000	92,000	94,000	94,000	456,000	94,000
16	Cleaning and Supplies	-	120,000	132,000	135,000	138,000	140,000	665,000	140,000
17	Repair & Maintenance	-	240,000	264,000	265,000	265,000	265,000	1,299,000	265,000
18	Miscellaneous	-	12,000	15,000	15,000	15,000	15,000	72,000	15,000
19	Provident Fund	-	96,000	105,600	110,000	120,000	125,000	556,600	125,000
20	Depreciation Of Fixed Assets	-	250,000	275,000	275,000	275,000	275,000	1,350,000	275,000
21	DISA MF Program Loan Refund	1,000,000	500,000	500,000	1,000,000	1,000,000	1,000,000	4,000,000	1,000,000
	Total Expenditure	9,627,244	12,055,900	13,284,000	14,152,400	14,665,400	14,946,400	69,104,100	14,946,400
	Surplus Income	914,078	849,100	1,294,100	1,697,702	1,849,603	1,733,753	7,424,258	1,733,753

Survey Title: DISA Employee Satisfaction and Engagement Survey

জরিপের শিরোনাম: দিশার কর্মীদের কর্মে সন্তুষ্টি ও সম্পৃক্ততার জরিপ

Introduction: This survey is designed to understand your experiences and perceptions as an employee of DISA. Your feedback is vital in shaping a positive work environment. All responses are confidential and will be used solely for improving the workplace culture and operations at DISA. (এই জরিপটি দিশার একজন কর্মী হিসেবে আপনার অভিজ্ঞতা এবং বিষয় সম্পর্কে ধারণা বোঝার জন্য ডিজাইন করা হয়েছে। আপনার উত্তর একটি ইতিবাচক কাজের পরিবেশ গঠনে গুরুত্বপূর্ণ। সমস্ত উত্তর গোপনীয় থাকবে এবং শুধুমাত্র দিশাতে কর্মক্ষেত্রের সংস্কৃতি এবং কর্মসম্পাদনের পরিবেশ উন্নতি করার জন্য ব্যবহার করা হবে।)

Demographic Information (জরিপে অংশগ্রহণকারীর তথ্য)

1. Gender (লিঙ্গ):

- Male (পুরুষ)
- Female (মহিলা)
- Others (অন্যান্য)

2. Age Group (বয়সসীমা):

- Under 25 (২৫ এর নিচে)
- 25-34 (২৫ থেকে ৩৪)
- 35-44 (৩৫ থেকে ৪৪)
- 45-54 (৪৫ থেকে ৫৪)
- 55+ (৫৫ এর উর্ধ্বে)

3. Department/Program (ডিপার্টমেন্ট/প্রোগ্রাম) :

- Microfinance (মাইক্রোফিন্যান্স)
- DISA Institute of Science and Technology (DIST) [দিশা ইনস্টিটিউট অব সাইন্স এ্যান্ড টেকনোলজি (ডিআইএসটি)]
- DISA Training Center (DTC) [দিশা ট্রেনিং সেন্টার (ডিটিসি)]
- Aloghar (Knowledge and information Centre) [আলোগার (জ্ঞান ও তথ্য কেন্দ্র)]
- Matribhumi Fashion (মাতৃভূমি ফ্যাশন)
- Matribhumi Dairy Foods Limited (MDFL) [মাতৃভূমি ডেইরি ফুডস লিমিটেড (এমডিএফএল)]

- Finance and Accounts (ফিন্যান্স এন্ড একাউন্টস ডিপার্টমেন্ট)
- HR and Administration: in addition to the general administrative functions, the Administration department is fully operating the HR functions of the organisation.

(মানবসম্পদ এবং প্রশাসন: সাধারণ প্রশাসনিক কার্যাবলী ছাড়াও, প্রশাসন বিভাগ সম্পূর্ণরূপে সংস্থার মানবসম্পদ বিভাগ এর কার্যগুলি পরিচালনা করছে)

- Audit department (অডিট ডিপার্টমেন্ট)
- Monitoring department (মনিটরিং ডিপার্টমেন্ট)
- Fleet Management (যানবাহন ব্যবস্থাপনা)
- ICT (আইসিটি)
- Branding and Communication (ব্র্যান্ডিং এন্ড কমিউনিকেশন)
- Procurement (প্রকিউরমেন্ট)
- Research (রিসার্চ)

4. Years of Experience in DISA (দিশাতে অভিজ্ঞতার সময়কাল):

- Less than 1 year (১ বছরের কম)
- 1-3 years (১ থেকে ৩ বছর)
- 4-6 years (৪ থেকে ৬ বছর)
- 7-10 years (৭ থেকে ১০ বছর)
- More than 10 years (১০ বছরের বেশি)

Survey Questions (জরিপের প্রশ্নাবলি)

1. "I understand and connect to the vision and mission of DISA" (Select your level of agreement with the statement among one of the below options).

"আমি দিশা-এর ভিশন এবং মিশন বুঝি ও এর সাথে একাত্ম হতে পারি।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

2. "I am well aware of all the different types of programs of DISA across different parts of the country" (Select your level of agreement with the statement among one of the below options). "দেশের বিভিন্ন প্রান্তে দিশা'র বিভিন্ন ধরনের প্রোগ্রাম সম্পর্কে আমি ভালোভাবে জানি।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
 - Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)
3. "I feel valued, safe, and respected at DISA" (Select your level of agreement with the statement among one of the below options). "আমি দিশা'তে মর্যাদাবান, নিরাপদ ও সম্মানিত বোধ করি।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
 - Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)
4. "My line manager provides supportive supervision and coaching" (Select your level of agreement with the statement among one of the below options). "আমার লাইন ম্যানেজার সহযোগিতামূলক তত্ত্বাবধান করেন এবং সেইসাথে প্রয়োজনীয় শিক্ষা প্রদান করে।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
 - Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)
5. "I feel motivated and empowered by my line manager" (Select your level of agreement with the statement among one of the below options). "আমি আমার লাইন ম্যানেজার দ্বারা অনুপ্রাণিত এবং ক্ষমতায়িত বোধ করি।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
 - Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)

- Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)
6. "I have been well oriented by DISA management about the core organisational values of DISA" (Select your level of agreement with the statement among one of the below options). "দিশা-এর সাংগঠনিক মূল্যবোধ সম্পর্কে DISA ম্যানেজমেন্ট দ্বারা আমি ভালভাবে অবগত হয়েছি।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
- Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)
7. "Values are practised in decision-making and implementation at DISA" (Select your level of agreement with the statement among one of the below options). "দিশা-তে সিদ্ধান্ত গ্রহণ এবং বাস্তবায়নে সাংগঠনিক মূল্যবোধ অনুশীলন করা হয়।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
- Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)
 - Disagree (অসম্মত)
 - Strongly disagree (দৃঢ়ভাবে অসম্মত)
8. "My work at DISA contributes to my skills and knowledge enhancement" (Select your level of agreement with the statement among one of the below options). "দিশা-তে আমার কাজ আমার দক্ষতা এবং জ্ঞান বৃদ্ধিতে অবদান রাখে।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)
- Strongly agree (দৃঢ়ভাবে সম্মত)
 - Agree (সম্মত)
 - Neutral (নিরপেক্ষ)

- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

"Career development is adequately supported at DISA" (Select your level of agreement with the statement among one of the below options). "দিশা-তে পর্যাপ্তভাবে ক্যারিয়ারের/চাকরির উন্নয়ন সমর্থন করা হয়" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

9. "The physical work environment at DISA is safe and inclusive for all including female and the persons with disability" (Select your level of agreement with the statement among one of the below options). "DISA-তে অবকাঠামোগত কাজের পরিবেশ নারী এবং প্রতিবন্ধী ব্যক্তি সহ সকলের জন্য নিরাপদ এবং অন্তর্ভুক্তিমূলক।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

10. "I am highly satisfied with my job at DISA" (Select your level of agreement with the statement among one of the below options). "আমি দিশা-তে আমার চাকরি নিয়ে অত্যন্ত সন্তুষ্ট।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

11. "There is adequate awareness and protection for safeguarding all, especially females and ethnic/religious minorities, against harassment

and bullying" (Select your level of agreement with the statement among one of the below options). "সকলকে, বিশেষ করে নারী এবং জাতিগত/ধর্মীয় সংখ্যালঘুদের হয়রানি ও কটুপ্তি থেকে রক্ষা করার জন্য পর্যাপ্ত সচেতনতা ও সুরক্ষার ব্যবস্থা রয়েছে।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

12. "DISA offers equal opportunities to all employees irrespective of their sex, age group, religion, and ethnicity" (Select your level of agreement with the statement among one of the below options). "DISA লিঙ্গ, বয়স, গোষ্ঠী, ধর্ম এবং জাতি নির্বিশেষে সকল কর্মী দের সমান সুযোগ প্রদান করে।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

13. "There are affirmative actions to accommodate and promote diversity in DISA workforce" (Select your level of agreement with the statement among one of the below options). "DISA এর কর্মীদের মধ্যে বৈচিত্র্যকে সংযোজন, গ্রহণ ও প্রচার করার জন্য ইতিবাচক পদক্ষেপ রয়েছে।" (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Strongly agree (দৃঢ়ভাবে সম্মত)
- Agree (সম্মত)
- Neutral (নিরপেক্ষ)
- Disagree (অসম্মত)
- Strongly disagree (দৃঢ়ভাবে অসম্মত)

14. "I am likely to refer external candidates, family members, or friends to work in DISA" (Select your preferred response to the statement among one of the below options). "আমি বহিরাগত প্রার্থীদের, পরিবারের সদস্যদের, বা বন্ধুদেরকে DISA-তে

কাজ করার জন্য রেফার করব।” (এই বাক্যের সাথে আপনি কতটা একমত তা বোঝানোর জন্য নিচের যেকোনো একটি উত্তর বাছাই করুন।)

- Very likely (খুব সম্ভব)
- Somewhat likely (কিছুটা সম্ভব)
- Neutral (নিরপেক্ষ)
- Unlikely (অসম্ভব)
- Very unlikely (খুব অসম্ভব)



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