



**“Combating Poverty in the Impassable
Hilly Region and Other Unserved
Areas is Our Pledge,”** **IDF**



IDF Programmes



ANNUAL REPORT 2019

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Nobel Laureate Prof. Muhammad Yunus

- 🔗 "Making Money is Happiness, Making other People Happy is Super Happiness."
- 🔗 "It is important to create social business funds to provide credit and equity to social business."
- 🔗 "World must adopt a policy of zero poverty, zero unemployment and zero carbon emission. Only then would the world have a sustainable development."
- 🔗 "Young people should think in a different way- they should be job givers not job seeker."
- 🔗 "What is impossible today becomes routine tomorrow."

Awards



-  In 2004 IDF won the prestigious 'Pioneer in Microcredit Award 2004' bestowed by Grameen Foundation, USA.
-  IDF received Most Promising Partner Award from IDCOL in 2004.
-  US based Forbes magazine rated IDF as one of the top 50 MFIs in the world and 6th in Bangladesh in 2007.
-  Baby Chakma, an IDF Micro-entrepreneur won the City best entrepreneur Award in 2008.
-  IDF won the City Award as the 'Best Microfinance Institution of the year 2015' in Bangladesh.
-  Recognized as 'Best Tax Payer of the year 2016-17' in Bangladesh.



MESSAGE FROM THE CHAIR



The Annual Report 2019 of IDF is being published for the public, our patrons-and well-wishers. I congratulate the team for developing and producing this valuable document. The Report attractively presents the developments of our organization for the accounting year.

IDF has become one of the successful micro-finance institutions (MFIs) in Bangladesh, physically spanning over one-quarter of its land-mass and 118 upazilas (sub-districts). Presently, there are more than 1.30 lakh (0.13 million) group-members covered by the organization under its credit programs. In an emerging market economy like Bangladesh, the organization's MFI-role has been highly salutary as a sustained financial intermediary. The report presents an analytical description of IDF's credit programs in financing different economic and social activities of the group-members. It shows that the rural economy has been quite dynamic over time in terms of production-mix; IDF has been financing different productive activities of its group-members such as agricultural crops, livestock, fisheries, poultry, trading, cottage and small-scale industries, small garments, computing/IT activities.

In the reporting year, IDF has been able to maintain and even enhance its ambition to be an 'integrated' multisectoral organization. The sectoral programs in the fields of health, water and sanitation (guided by well-trained medical practitioners, paramedics, health-workers and health agents), agriculture, livestock and fisheries (following the dictum of improved training-demonstration-improved inputs) show that IDF is on track to fulfil its cherished ambition. By organizing health awareness sessions, health-camps (in different parts of its operational areas) and regular functioning of two medical centers in Chattogram, IDF has shown that it is possible to develop and sustain an affordable healthcare delivery mechanism. The burgeoning rural and semi-urban society of the country needs an affordable and quality healthcare. It seems IDF healthcare program can play a significant role in meeting this demand.

IDF should feel happy to highlight that initiatives e.g. Integrated Farm Complex (at Rasulpur, Khagrachori district), Chittagong Red Cattle (RCC), Black Bengal Goat and Halda River Project (Hathazari-Raozan Upozilas, Chittagong) have started producing significant results. The Halda River Project, with technical and financial assistance from IFAD-cum-PKSF, is a highly innovative intervention in rural northern Chittagong district. The Halda initiative is a wonderful mix of social engineering involving beneficiaries in the river-catchment area and R&D by researchers at Chittagong University.

The organization should express its gratitude to different development partners especially PKSF and Chittagong University, for their unflinching support to its different development activities.

Warm greetings to IDF workers and officials for their sustained hard-work and wonderful outputs/results!

Prof. Dr. Mahmudul Alam
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From the Desk of Executive Director

Zahirul Alam
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Principal Dr. Rezaul Kabir



Executive Director/ Secretary
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Member
Mrs. Farzana Rahman



Treasurer
Mr. Jawher Lal Das



Joint Secretary
Late Dr. Md. Ismail Chowdhury



Member
Mrs. Hosne Ara Begum

OUR STORY



Integrated Development Foundation (IDF) is a non-profit, non-political development organization established in December 1992 by Mr. Zahirul Alam, a former ILO staff/member and founder member-secretary of the Rural Economics Program of the Economics Department at the University of Chittagong where Grameen Bank Microfinance Model was developed by Nobel Laureate Prof. Muhammad Yunus in the 1970s.

IDF started its journey with the experiment of Grameen model in Bandarban Hill District in 1993 with a seed capital of US\$7,500.00 (loan) from Grameen Trust. Following the success of this pilot project, Swedish

International Development Co-operation Agency (Sida) came forward to support IDF for the expansion of Grameen model in all three Chattogram Hill Tracts in the framework of a long-term (8 years) sustainable plan.

The success of IDF in the subsequent years attracted other partners including Government, PKSF, ILO, Helen Keller International (HKI), UNICEF, CARE Bangladesh, AusAID, IDCOL, Grameen Foundation USA, Deutsche Bank, CowBank (Australia), Basic Bank Ltd., Sonali Bank Ltd., Bangladesh Krishi Bank, BRAC Bank Ltd., Bank Asia Ltd., Prime Bank Ltd., One Bank Ltd., Mercantile Bank Ltd., Eastern Bank Ltd., EXIM Bank Ltd., United Purpose (UP) and others.



VISION

Create poverty free Bangladesh.

MISSION

To combat poverty in the impassable hilly regions and other un-served areas of Bangladesh through organizing the poor and providing them with capital, inputs and services (such as health, education, insurance etc.) for their socio-economic upliftment.



OBJECTIVES

The main objective of IDF is to assist the poor, the landless, the destitute women and children, small farmers and disabled persons in order to enable them to gain access to resources and undertake various income-generating and other activities for poverty alleviation and to enhance their quality of life in terms of health, nutrition, sanitation, education, safe water, housing, power and the environment through building effective institutions of their own, which they can understand and operate and can find socio-economic strength in it through mutual support.

FROM MICROFINANCE TO FINANCIAL INCLUSIONS

IDF has been working towards achieving the goal of financial inclusions since its inception. The primary objective of IDF was to deliver the financial services to all un-served people with special focus to disadvantaged and low-income segments of the society at affordable costs.

IDF started its operation through providing financial services to the poor people of Bandarban Hill District and gradually integrated other services such as health, water and sanitation including eye care, solar power, agriculture, livestock, fisheries, financial assistance for deaths and losses in IGAs, development of skills and many more supports based on the needs of the people during the last 25 years. At present IDF implements the above activities in partnership with various government, non-government institutions, banks and national and international partners in 137 upazilas of 20 districts in the country. The details of these activities are presented in this report.



GOVERNANCE

The supreme authority of IDF is General Body which is composed of 18 members from different professions such as university teachers, academicians, engineers, medical doctors, retired UN officials, community leaders etc. IDF has a Governing Body of 7 members elected from the General Body. The General Body is the highest policy and decision-making body of IDF.

The Governing Body is responsible for the formulation of plan and budget for the programs and projects to be implemented by the organization. The Governing Body evaluates and monitors the implementation

of policies, programs and projects through various monitoring tools and visits to the project areas. A Chairman elected by the General Body heads both General and Governing Body. The Executive Director works as General-Secretary for the both Bodies.

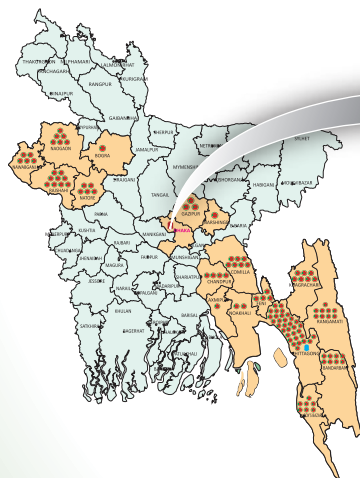
The Executive Director is the Chief Executive of the Foundation and responsible for the smooth implementation of all activities of the Foundation as per guidance of the Governing Body. The activities are implemented through the appointed professionals and support staff under the guidance and supervision of the Executive Director.




THE OPERATIONAL AREA

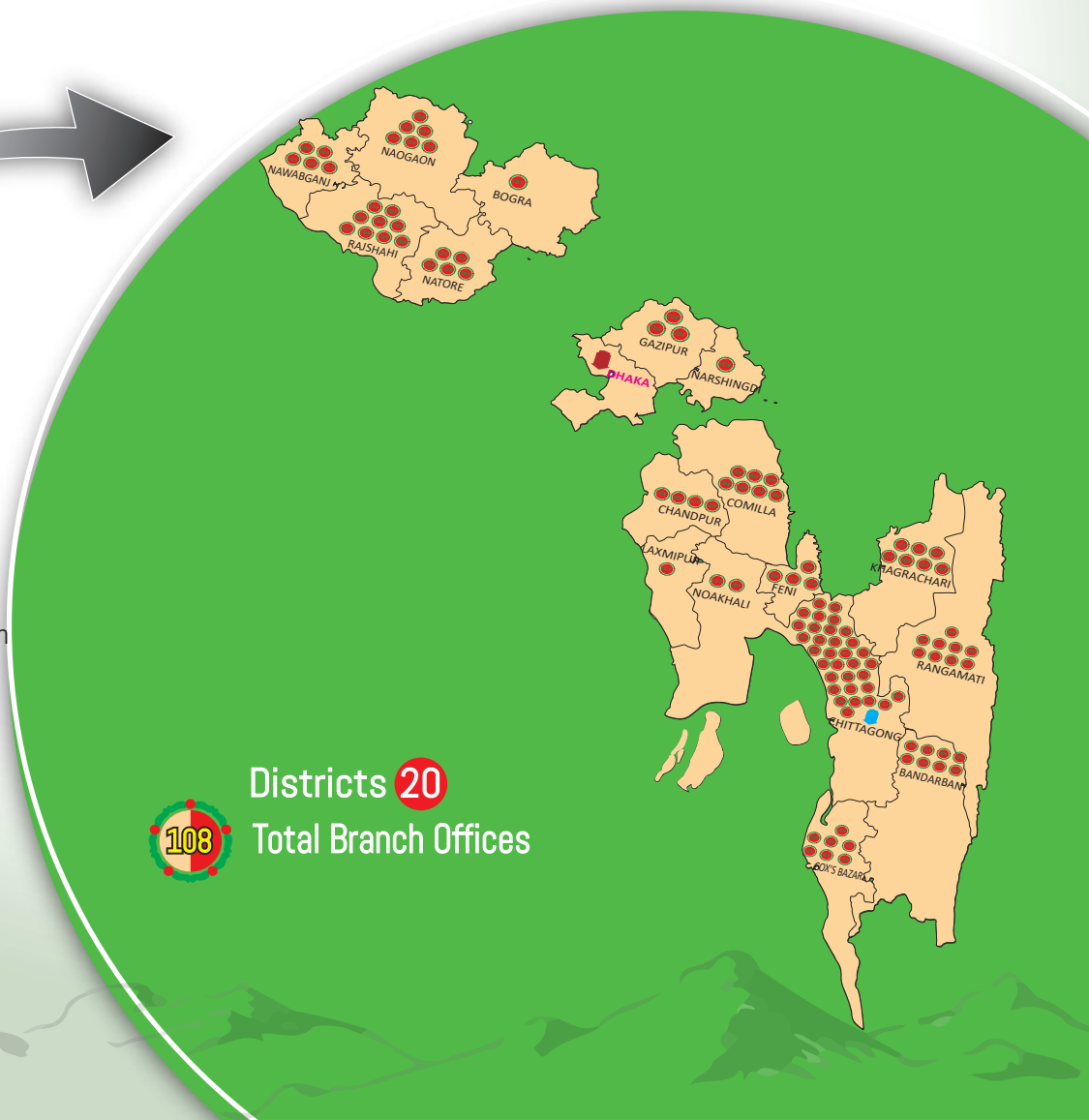
of IDF

IDF started its operation from Chattogram Hill Tracts in 1993 which is hilly remote and difficult areas inhabited by about thirteen extremely poor diverse tribes speaking different dialects. The area is wedged between the Bay of Bengal and the hills of Mizoram of India. IDF gradually expanded its micro-credit activities into 17 districts through 107 IDF Micro-credit Branches till the end of the year 2019. The 17 districts were Bandarban, Rangamati, Chattogram, Khagrachari, Cox's Bazar, Rajshahi, Dhaka, Gazipur, Chapai Nawabgonj, Natore, Noagoan, Bogra, Narshingdi, Cumilla, Feni, Noakhali and Chandpur.

In addition, IDF implemented the Solar Power program during the year in 10 districts through 20 Branches. Of them 7 were existing districts and 3 were new districts. The new districts were Laxmipur, Moulavi Bazar and Sylhet. Among the 20 Branches, the solar program was run through 11 existing micro credit Branches and 9 through establishing exclusive solar Branches. Therefore, IDF's operational area, during the year 2019, covered 20 districts and 116 Branches including solar Branches (see Map). The list of all IDF Branches with their addresses is shown in Annex 1. For the list of Branches of Solar program with their addresses, please see Annex 2.



-  Head Office, Dhaka
-  Regional Office, Chattogram
-  Branch Office

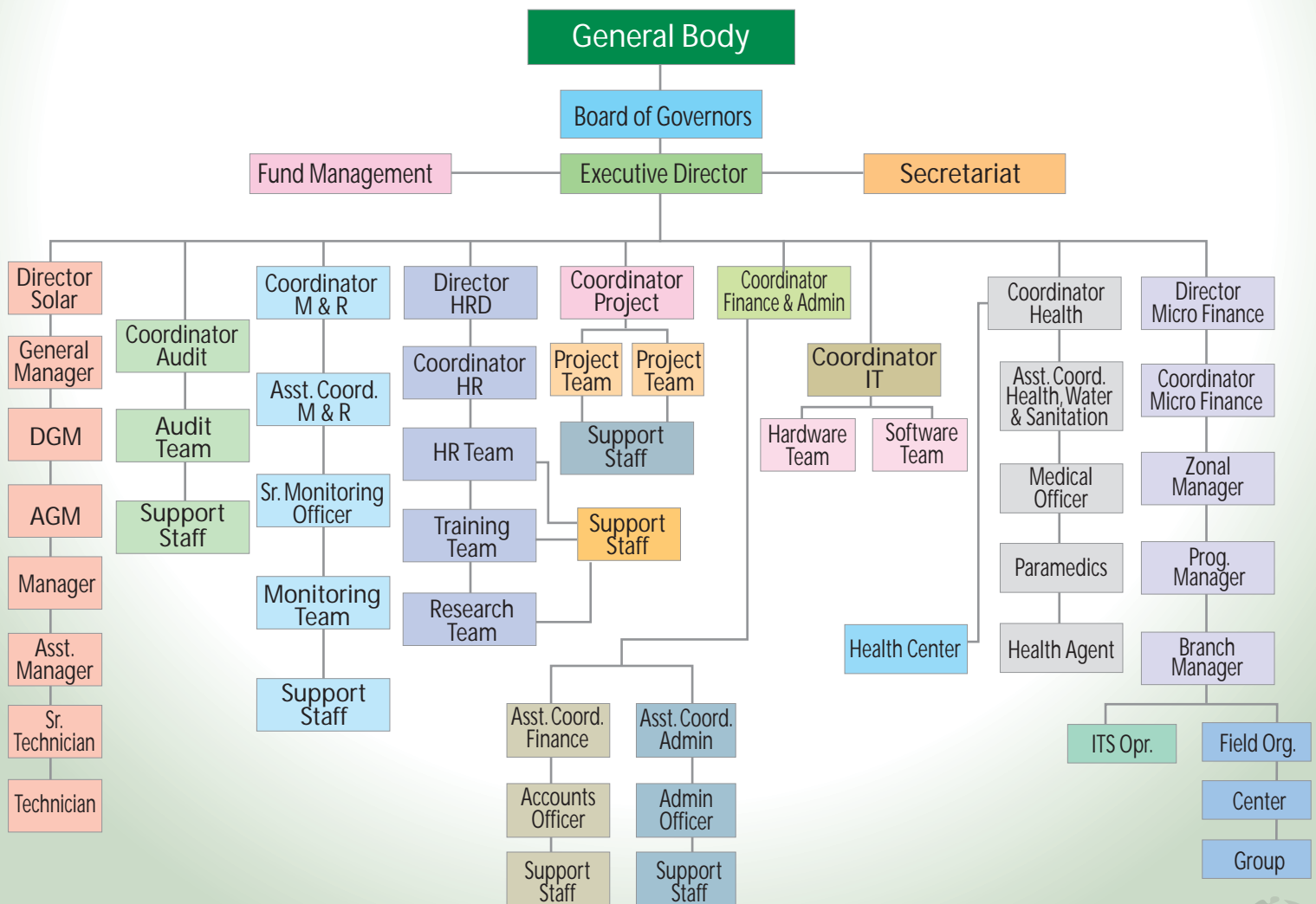


THE ORGANIZATIONAL STRUCTURE

The General body is the supreme authority of IDF. The Governing Body helps General Body in formulating plans, budgets in addition to evaluation and monitoring of programs and projects of the organization. The programs and projects are implemented mainly by Branch offices supported by Head office, Zonal offices, and Area offices. The Branch offices work directly with the people in their respective areas; organize them to build a receiving mechanism among the grass root people and implementing various socio-economic programs for them. The branches build receiving mechanism of the target population by organizing them in to centres and groups.

The institutional structure of IDF is shown in Figure-1.

Organogram of IDF



2

PROGRAMS





2.1 MICROFINANCE

2.1.1: Loan Operations

IDF started its operation through piloting the Grameen Microfinance Model in Chattogram Hill Tracts. IDF customized Grameen as per local situation and gradually innovated a number of products which enriched IDF initiative for poverty alleviation. IDF's clients can be classified into 4 categories as mentioned below:



a. Beggar Program

In order to support the most vulnerable people, especially the beggars in the society, IDF launched a separate program called beggar program in May 2006 with the financial and technical assistance of Grameen Trust. The name of the project is "project dignity". The objectives of the program are to i) build confidence and capacity of beggars, ii) enable them to gain access to resources, iii) provide credit for investment and iv) transform them into productive manpower. Some basic features of the program are that i) the loans are interest free and protected by IDF insurance program without any premium, and ii) each member receives an identity badge with his/her photograph and logo of IDF. Till the end of the year 2019, there were only 32 beggars who had no loan outstanding balance (Table 1).

Table 1: Status of Beggar Program as on 31 December 2019

Particulars	Till 2018	In 2019	End 2019
No. of Branch	19	-8	11
No. of Member	241	-209	32
Disbursed (million in BDT)	2.12	0	2.12
Outstanding (million in BDT)	0.20	-0.20	00
Repayment Rate	100	-100	00
Savings Balance (million in BDT)	0.01	-0.01	00

b. Ultra-Poor Program

IDF started this program in 1993 in Bandarban Hill District with assistance of Grameen Trust and gradually expanded to other areas. Currently PKSf is supporting IDF to run this program. The objectives of the program are to i) build confidence and capacity of the ultra-poor, ii) organize and build a receiving mechanism of them so that they can receive their necessary services, inputs and financial assistance for the improvement of their socio-economic status. The status of loan position of the ultra-poor till the end of the year 2019 is shown in Table 2.

Table 2: Status of Ultra Poor/Buniad loan program as on 31 December 2019

Particulars	Till 2018	In 2019	End 2019
No. of Branch	66	19	85
No. of Member	1,579	2,232	3,811
Disbursed (million in BDT)	8649	35.68	122.17
Outstanding (million in BDT)	7.35	15.84	23.19
Repayment Rate	99.98	0	99.52
Savings Balance (million in BDT)	6.30	12.10	1840



C. Poor Program

IDF started this program in Shoalok mouza of Bandarban Hill District in 1993 and expanded gradually to other parts of the country during the past 26 years. The objectives of the program are to i) build confidence and capacity of the poor, ii) organize and build a receiving mechanism of the poor through which they can receive their necessary services, inputs and financial assistance for the improvement of their socio-economic status and iii) alleviate poverty from the very grass-root level of the country. Table 3 describes the status of loan positions of the poor till the end of the year 2019.

Table 3: Status of Poor/Jagoran loan program as on 31 December 2019

Particulars	Till 2018	In 2019	End 2019
No. of Branch	104	3	107
No. Member	96,063	-976	95,087
Loan disbursed (million in BDT)	18,827.5	1,850.68	20,678.19
Loan outstanding (million in BDT)	1,212.38	-1748	1,194.9
Repayment Rate (%)	99.74	.02	99.52
Savings Balance (million in BDT)	514.53	40.11	554.64

d. Micro-enterprise Program

IDF introduced this product in 2002 for the graduate members who develop capacities to utilize and manage bigger income-generating activities. The loan size depends on the projects and capacity of the members. The objectives of the program are to i) create new employment opportunities, ii) increase income of the family, iii) increase living standard, iv) increase production of local products, iv) enhance efficiency of entrepreneurs and v) employment generation.



The characteristics of the graduate members are as follows:

- Developed capacity to manage bigger loans;
- Received Enterprise Development and Business Management (EDBM) Training;
- 90% attendance in the weekly/fortnightly meetings;
- 100% proper utilization of previous loans;
- Good track record of running business profitably;
- At least 10% of the proposed loans are accumulated in savings account;
- Willing and able to contribute at least 10% of the investment;
- Cooperation and involvement of family members in the enterprise;
- Regular deposit in savings account;
- Willingness to attend monthly cluster meetings.

- o The graduate members are usually provided with an working capital for 1year and/or a fixed capital for 2 years. The loans are repaid by weekly, fortnightly, and/or monthly installments.

The details of the micro-enterprise loans till the end of December 2019 are shown in Table 4

Table 4: Status of Micro-enterprise/Agrosor as on 31 December 2019

Particulars	Till 2018	In 2019	End 2019
No. of Branch	101	5	106
No. of Member	20,389	3,339	23,728
Loan Disbursed (million in BDT)	5,536.39	2451.66	7,988.04
Loan Outstanding	948.19	239.11	1,187.30
Rate of Payment (million in BDT)	99.79	98.81	99.52
Savings Balance (million in BDT)	367.86	92.19	460.05

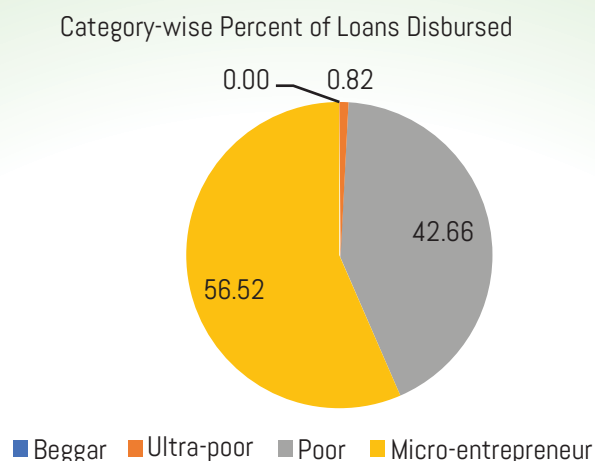
2.1.2 : Loan Transactions at a Glance

All categories of members together with the loan portfolio and the savings are shown in Table 5 for 2018 and 2019. The comparative figures show an increase of 4,386 members over the year 2018 totaling the number of members to be 122,658 in 2019. The amount of loan outstanding was 2168.12 in 2018 while it was 2405.39 at the end of the year 2019 - an increase of 237.17 million. The total amount of savings of all categories of the members recorded an increase of Tk. 144.39 million over the year 2018 and the amount of savings was 1033.09 million at the end of the year 2019 (Table 5).

Table 5: Members by Category, Loan Portfolio and Savings

Categories of Members	No. of Members		Loan Outstanding (million)		Savings Balance (million)	
	2018	2019	2018	2019	2018	2019
Beggar	241	32	0.20	-	0.01	-
Ultra-poor/Buniad	1,579	3,811	7.35	23.19	6.30	1840
Poor/Jagoran	96,063	95,087	1,212.38	1,194.90	514.53	554.64
Micro-entrepreneur/Agrosor	20,389	23,728	948.19	1,187.3	367.86	460.05
Total	1,18,272	1,22,658	2,168.12	2405.39	888.70	1,033.09

Figure 2: Category-wise Percent of Loans Disbursed during 2019



2.1.3 : Mobilization of Savings



Mobilization of savings is an integral part of the credit program. The group activities start with the thrift deposit of savings by the members. IDF offers three different kinds of savings to its members. These are i) General Savings, ii) Special Savings and iii) Family Savings. In fact, a member is required to make a compulsory savings when she/he joins credit program. The amount that she/he puts into savings is divided into 2 equal portions one half is deposited into 'General Savings' and the other half is deposited against 'Special

Savings'. The amount deposited in General Savings is not allowed to be withdrawn by the members till she/he is a member while the amount deposited in Special Savings is allowed to be withdrawn any time the member wishes. The Family Savings are being operated by the members for fixed and/or long-term deposits. A two-year data on the members' savings in different types of funds are shown in Table 6. More than two-thirds of the amounts were saved in General Savings followed by Special Savings and Family Savings, while the trend of savings remained the same, it was observed that the percent of savings in Family Savings was lower in 2019 (15.0%) compared to the year 2018 (17.7%).

Table 6: Amount of Different Savings Balance in 2018 and 2019

Name	End of 2018	Percentage of Total	End of 2019	Percentage of Total
General Savings	597.84	67.30	664.50	67.2
Special Savings	157.87	17.7	186.32	17.8
Family Savings	132.99	15.0	182.27	15.0
Total	888.70	100	1,033.09	100

CASE STUDY : STRENGTH OF SMALL CAPITAL

About the Village Singua

We undertook a visit to the village Singua on 19 December 2019 where IDF has been working since 2012 through its Monohordi Branch. The village is quite big enough. Local people say there are about 1500 households living in this village. The amount of cultivable land is approximately 3000 kani (1 kani equals to 35 decimals of land). The main crops grown in this village are rice and banana. The acreage under rice cultivation is gradually going down because of lower profits derived by the farmers while acreage under banana cultivation, because of higher profits, is growing. According to their estimation, the profit, from per kani of banana cultivation provides BDT 20,000 net (deducting all expenses), and farmers suffer losses in rice cultivation. Still they cultivate rice

The IDF Kendra at East Singua Village

The 5-member groups were first formed in this village in the year 2013. Gradually 8 groups were formed in east Singua village with 40 members (1 member later left from 1 group and 39 members were remaining) and they were federated to 1 kendra. The Kendra organizes regular weekly meetings of these members. Three definite functions are performed in each weekly meeting. First, deposit of savings by the members. Savings are deposited for 3 different purposes. One is known as 'general savings' that cannot be withdrawn by the concerned member during loan remaining outstanding. The second is 'special savings' that is withdraw able and the third is 'family savings' which is treated as fixed deposit for specific period of time. Till, the date of our visit (19 December 2019), the amount of savings by these 39 members were BDT 2.91 lacs in general savings, BDT 1.17 lacs in special savings and BDT. 0.81 lacs in family savings; total being BDT 4.89 lacs. During the last one

only to meet the family needs. The other crops grown here are betel leaves, jute and various types of vegetables.

The village is divided into two paras – east and west. IDF developed 2 kendras in 2 paras. We visited east para. This kendra works with 8 groups. Total number of members was 39. As we announced our visits, many of the Kendra members gathered in a house of one of the members. After exchange of greetings with them, we discussed some initial matters about their well-being, about IDF activities and their attitudes and experience with it. Then we met some individuals separately and learnt their experiences. Before we describe that, some information about this Kendra are mentioned below.

year, it was found that 18 (46.2%) members had withdrawn savings for 26 times to meet their necessities. The second function of the weekly meeting is to collect loan instalments from the loanee members and to consider the loan proposals, if proposed by any member. During the visit, it was found that 21 member out of 39 had outstanding loans of BDT 17.65 lacs. These loans were disbursed to the members for different income generating activities. Of the loanee members, 7 took loans for cattle/goat fattening, 3 for cultivation of bananas and the rest took loans for other purposes like small businesses of hardware, cloths, groceries, tailoring house repairing etc. The non-loanee members informed us that they were in the process of preparing loan proposals. The third function of the weekly meeting is to discuss about development activities like health, nutrition and especially to discuss training lessons from the members attending any kind of training.



2.1. 4 : Growth of Loan Programs over Last 5 Years

a. Loan Operations (2015-2019)

A summary picture of the loan operations during the last 5 years from 2015 to 2019 is presented in Table 7. It includes the year-wise break-up of indicators like number of loans, number of borrowers, amount of loans disbursed and realized, average size of loans, amount outstanding and overdue and so on. These are shown both year-wise and cumulative. The trend for 5 years data on growth of the amount of loan outstanding and the growth of loan disbursed per year are shown in Figure 3 and Figure 4 respectively.

Table 7: Details of Year-wise Loan Operations during 2015-19

Sl. No.	Component	2015	2016	2017	2018	2019
01	No. of loans (by year)	1,01,464	1,02,312	1,09,228	1,02,479	1,19,285
02	No. of loans (cum.)	10,70,500	11,82,792	12,52,399	13,54,878	14,74,163
03	Borrower (net)	86,813	90,213	91,386	92,811	90,195
04	Loan disbursed (by year)*	2317.22	2,806.23	3,358.19	3,850.67	4,338.01
05	Loan disbursed (cum.)*	14,437.42	17,243.65	20,601.84	24,452.51	28,790.52
06	Loan realized (by year)*	2,221.26	2,467.45	3,052.19	3,588.47	4,100.74
07	Loan realized (cum.)*	13,176.28	15,643.73	18,695.92	22,284.39	26,385.13
08	Outstanding increase (by yr.)*	95.96	338.78	306.00	262.2	237.27
09	Loan outstanding (cum.)*	1,261.14	1,599.92	1,905.92	2,168.12	2,405.39
10	Loan overdue*	64.52	68.01	94.91	107.24	126.34
11	Portfolio at risk >30 days*	4.98	4.91	4.98	6.18	6.93
12	Average loan size (5/2)	13,495	14,587	16,457	18,048	19,530
13	Average outstanding (cum.) (9/3)	14,527	17,735	20,856	23,361	26,669
14	Rate of repayment (by year)	99.51%	99.57%	99.49%	99.52%	99.52%

Note: cum = cumulative; * figures in million Taka

Figure 3: Growth Trend of Loan Outstanding

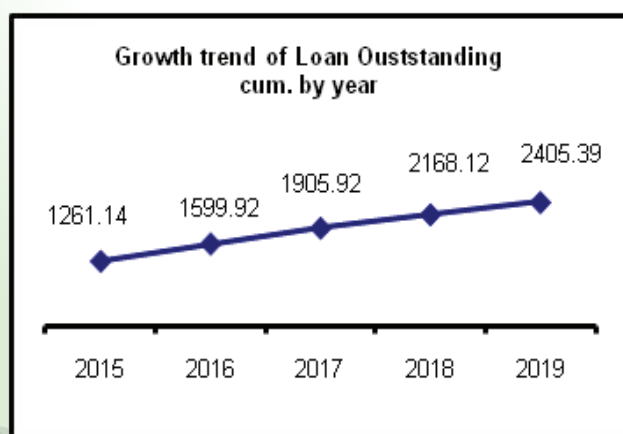
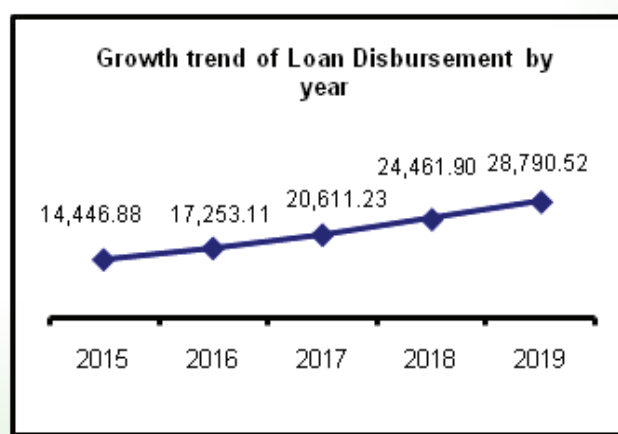


Figure 4: Growth Trend of Loan Disbursement by Year



b. Overall Progress of Micro-finance in Last 5 Years (2015-2019)

Micro-finance program is basically operated by IDF Branches at the grassroots level. Every year IDF attempts to expand its program to cover more eligible people in the program to provide services to them. Physical expansions of the geographical areas as well as expansion of IDF activities were in place every year. Data for the last 5 years from 2015 to 2019 show a positive trend of growth in physical activities like number of union, upazila and district; number of members, borrowers, groups, centers, savings etc. The trends of growth in all these indicators were found to be positive and were shown in Table 8. For the indicator 'increase in membership', it is to be mentioned that during the year 2019, about 33,989 new members joined IDF while 29603 inactive members were excluded during the year. As a result, the net increase in the membership was 4,386. The trends of growth of membership as well as the trends in number of borrowers for the last 5 years were shown in Figure 5. The trends of growth in the mobilization of savings from 2015 to 2019 were shown in Figure 6. In all cases the increases show upward trends.

Table 8: Growth of the Different Components of the Program For the Last 5 Years (2015-2019)

Sl. No.	Component	2015	2016	2017	2018	2019
1	No. of Branch	80	85	95	104	107
2	No. of Union	413	419	631	846	945
3	No. of Upazila	98	104	70	113	116
4	No. of District	14	15	15	18	18
5	Increase of Membership	2,933	1,805	1,564	1,550	4,386
6	No. of Members (cumulative)	1,13,353	1,15,158	1,16,722	1,18,272	1,22,658
7	No. of Borrowers	86,813	90,213	91,386	92,811	90,195
8	NO. of Groups	27,747	28,324	28,780	29,059	29,103
9	No. of Centers	5,586	5,761	6,220	6,687	6,923
10	Year-wise Savings Balance	47.65	89.30	115.82	120.01	144.39
11	Total Savings Balance (cumulative)	563.57	652.87	768.69	888.70	1,033.09
12	Average Savings Balance(cumulative)	5,154	5,814	6,585	7,514	8,422

Figure 5: Growth of Members and Borrowers by Year (2015-2019)

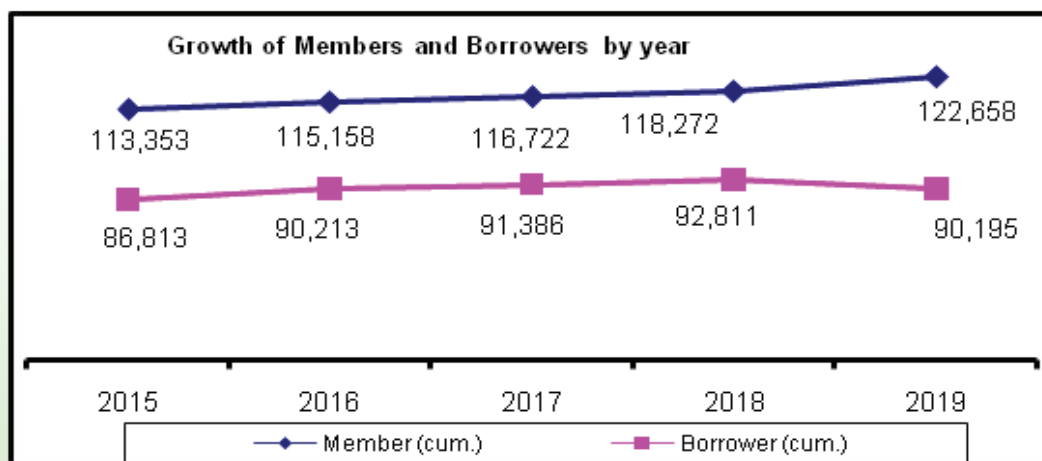
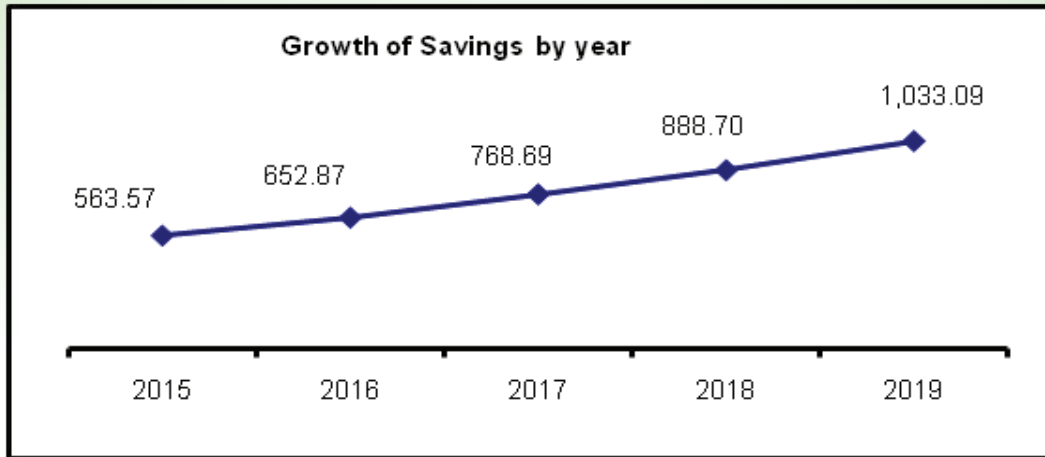


Figure 6: Growth of Savings by Year (2015-2019)



c. Financial Growth

IDF experienced a moderate and sustainable financial growth during 2015-19. Table 9 shows the trend of financial growth of micro-finance program during 2015-19. The trend of growth of capital fund and growth of Financial & non- financial expenses are shown in Figure 7 and Figure 8 respectively.



Table 9: Financial Growth during 2015-19

Particulars	2015	2016	2017	2018	2019
A. CAPITAL FUND					
Capital Fund / Equity (Million in BDT)	331.36	394.41	435.38	485.45	571.97
B. RATE OF SERVICE CHARGE (Declining Method)					
General Loan	25%	25%	25%	25%	25%
Ultra Poor	20%	20%	20%	20%	20%
Housing Loan	5.50%	5.50%	5.50%	5.50%	5.50%
Project Dignity (Beggar)	0%	0%	0%	0%	0%
C. INFLATION RATE					
	6.2%	5.7%	5.6%	5.6%	5.75%
D. INCOME					
Service Charge (Million in BDT)	322.37	345.11	402.92	466.92	564.94
Other income (Million in BDT)	12.89	8.92	5.06	8.59	17.46
Total income	335.26	354.03	407.98	475.51	582.40
E. FINANCIAL & NON -FINANCIAL EXPENSES (Million in BDT)					
General Operating Expenses (Salaries, rents, utilities, cost of fund etc.)	259.3	280.23	335.50	392.03	427.80
Depreciation on fixed assets	3.10	2.74	6.43	5.68	5.17
Loan loss provision expense	17.75	11.38	25.31	27.73	36.86
Total Expenses	280.14	294.35	367.24	425.44	469.83
F. ADJUSTED FINANCIAL EXPENSES					
Adjusted Financial Expenses(A* C)	23.20	27.61	30.47	33.98	32.89
G. Total Expenses (E plus F)					
	303.34	321.96	397.71	459.42	502.72
H. Operational Self Sufficiency (OSS) (D divided by E x 100)					
	119.68	120.27	111.09	112.24	123.96
I. Financial Self Sufficiency (FSS) (D divided by G x 100)					
	110.58	109.96	102.58	103.94	115.85

Figure 7: Growth of Capital Formation (Million in BDT) by Year (2015-2019)

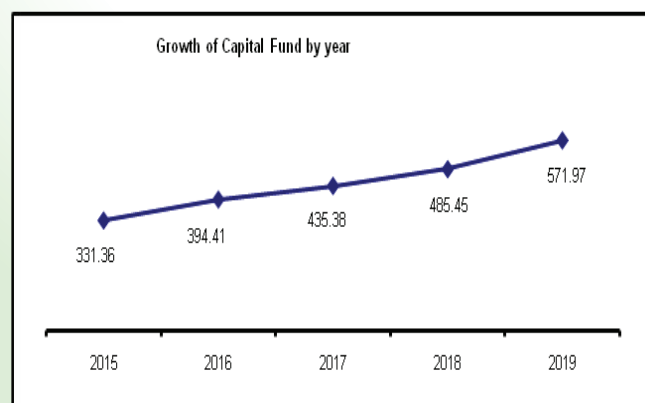
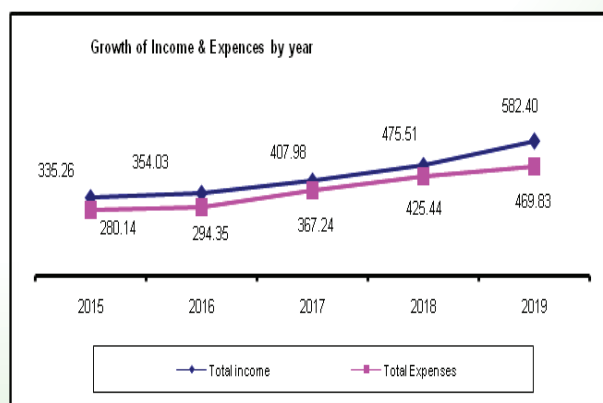


Figure 8: Growth of Income and Financial & Non-financial Expenses by Year (2015-2019)



d. Areas of Loan Investment

Providing loans to its members is a major activity as well as a commitment of IDF. IDF began its journey by providing small amount of loans to the rural poor for investment in income generating activities. The purpose was to build their capacities in investment and Serves them economic base and diversify their economic activities. Those who could develop their investment capacities and were able to diversify economic base, IDF continued to support them for higher investments considering them as 'graduate' members. At the same time IDF continued to support the lower income groups too.

However, an attempt is made here to make an analysis to see the areas where the borrowers had invested their loan amount and how the income generating activities (IGAs) had been diversified in rural setting areas. During the year 2019, a total of 106058 borrowers had been provided with a loan amount of Tk 433.80 million for a large number of diversified IGAs and it was found to be as many as 405 different types. The types of specific IGAs were so diversified that it was very difficult to make analysis. It was tried to group them into some broad areas considering the closeness of the nature and types of various IGAs. The IGAs varied so widely, from a van hawker selling small-

amount of vegetables or stationery materials/toys to a businessman investing in transport or hardware shop. The grouping together however was difficult, but attempt was made to group them into 7 broad areas, although the grouping was not exactly appropriate everywhere. A description is provided below to give an idea how the diversity took place in the rural economy where the borrowers were engaged in production processes based on these 7 broad areas (Table 10 and Figure 9).

- i. The 1st area was designated as the 'production of crops and related businesses. Here 102 different types of IGAs were grouped together. The borrowers are basically involved in farming producing field crops, jute, tea, rubber, vegetables, spice crops, nurseries, fruit gardening etc. The borrowers who are engaged in doing businesses with these crop produces, or products are also included in this group.

This group is the largest group, 39.7% of the borrowers investing 294% of the total loan money pursuing one-fourth of the IGAs (25.2%).





- ii. The 2nd area was 'production of livestock animals, fisheries and related businesses. About 27 IGAs were grouped together. The borrowers were involved in rearing cattle, cows, buffaloes, pigs, poultry farms, fish farming, pisciculture etc. The borrowers engaged in doing businesses with livestock/fish produces and products like cattle trading, dairy products, selling dry fishes, eggs, meat, goat/poultry businesses etc. were grouped into this category.

This group consisted of almost one-fifth (19.4%) of the borrowers investing 19.6% of the total loan money. They formed 6.7% of the IGAs.

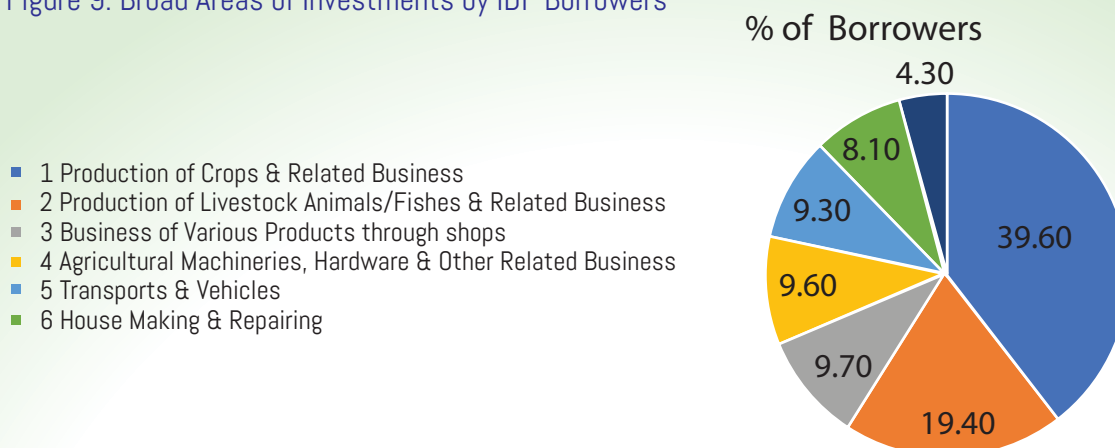
- iii. The 3rd area was the 'business of various products through shops'. The borrowers who pursued their businesses through shops in markets and or in roadsides are tagged in this area. The types of businesses they followed were generally crockeries, decorators, community centers, pottery, textiles, tailoring, readymade garments, grocery shops, cosmetics, leather shops etc.

Close to one-tenth of the borrowers (9.7%) invested 12.9% of the total loan money pursued more than one-fifth (28.1%) of the IGAs.

Table 10. Broad Areas of Investments by IDF Borrowers, 2019

Sl. No	Areas	No. of IGAs	Percent	No. of Borrowers	Percent	Amount	Percent
1	Production of Crops & Related Business	102	25.2	42,110	39.6	127.6	29.4
2	Production of Livestock Animals/Fishes & Related Business	27	6.7	20,531	19.4	85.2	19.6
3	Business of Various Products through Shops	114	28.1	10,254	9.7	55.8	12.9
4	Agricultural Machineries, Hardware & Other Related Business	59	14.6	10,163	9.6	44.7	10.3
5	Transports & Vehicles	29	7.1	9,843	9.3	40.3	9.3
6	House Making & Repairing	2	0.5	8,625	8.1	56.3	13.0
7	Service Oriented Businesses	72	17.8	4,532	4.3	23.9	5.5
Total		405	100.0	106,058	100.0	433.8	100.0

Figure 9: Broad Areas of Investments by IDF Borrowers



2. The 4th area was 'agricultural machineries, hardware and other related businesses'. The borrowers working in the fields of machineries, hardware goods, furniture and wood works are grouped in this category. The specific activities were usually related to irrigation equipment, digging machines, bulldozer, tractor, battery, steel works, electrical goods, iron/rod business, furniture, wood business etc.

About 9.6% borrowers invested 10.3% of the loan money in this area. The percent of borrowers was 14.6% of the total number of IGAs.

3. The 5th area was 'transports & vehicles'. The borrowers engaged in this area were either owners or traders in various kinds of transports and vehicles like rickshaws, auto-rickshaws, bi-cycles, motor cycles, tempo, trolleys, vans, rent-a-car, CNGs, cars, bus, repairing workshops etc.

About 9.3% borrowers invested 9.3% of the loan money in this sector. Of total number of IGAs, this group represented 7.1%.

4. The 6th area was 'house making and house repairing'. About 8.1% of the borrowers invested 13.0% of the loan money for this purpose. Of course, in terms of IGAs, this represented 0.5% of the total IGAs.

5. The last and the 7th group was 'service-oriented businesses'. This group pursued 72 IGAs in the categories of pharmacy, food shops, library, and audio-visual materials. More specifically, they were involved in medicine shops, clinics, hygienic equipment, sanitary materials, confectionery, bakery book shop, paper and packaging, studio, mike, mobile computer, TV etc.

About 4.3% borrowers invested 5.5% of the loan money in this area. The percent of borrowers was 17.8% of the total number of IGAs.

This is a summary picture about the broad areas for which the borrowers had asked for loan money and were supposed to invest. The analysis however may not reflect the exact areas as the large number of IGAs (405) had been grouped into only 7 broad areas. Of course, before grouping them into shorter areas, these IGAs were grouped into 17 areas, of which seven areas were shortened. For readers interested to see the categories of 18 areas may look into Table 11. For seeing the names of all 405 income generating activities, a list is provided in Annex 3.

Table 11: Area-wise Percent of Borrowers and Amount of Investment in 2019

Borrowers' Investment Areas	No. of Borrowers	Percent	Amount in Taka	Percent
1. Production of Crops & Related Business				
i) Farming, Gardening, Nurseries	35835	33.79	1035423000	23.87
ii) Business on Agricultural Produces and Products	6275	5.92	241031000	5.56
Sub-Total	42110	39.71	1276454000	29.43
2. Production of Livestock Animals/Fishes & Related Business				
iii) Livestock and Fisheries	8367	7.89	376496500	8.68
iv) Business on Livestock and Fisheries Produces and Products	12164	11.47	475561000	10.96
Sub-Total	20531	19.36	852057500	19.64
3. Business of Various Products through Shops				
v) Aluminum/Silver/Plastic Products, Crockeries, Decorator Services	428	0.40	24856000	0.57
vi) Handicrafts, Tailoring Bamboo Products	4755	4.48	222449000	5.13
vii) Garments, Hosieries, Leather Products	569	0.54	32090000	0.74
viii) Grocery Shops, Cosmetics, Jewelry and Other Kinds of Shops	4503	4.25	278633000	6.42
Sub-Total	10255	9.67	558028000	12.86
4. Agricultural Machineries, Hardware & Other Related Business				
ix) Agricultural Machineries, Tools, Irrigation Equipment	2294	2.16	77370000	1.78
x) Hardware/Iron/Steel Products and Electrical Goods	2681	2.53	155309000	3.58
xi) Land Purchase and Land Lease	2962	2.79	114064000	2.63
xii) Furniture and Wood related Business	2226	2.10	99902000	2.30
Sub-Total	10163	9.58	446645000	10.29
5. Transports & Vehicles				
xiii) Transports, Vehicles, Lubricants	9843	9.28	402713000	9.28
Sub-Total	9843	9.28	402713000	9.28
6. House Making & Repairing				
xiv) Housing Making and House Repairing	8625	8.13	562943000	12.98
Sub-Total	8625	8.13	562943000	12.98
7. Service Oriented Businesses				
xv) Pharmacy, Hygiene & Sanitary Materials, Toiletries/Cosmetics	451	0.43	27269000	0.63
xvi) Food Shops, Confectionary & Others	3306	3.12	162220000	3.74
xvii) Library, Stationeries	164	0.15	11981000	0.28
xviii) Audio-visual Materials	611	0.58	37700000	0.87
Sub-Total	4532	4.28	239170000	5.52
Grand Total	106059	100.00	4338010500	100.00



A Successful Entrepreneur Rowshan Ara

Rowshan Ara joined the IDF group with the aim of winning against her poverty. She became a member of 2/M Singua group on 11 February 2015. She attended a training course on 'group dynamics' and started weekly savings depositing BDT 50 each week. At that time her child was too young. She waited and when her child grew up a little, she decided to start some work. She consulted with her husband and since her husband had experience of small businesses; they together planned to open a shop in Singua market.

With this idea, Rowshan Ara took a loan of BDT 10,000 in June 2017 and added some of her savings money; and then they together started cloth business in a shop at Singua market. They used to buy saree, lungi and children dresses from Baburhat and Gausia in Narsingdi and sell in the shop. They got deeply involved in the business; and simultaneously they bought 1 cattle and 2 goats for rearing at their house. They made a profit of over BDT 20,000 in the 1st year. Rowshan Ara then took a loan of BDT 20,000. She sold out her cattle and goats. With loan money and sale price of animal along with adding her savings, she purchased an old three-wheeler at BDT 100,000. Her husband using this three-wheeler started earning a profit of BDT 100 daily. When the net profit stood at BDT 70,000 Rowshan Ara took the 3rd loan of BDT 50,000 and invested in cloth business. The vehicle became further old; they sold it at BDT 30,000 and invested in cloth business. Rowshan Ara took 4th loan of BDT 70,000 in October 2019 and invested in cloth business that was still on-going.



It seemed Rowshan Ara had forgotten her past poverty. Currently, she had a tin-shed house in her 40-decimal homestead, crop land of 40 decimal (inherited), a shop in the market where there was an investment of about BDT 100,000, a fixed deposit account where BDT 600 is being saved every month, 4 cattle and furniture and other materials at home. She grows paddy, jute, banana etc in her land in different seasons. She also grows seasonal crops and vegetables in her homestead. She maintains 2 permanent laborers. They were given a daily wage varying from BDT 500-1000 daily in different seasons based on the nature of their work.

Rowshan Ara lives a happy life with her husband and 1 daughter. The daughter reads in standard I. She hopes to give her higher education. She is also looking for a job for herself. She wants to be a school teacher. She dreams of expanding further of her shop. For her achievement of family solvency so far, she thinks it was possible due to cooperation and assistances given by IDF.

2.2 : HEALTH, WATER AND SANITATION



IDF initially started a health program for its members in 1995 with the assistance of Sida. Later IDF has expanded the program to cover its services not only to the members but also to cover all members of the respective families. The objectives set for the revised program are to i) make the poor people aware of health problems and the causes of common diseases, ii) provide health services to IDF members and their families, iii) facilitate access of the poor people to health services like safe water and sanitation, iv) make the people conscious about the safe motherhood

and child health and v) develop skilled, qualified, well trained paramedics and health agents.

IDF implements this program through qualified medical officers (MBBS), paramedics, health workers and health agents. All are paid employees except the health agents. Health agents are selected from amongst the group members and trained for the purpose. The program is coordinated by the Medical Officer and the paramedics, health workers and health agents have their respective job responsibilities. However, their activities are supervised and monitored by the respective Area and Branch Managers.

IDF is currently evaluating a scheme to see how full health support (executive health check-up and support with medicine costs) could be provided to the borrowers and their family members in Chattogram Metropolitan area through the 2 IDF health centers.

Progress of health activities:

IDF operates 2 regular health centers where the members and their dependents are provided with MBBS doctor's services and free medicines. There are provisions of providing some basic medical tests. Members get cash for health services in places where IDF cannot provide health services.

During the year 2019, a total of 4584 patients received health services from 2 Health centers of IDF (2556 patients from Health Center 1 and 2028 patients from Health Center 2). The program organized 182 Satellite Clinics where 1,66,241 patients received services during the year 2019. Health education sessions were organized to make the members aware and become health conscious so that they can take preventive measures against some common diseases. The numbers of such sessions organized in the year were 12,767 and the number of participants attended the sessions were 158,730.

Apart from health centers, the program organized Static Camps and Health Camps at the Branch levels regularly to provide health services. The number of static and health camps organized was 867 and 40 respectively; and the number of patients attending static camps was 4584 and the number of patients attending health camps was 5239 during the year 2019. The total numbers of patients attending these clinics were 9823.



Eye Care

Under the Health program, IDF developed facilities for eye care that are scarce in rural areas though eye problem is very common and vital. IDF initiated this program through eye camps in collaboration with Lions Club of Chattogram southern Bandarban in 2002. Eye care was undertaken as project in 2004 with the assistance of Hellen Keller International (HKI) and CEITC (Chattogram Eye Infirmary Training Center). Under this arrangement, CEITC provided training to IDF health workers on eye care and treatment including surgery to poor patients. IDF is continuing this activity as a regular program with CEITC after the completion of project in 2006.

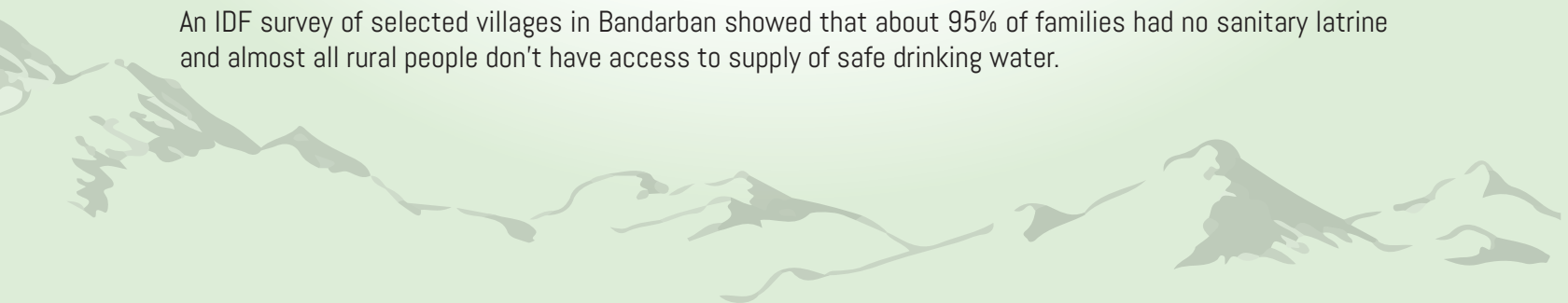
The basic objectives of eye care supports are to i) raise awareness on eye care and blindness among the common people, ii) provide primary care, treatment and referral support, iii) arrange surgery services at free of cost or nominal cost. During the year 2019, 1 Eye Camp was organized and a total of 468 patients were provided with eye related services. Among them, eye treatment was given to 204 patients, eye operations were done for 09 patients.

Water And Sanitation



In addition to a innovational program, the foundation has been providing support for the installation of sanitary latrines, tubules and ring wells for safe drinking water. IDF's motivation program has been found to be very effective in changing the attitudes and behaviors of the people towards the use of sanitary latrines and safe water.

An IDF survey of selected villages in Bandarban showed that about 95% of families had no sanitary latrine and almost all rural people don't have access to supply of safe drinking water.





Success Story of Asma Akter

Asma Akter joined the group No. 4 in 2014 and became a member of Monohardi east Kendra. Since joining she had received loans 4 times; the amount of loans were BDT 30,000; 10,000, 30,000 and 50,000 respectively. Asma Akter had been running a furniture shop before joining the group. She invested her 1st loan in the shop and earned a profit of BDT 25,000. She invested her 2nd loan also in the shop, this time the profit was low BDT 5,000. Then she invested her 3rd loan as well as her profit amount in the same business.

The scope of her business expanded and she had employed 3 workers in her business and each worker was being paid a daily wage of BDT 500. With the 3rd loan, she made a profit of BDT 20,000. Now that she had some surplus money, she consulted with her husband and planned to start a 'saw' mill. With this idea she took a loan of BDT 50,000 and started the 'saw' mill in Monohordi market. She had employed 2 more workers now.

There was a time when her 'furniture shop' was running crisis of capital and was almost to be closed down, now she and her husband

had been running one furniture shop and one saw mill by employing a total of 5 workers.

Asma owns 7 decimals of land. There are 5 semi-pucca rooms on 3 decimals and the rest 4 decimals of land are used for growing paddy. She owns 2 cows and a few poultry birds. With the savings money, Asma bought 1 TV set and 1 fridge. Besides, she has a fixed deposit of BDT 6,900 with IDF. In a private Bank she has opened a 5-year account where she deposits BDT 1000. For all these achievements she extends her gratefulness to IDF.



AGRICULTURE



LIVESTOCK

FISHERIES



Agriculture, livestock and fisheries are the major areas of income generating activities of IDF group members. Chattogram Hill Tracts has immense potentials in these sectors. IDF has been giving special focus on these areas since its inception. IDF initiated integrated agriculture with the assistance of Sida in 1996 and then HKI in 1998 on home-gardening, nutrition, fruit gardening and local poultry raising with the assistance of HKI. IDF later created a separate Unit on agriculture, livestock and fisheries that has been continuing the activities on the sector. Since 2014, PKSF has been supporting, both technically as well as financially, in the program in its extension works in providing training, in extending new technologies and in marketing of agricultural produces. The progress of major activities done by the Unit during the year 2019 is described below.



2.3.1 Agriculture

The major activities carried out in the field of agriculture consisted of 4 major areas. These were i) extension of technologies through demonstrations, ii) organizing training programs and field days etc. iii) distribution of inputs/materials and d) publicity/publications. In addition, IDF developed 2 Nurseries that are being maintained over the years. The specific activities carried out during the year were:

a) Demonstration

- i) Trico-composts were organized in 17 areas with 17 farmers.
- ii) New varieties were extended to 27 villages.
- iii) Salinity resistant and aromatic rice varieties were extended to 10 villages.
- iv) Year-round production of vegetables and fruits were practiced with 20 farmers.
- v) Quality orchards were established in 3 areas.
- vi) Integrated crop management was practiced for safe production in 31 villages.
- vii) Production of vegetables in ails of farmers' land was done with 11 farmers.
- viii) Coco dust was practiced for production of seedlings of vegetables and fruit plants.
- ix) Two demonstration plots on producing good quality local varieties.
- b) Training
 - x) Three training programs were organized on vegetable cultivation.
 - xi) One field day was organized for the farmers.
 - xii) Consultation center on crop production were organized in 2 villages.
- c) Distribution of Inputs/materials
 - i) Feromen leure were distributed to 306 farmers, and
 - ii) Seeds of various vegetables were distributed to 100 vegetable growers.

2.3.1.1 Maintenance of Nurseries

In addition, the agriculture Unit had been supervising the activities of one Central Nursery at Matiranga, Khagrachari and another at Balaghata, Bandarban. The staff members had assisted to establish 130 nurseries at the members' level and had assisted in developing 760 model home gardens. Moreover, they helped members in developing 5107 home gardens. These nurseries and gardens were being supervised and necessary assistances were provided to the members during the year.





Nowshin's Survival Story

Nowshin was admitted as a member of group No.7 in Singua village on 02 February 2016 and thus her group joined the Singua east kendra. After joining the group, she attended the training course offered by IDF and started following the group rules and disciplines. She took her 1st loan of BDT 25,000 in February 2016. Adding some of her own money with the loan amount, she bought one cattle. By the end of the year, she sold it at BDT 50,000. On December 19, she received the 2nd loan amounting to BDT 40,000.

She added the profit money with it and this time she bought two cattle at a cost of BDT 70,000. Again, by the end of the year she sold the cattle at BDT 95,000. She made a net profit of BDT 25,000 this time. On 26 December 2017, she took the 3rd loan of BDT 30,000. This time she invested her loan and profit money and invested in bamboo business. Her husband used to buy bamboos at wholesale price from the bigger market and used to sell them at local markets. While doing this business, they started cultivating betel leaf in their own land of 14 decimals. Betel leaf cultivation requires higher investments and so she took the 4th loan of BDT 60,000. From these two businesses, they started earning profits and when they saved BDT 40,000, Nowshin took the 5th loan of BDT 100,000 in September 2019 and invested further in betel leaf cultivation. Currently they are running both businesses from where they are earning cash money every day/week.

Nowshin had overcome her past sorrows and poverty. She now has 40 decimals of land, one semi-pucca room, one gram of gold, TV set, furniture, one milch cow with a

calf and a savings of BDT 400,000. From the plantation of betel leaves, she sells 40 bundles of leaves every week (one bundle at BDT 300) and earns about BDT 48,000 per month. In addition she earns handsomely from the bamboo business. Two employees work regularly in her betel leaf field. They usually do the work of making betel leaf field, preparing beds with soil and straw, spread cow-dung and fertilizer, provide watering,



keeping the field clean and so on. Besides, 5/6 laborers are required once a week while harvesting leaves. Their wages are BDT 500 for each labor each day. Around homesteads, Nowshin grows vegetables like red amaranthus, brinjal, tomato, radish water gourd etc. These vegetable meet their home consumption and the surplus is sold out.

Nowshin lives a happy life with her husband, one daughter and one son. She admits how she attained economic sufficiency in her family with the assistance she had been receiving from IDF. Within 3/4 years, her past poverty-driven life has been changed. She therefore expresses her gratefulness to IDF.



2.3.2 : Livestock

The activities carried out in the field of livestock production and services consisted of i) organizing demonstration farms at the field level, ii) providing training to farmers and iii) distribution of livestock related inputs and materials and iv) publicity/publications. The specific activities carried out are:

a) Demonstration Farms

- i) Organized 30 demonstration farms on rearing cows by following the good rearing processes.
- ii) Organized 10 poultry farms for rearing hybrid layers as demonstration farms.
- iii) Organized 12 poultry farms for rearing hybrid broiler as demonstration farms.
- iv) Established 11 Buck Centers and supervised their maintenance
- v) Developed 20 duck farms (khaki comble) for production of meat and eggs in farmers' field.
- vi) Eight demonstration plots were established for growing fodder crops, and
- vii) Twenty-five (25) farmers were selected to develop Turkey farms in semi-slatted method as demonstration farms.

b) Training

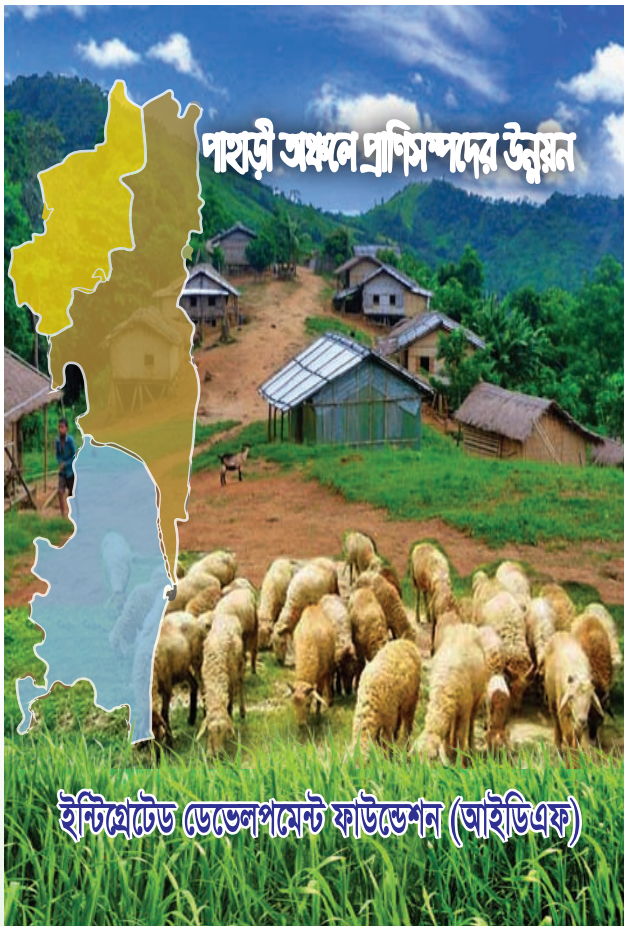
- i) One training program was organized for lamb rearers
- ii) One training program was run for cow rearing and cattle fattening
- iii) Three training programs were conducted for farmers of poultry bird rearers (hybrid layers and hybrid broilers).
- iv) One field day was organized for livestock rearers
- v) One orientation workshop was organized for farmers interested in rearing different livestock animals.
- vi) The section organized 'World Egg Day' to make aware of the farmers on the need of producing eggs and the benefits of consuming eggs.

c) Distribution of Inputs & Materials

i)	Vaccination for FMD diseases	37
ii)	Vaccination for disease of Anthrax	60
iii)	Vaccination for PPR	30
iv)	Vaccination for VCRDV (Ranikhet)	40
v)	Vaccination for plague disease for ducks	24

d) Publication/Publicity

- i) One attractive pictorial book was published entitled "Pahari Onchole Prani Sampoder Unnoyon" (Development of Livestock Animals in Hilly Areas)



আর্থিক বিশ্লেষণ:			
খরচসমূহ	পরিমাণ	দর	মোট টাকা
ক. স্থায়ী সম্পদের ব্যয়			
আবাসন খরচ			৩,০০০/-
উপমোট			৩,০০০/-
খ. পরিচালনার ব্যয়			
আবাসনিক ব্যয়	১		২৪,০০০/-
অন্যান্য খরচ (মোট বেটা ৩০/-)	৪০০ বেটা	০.৬	১২,০০০/-
খাদ্য (মোট বেটা ৩.৪/-)	৪০০০ বেটা	০.৪	১,৬০০/-
শিল্প ও চিকিৎসা খরচ			৪,০০০/-
বাকি স্থানসমূহ ও অন্যান্য খরচ			৪,০০০/-
উপমোট			৪৪,৬০০/-
মোট ব্যয়			৪৭,৬০০/-
গ. আয়			
আবাসনিক বাকি সিক্রেট	১		৪০,০০০/-
মোট/বেটায় সাহা বিক্রি (মোট বেটা ৪/-)	২৩০০ বেটা	৪/-	১১,৪০০/-
উপমোট (মোট আয়)			৫১,৪০০/-
খ. মুদ্রাস্তর			৪১,৪০০/-
			৪১,৪০০/-

রাসনা, সম্পাদনা ও সংকলনের
মোঃ শাহরিয়ার হাশমি, উপ-প্রোগ্রামার (কার্বোম), শিবেক-এস-এফ
এম মোঃ সুলতান হোসাইন, সহকারী প্রোগ্রামার (কার্বোম), শিবেক-এস-এফ

সার্বিক তত্ত্বাবধানে
জনাব জাহিদুল আলম, নির্বাহী পরিচালক
ইন্টিগ্রেটেড ডেভেলপমেন্ট ফাউন্ডেশন (আইডিএফ)

প্রকাশনা ও প্রচারে

ইন্টিগ্রেটেড ডেভেলপমেন্ট ফাউন্ডেশন
(আইডিএফ)

ডিজাইন: 

অর্থায়ন ও কারিগরি সহযোগিতায়


মুদ্রা ও প্রামাণ্য ইউনিট
পল্লী কর্ম-সহায়ক ফাউন্ডেশন (শিবেক-এস-এফ)



Anwara Begum a Successful Farmer

Anwara Begum joined the Singua group in early 2013. She did inherit some land from her husband, but she was not able to use them properly because of mainly two reasons. One was that she didn't have ideas of better use of the land and the second reason was lack of capital. However, joining IDF group she started following the group disciplines like attending meetings, depositing savings and participating in training programs.

She took the 1st loan of BDT 20,000 and invested in cultivating banana in her field as advised by IDF people. She was able to make a net profit of BDT 18,000. She became a little bit confident and took 2nd loan of BDT 50,000 and invested again in banana cultivation. This time she made a net profit of BDT 20,000 – a little lower than the previous year. Her 3rd loan amounted to BDT 50,000 again and this time she invested the loan money and some of her savings and bought 2 cattle. She had 2 more cattle earlier. She reared these 4 cattle for fattening purposes and sold them before the Eid festival. By selling 4 cattle Anwara Begum made a net profit of BDT 100,000. She took the 4th loan amounting to BDT 300,000 and invested the amount along with the savings amount and invested them in cattle fattening to earn a net profit of BDT 150,000. Lastly she took the 5th loan amounting to BDT 400,000 and adding some of her savings, she bought 20 decimals of land. She also built a pucca room with the profit money.

Anwara Begum had 70 decimals of land earlier, now she had purchased 20 decimals, totaling 90 decimals of land. She had grown paddy, banana, jute and vegetables and she had received 30 maunds of paddy and a profit of BDT 60,000 from banana, BDT 15,000 from jute and BDT 10,000 from vegetables cultivation. For cultivating these crops, she employed seasonal laborers during the year. Anwara Begum, from her experience, has become more interested in livestock rearing. She has also received training on livestock production. She received good amount of money from the cattle fattening activities. She also had been rearing poultry birds. She had been earning about BDT 5,000 per month by selling eggs only. She wants to invest more on livestock rearing.

Currently Anwara Begum has savings of BDT 40,000; fixed deposit of BDT 53,000 and cash money of BDT 10,000. She possesses an asset of 2.5 grams of golden ornaments. By joining IDF, Anwara was trained in health and nutrition. She now consults the Paramedic of IDF to receive health services instead of travelling far to community clinic that she used to do earlier. Anwara Begum is grateful to IDF for bringing changes in her life.



2.3.3 Fisheries

The activities carried out during the year 2019 in the field of fisheries could be categorized into 4 areas: i) demonstration, ii) training and iii) supply of inputs/materials and iv) publication/publicity. The followings are the details.

a) Demonstration Farms

- i) Fifteen (15) demonstration farms of mixed cultivation of carp/mola/tilapia were done in 15 ponds of 15 farmers. These farmers were selected from 7 branches; Cox's Bazar (3 groups), Baishari (1 group) of Bandarban, Betbunia (2 groups) of Rangamati, Rajarhat (2 groups) of Chattogram, Banshkhali (3 groups) of Chattogram, Sarkarhat (2 groups) of Chattogram and Amcharhat (2 groups) of Chattogram.
- ii) Mixed cultivation of carp-prawn demonstration farms were organized in 6 ponds of 6 farmers. These were in Cox's Bazar area in villages of Kathaliamura (3), Sonkhola (1) and North Baishari (2) villages.
- iii) Demonstration farms with local varieties of shing/magur/pabda/gulsha/carp were done in 9 villages with 9 farmers to demonstrate high yields of local fishes. The areas covered were the branches of Sarkarhat (2) in Chattogram, Betbunia (1) in Rangamati, Cox's Bazar (3) and Baishari (3) in Bandarban.
- iv) For increased production of carp varieties of fishes, 10 demonstration plots were organized with 10 farmers at different villages under the branches of Sarkarhat (5) in Chattogram, Betbunia branch (2) in Rangamati, Rajarhat (2) in Chattogram and Banshkhali (1) in Chattogram.
- v) Three demonstration farms were tried on mixed cultivation of high value chitol/aieer/shoul fishes in 3 villages of Kathaliamura, Chonkhola and Jhlongja in Cox's Bazar.
- vi) Six demonstration farms were done with 6 farmers on vetki/parshe/caro/tilapia cultivation in six villages under the branches of Sarkarhat (1), Amcharhat (2) and Cox's Bazar (3).
- vii) For developing entrepreneurs in nursery ponds for producing fish fingerlings, 10 demonstration farms were established with 10 farmers. These were done in different villages under the branches of Cox's Bazar (2), Baishari (2), Betbunia (1), Rajarhat (1), Banshkhali (2), Amcharhat (1) and Sarkarhat (1).
- viii) Cultivation of local varieties of fishes, that are on the way of being extinct, was done in 1 pond in Betbunia of Rangamati.



b) Training

A total of 4 non-residential training programs were organized for the fish cultivators. Two training programs were conducted in Cox's Bazar area, 1 in Sarkarhat and 1 in Rajarhat. In each program, 25 farmers took part in the program thus attended by a total of 100 farmers.

c) Supply of inputs/materials publication/publicity

One Kit Box has been supplied to the Fisheries Development Officer that is being used for identifying problems and providing solutions for fish farming. The Kit Box contains DO meter, PH meter, Water thermometer, Shaky disk, Ammonia test kit, Refracto meter, weighing balance and Apparatus carrying bag.

d) Publication/publicity

One Billboard was prepared and hung on the roadside. The billboard contains the facts on 'general problems in fish cultivation and possible solutions.



Business Woman Shahinur Akter Lucky



Shahinur Akter Lucky is an educated lady. She was a meritorious student and her father encouraged her for studies. After she had become an Honor's graduate, she was married to Md. Atahar Ali of Singua east village. Lucky started her married life in a joint family. Her father-in-law was owner of much land in the village, but her husband was an unemployed youth. While Lucky was thinking about the future of both of them that something to be done by themselves, their first child was born signaling the increase in expenses in the family.

Lucky came to know of the existence of IDF group activities in the village. She got herself enrolled in a group on 23 September 2015 and started to follow the group rules and disciplines. She consulted with her husband and decided to open a shop near to Singua market. On 17 September 2016, she took loans of BDT 100,000 and added some savings money to start a grocery-cum-hardware shop.

They made a profit of BDT 30,000. Next year, she took a loan of BDT 150,000 and made a profit of BDT 35,000. She took 3rd and 4th loan of BDT 200,000 and BDT 300,000 respectively and invested in the shop. They made a profit of BDT 40,000 and BDT 50,000 respectively from the investments. Currently, she has invested her 5th loan of BDT 500,000 in the shop.

Being associated with IDF, Lucky Akter, not only solved the problem of unemployment of her husband, but she also got involved in the business. She regularly monitors the accounts of the shop and supervises the work of an employee engaged for the shop. By this time Lucky managed to accumulate some assets like furniture at her house and several grams of golden ornaments. She has BDT 50,000 as savings and BDT 18,000 as special savings with IDF.

Lucky Akter extends gratefulness to IDF for the various supports, both technical and financial, that she had received from IDF that made her life changed. She is now having engaged herself and her husband in full time business with financial solvency and is living a happy life with two of their daughters reading in schools. She hopes to give higher education to them as well as to expand her business with creating more employment.



2.4 INTEGRATED FARM

In the year 2009, IDF established an Integrated Farm in the hilly area of Rasulpur in Matiranga upazila in the district of Khagrachari. The long-term purpose of starting the Farm was to develop it into a model integrated farm in a manner that it would be able to train the hilly poor farmers to develop their improved livelihoods.

The far-reaching goal was to develop it into a Complex where teachings could be provided to any farming community asking for and willing to improve their livelihoods in respects of economic and social upliftment. For this all facilities would be developed to equip the Complex with knowledge, technologies and infrastructures.

The integrated farm therefore was located, far from the city, on a setting of natural beauties of hills,

lakes, streams and bushes. The farm area consists of 50 acres of land. Over the years, it has been developed as an integrated farm with planned growth of various plants of fruit trees, timbers and herbal plants, and field crops, various spice crops, vegetable and flower gardens and nurseries. The complex has now a cattle farm with Red Chittagong Cattle (RCC), a goat farm with Black Bengal Goats, lakes and ponds for pisciculture.

Roads were built within the farm area for proper communication. A Training Center was built with hostels and cafeteria that has started providing residential training to the farmers. Planning is underway to construct a resort within the Complex. The details and the progress of activities during the year 2019 are shown in Table 12.

Table 12 : Status of Integrated Farm in 2019

Sl. No.	Description	2018	2019	Total
1	Fruit Trees	5418	720	6,138
2	Forest/Wooden Trees	480	300	780
3	Herbal Trees	462	30	492
4	Various spices crops	355	600	955
5	Home Garden	1	-	1
6	Nursery	1	-	1
7	Fish Farm	3	2	2
8	Fishery Ponds	2	-	2
9	RCC Farm	1	-	1
10	Black Bengal Breeding Center	1	-	1



2.5 Agriculture Training Center for Farmers

An Agriculture Training Center for farmers was established with funds from the Government of Japan within the area of the Integrated Farm. It was established to provide training to the poor and marginal farmers of Chattogram Hill Tracts in particular and all farmers of the country in general. During the year 2019, the training programs conducted on 11 broad topics in the Agricultural Training Center. The topics covered were horticulture, nurseries, home gardening, poultry rearing, beef fattening, milk cow rearing, bee keeping, fisheries, goat/sheep rearing, spice crop cultivation and training of trainers. About 42 courses were organized where 820 participants attended these courses. Besides 20 Refreshers' courses were also organized where 400 participants attended the courses. Details are provided in Table 13.

Table 13: Achievement of Training Activities in Agricultural Training Center

Sl. No.	Subjects	Main Courses		Refreshers' Course	
		No. of Training	No. of Participants	No. of Training	No. of Participants
1	Horticulture	4	80	1	20
2	Nursery	4	60	2	40
3	Home Gardening	4	80	3	60
4	Poultry	7	140	1	20
5	Beef Fattening	3	60	1	20
6	Milk Cow Rearing	5	100	3	60
7	Bee Keeping	3	60	-	-
8	fisheries	3	60	6	120
9	Goat/Sheep Rearing (Black Bengal)	5	100	3	60
10	Spice crop cultivation	3	60	-	-
11	Training of Trainers (ToT)	1	20	-	-
Total		42	820	20	400

2.6: MEMBERS' PROTECTION PROGRAM

Background: Immediately after launching the credit program in 1993, it was observed that many of the IDF members and the members of their families had been suffering from various diseases, especially in hill tracts areas. They had to spend a lot of money for their treatments to ensure its members and their family members' well-being. In most cases they had to use money invested in their businesses or had to borrow from money lenders. This made their economic situation worse. Group members requested IDF to find solutions/safety nets to this problem in the annual workshops of the Center chiefs at that time.



IDF explored the possibility of getting insurance services to cover these risks from the insurance companies which could not be availed of because of higher premiums. In order to find out a way out, a series of meetings and workshops were then organized where group leaders and IDF staff members participated. Finally, they came up with the idea of forming an "Emergency Fund" from where some supports could be provided to the members.

In the year 1997, an "Emergency Fund" was created with joint contributions of IDF from its surplus and nominal contributions made by the group members. The main purpose of this fund was to support the group members for meeting the costs of treatment due to illness.

Later, over the years, these supports were extended to cover all members of the borrower families as well as to cover various other nature of losses like funeral costs due to deaths, damage of running project (business activity) including death of cattle. The initial attempt of covering the problem of death by forming the 'Emergency Fund', gradually transformed into a broad-based program named "Members' Protection Program". Currently the program comprises of three components. These are:

- i) Health supports (treatment/medicines)**
- ii) Death (for member, spouse and dependent children below 18 years)**
- iii) Damage of on-going activity with loan money including loss/death of cattle**

Contribution and coverage

The borrower members contribute at different rates for each of the components as mentioned earlier. The rates of contribution are of course nominal. These contributions make them eligible to receive the benefits as per guidelines set for each component as described below.

Health (treatment) coverage:

The members, spouses and their dependent children below 18 years are covered under this scheme. A maximum amount of Tk. 2,000 is paid for the treatment purpose in each case. In case of severe sickness, like 15 days hospitalization in the govt. hospitals are entitled to be reimbursed. IDF medical officer examines each case before its approval.

Death coverage:

Both member and spouse or earning member in absence of spouse are covered under this scheme. In case of death of any one above, Tk. 5,000 is made available to the concerned family for funeral immediately after the receipt of the information of death by the Branch Manager. In addition, the entire outstanding loan amount on the date of death of the deceased member is paid out of this fund.

Damage of project (business activity/product):

If any of the activity/product undertaken by loan money suffers from any damage and/or any loss due to genuine reasons like natural calamities, accidents, fire or any other reasons, the member gets a maximum 50% of the loan money depending on the extent of damage.

Loss/death of cattle:

For genuine reasons, if a member's cattle, purchased with loan money, dies the amount is paid to the extent of 100%.

Procedure of claims and mode of payment:

In case of any claim for sickness, death, losses of business activity and death of cattle, the concerned member informs either the respective field organizer and/or branch manager about the incident. The informed person visits and investigates the case immediately. The branch manager is authorized to pay up to Tk. 500 immediately to the concerned member if the case is for sickness (treatment), and Tk. 5,000 cash in case of death (for funeral). The remaining claims are settled after the approval of the specific case by the approving authority. It may be mentioned that the paramedics assess the applications for claims and provides recommendations. The area manager or his/her representative disburses the claims.

Claims and Payment during 2019:

During the year 2019, a total of 16,065 claims were made by themembers and were processed. Of them, 15482 (96.37%) claims were for health hazards (treatment), 510 (3.18%) claims were for deaths and 74 (045%) claims were for project losses or for cattle damages. Details of each category of the claims as well as the amount paid during the year 2019 are described below.

i) Payments for Treatment

It was mentioned earlier that IDF members and the members of their families are supported against their sickness upto a maximum amount of Tk. 2000. During the year 2019, a total of 15482 families were supported with an amount of Tk 7,098,153. Of the total recipients, more than half 8,827(57%) were IDF members, 2,687 (174%) were their husbands, 2,134 (13.8%) were sons, 1,803 (11.6%) were daughters and 31 (0.2%) were others meaning parents, brother/sister staying and taking food in the same Chula as special consideration. More details and month-wise break-up are shown in Table 14.



Table 14: Month-wise Number of Recipients for Treatment, 2019

Month	Members	Husband	Son	Daughter	Others	Total	Taka
January	555	178	115	130	1	979	437,050
February	942	286	225	191	5	1,649	826,327
March	730	212	144	125	2	1,213	551,214
April	616	195	151	152	5	1,119	536,865
may	748	224	176	154	4	1,306	598,776
June	507	161	139	98	1	906	410,793
July	601	169	149	153	2	1,074	448,149
August	782	225	211	145	3	1,366	583,287
September	861	306	224	177	2	1,570	737,543
October	752	204	189	138	1	1,284	559,834
November	975	303	240	195	3	1,716	793,334
December	758	224	171	145	2	1,300	614,981
Total	8,827	2,687	2,134	1,803	31	15482	7,098,153
Percent	57.0	174	13.8	11.6	0.2	100.0	

ii) Payments for Deaths

During the year 2019, payments were made for deaths of 510 people. Of them, 190 (37.25%) were IDF members, 312 (61.18%) were their husbands, 5 (0.98%) were sons and 3 (0.59%) were other members. As per the arrangement, each of the deceased family was paid an amount of Tk, 5,000 for funeral. And the outstanding amount of loan of the concerned IDF member at the time of death was paid out of this fund. Thus, a total amount of Tk 17.15 million were paid as death coverage. For member-wise and month-wise details, please see Table 15.

Table 15 : Month-wise Number of Family Members' Died, 2019

Month	Number of IDF Members and their Family Members						Amount Paid in Taka
	Member	Husband	Son	Daughter	Others	Total	
January	14	21				35	1,099,831
February	23	30				53	1,359,362
March	14	26	1			41	1,064,527
April	18	27				45	1,414,902
may	13	28	1			42	1,448,978
June	14	23				37	1,153,537
July	11	24	1		1	37	1,268,648
August	15	31	1			47	1,638,525
September	23	28			1	52	2,647,636
October	14	29				43	1,621,715
November	16	25				41	1,370,796
December	15	20	1		1	37	1,061,427
Total	190	312	5	0	3	510	17,149,884
Percent	37.25	61.18	0.98	0.00	0.59	100	

iii) Causes of Deaths

IDF maintained records of death and the cause of death for each deceased person. There were about 27 diseases by which these 510 people died. Maximum deaths were for the cause of heart disease. Almost one-third 162 (31.76%) died due to heart disease. The second highest cause for deaths of 82 (16.08%) persons was stroke and the third highest cause for deaths of 58 (11.37%) persons was cancer. The other causes, in order, were illness 49 (9.61%), natural death 37 (7.25%), road and other accidents 24 (4.71%), senile death 21 (4.12%), asthma 17 (3.33%), child birth 12 (2.35%) and jaundice 10 (1.96%). The rest of the causes and the number of persons died were less than 10 and the percentage was less than 2%. A full picture is provided in Table 16.

Table16. Causes of Deaths and Type of Family Members Died, 2019

Sl. No.	Name of Disease	Number of Members and their Families					Percent
		Member	Husband	Son	Others	Total	
1	Heart Disease	39	123			162	31.76
2	Cancer	23	33	1	1	58	11.37
3	Road accident		9	1		10	1.96
4	Accident	2	12			14	2.75
5	Stroke	45	36	1		82	16.08
6	Fever	1	1			2	0.39
7	Murder	3	2			5	0.98
8	Dengue		1			1	0.20
9	Asthma	8	9			17	3.33
10	Gastric		1			1	0.20
11	Kidney disease	5	4			9	1.76
12	Tetanus		1			1	0.20
13	Thunderbolts		1			1	0.20
14	Tuberculosis		3			3	0.59
15	Jaundice	3	7			10	1.96
16	Senile Death	8	12		1	21	4.12
17	Natural Death	15	22			37	7.25
18	Diabetes	3	4			7	1.37
19	Diarrhoea	1	1			2	0.39
20	Tumour		1	1		2	0.39
21	Illness	18	29	1	1	49	9.61
22	Burnt	1				1	0.20
24	Elephant attack	1				1	0.20
25	Ulcer	1				1	0.20
26	Child Birth	12				12	2.35
27	Paralysis	1				1	0.20
Total		190	312	5	3	510	100.00

iii) Payments against Project Damage/losses and Cattle Deaths

An amount of Tk 444,535 was paid to 53 members who claimed losses of their respective activities that they had been doing with loan money during the year 2019. Of the 53 members, majority 37 members reported that their business activities were lost due to fire. These activities were mainly the various kinds of shops like furniture, grocery, cloth and other businesses. Of these 37 members, 20 had their small shops at a market that was burnt by fire at Longodu, Rangamati. Among the other members, 4 had lost their transports like CNG, autorickshaw etc by accidents, 3 members lost their homesteads when they were evicted from govt.

khas land, 24 members lost their crops due to excessive rainfalls, 2 members ran into loss of their poultry farm when birds died due to ranikhet disease and 2 members lost their cattle due to diseases. These affected members were assisted with Tk. 444,535 considering the extent of damage and the amount of loan outstanding at the time of losses. Please see details in Table 17.

Table 17: Causes of Loss/Damage of Project Activities and Amount Paid

Sl. No.	Causes for Loss of Project	No. Members Affected	Amount Reimbursed (Taka)	Nature of Project Activities
1	Fire	37	245,546	Shops of different kinds like furniture, grocery, cloth, small business units of various nature and a market.
2	Accidents	4	30,043	CNG, autorickshaw, tomtom
3	Eviction	3	9,000	Evicted from homestead of khas land without notice
4	Excessive Rains	24	54,199	Vegetable plots, sand business
5	Ranikhet disease	2	8,678	Poultry Farm
6	Cattle diseases	2	17,000	Cattle fattening
7	Others	2	80,069	Printing units, transport business
	Total	74	444,535	

iv) Total Amount Paid during 2019



A total amount of Tk. 24.7 million had been paid to 16,045 members as supports to the basic causes of their serious difficulties like treatments for sickness, deaths of borrowing members or their spouses and for losses in their on-going loan activities. The break-up showed supports of Tk. 7.1 million to 15,482 members for treatment, Tk. 17.15 million to 510 members for deaths and Tk. 44 million to 53 members for their losses in the on-going loan activities.



Laily Begum's Journey

The 58-year old Laily Begum lost her husband when 3 of her children were very young. She, at that time, had only 30 decimals of land inherited from her husband. With this meager amount of land, she struggled through her life to make the children grow up. Two of her elder sons when became earning members, unfortunately, got separated from her mother with their shares of land.

Laily Begum parted with her younger son who was till then an unemployed youth. Currently, she possesses 10 decimals of land where she has a living room on 4 decimals and the rest 6 decimals are used for growing crops, sometimes paddy, sometimes banana.

Laily Begum joined group no. 1 of Monohardi east in the year 2013. Joining the group, she started following the rules of all group disciplines. She took the first loan of BDT 30,000 and started a book shop (library). She engaged her unemployed son to work full time with the library.

They made a profit of BDT 15,000. For 2nd and 3rd times she took loans of BDT 20,000 and BDT 10,000 respectively. By investing this loan money they made a profit of BDT 20,000 that was reinvested in the library business.

They had engaged 2 employees to work with them in their business. Laily Begum repaid her all loans and currently she doesn't have any loans. She said she would be asking for loans when they would feel

necessary. She had a savings amount of BDT 22,136 on the day of our visit. She did not withdraw any savings from her account. In addition, she is running a fixed deposit account in a Bank where she deposits BDT 500 every month.



Laily Begum attended two training courses offered by IDF: one on vegetable cultivation and another on poultry rearing. She now cultivates different vegetables in her land and rears a number of poultry birds.

Laily Begum, after joining IDF, has really broken down the stalemate of poverty she had been suffering and now had come out of it and wishes to go further with the help of IDF. She acknowledges her gratefulness to IDF for assisting her and hopes for further cooperation.

2.7 SOLAR POWER

IDF started the Solar Power program in the year 2003 with the assistance of Infrastructure Development Company Limited (IDCOL), a government owned company. The main purpose of this program was to provide solar electricity to the rural and remote areas where people did not have access to grid power. IDCOL used to support IDF with grant and loan money to run the solar program. IDF identified intending families in non-grid areas and supported them with medium and long-term credit facilities to procure solar systems. The system continued till December 2014.

Establishment of a Solar Plant: During the operation of this system IDF, in the year 2009, with three other partners, established a 100-kw mini solar plant in Sandwip (an isolated island of Chattogram district) with the financial assistance of IDCOL. IDF had been maintaining a management team for the operations of the solar program. It had separate area office, branch office and employees for this program.

From January 2015, there was a change in the mode of operations. The Government provided

funds for carrying out solar activities from its KABITA program. The local bodies at the upazila levels were involved in identifying the beneficiaries of the solar program and funds were allocated to them. IDCOL was given responsibilities for arranging implementation and supervising and monitoring the program. IDCOL assigned their partners the responsibilities of implementation.

Progress during 2019:

Under the new system, during the year 2019, IDF was allocated Tk. 405.59 million for establishing different types of solar systems (home system, streetlights, and mini grids) in 20 upazilas of 10 districts within the year. The number of total systems installed during the year was 14,172. Of them, there were 10,782 home systems, 2,891 streetlights and 499 mini grids. For detailed break-up of district and upazila-wise allocations and progress during the year, please see Figure 10 and Table 18.

It may be mentioned here that during the year 2019, IDF had repaid Tk. 83.6 million to IDCOL while the due outstanding with IDCOL still was 175.3 million.



Figure 10: Installation of Solar Systems during 2019



Table 18: Number of Solar Systems installed during 2019

Sl. No.	District	Upazila	Total Allocation (million taka)	Number of Project Systems			
				Solar Home System	Street Light	Mini Grid	Total
1	Chandpur	Kachua	35.86	33	517	47	597
2		Banskhali	35.60	402	243	86	731
3		Fatikchari	33.59	419	211	105	735
4	Chattogram	Lohagara	13.83	526	36	4	566
5		Mirersarai	22.31	637	268	1	906
6		Satkania	32.86	462	249	42	753
7	Cumilla	Chandina	33.58	1304	47	1	1,352
8	Cox's Bazar	Pekua	11.22	94	157	13	264
9		Ramu	26.05	192	375	6	573
10	Feni	Daganbhuyian	12.79	57	167	12	236
11	Khagrachori	Guimara	9.76	676	14	0	690
12		Manikchori	8.48	308	54	1	363
13	Laxmipur	Laxmipur Sadar	52.88	2,262	155	145	2,562
14	Rangamati	Juraichari	8.36	492	13	8	513
15		Kaptai	9.81	358	43	11	412
16		Langdu	12.36	483	46	8	537
17		Rajasthali	4.36	206	3	4	213
18	Moulavi Bazar	Juri	15.84	940	56	4	1,000
19	Sylhet	Companigonj	14.53	675	115	0	790
20		Fenchugonj	11.51	256	122	1	379
Total			405.59	10,782	2,891	499	14,172



2.8 EDUCATION PROGRAMS

IDF's education program currently consists of 2 components. One is to support educational activities, and the other to award scholarships to the students. The main objectives of this program are to i) raise awareness on child rights and education; ii) provide basic education (read, write and count) to poor dropout children; iii) provide tuition/coaching support to poor students to prevent drop out and iv) piloting higher education. To achieve the objectives, IDF runs three types of education Centers. The types of the Centers and the progress of activities are described below.

2.8.1 IDF School and College

In November 2015, IDF got involved in a school situated at Dullaver Para in Satkania Pourashava and included the school within IDF Education Program. In fact, the school was established in the year 2000 at the initiative of some local people. The school was named as 'Dullaver Para Arkania Islamic Academy'. The school was not running well due mainly to financial problems. This got the attention of Mr. Zahirul Alam, ED, IDF and a discussion with the school management and local people resulted into IDF's involvement in the school and IDF took responsibility of managing the school.

At the time of taking over the management, the school had a 2-storied building in 5 decimals of land. The school had 48 students reading in classes through I to V. There were 4 teachers working at the school at that time.

After taking over, IDF set the name of the school as 'IDF School & College' and formed a new managing committee with Prof. Shahidul Alam Chowdhury, a renowned educationist and the founding member of IDF, as its chairman. The committee took initiative to run the school in a full swing and appointed one M.A.M.Ed. Headmaster and 4 other teachers. In the year 2019, there were 8 teachers (4 females and 4 males) working at the school. The teachers were being given orientation training twice in the year at IDF regional office at Chattogram.

New classes were opened from VI to VIII. There were 105 students in the school whom books were distributed free of cost on the first day of the year. Half of them were required to pay a monthly nominal tuition fee of Tk. 100 only; and the rest half of the students were studying without any tuition fees since they were provided with IDF scholarships. The quality of education offered in the school was good and all students performed good results in the primary and JSC examinations.

The committee took initiative to enlarge the area of the school campus and in the process of acquiring about 50 decimals of land adjacent to the school. In the later part of the year, in September 2019, this new campus of the school was inaugurated and a foundation stone for constructing a new building was laid down by the Honorable Minister of Planning Mr. M. A. Mannan, MP. IDF intends to develop this as an international standard educational institute where students would be able to acquire academic and technical knowledge in future.

Informal School

IDF had been implementing this program of 'informal school' with pre-primary children from the beginning. A teacher, appointed by IDF, was given the responsibility of teaching about 25-30 children from around the homesteads. Later, primary school students up to class-II levels were included. Free books and education materials were being distributed to the students. During the year 2019, there were 5 Centers with 5 teachers having 150 students. One Supervisor used to monitor the activities.

Evening Schools

This education program was being run for the primary school students in order to teach them their class lessons to stop drop outs from the schools. Under Samridhi program, these schools were being operated in 4 unions. Details of the operations were described in Chapter 4 of Projects entitled 4.1 Enrich (Samridhi) Program.



2.8.2 Scholarships



IDF introduced this program with the Award Money of US\$ 10,000 (Taka 600,000) from Grameen Foundation USA in 2004. The use of the grant money pleased the Grameen Foundation USA and they were happy to approve an additional grant of US \$ 100,000 in 2006. The scholarship fund was mainly created with the earning from these two funds along with contribution by IDF itself. The scholarship program was being run with the objectives of i) providing financial support to the children of poor families, especially IDF members to get access to education; ii) encouraging children to be attractive to education and iii) contributing to human resources development of the country.

Eligibility:

The eligibility criteria of the applicants are that they are students of grade 3 to graduate levels, they got minimum marks of 60% in the last annual examinations in class III to class X and for higher level students of SSC, HSC and undergraduate levels, they should have received minimum Grade A in their last examinations. The children applying for the scholarships should come from the economically stressed families.

Selection Procedure:

The education section of IDF, at the beginning of the calendar year, invites applications from the intending candidates through all Branch offices. The eligible candidates apply through the prescribed application forms and submit them to the respective Branches. The Branch offices scrutinize all applications and send the selected application forms to the Coordinator of the Education Section. A 3-member committee at the education section reviews all the applications received from the various Branch offices and prepares a final list for consideration of Executive Director for approval.

Awards during the Year 2019:

In 2019, Altogether 320 students of different classes were awarded scholarships and book allowances. The total amount of scholarships was Tk. 11,99,000, Of the different classes, 120 (37.5%) were students of primary levels reading in Class III to class V. Each student was given Tk 200.00 per month and a book allowance of Tk 200.00. The students of class VI to class VIII numbering 90 (28.1%) received the scholarships; each receiving Tk 200 per month and a book allowance of Tk 500.00. From class IX and X, 50

(15.6%) students were awarded the scholarships, each student receiving a monthly amount of Tk 300.00 and a book allowance of Tk 1000.00. College students reading in XI and XII classes received a monthly scholarship of Tk 400 and a book allowance of Tk 1000.00 by each of 40 (12.5%) students. Twenty (6.3%) of undergraduate students pursuing a 4-year course were awarded Tk 600.00 per month and a book allowance of Tk 1000.00 by each student. See the class-wise detailed information in Table 19.

Table 19: Class-wise Number of Students and Amount Awarded, 2019

Sl. No.	Class	No. of Students	Monthly Scholarship		Book Allowance		Grand Total (Tk.)
			Rate	Yearly Total	Rate	Yearly Total	
1	III	33	200	79200	200	6600	85800
2	IV	39	200	93600	200	7800	101400
3	V	48	200	115200	200	9600	124800
Sub-Total		120	200	288000	200	24000	312000
4	VI	36	200	86400	500	18000	104400
5	VII	27	200	64800	500	13500	78300
6	VIII	27	200	64800	500	13500	78300
Sub-Total		90	200	216000	500	45000	261000
7	IX	22	300	79200	1000	22000	101200
8	X	28	300	100800	1000	28000	128800
Sub-Total		50	300	180000	1000	50000	230000
9	XI	31	400	148800	1000	31000	179800
10	XII	9	400	43200	1000	9000	52200
Sub-Total		40	400	192000	1000	40000	232000
11	Hons. (4Year)	20	600	144000	1000	20000	164000
Sub-Total		20	600	144000	1000	20000	164000
Grand Total		320		1020000		179000	1199000

2.9 : TRAINING, SKILLS DEVELOPMENT & WORKSHOPS



IDF has its human resources policy for the development of both its staff members as well as of its beneficiaries. The staff members received basically 3 different types of training like pre-service training, in-service training and training provided by outside agencies. The group members received an initial mandatory training on group functioning to get recognized as group members, known as 'financial education training', and later on various skills development training. Following are the details.

2.9.1 Staff Training

i) Pre-service Training

After recruitment, the Field Organizers (FOs) and Program Organizers (POs) are required to undergo intensive training on group and office management and disciplines, credit rules and conditions, accounting, reporting and monitoring system for six months. The trainees complete their training in 3 phases. They are required to sit for a test after the completion of each assignment. The trainees are terminated if they cannot pass the tests in two consecutive chances. A total of 189 new staff members of different positions were recruited and provided pre-service training during the year 2019.

ii) In-service Training

In-service training is organized both for Field Organizers and Program Organizers. The purpose of in-service training is to develop the capability of staff members so that they can implement the project activities efficiently. In-service training deals mainly with day-to-day issues, problems, account keeping, monitoring & reporting, loan supervision and other issues requested by the participants.

iii) Participation in Training Organized by Outside Agencies

In addition to in service training, IDF staff members received training on various aspects offered by other organizations. During the year 2019, a total of 32 staff members received training on different subjects. Among them, 22 officials participated in 16 courses organized by PKSF, 9 officials attended 4 courses officered by CDF and 1 official participated in a course organized by MRA. The duration of the courses varied from 1 to 5 days.

Major topics covered in the training programs included effective communications in the workplace, accounts and financial management, micro-enterprise operations, procurement and inventory management, VAT and tax, internal audit and management; and technical training on agriculture, fisheries and livestock management and so on. See more details in Table 20.

Table 20: Participation in Training Organized by Outside Agencies

Sl. No.	Name of Training	Organizing Agency	Duration (Days)	No. of Participants		
				PO & Above	DPO & Below	Total
1	Effective communication in the workplace	CDF	3	PO/SPO		02
2	Accounts & Financial Management	PKSF	4	---		01
3	Micro-enterprise Initiatives and Management	PKSF	4	PO	FO	03
4	Procurement and Inventory Management	PKSF	5	PO		01
5	Pest Control Management and Trico-compost Technology	PKSF	4	-		01
6	VAT and TAX	PKSF	5	SPO	FO	01
7	Internal Audit for MFIs	CDF	02	PO	-	03
8	Exchange Visits of Fisheries Officials & Evaluation of Activities	PKSF	02	PO	-	02
9	Training on Technological Issues of Fisheries	PKSF	03	-	-	01
10	Exchange Visits of Fisheries Officials & Evaluation of Activities	PKSF	04	PO	FO	01
11	Human Resource Management	PKSF	04	-		01
12	Training of Trainer	PKSF	05	SPO		01
13	Individual and Group Behavior in the Workplace	CDF	03	PO		02
14	Accounting for Non-Accountants	PKSF	05	PO		02
15	Residential Training on Livestock Production for PO (Technical)	PKSF	03	-		01
16	Exchange Visits for Livestock Officials	PKSF	03	PO		03
17	ME & SME Employee's Development	CDF	03	PO/SACO		02
18	Workshop on Evaluation of Activities & Exchange of Experiences for Livestock Officials	PKSF	03	PO		01
19	Workshop on Evaluation of Activities & Exchange of Experiences for Focal Persons	PKSF	02	SACO		01
20	Micro-finance Operations & Management	MRA	01	DCO		01
21	Techniques of Implementation of Technical Activities	PKSF	03	-	FO	01
	Total					32

2.9.2 Group Members' Training

i) Basic Training

IDF works with the eligible members by forming small groups since its inception. Immediately after formation of any group, its members are required to undergo a training that focuses on group management, terms and conditions of micro-finance, literacy, rational expenses and budgeting, simple accounting etc. before they are enrolled as members of IDF. The members are to go through a test before they are recognized as members. In the year 2019, around 33,989 new members were enrolled and all of them had to undergo this training.

ii) Skills Development Training

IDF provides various types of training to its members for enhancing their functional skills through which they can earn additional income. These are mainly business management, nursery, home-gardening, vegetables and fruit gardening, cutting & tailoring, cattle fattening, milk cow rearing and mushroom production.

Details are shown in Table 13



iii) Enterprise Development and Business Management (EDBM) Training

In addition to training on agriculture and livestock, IDF provides Enterprise Development and Business Management (EDBM) training to the members. This EDBM training is one of the major activities of Micro Enterprise Department. IDF of course restructured and improved the methodologies and materials of its financial education program after the participation in the Citi-FT Financial Education Summit in New Delhi about 11 years ago. IDF later improved and intensified the financial education program for the graduate members, particularly by improving training module and strengthening the training on "Enterprise Development and Business Management". IDF Agricultural Training Center at Khagrachari provides lessons to farmers on financial education with practical demonstration on various income generating activities. In 2019, IDF organized 04 EDBM training at 4 branches and a total of 120 participants participated. Details of Branch-wise and number of male/female members attending EDBM training courses are shown in Table 21.

Table 21 : No. of Members Received EDBM Training

Sl. No.	Name of Branch	Number of Members		
		Male	Female	Total
1	Narayanhat	15	15	30
2	Barura	08	22	30
3	Chowara	15	15	30
4	Oxygen	13	17	30
Total		51	69	120

iv) Training on Business Sharing

Business sharing training/meeting is another important activity of Micro Enterprise department through which entrepreneurs get opportunity to share their problems, prospects and experiences with others. In 2019, IDF organized only one business sharing meeting at 1 branch (Kadamtali) where 15 (03 male and 12 female) members attended.

Figure 10: No. of Members Received Training on Business Sharing



2.9.3 Conferences/Workshops/Meetings

Regular meetings are organized every month to review the progress and problems of various project activities. These meetings are organized at 3 levels - at Branch, Area and Regional levels. At branch level, the branch manager conducts the meetings where the field organizers participate; at area level, review meetings of branch managers are held where Area Managers preside. Review of the previous month's progress, implementation of the plan, problems at branch level and their solutions, quality of work and utilization of loan are elaborately discussed and decisions are taken for actions.

Monthly review meetings of Area Managers are held at the IDF Regional office in Chattogram. Besides the Area Managers and concerned officials of the programs, Executive Director of IDF presides these meetings. In the meeting, monthly progress reports, various problems of the programs and their solutions, quality of the groups, centers, branches and loan supervision and audit are discussed to decide on necessary actions to be taken. Moreover, other development programs such as Health Services, Education and Awareness, Emergency Fund, Solar Home System, Agriculture, Forestation, Fisheries and other project activities are also discussed in the meeting

Annual Employees Conference

IDF organized 5 Zonal staff conference in the year 2019 where all the staff members including Branch Managers, Area Managers and Zonal Managers participated. In these events discussions on current progress/plans and various entertainments were included.

2.10 SPORTS AND CULTURE

Along with economic development, it is essential to give attention to the physical and mental development of the children and young generation. For this, two programs were designed in collaboration with PKSF, styled as 'sports and cultural' program and 'Koishore' program. The purposes of these programs are to encourage the young generations of both students and out of school youths, aged usually between 9-16 years (in special cases extended to 21 years for some particular events like debate etc.) to develop brotherly friendship, better understanding and mutually respectful relationships among the target groups in cooperation with the local people. IDF therefore had undertaken an elaborate program targeting this particular group in some selected areas of the project. The detailed of activities done during the year 2019 under these 2 programs are described below.





2.10.1 Sports and Cultural Program

Areas and Institutions/Organizations

As stated earlier this program is being implemented with the students of some selected schools and colleges within the project areas. These schools and colleges are selected on the criteria where the students generally lacked in these activities. During the year 2019, sports and cultural activities were conducted in 9 upazilas of 3 districts (Chattogram, Rangamati and Bandarban). A total of 288 institutes/organizations (225 schools, 17 colleges/universities, 20 madrassas and 26 club/societies) participated in this program in its various activities.

Activities and Number of Institutes and Students

The activities covered under this program broadly include six areas. These are i) Practice of healthy cultural programs, ii) Widening the thoughts and perceptions of knowledge, iii) Practice for attaining proper language proficiency, iv) Role of sports activities in developing physical and mental attainment, v) Building awareness and upkeeping values and virtues and vi) sports and cultural activities for autistic children. The program organizers sorted out a number of events under each of these broad activities for implementation. Of course, all these events are not implemented in the same



year, but depending on place, time and opportunities, selected events were conducted during the year. The areas covered during the year, the number of activities conducted, number of institutes/organizations took part and the total numbers of male and female students are shown in Table 22.

Table 22. Area-wise Activities, Participating Institutes and Students Taking Part in Sports and Cultural Programs, 2019

Sl. No.	Areas	No. of Events	No. of Participating institutes/ organizations	No. of Students		
				Male	Female	Total
1	Practice of healthy cultural programs	8	8	67	110	177
2	Widening the thoughts and perceptions of knowledge	40	41	963	1165	2128
3	Practice for attaining proper language proficiency	8	8	98	135	233
4	Role of sports activities in developing physical and mental attainment	8	76	455	495	950
5	Building awareness an upkeeping values and virtues	16	35	737	862	1599
Total		80	168	2320	2767	5087

Events Conducted

It was stated earlier that there were 6 broad areas and more than 30 events were identified for implementation with the students of the participating institutes and organizations. It was also stated that all areas and all events are not conducted each year. However, during the year 2019, 80 events were conducted under the broad 5 areas. A description is provided here to give an eye-view of the specific events conducted under each area.

- i) Under the area, practicing healthy cultural programs, only 1 event on patriotic song was conducted in places where 177 students participated.
- ii) On the area of widening the thoughts and perceptions of knowledge, 4 events were conducted in 40 institutes/organizations where 2,218 students participated. These were publishing wall magazine (8), writing and/telling of stories and essays (7), extempore speech (8) and art competitions (8).
- iii) On practice for attaining proper language proficiency, 3 events were conducted in 8 institutes/organizations where 233 students participated. The events were recitation (8), workshop on art of writing (4) and correct pronunciation, recitation and debating.
- iv) For physical and mental attainment, 2 events were organized on sports and culture. They were school based different sports where 865 students participated and 1 mini marathon run was organized in 3 institutions with participation of 85 male students.
- v) Building awareness an upkeeping values and virtues,16 events were organized in 35 institutions and organizations where 1599 students took part. The events were development of moral values and practice (4), workshop on morality, cleanliness and leadership (3), developing clean areas (2), develop clean educational institutes (3), develop sexual harassment area (1) and tree plantation (3). All these events were participated by 1599 students.

2.10.2 Koishore Program

Areas and Institutions/Organizations

This program is being implemented in 2 upazilas, Boalkhali and Satkania of Chattogram district. With the local youths - young males and adolescent girls of the areas, Kishore and Kishoree groups were formed and with school and college students of the local areas, both males and females, School Forums were formed. In the project areas, a total of 6 Clubs (4 Kishore and 2 Kishoree) with 176 members (139 Kishore and 96 Kishoree) and a total of 9 School Forums (2 Kishore and 3 Kishoree and 4 combines) with 738 members (355 Kishore and 383 Kishoree) were active in these club and forum activities (Table 23).



Table 23: Number of Clubs/School Forums and No. of Members, 2019

Description	No. of Clubs/School Forums				No. of Members		
	Kishore	Kishoree	Combined	Total	Kishore	Kishoree	Total
Clubs	4	2	-	6	139	37	176
School Forums	2	3	4	9	355	383	738
Total	6	5	4	15	494	420	914

Activities and Number of Institutes and Students

The activities covered by the clubs/forums broadly include five areas. These are i) Upkeeping values and social awareness, ii) Activities related to Koishore health, iii) Awareness programs on nutrition and hygiene, iv) Workshop on leadership, skills and virtue, and v) Sports and cultural activities. Under each activity there are a number of events carried out by the organizers. The areas covered during the year, the number of clubs/forums joined and the total number of members participated are shown in Table 24.

Table 24: Area-wise Number of Clubs/School Forums and Members, 2019

Sl. No	Areas	Number of Clubs/Forums				No. of Members			
		Kishore	Kishoree	School Forum	Total	Kishore	Kishoree	School Forum	Total
1	Activities related to Koishore health	-	4	8	12	-	852	645	1397
2	Awareness Program on Nutrition and Hygiene	1	4	7	12	23	726	589	1338
3	Workshop on leadership, skills and virtue	1	6	10	17	17	57	138	212
4	Sports and cultural activities	-	-	2	2	-	-	-	-
Total		2	14	27	43	40	1635	1542	3217

Events Conducted

The areas covered during the year 2019 were mentioned in the preceding paragraph. The following is a description on the events conducted under each area.

- i) Under the 'activities related to Koishore health', health camps were conducted where health services were provided to the participating members. Sanitary napkins were distributed to 349 members.
- ii) On 'awareness programs on nutrition and hygiene', a number of events were conducted. These were organizing health camps, discussing issues like abortion, vaccination, child marriage, menstrual problems etc.
- iii) For workshops on leadership, skills and virtues, the events conducted were workshops on awareness issues, health related training, skills and virtues for both clubs and school forums.
- iv) Regarding sports and cultural activities, essay competitions, quiz, extempore speeches etc. were organized.



3

PROJECTS



3.1 ENRICH (SAMRIDHI) PROGRAM

Purposes of the Enrich Program

The purposes of the Enrich Program are to i) ensure health services to all, ii) reduce the drop out of primary school students, iii) create employment for the poor, iv) establish sanitary latrines and arrange safe water for all families, v) construct small infrastructure, vi) rehabilitate beggars, and vii) make comprehensive family development.

Location and Areas Covered

IDF started this program in June 2012 with the assistance of PKSF in one union, Wagga of Kaptai upazila. Three other unions were added later, two of them, Shoalok union in Bandarban district and Satkania union in Chattogram district in 2015; and Kadalpur union in Chattogram district in 2018. The Enrich Program therefore has been in operation in 4 unions.

In these 4 unions, 113 villages were covered under the program. The number of households included under the program was 15,150 with a total population of 84,660; the average size of 5.59 persons per household. To achieve the objectives and to implement the various activities, 5 Health Officers (paramedics), 37 Health Visitors (females), 5 Education Supervisors and 141 Afternoon School Teachers had been working in this program during the year 2019 (Table 27).

Table 27. Basic Information on Samridhi Program, 2019

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Villages	52	7	2	52	113
2	No. of HHs	2,019	5,585	5,125	2,421	15,150
3	Total Population	11,639	31,344	25,445	16,232	84,660
4	Average Size per HH	5.76	5.61	4.96	6.70	5.59
5	Health Officers (Paramedics)	1	2	2	1	6
6	Health Visitors (Female)	30	40	41	30	131
7	Education Supervisors	2	1	1	*	4
8	Afternoon School Teachers	30	40	41	30	141

Progress of Activities

There are two types of activities that are to be implemented under the samridhi program. One type is supposed to be implemented once or twice while the other type is to be followed up every year. The progress on the first type shows that 30 Enrich Centers had been established in these 4 unions; 200 Enrich houses were built; 66 deep tube wells were established; 70 sanitary latrines were distributed, 30 bridges/culverts were constructed; 26 beggars had been rehabilitated (no further beggars are available); seeds/seedlings of various crops were distributed to 375 families till the end of the year 2019. (Table 28).

Table 28: Achievement of Activities in Samridhi Program till December 2019

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	Establishment of Enrich Centers	9	9	9	3	30
2	Establishment of Enrich Houses	50	50	50	50	200
3	Establishment of Deep Tube Wells	13	13	29	11	66
4	Distribution of Sanitary Latrines	20	25	25	-	70
5	Construction of Bridges/Culverts	20	5	5	-	30
6	Rehabilitation of Beggars	10	8	4	4	26
7	Distribution of Seeds/Seedlings	50	250	25	50	375

In addition, there other activities under the Samridhi program that are being run every year. Among them, progress for 2 other activities, health services and afternoon coaching centers, implemented during the year 2019 are described below.

Health services

Health services are provided to the household population by through static clinics, satellite clinics and organizing health and eye camps. Health Assistants and Health Workers (shaystha shebika) work together to provide services. During the year 2019, 832 static clinics with 6722 patients and 192 satellite clinics with 11,579 patients were conducted. Eight health camps were organized where 1665 patients attended. Only 2 eye camps were organized at Kodolpur where 281 patients were served. Altogether 886 awareness sessions were conducted. Diabetic tests were done for 1410 patients. For union-wise break-up, please see Table 29.



Table 29: Number of Clinics/Camps Organized and Number of Patients Attended in Four Samridhi Areas, 2019

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Static Clinics	90	365	192	185	832
2	No. of Patients	1016	3242	919	1545	6722
3	No. of Satellite Clinics	24	72	48	48	192
4	No. of Patients	609	8840	844	1286	11579
5	No. of Health Camps	2	2	2	2	8
6	No. of Patients in Camps	282	664	345	374	1665
7	No. of Eye Camps	-	-	-	2	2
8	No. of Patients in Eye Camps	-	-	-	281	281
9	No. of Awareness Sessions	192	423	186	85	886
10	Diabetic Tests Done	232	571	105	502	1410



Afternoon Coaching Center

The 'Afternoon Coaching Centers' are run by IDF for the students of primary schools reading in nursery class, class I and class II. The main reason for initiating this activity was that many students get dropped out from schools as they cannot make their lessons at home for various reasons. Therefore, the purpose starting these centers was to make the students learn their class lessons of their respective primary schools. This is done by engaging a local youth and giving the responsibility of teaching about 20-25 students from around the nearby areas. These teachers spend about 2 hours' time with them to teach their lessons in the afternoon time.

During the year 2019, 141 such centers were in operation in the samridhi areas. A total of 141 teachers were teaching in these schools with 3,524 students. Of them 1,724 (48.9%) were male students and 1800 (51.1%) were female students. The average number of students per center was 25 (12 male and 12 female). At least 1 Supervisor is engaged to see and assist the teachers in performing their duties. A monthly meeting is organized for center where the teachers, supervisor and other IDF officials exchange their views on the progress and performance of these afternoon coaching centers (Table 30)

Table 30. Progress of Afternoon Coaching Centers' Activities during 2019

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Afternoon Coaching Centers	30	30	40	41	141
2	No. of Teaching Supervisor	2	1	4	-	7
3	No. of Teachers	30	30	40	41	141
4	No. of Students Male	304	332	566	522	1,724
5	Female	299	374	543	584	1,800
6	Total No. of Students	603	706	1,109	1,106	3,524
7	No. of Guardians' Meeting	11	11	11	11	44

3.2 HALDA RIVER PROJECT

Introduction

IDF has been implementing this project on “Conservation of Natural Breeding Ground of Fishes and Development in the Halda River” under the “Promoting Agriculture Commercialization and Enterprises (PACE)” Project of PKSF with the assistance of International Fund for Agricultural Development (IFAD) for the last 3 years.



Importance of Halda River

Halda River occupies an important position as a natural breeding ground of Indian major carps among existing open inland water bodies of Bangladesh. This river is unique and distinct due to genetically purity of fertilized spawn of Rui and other carp fishes. This river also plays significant role in livelihoods of people who are egg collectors and hatchers. About 40-50 thousand kilograms of eggs could have been collected from Halda river some 50 years back. But only 12 kgs of rui fish were possible to be collected in 2016. Such disparity of the Halda River has never been seen earlier.



Halda river is a threat to destruction because of its different types of anthropogenic hazards including indiscriminate catching and killing of the brood fishes by using illegal gill net, and destruction of natural habitation of fishes. Navigation of the engine operated water vehicles, cutting of the river's serpentine bends and oxbow lakes, disposal of industrial effluents and sewage contamination, unplanned construction of a good number of sluice gates and rubber dams for irrigation purpose, massive quarry of sands from river bed illegally by a section of unscrupulous traders, use of excessive toxic insecticides on both sides of river banks, tobacco farming in upstream area of the river etc. are mostly the reasons for such conditions.

Some other species of fishes that were available earlier, seemed to have become extinct now from Halda River. Amongst the extinct species of fishes, important ones are Bani Koksa (*Bailius barila*), Ghor Poia (*Garra gotyla*), Guijja Ayre (*Sperata aor*), Pangas (*Pangasius pangasius*), Mad/Kata Chanda (*Pseudambassis baculis*), Kata Bhukh, Goni Chapila (*Gonialosa manminna*), Baila (*Stigmatogobius sadanundio*), Meni/Bheda (*Nundus nandus*), Koi Puntti (*Puntius sp*), Kuichcha (*Monopterus cuchia*), Rata Borua (*Moringua raitaborua*) etc.

Goal of the Project

The goals of the project are set to:

- i) intensify the production of fish,
- ii) conserve the species of fish from threat to extinction and
- iii) create the opportunity of livelihoods of entrepreneurs by conserving and developing natural breeding ground of carp fishes (Rui/Rohu, Katla, Mrigal and Kalibaush) in Halda River.

Objectives of the Project

The objectives of the project are set to:

- i) Convert the breeding area of Halda River as a cluster for production of standardized fishes, fish fries and increase the production of eggs by preventing illegal killing of the brood fishes with the help of local people and administration.
- ii) Produce quality standard carp fish fries by applying modern methods in mud-made scoop and increase the capacity of entrepreneurs to easily identify and distinct between hybrid /crossbreed fish fries and the Halda River's fries.
- iii) Introduce fish friendly pesticides instead of toxic insecticides on agriculture lands adjacent to the river bank area.
- iv) Build up green circumambient for conservation of biodiversity of the Halda River by implementing tree plantation program.
- v) Create self-livelihood and alternative livelihood opportunity for the fish cultivators near to the bank of the Halda River.
- vi) Develop alternative livelihoods for the Tobacco cultivators along the banks of Halda River at upstream.



Working Area

- i) **Hathazari Upazila:** Mekhal, Garduara, Uttar Madrasa, Dakshin Madrasa and Burirchar Union Parishad.
- ii) **Raojan Upazila:** Gahira, Binajuri, Raojan Paurosabha, Paschim Guzara and Noajispur Union Parishad in Chattogram District.

Activities Performed during 2019

- n There are 2 committees formed to oversee the project activities. One is a Specialist.
- n Committee and the other is a Technical Committee. One meeting of the Specialist.
- n Committee and two meetings of the Technical Committee were held during the year.
- n In addition, a policy level dialogue was held at the national level.

Training

Providing training to the relevant personnel is an important activity of the Project. A total of 29 training programs were implemented where 650 people participated. For details, please see Table 31.

Table 31: Training Activities Completed during the Year 2019

Sl. No.	Name of Activities	Number of Activities	Number of Participants
1	Training on producing fry from eggs and hatchery management using modern technology	08	130
2	Training of egg collectors about collecting eggs in modern techniques, hatching in earthen pond and income generating activities in off season	12	240
3	Training on fish (carpin Halda River) culture using modern technologies	2	50
4	Training on using Feromen trap and organic pesticides in alternate of chemical pesticides	6	180
5	Training on law of water vehicles and fisheries	1	25
Total		29	625

3.3 PROGRAM FOR ELDERLY PEOPLE (PROBIN)

Number of people over 60 years of age is increasing rapidly in Bangladesh due to improvement in medical technology. This is an emerging challenge of elderly people and the country. Elderly people are at present most vulnerable because of gradual distortion in values, family ties and lack of proper programs taken by the country. The elderly people become dependent on other family members as they come out of labor force and gradually fall in frustrations. To address these challenges and ensure comfort of elderly people, IDF started this program with the assistance of PKSF in the year 2017. The project contains provisions for some activities for comfort and ease of the old people.



Coverage of the Program

Area:

The program was started in 1 union, Raikhali of Kaptai upazila in the district of Rangamati in the year 2017. Later, the program was expanded to other areas and included 6 other unions. So, at present the program is working in 7 unions. These are, apart from Raikhali, Kodolpur union of Raozan upazila in Chottagram district; Kodurkhil union of Boalkhali upazila in Chottagram district; Shualok union of Sadar upazila in Bandarban district; Wagga union of Kaptai upazila in Rangamati district; Hathazari Pourashava in Hathazari district and Satkania union in Satkania upazila of Chottagram district.

Villages:

In each of the union, a number of villages was selected as the area for the Probin Program. A total number of 147 villages was selected for the purpose. First, a survey on the total population of the village was undertaken for each village. People over 60 years of age were identified, and the economic conditions of their respective families were assessed. Those who were very poor and were not receiving any allowances from any other sources were selected and made members of the Probin programs. These members have now become eligible to get any benefits provided by the Probinprogram.

Progress of Activities during the year 2019

Seven (7) Probin social Centers were established in 7 unions and 90 village committees were formed in the selected areas with 6,236 probin people. Of them 3,381 are males and 2,855 are females. Union Committees were formed in all 7 unions and 63 Ward Committees had been formed. All these committees were functional during year having had their meetings. Village level committees were however formed but not functioned in a regular way.

Old age allowances were given to 700 probin citizen (417 males and 283 females) selected 100 citizens from each union. Each one of them received the allowance at the rate of Tk 500 per month. Health camps were organized in the areas and a total number of 1043 old people (560 males and 483 females) received

various health services in 5 of the unions. Rugs were distributed to 80 probin members in each union thus providing 560 pieces during the winter season. During the year 2019, 30 probin members died in 3 unions, 14 in Kodolpur, 11 in Hathazari and 5 in Raikhali. Each family was provided with Tk 2000 for burial of the deceased member. For more details, see Table 32.

Table 32: Progress of Probin Activities during the Year 2019

Description	Name of Unions							
	Kodolpur	Kodurkhil	Shualok	Wagga	Hathazari	Raikhali	Satkania	Total
General Information								
Starting Date	Jan-18	Aug-18	Jan-18	Aug-18	18-Aug	17-Jan	Aug-18	
No. of Villages	18	3	47	52	9	18	7	147
No. of Probin Members								
Male	975	452	227	255	550	468	454	3381
Female	676	425	225	265	500	263	501	2855
Total	1651	877	452	520	1050	731	955	6236
Formation of Probin Committees								
Union Committee	1	1	1	1	1	1	1	7
Ward Committee	9	9	9	9	9	9	9	63
Village Committee	18	-	9	18		9	9	63
Activities during 2019								
No. of Committee Meetings Held								
Union Committee	6	6	6	6	6	5	6	41
Ward Committee	54	46	54	54	54	45	54	361
Village Committee	-	-						
Health Services Provided								
Male	-	108	-	135	168	29	120	560
Female		119		120	120	14	110	483
Total		227		255	288	43	230	1043
Monthly Allowance given								
Male	63	55	52	55	80	54	58	417
Female	37	45	48	45	20	46	42	283
Total	100	100	100	100	100	100	100	700
Amount Distributed in '000' Taka								
Male	378	330	309	330	480	324	348	2499
Female	222	270	291	270	120	276	252	1701
Total	600	600	600	600	600	600	600	4200
No. of Rugs distributed	80	80	80	80	80	80	80	560
Burial assistance provided	14	-	-	-	11	5	-	30



3.4 LEAN PROJECT

Leadership to Ensure Adequate Nutrition (Lean) project aims at the improved maternal and child nutrition in Chattogram Hill Districts and is funded by the European Union (EU). The specific objectives of the project are to:

- i) Create an enabling environment for improved and sustainable pro-poor nutrition security service delivery and awareness; and
- ii) Improve small holder farmer and micro, small and medium enterprise (MSME) friendly value chains through scalable innovations to increase availability and consumption of diversified, safe and nutritious food.

The project was being implemented in Khagrachari, Bandarban and Rangamati districts. United Purpose (UP) has been implementing the project in partnership with Helvetus Swiss Inter-cooperation (HSI), Global Alliance for Improved Nutrition (GAIN), Caritas Bangladesh (CB), Integrated Development Foundation (IDF) and Jum Foundation (JF).

IDF, as Technical Partner, is responsible for undertaking the capacity building in the related fields within the targeted regions. As part of the project activities, IDF, during the year 2019, had undertaken and implemented a number of activities related to capacity building of the related stakeholders. The activities included organizing awareness sessions, training programs, exchange visits, workshops etc. The participants were the upazila levels staff members and officials who were associated with implementation of the project activities. The details of the types of activities and the number of participants attending the events were shown in Table 33.

Table 33 : Capacity Building Activities and the Number of Participants, 2019.

Sl. No	Activity	Name of Upazila					Total
		Dighinala	Panchari	Guimara	Mahalchari	Laxichari	
1	Cross learning/exchange visit of Upazila Nutrition coordination committee	2	2	-	1	1	6
2	Workshop on establishment of linkage between Upazila Nutrition coordination committee and NGO's	1	2	1	1	1	6
3	Meeting with Union Council body to include nutrition activities and budget provision in their yearly plan	10	11	6	10	8	45
4	Facilitate mother and Child health (MCH) coordination meeting.	5	5	4	4	2	20
5	Training and discussion meeting with female members of Union Parishad to strengthen nutrition facilities.	21	24	13	16	14	88
6	Awareness program on nutrition & WASH through theaters, local artists and folk musicians	9	8	10	8	6	41
7	Exposure visits of the adolescent groups to various places	20	20	18	20	11	89
8	Training of existing adolescent club members on nutrition activities	889	735	657	632	504	3417
9	Discussion meeting on awareness raising of nutrition issues at community level of adolescent group/clubs	19	18	15	8	5	65
10	Trials, demonstration, and pilots on nutrition sensitive agriculture activities.	-	-	-	-	59	59



3.5 Black Bengal Goats

Objectives of the Project

The project on Black Bengal Goats started in the year 2013 with financial assistance from PKSF. The main objective of the project was to promote and expand the rearing of Black Bengal Goats adopting the improved methods by the interested farmers. The objectives the project are to:

- i) establish a goat farm with Black Bengal Goats to serve as a demonstration farm,
- ii) select farmers interested in goat farming and organize them into groups,
- iii) organize training on goat farming for farmers interested in goat rearing, and
- iv) provide them with goat breeds, loans and technical supports for goat rearing.

Coverage of the Area

The project area covers 4 upazilas- Khagrachari, Manikchari, Matiranga and Guimara upazilas within the district of Khagrachari. There are 14 Field workers and 4 MIS officers looking after the project. The respective 4 IDF Branch officers are supervising their activities.

Progress of Activities

i) Demonstration farm of Black Bengal Goats

The demonstration farm of Black Bengal Goats is situated at the campus of Integrated Farming Complex at Matiranga, Khagrachari. The farm was established in January 2013 and serving basically as a breeding farm. Till December 2019, the number of purchased goats was 123 and the number of goats born was 301 totaling 424 goats. Out of the total stock, 213 goats died, and 172 goats were distributed/sold to the group members. Therefore, at the end of the year, 39 goats were available at the farm.



Along with the farm, 05 decimal of land was marked for producing fodder crops for the farm goats. During the year 2019, 12,000 kg of German fodder grasses were produced and 44,000 cuttings were distributed to the group member of goat rearers.

ii) Goat rearing farmers' groups

In the 4 upazilas, under 4 IDF Branches, 75 groups of female goat rearers were working with 722 members. Branch-wise details are in Table 34.

Table 34: Branch-wise No. of Goat Rearing Farmers' Groups and Members, 2019

Sl. No.	Name of Branch	No. Villages/Wards	No. of Groups	No. of Members
1	Khagrachari	7	11	78
2	Matiranga	12	30	158
3	Guimara	2	3	23
4	Manikchari	22	31	563
Total		43	75	722

iii) Training

A one-day training program on goat farming was organized for the farmers who were interested in goat farming. Till, December 2019, 26 batches were organized. In each batch 20 farmers participated in the training programs. A total of 520 farmers were trained on goat farming.

iv) Provide breeds and associated supports

The following supports were provided to the farmers rearing goats:

- Out of 722 members, 619 asked for loans and they were provided a cumulative amount of Tk. 7.58 million, of which Tk.6.51 had been returned. The amount outstanding was Tk. 1.03 million. This was mainly the loan for goat farming i.e. purchase of goats, goat feeds, build houses for goat farm and so on. The number of goats currently being reared by the members till December 2019 was 4,578.
- Farmers are supplied with Black Bengal Goat breeds from the Demonstration Farm. Initially, some breeds were supplied free of cost, but now they are being sold to the members. A total of 172 goats were distributed/sold so far,
- As reported earlier, 12,000 kgs. of German fodder grasses were produced in the farm in 2019. From his, 44,000 cutting were distributed free of cost to the members for cultivation in their respective areas.
- During the reporting period, 8,900 goats were given PPR vaccinations, 2,155 were given de-worming tablets and technical supports were provided for 7,070 goats.

3.6 Red Chittagong Cattle (RCC)

Red Chittagong Cattle, being one of the improved, promising and indigenous varieties of cattle, are now at the stage of extinct. It is mainly originated in the greater Chattogram district of southern Bangladesh. The cattle are characterized by their red coat color even with their horn, hoof, ears, eyeball, eyebrow, vulva, and tail switch. RCC's immunity is much higher than other varieties of cattle, it has good reproductive performance (one calf per year), fat content in meat is lower, average lactation period is higher (242 days) and milk production is 4-6 litres per day.



In the above background, IDF initiated a project on 'Preservation, Development and Expansion of 'Red Chittagong Cattle' with technical and financial assistance from PKSF from November 2014. The objectives of the project are to i) preserve and protect RCC, ii) create a quality parent stock of RCC and establish bull centers at farmers' level, iii) establish a demonstration farm, iv) provide practical training to farmers on RCC, v) supply variety of pure RCC to farmers, vi) Provide technical and financial supports for rearing

RCC and vii) establish an Institute on RCC in the long-run.

Progress of the project till December 2019:

The project had established a Demonstration Farm at Durloverpara, Satkania. During the year 2019, a total number of RCC bought in the farm was 45, new calves born was 29 while 2 RCC died. The total number of RCC sold/distributed was 31. Therefore, the total number of RCC at the Farm was 41 till the end of December 2019. Of them 13 were cows, 9 were heifers and 19 were oxen. The number of farmers rearing RCC was 360. During the year, 150 farmers were provided a 2-day training on "Rearing Process of RCC" in 6 batches. Vaccines were provided to 450 cattle; de-worming tablets were distributed for 450 cattle and technical assistances were provided to 250 RCCs farmers.

3.7 Integrated Farming in CHT through Technology Transfer

The project on 'Integrated Farming in CHT through Technology Transfer' is being implemented by IDF since January 2016. The objective of the project is to create opportunities for the farming households of the Hill Tracts to improve their livelihoods through developing integrated farms combining agriculture, livestock and fisheries. The project area covers 3 upazilas, Manikchari, Matiranga and Guimara of Khagrachari district.

Progress of activities till December 2019:

A total of 6 Demonstration Farms have been established by IDF under the project. These demonstration farms were on goat farm (1), local but hilly poultry farm (1), fruit tree farm (1), home gardening farm (1) and fisheries farm (3) and Cow farm (1). Training was provided to 620 farmers on agriculture, livestock and fisheries etc. Three courses on agriculture like i) cultivation of fruit trees, ii) home gardening practices and iii) cultivation of spices were organized. There were 3 courses for each topic, altogether 4 courses where 20 farmers participated in each course. So, a total of 180 farmers were offered training on agriculture. Similarly, three courses on livestock like i) rearing of goats, ii) rearing of hilly chickens and iii) cow rearing were organized.

There were 3 courses for each topic, altogether 9 courses where 20 farmers participated in each course. A total of 180 farmers were offered trainings on livestock rearing. Six courses were organized on pisciculture where 120 farmers took part in 6 batches. About 215 farmers were provided with donations for the purposes of goat rearing (20), raising of chickens (20), cultivation of fruit trees (20), home gardening (20), repair of cow-sheds (16), cultivation of pine apple (5), and cultivation of fishes (10).

Till the end of December 2018, 20 farmers had established goat farms, 20 had grown hilly chicken farms, 20 had developed milch cow farms, 20 had grown home gardens, 5 had cultivated pine apple, 20 developed fruit trees garden, 20 farmers cultivated spices crops and 20 farmers were involved in sh cultivation, altogether 145 farmers had developed different farms.





3.8 Cultivation, Processing and Marketing of Sea Weed (Shaibal)

Shaibal is a sea weed that possesses nutritional and medicinal values. It is not commonly cultivated in our country, but there are about 10 varieties of Shaibal found in our mangrove. The University of Chittagong has recently recommended its production technology. IDF, with assistance of PKSF, have tried its cultivation. In the coastal village of Nuniarchar in Cox's Bazar, 30 village women were selected for cultivation of Shaibal. These women were familiar with shaibal. They were usually the collectors of shaibal that used to be grown naturally but had no ideas about its modern cultivation. They showed interest in cultivating them with modern technology. So they were selected, and were first given 1-day training earlier on cultivation of shaibal.

This year (2019), 55 farmers cultivated shaibal and they were provided with materials and inputs for its cultivation. These included 14 kgs of rope, 4 bamboos, 20 floats, 1 drum, 1 tab (balti), 1 knife, net, packets of polythene and one pair of gumboot to each farmer. Necessary technical guidance were provided to them and their cultivation processes were closely supervised. The total production of the farmers was 44,790 kgs (wet)/9,341 kgs (dry). They sold their products to the farias coming from Lama, Bandarban, Rangamati and Bazarghata of Cox's Bazar. This year one firm, Mahe Agro Products Ltd. also purchased shaibal from the farmers. The progress of the other aspects of the project as December 2019 is shown Table 35.



Table 35 : Progress of Activities on Shaibal Project

Sl. No.	Activity	Achievement
1	Billboard setup	01
2	Sea weed display/exhibition plant	29
3	Development of written modern handout/leaflet on cultivation of Sea weed for farmers	Continuous process
4	Distribution of modern handout/leaflet on cultivation of Sea weed to farmers	Continuous

Publication

This year, the project had published a leaflet entitled 'Cultivation of Samudrik Shaibalor Seaweed' in Bangla as an informative and publicity material and distributed among the farmers and other people interested in Shaibal.




সামুদ্রিক শৈবাল বা সী উইড চাষ

অন্যসূত্র: ১. বাংলাদেশে সামুদ্রিক শৈবাল চাষ, ইনসিটিউট অব মেরিন সায়েন্সেস এন্ড ফিশারিজ, ঢাকা এবং বাংলাদেশের উপকূল সী উইড চাষ, বাংলাদেশ মৎস্য গবেষণা ইনসিটিউটে (বিএফআরআই)।

২. স্বাদুপানির শৈবাল, পিকেএসএফ অর্থাৎ মেরুতে একতরুর আওতায় সহযোগী সমন্বয় 'সেই ট্রি' কর্তৃক প্রকাশিত বুকলেট এবং সহযোগী সমন্বয় 'আইডিএফ' কর্তৃক মত্যা ও প্রাণিসম্পদ ইউনিটের আওতায় মঠে পর্যায় বান্ধনামিত প্রদর্শনীর মন্যন ও অভিজ্ঞতা।

সহায়তা ও সম্পাদনা : এ. এম. ফরহাদুল্লাহমান, উপ-ব্যবস্থাপক (কার্যক্রম), পিকেএসএফ মোঃ শফিউদ্দিন, মত্যা কর্মকর্তা, আইডিএফ

সার্বিক তত্ত্বাবধানে : জহিরুল আলম, নির্বাহী পরিচালক, আইডিএফ
মুহাম্মদ নিজাম উদ্দিন, ভারপ্রাপ্ত উপ-নির্বাহী পরিচালক, আইডিএফ

অর্থায়ন ও কারিগরি সহযোগিতায়



মত্যা ও প্রাণিসম্পদ ইউনিট
পঞ্জী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)

প্রকাশনায় ও প্রচারে



ইন্টিগ্রেটেড ডেভেলপমেন্ট ফাউন্ডেশন (আইডিএফ)



3.9 Production and Preservation of Cuchia in Hilly Areas

Cuchia is a kind of fish usually grown in low, marshy lands in lakes, springs of the hills and in ditches and abandoned places, usually in shallow plain lands. This fish is not only popular to hilly poor and other people but also considered as delicious food by them. Due to the recent atmospheric and climatic changes, the ecosystems, water flow in marshy and low riverine areas are being affected in Bangladesh. The indiscriminate catching and consuming of cuchia by the local people has threatened its existence. In this background, for preserving and expansion of cuchia IDF, with assistance from PKSF, started a project entitled 'Promoting Natural Production and Preservation of Cuchia through Creating Employment for the Hilly Rural People by Establishing Family Farms of Cuchia.

Objectives

The objectives of the project were to

- i) Establish modern farms of cuchia in the homesteads of the farmers,
- ii) Preserve and expand cuchia through adoption of technology and management practices,
- iii) Meet the demands of food and nutrition.
- iv) Increase earning of foreign exchange, and
- v) Create alternate employment for the rural poor.

Progress of Activities

The project was being implemented in 2 districts – Khagrachari and Bandarban. In these 2 districts, 7 IDF Branches were involved; and these were Khagrachari, Matiranga, Guimara and Manikchari of Khagrachari district and Sualock, Rajbila and Balaghata of Bandarban district. The field activities practically started from June 2019. Initially, the farmers interested in cuchia farming were identified and selected for providing training on 'improved methods of cultivation of Cuchia. The 2-day training was designed and implemented in cooperation with the upazila livestock services offices. The training was given in batches. There were 25 farmers in each batch. Five batches of trainees were selected from the areas of 5 IDF branches e.g. Khagrachari, Matiranga, Guimara, Manikchari and Balaghata. All training programs were organized at the Agricultural Training Institute (ATI) at Matiranga.

Till December 2019, 76 farmers were granted a loan of BDT 1440 lacs; of them 43 farmers had taken preparations and had started cultivating cuchia in their farms. Each farmer was provided with supports of materials and inputs like tripal, blue colored polythene, pipes, vermin-compost etc. worth BDT 10,000. The project personnel were providing technological supports to the farmers.

4. PLANS, BUDGETS & AUDIT



4.1 PLANS AND BUDGET

A 5-year Strategic Business Plan (July 2017 to June 2022) was prepared on a 3-day workshop organized by IDF in November, 2016 at Chattogram Office. The selected branch managers, area managers, zonal managers, higher management staff including the Executive Director of the organization participated in the workshop. Executive Director played the role of facilitator of this workshop. The workshop reviewed the achievements of the last 5-year plan and current strengths and weaknesses of the organization before starting the exercise of new 5-year plan. The summary of the 5-year plan prepared in the workshop is presented in Table 26.

Table 26 : Summary of Budget Plan (2017-18 to 2021-22)

Particulars	Expected in June 2017	Plan				
		2017-18	2018-19	2019-20	2020-21	2021-22
No. of Branch	90	105	125	145	170	201
No. of members	115,191	134,773	154,989	181,338	208,538	241,904
No. of Borrowers	93,177	114,557	131,741	154,137	177,258	205,619
Loan Disbursement (m)	3,500	4,655	6,191	8,049	11,187	13,984
Loan Outstanding (m)	1,900	2,560	3,405	4,426	6,153	7,691
Savings Fund (m)	759	1,024	1,396	1,859	2,615	3,307

Under the framework of the five-year plan, IDF prepared annual plan and budget for 2017-18 up to 2021-22 through a participatory process. The plan for membership growth, loan disbursement, loan repayment, savings mobilization was done by the field organizers at branch level. Each field worker submitted his/her annual plan to the branch manager. The branch manager then organized a one-day workshop to discuss and review the individual plans and annual budget of the branch. When the plan and budget for the branch was finalized, the branch manager submitted it to the planning and budget division at head office.

A workshop was organized at Head Office, where the plan and budget of individual branches, Regional Office and Head Office were presented. The Planning department finalized the budget through detail discussion and review thoroughly in the workshop and submitted to Governing Body for approval.

4.2 AUDIT

i) Internal Audit

IDF established independent Internal Audit Team in the year 2000 with a view to maintaining and improving the quality of work of its Micro-finance and other programs. The Team consisted of 7 members headed by a Deputy Coordinator. The mode of work of the team members was to visit branches, area, regional and head offices to examine the books of accounts, various registers, loans, savings, collection sheets, various ledgers and other related documents. They also examine the utilization of loans by the members.



The internal audit team allows the staff members to correct possible mistakes and errors at the spot, if possible or allows one-month time to correct them. The team prepares reports and submits to the Executive Director who takes necessary administrative measures.

In the year 2019, all branches, areas and regional offices were audited by turn. The internal audit was found to be a very fruitful tool for maintaining and improving the quality of work.

ii) External Audit

Khan Wahab Shafique Rahman & Co., a Chartered Accountancy Firm was appointed to audit the accounts of the organization for 3 years effecting from 2015-16 to 2017-18. The Audit Report for 2018-19 is given in Annex-4.

5 OTHER ACTIVITIES

5.1: Governing Body & Annual General Meeting

During the calendar year of 2019, four meetings of the Governing Body of IDF were held in March, April, June and November respectively. The Annual General Meeting (AGM) was held on 22 June 2019 at the IDF Head Office at Mirpur. All these meetings were presided over by the IDF Chairman Prof. Dr. Mahmudul Alam. In every meeting, the updated progress of the Organization's various activities, presented by the Executive Director, were reviewed and discussed. Besides, draft Annual Report, Annual Plans and Budgets, Auditor's Report were reviewed and approved. Policy decisions were set in respect of staff development, staff welfare, proposals of new projects, fund collection and management, liaison with other organizations and agencies and so on.

5.2: Humanitarian Support to Rohingya Refugees

From the very 1st week of arrival of Rohingya Refugees at Ukhiya, Cox's Bazar, IDF provided various supports for Rohingyas from its humanitarian responsibilities. In the beginning, IDF participated with other organizations and individuals to provide food, blanket, clothes, clean water and primary health service from its own resources informally and there after established a health center through which an MBBS doctor and two paramedics had been serving there for longer period.



5.3 : Exposure Visit to IDF by Nepalese Teams

On the basis of an MoU between IDF and RMDC (Rural Microfinance development Centre) & CSD (Centre for Self-help Development) - the two Apex organizations for Microfinance in Nepal, a group of Nepalese officials and representatives of Governing bodies of different microfinance organizations have been in batches visiting Bangladesh.

The week-long visits are organized by IDF and the participants spend much time in Chattogram, they are also exposed to the work of Grameen Bank and ASA. They learnt the micro-credit operations and experience in Bangladesh and exchanged ideas of theirs. In 2019, IDF organized 13 such visits where there were 88 participants (67 male & 21 female) of different MFIs from Nepal. See the details of course-wise participants and the organization they had represented in Table 25.



Table 25: Number of Participants & their Organizations Attending in Exposure Visits

Sl. No.	Visit Date	Duration (Days)	No. of Participants		No. of Organizations	Name of Organizations
			Male	Female		
1	08.01.2019 15.01.2019	08	8	2	7	Centre for Self-help Development (CSD) (1), UNYC Nepal(2), Grameen Mahila Utthan Kendra (1), Chhimek Laghubitta Bittiya Sanstha Ltd.(1), Nerude Laghubitta Bittiya Sanstha Ltd.(3), Mirmire Laghubitta Bittiya Sanstha Ltd.(1), Sahara Nepal (1)
2	19.1.2019 26.01.2019	08	10	0	7	Ghodighoda Laghubitta Bittiya Sanstha Ltd.(1), Nerude Laghubitta Bittiya Sanstha Ltd.(2), Global IME Laghubitta Bittiya Sanstha Ltd.(1), Community Women Development Centre(2), Rural Women Development Centre(1), UNYC Nepal(2), RMDC Laghubitta Bittiya Sanstha Ltd. (1)
3	02.02.2019 09.02.2019		7	2	1	FORWARD Community Microfinance Bittiya Sanstha Ltd.
4	23.02.2019 03.03.2019		8	2	4	Centre for Self-help Development (CSD)(1), MahilaUpkar Munch(3), Mero Microfinance Bittiya Sanstha Ltd.(5), Nawaprativa Saving and Credit Co- operative Ltd.(1)
5	09.03.2019 17.03.2019		9	1	5	Womi Laghubitta Bittiya SansthaLtd.(3), Global Laghubitta BittiyaSanstha Ltd.(1), Samata Microfinance Bittiya Sanstha Ltd.(2), Swarojgar Laghubitta Bittiya Sanstha Lte.(2), Vijaya Laghubitta Bittiya Sanstha Ltd.(2)
6	18.03.2019 26.03.2019		5	6	6	Centre for Self-help Development (CSD)(1), Shree Udaydev Bahuudeshiya Sahakari Sanstha Ltd.(1), Nepal Mahila Samudayik Sewa Kendra (2), Sahara Nepal SACCOS Ltd.(4), Batabaran Sudhar Bahuudeshiya Sahakari Sanstha Ltd.(2), Sahara Nepal SACCOS Ltd. (1)
7	06.04.2019 13.04.2019		8	2	7	Chameli Saving and Credit Cooperative Society Ltd.(1), Nerude Laghubitta Bittiya Sanstha Ltd.(1), Nepal women Community Service Center(3), Udeyadev Multipurpose Cooperative Ltd.(2), Rural Women Development Centre (1), MahilaLaghubitta Bittiya Sanstha Ltd.(1), RMDC Laghubitta Bittiya Sanstha Ltd. (1)
8	07.09.2019 14.09.2019		8	2	6	Nerude Laghubitta Bittiya Sanstha Ltd. (2), Mahuli Laghubittia Bittiya Sanstha Ltd.(1), Sparsh Laghubittia Bittiya Sanstha Ltd.(1),

Sl. No.	Visit Date	Duration (Days)	No. of Participants		No. of Organizations	Name of Organizations
			Male	Female		
						Swabalamban Laghubitta Bittiya Sanstha Ltd.(3), Environment Development Cooperative Organization Limited(2), RMDC Laghubitta Bittiya Sanstha Ltd(1)
9	21.09.2019 28.09.2019		11	0	7	Centre for Self-help Development (CSD) (1), Aatmanirbhar Laghubitta Bittiya Sanstha Ltd.(2) Manushi Laghubitta Bittiya Sanstha Ltd.(1), Nepal AgroLahubittaBittiya Sanstha Ltd.(1), Bauddha Grameen Bahuuddeshiya Sahakari Sanstha Ltd.(2), Chhimek Laghubitta Bittiya Sanstha Ltd.(1), Swabalamban Laghubitta Bittiya Sanstha Ltd.(3)
10	02.11.2019 09.11.2019		10	0	6	Centre for Self-help Development (CSD) (1), Womi Microfinance Bittiya Sanstha Ltd.(1), MuktinathBikas Bank Ltd.(2), Kisan Bahuudeshiya Sahakari Sanstha Ltd.(2), Solve Laghubitta Bittiya Sanstha Ltd.(2), Mirmire Laghubitta Bittiya Sanstha Ltd.(2)
11	16.11.2019 22.11.2019		4	2	1	RMDC Laghubitta Bittiya Sanstha Ltd.
12	23.11.2019 30.11.2019		10	0	6	Nerude Laghubitta Bittiya Sanstha Ltd.(3), Environment Development Cooperative Organization Limited (2), Kisan Multipurpose Cooperative Ltd.(2), Unique Laghubitta Bittiya Sanstha Ltd.(1), Upakar Laghubitta Bittiya Sanstha Ltd.(1), RMDC Laghubitta Bittiya Sanstha Ltd.(1)
13	07.12.2019 14.12.2019		9	2	4	Centre for Self-help Development (CSD) (1), Mirmire Laghubitta Bittiya Sanstha Ltd.(3), Aatmanirbhar Laghubitta Bittiya Sanstha Ltd.(1), Mahuli Laghubitta Bittiya Sanstha Ltd.(6)
Total			107	21	67	

ADDRESSES OF IDF OFFICES

Micro-credit Program

Registered Office

Plot # 33, Kathaltali Residential Area
Banarupa, Rangamati

Head Office

House # 20, Avenue # 2, Block- D
Mirpur-2, Dhaka-1216

Regional Office

House # 25, Road # 2, Block # B
Chandgaon Residential Area, Chattogram
Phone: 880-31-671422, 880-31-671248,
Mobile: 01713-426440

Area Offices

Bandarban Area

Address: Brigid Area, Balaghata, Bandarban Sadar
Mobile No: 01815-659377
e-mail: Bandarban_ar@yahoo.com

Cox's Bazar

Rumalir chara, Behind AL Mustafa KG School,
PS & District- Cox's bazar
New address: South Kolathali, 12 no. word, Cox's
bazar sadar. Mobile No: 01814-659371
e-mail: coxsbazar_ar@yahoo.com

City Area-02

House # 25, Road # 02, Block # B,
Chandgaon R/A, Chattogram
Mobile no.01814-659380,
e-mail: city2_ar@yahoo.com

Karnaphuli Area

House # 25, Road # 02, Block # B,
Chandgaon R/A, Chattogram
Mobile No: 01844-134983
e-mail: karnafully_ar@yahoo.com

Rangamati Area

Kataltali, Banarupa, PS & District- Rangamati
Mobile No: 01814659379
e-mail: rangamati_ar@yahoo.com

Satkania Area

Hasan Tower (2nd Floor), C/O: Md. Ayub Ali Sordar,
Padua, Lohagara, Chattogram
Mobile No: 01814-659376
e-mail: padua_ar@yahoo.com

City Area-01

House # 25, Road # 02, Block # B, Chandgaon R/A,
Chattogram. Mobile No.01844-070842,
e-mail: city1_ar@yahoo.com

Brahammanhat Area

Gujra Noapara, Raozan, Chattogram
Mobile no.01814-65936
e-mail: brammanhat_idf@yahoo.com

Khagrachari Area

Khagrachari Aparna Chowdhury Para Mohila Collage
Road, Khagrachari.
Mobile No: 01847-005462,
e-mail: khagrachari_ar@yahoo.com

Manikchari Area

Near Upazila Agricultural Office (Old), P.O & PS:
Manikchari, Khagrachari
Mobile No: 018470-05456,
e-mail: manikchari_ar@yahoo.com

Feni Area

Amanullahpur, Bangla Bazar, Dagonbhuiya Sadar,
Dagonbhuiya, Feni
Mobile No: 01814-659373
e-mail: dagonbhuiya_idf@yahoo.com

Cumilla Area

Beside sadar south Upozila Porisod Sadar
South, Cumilla
Mobile No: 01844-070839
e-mail: comilla_ar@yahoo.com

Rajshahi Area

Baya 5(Patch) Building, Airport road, Airport,
Poba, Rajshahi
Mobile No: 01718-993984, 01833-329049
e-mail: nalam_197596@yahoo.com

Natore Area

C/O, Abul Hossain Peon, PO-Dighapotia, PS-Natore
Sadar, District-Natore
Mobile No: 01844-070833
e-mail: sofiqidf@gmail.com

Chapai Nawabganj Area

261/Shahibag, P.O: Bottola Hat,
PS: Chapai nawabgonj Sadar Chapai nawabgonj
Mobile No: 01847-005455
e-mail: shamim_idf441@yahoo.com

Naogaon Area

College para, Borendro Mor, Mohadevpur,
Naogaon
Mobile No: 01815-285920, 01724909570,
e-mail: sabuj_idf@yahoo.com

Dhaka Area/Zone

House No.20, Avenue-2, Block # D, Mirpur-2, Dhaka-1216
Mobile No: 01713-426409, 01844-134980,
e-mail- aziz6264@yahoo.com

IDF Branch Offices

Name of Branches	Address	Year of establishment
Shoalok	Majer Para, Sualok, Bandarban Mobile no. 01814-659354	October 1993
Balaghata	Briged Area, Balaghata, Bandarban Sadar. Mobile no. 01814-659342	November 1994
Rajbila	Bangalhalia, Rajastali, Rangamati Mobile no. 01814-659343	May 1996
Betbunia	Chaheri Bazar, PO- Betbunia, PS- Kawkhali, Rangamati Mobile no. 01844-134964	May 1996
Rajasthali	Rajastali Sadar, Rangamati Mobile no. 01811-415011	May 1996
Raikhali	Raikhali Bazar, Kaptai, Rangamati Mobile no. 01814-659350	December 1996
Baraichari	Boroichari, Kaptai, Rangamati Mobile no. 01811-415010	December 1996
Bahaddarhat	House #19, Road #2, Block-B, Chandgaon RVA, Chattogram Mobile no. 01814-659329	January 1997
Lama	Chairman Para, PO- Chokoria, PS- Lama, Bandarban Mobile no. 01811-415027	May 1997
Rangamati	Plot # 38/38-1, Mabilia villa, Kataltali, Banarupa, Rangamati Mobile no. 01814-659347	September 1997
Khagrachari	Khagrachari Aparna Chowdhury Para Mohila Collage Road, Khagrachari Mobile no. 01814-659352	October 1997

Name of Branches	Address	Year of establishment
Manikchari	Near Upazila Agricultural Office (Old), PO & PS: Manikchari, Khagrachari Mobile no. 01811-415018	March 1998
Halishahar	House #-06; Road #o6, Block-G, Halishahar H\E, Chattogram Mobile no. 01814-659330	March 1998
Pahartali	576/A/863, East Rampur, Halishahor Road, Chattogram Mobile no. 01814-659334	April 1998
Guimara	PO & PS: Guimara, Khagrachari Mobile no. 01814-659358	April 1998
Ranirhat	Rajanagar up Road, PO- Thandachari, PS- Rangunia, Chattogram Mobile no. 01811-415069	December 1998
Langadu	Union porisad (2nd Floor), PO & PS- Langadu, Rangamati Mobile no. 01814-659335	July 1999
Matiranga	Rasulpur Mour, P/O+P/S: Matiranga, Khagrachari Mobile no. 01814-659345	April 2000
Ruma	Ruma Sadar, Bandarban Mobile no. 01818-637907	June 2000
Rajarhat	Rajarhat Bazar, Padua, Rangunia, Chattogram Mobile no. 01814-659344	November 2000
Mohora	Ispahani Jetty Road, Mohra, Kalurghat, Chattogram Mobile no. 01814-659328	November 2000
Baishari	Baishari bazaar, PO- Baishari, PS- Naikhongchari, Bandarban Mobile no. 01811-415026	February 2001
Banarupa	Plot # 38/38-1, Mabilia villa, Kataltali, Banarupa, Rangamati Mobile no. 01811-415012	September 2001
Katgar	Ali Haydar Chowdhury Bari, 1st floor, Dhumpara, Kathgar, Chattogram. Mobile no. 01814-659332	September 2001
Baghaichari	Subarna Vaban, BGB Camp, Marishya Baghaichari, Rangamati Mobile no. 01811-415022	November 2001
Raozan	Shikdar Ghata, PO & PS-Raozan, Chattogram Mobile no. 01814-659349	May 2002
Kadamtali	House # 48, Aykub mansion, Nazirpul, Chattogram Mobile no. 01814-659331	December 2002
Brahammanhat	Gujra Noapara, Raozan, Chattogram Mobile no. 01814-659351	May 2003
Eidgaon	Al Machia Madrasha Main Gate, Near Arakan Road, PO- Eidgoan, Cox's bazar. Mobile no. 01811-415025	June 2003
Oxygen	121/4, Shamsul Alam Bari, Zela Parishad R/A Mirpara Jalalabad, Chattogram. Mobile no. 01814-659359	July 2003
Cox's Bazar	Rumalirchara, behind AL Mustafa K.G School, PS & Dist- Cox's bazar Mobile no. 01814-659340	August 2003
Cornelhat	Mostafa Hakim College Road, Chattogram Mobile no. 01814-659333	February 2004

Name of Branches	Address	Year of establishment
Boalkhali	Buri Pukur Par, Purba Gomdandi, Boalkhali, Chattogram Mobile no. 01814-659356	March 2004
Ukhiya	Court Bazar, Fazal Market (2nd floor), P.O- Ratna Palang, PS- Ukhia, Cox's bazar. Mobile no. 01814-659341	August 2004
Banskhali	Zinzi Fakir Mazar, Belgao, Banskhali, Chattogram Mobile no. 01811-415017	September 2004
Sarkarhat	Mirzapur, Hathazari, Chattogram Mobile no. 01814-659353	December 2004
Jurachari	Jurachari Bazar, P.O & PS- Jurachari, Rangamati Mobile no. 01844-005437	March 2005
Moriomnagar	Isakhali, Rangunia, Chattogram Mobile no. 01811-415009	July 2005
Satkania	C/O: GM Safura Mansion, P.O.+PS.: Satkania, Chattogram Mobile no. 01811-415003	September 2005
Azadi Bazar	Azadi Bazar, Fatichari, Chattogram Mobile no. 01814-659337	October 2005
Rajshahi	Sector # 01, Block-B-392/1, On the West Side of Rajshahi Satellite Town High School, PO: Sopura, Thana: Boalia, Dist: Rajshahi Mobile no. 01811-415013	December 2005
Amcharhat	Kashem Villa, C/O: Abul Kashem, P.O.: Amchorhat, PS.: Lohagara, Chattogram. Mobile no. 01811-415004	December 2005
Bariarhat	Moniria Market, Bariarhat Purosova, Mirashorai, Chattogram Mobile no. 01844-07850	March 2006
Podua	Hasan Tower, C/O: Md. Ayub Ali Sordar, Padua, PS.: Lohagara, Chattogram. Mobile no. 01814-659346	March 2006
Dhopachari	P.O.: Dhopachari, PS.: Chandanish, Chattogram Mobile no. 01811-415006	March 2006
Uttar Khan	Chamur Khan, PO- Uzanpur, PS-Uttar Khan, District- Dhaka Mobile no. 01844-070970	May 2006
Dighinala	Dilip Kumar Chakma Bari, P/O+P/S: Dighinala, Khagrachari Mobile no. 01811-415021	June 2006
Sarai	Sarai Keaju Para Bazar, PS.: Lama, Bandarban, Chattogram Mobile no. 01811-415005	August 2006
Anowara	Jamal Market (2nd floor), Rustom Hat, Battali, Anowara, Chattogram. Mobile no. 01811-415008	September 2007
Arani	House # 275, Masterpara, Arani Pouroshava, Bagha, Rajshahi Mobile no. 01811-415014	December 2007
Patharghata	Saha Amanath Major Gate, Chattogram Mobile no. 01814-659357	March 2008
Poba	C/O Md. Siraj Uddin, Shahapur, PO Darusha, PS Kornoher (Poba), Rajshahi. Mobile no. 01811-415015	May 2008
Amilaish	Sarwar Bazar, Vill+PO.: Amilaish, PS.: Satkania, Chattogram Mobile no. 01811-415007	March 2009

Name of Branches	Address	Year of establishment
Fatikchari	South Durung, PO & PS: Fatikchari, Dist: Chattogram Mobile no. 01811-415019	March 2009
Tongi	Holding No-321, Plot- 368/611, C/o- Lutfur Rahuman (Kalu), Morkun Koborastan Gate PO+PS- Tongi, District- Gazipur Mobile no. 01811-415024	October 2009
Bagha	Rofiqul Super Market, 2nd floor Monigram Bazar, Bagha, Rajshahi Mobile no. 01714-659370	September 2010
Ramgar	Harun Commissioner Bhaban, Collage Road, Masterpara, PO & PS: Ramgar, Khagrachari. Mobile no. 01811-415051	December 2010
Sreepur	Vill- Kajipara, PO+PS- Sreepur, District-Gazipur Mobile no. 01811-415067	January 2011
Shibgonj	Hol mur, Ranihati, Shibgonj, Chapainawabgonj Mobile no. 01814-659367	January 2011
Chandanish	Mowlovi Bazar, Barkal, Chandanish, Chattogram Mobile no. 01811-415050	January 2011
Kapasia	Vill-Torgaon, PO+PS-Kapashia, District-Gazipur Mobile no. 01833-329040	February 2012
Taherpur	Porvath Shaha Building 2 floor, Tilipara, Noldanga Road, Taherpur, Bagmara, Rajshahi Mobile no. 01833-329041	February 2012
Durgapur	Rob Vila, Jamtala, Near Power Station, Durgapur, Rajshahi Mobile no. 01833-329042	June 2012
Narayanhat	C/O. Dr. Abul Kalam Building, PO: Narayanhat, Upazila: Fatikchari, Dist: Chattogram. Mobile no. 01847-005453	November 2012
Shitakundo	SitakunduPourosova, Sitakundu, Chattogram Mobile no. 01847-005450	November 2012
Natore	C/O, Abul Hossain Peon, PO-Dighapota, PS-Natore Sador, Dist-Natore. Mobile no. 01833-329043	November 2012
Badolgachi	Masterpara, Post: Badolgachi, PS: Badolgachi, Naogaon Mobile no. 01833-329044	November 2012
Sherpur	C/O, Birash Chandro Sarkar, House No-149, Jagonnat Para, PO+PS-Sherpur, Dist.- Bogura. Mobile no. 01833-329045	November 2012
Monohordi	Near Govt. Hospital, Vill+PO+PS- Monohordi, District-Norshingdi Mobile no. 01847-005452	November 2012
Rohonpur	C/O Nura Alom Syddiki (Biplob), Station Para, Rohanpur, Upazela Get, Gomasthapur, Chapainawabgonj Mobile no. 01833-329046	November 2012
Baliadanga	Vill+Post: Baliadanga, Thana+Dist: Chapai nawabgonj Mobile no. 01833-329047	November 2012
Chowdala	Janani Vila, Madrasha Mor, PO: Chowdala, PS: Gomasthapur, Dist: Chapai nawabgonj. Mobile no. 01833-329048	November 2012
Potiya	Santirhat Ziri Madrasa Road, Thana mahira, Patiya, Chattogram Mobile no. 01847-005451	November 2012

Name of Branches	Address	Year of establishment
Rowshonhat	Hazi Abul kalam Mansion, Elahabad, Kanchan Nagor, Chattogram Mobile no. 01847-156632	June 2015
Chandina	Near by Chandina Pouroshava, Chandina, Cumilla Mobile no. 01847-156637	June 2015
Chowara	Beside sadar south Upozila porisod Sador South, Cumilla Mobile no. 01847-156636	June 2015
Gurudashpur	C/O, Md Anwar Hossen, Village, Khamar Naskoir (Gurudashpur Bazar) PO+PS-Gurudashpur, Dist-Natore Mobile no. 01847-156635	June 2015
Lalpur	C/O. Md. Fazlur Rahman (Lecturer) Village-Master Para, PO-Gopalpur, PS-Lalpur, Dist-Natore Mobile no. 01847-156634	June 2015
Boraigram	C/O(Advocate), Md Shoriful Islam Mukta, Luxmikul Bazar, PO-Luxmikul, PS-Boraigram, Dist-Natore Mobile no. 01844-134981	April 2016
Noldanga	C/O, Md. Alamgir Kobir (Haoya Vila) Noldangha Pourasava, PO+PS-Noldangha, Dist-Natore Mobile no. 01844-134982	April 2016
Mohipal	Hazi Afzalur Rahaman Road, Academi Feni Sadar, Feni Mobile no. 01844-070838	June 2016
Chewra	Dourkora Bazar, Gunboti Road, Chewra, Cumilla Mobile no. 01844-070836	June 2016
Dhampti	Dhampti Uttar para, Debidwar, Dhampti, Cumilla Mobile no. 01844 070837	June 2016
Panchari	Changi Vaban, Upazila Porisad, Panchari, Khagrachari Mobile no. 01844-070843	February 2017
Halda	Gordoara, Noyarhat, Chattogram Mobile no. 01818-637907	March 2017
Godagari	Infront of Godagari Posu Hospital, Godagari, Rajshahi Mobile no. 01844-070846	March 2017
Chapai Nawabgonj	261/Shahibag, P.O: Bottola Hat, PS: Chapai nawabgonj Sadar, Chapai nawabgonj. Mobile no. 01844-070847	March 2017
Naogaon	Chokbirham, Post: Naogaon Sodor, PS: Naogaon, Naogaon Mobile no. 01844-070848	August 2017
Mohadebpur	College Para, Borendro Mur, Mohadebpur, Naogaon Mobile no. 01844-070849	August 2017
Borura	Kadoba, Chandina Road, Barura, Cumilla Mobile no. 01844-070972	August 2017
Dagan Bhuiyan	Amanullahpur, Bangla Bazar, Dagonbhuiyan Sadar, Dagonbhuiyan, Feni. Mobile no. 01844-070971	August 2017
Boktar Munshi	Baktermunsi, Sonagazi, Feni Mobile no. 01844-070975	September 2017
Mohichail	Joynal Market, Mohichail Chandina, Cumilla Mobile no. 01844-070976	November 2017

SOLAR PROGRAM

Branch Office Addresses

Sl.	District	Name of Upazila	Name of the Branches	Branch Address	Mobile No	Remarks
1	Chandpur	Kachua	Kachua	IDF Solar Program, Kochua Bazar, PO+PS: Kochua, Dist: Chandpur	01833-219021	Solar Branch
2	Chattogram	Bashkhali	Jaldi	IDF Solar Program, Askaria Bazar PO: Jaldi, PS: Banskali, Dist: Chattogram	01847-070447	Micro-credit
3		Fatikchari	Fatikchari	IDF Solar Program, South Dhurung, PO+PS: Fatikchari, Dist:Chattogram	01833-329038	Micro-credit
4		Lohagara	Padua	IDF Solar Program, Hasan Tower, C/O Md.AbdulKasem, P/O: Padua, P/O:Lohagara, Chattogram	01814-659346	Micro-credit
5		Miresharai	Baraiyerhat	IDF Solar Program, C/O Moniria Market, BaryerhatPowrosova Station, PO: Barayerhat,PS: Mirersorai, Dist: Chattogram.	01811-415055	Micro-credit
6		Satkania	Satkania	IDF Solar Program, C/O Safura Manson, PO+PS: Satkania, Dist: Chattogram	01811-415003	Micro-credit
7	Cumilla	Chandina	Dawdkandi	IDF Solar Program, Matribhumi Girls School, Sadolpur, Eliotgonj Bazar, PO: Eliotgonj Bazar, PS: Dawdkandi, Dist: Cumilla	01833-148934	Solar Branch
8	Coxs Bazar	Pekua	Pekua	IDF Solar Program, Abu SALEK Vi Building, Baimmakali Road, Beside Pekua UP, PO+PS:Pekua, Dist: Coxsbazar	01847-005442	Solar Branch
9		Ramu	Ramu	IDF Solar Program, C/O Johir Master, PO+ PS:-Ramu, Dist:-Coxsbazar.	01847-070453	Solar Branch
10	Feni	Dagon Bhuiyan	Dagon Bhuiyan	IDF Solar Program, Dagon Bhuiyan Bazar, PO+PS: Dagonbhuiyan Dist: Feni	01833-329026	Solar Branch
11	Khagrachari	Guimara	Guimara	IDF Solar Program, PO & PS: Guimara Khagrachari	01814-659358	Micro-credit Branch
12		Manikchari	Manikchari	IDF Solar Program Nnear Upazila Agricultural Office (old) PO & PS: Manikchari Khagrachari	01811-415018	Micro-credit Branch
13	Lakshmipur	Lakshmipur Sadar	Lakshmipur Sadar	IDF Solar Program, C/O ZakairHossain, Beside Election Commission Office, PO+PS: LaxmipurSadar, Dist: Laxmipur	01833-329026	Solar Branch
14	Rangamati	Juraichori	Jurachori	IDF Solar Program, Jurachori Bazar, PO+ PS:-Jurachori, Dist:-Rangamati.	01847-005437	Micro-credit

Sl.	District	Name of Upazila	Name of the Branches	Branch Address	Mobile No	Remarks
15		Longodu	Langdu	IDF Solar Program, Beside Longdu UP, PO+ PS:-Langdu, Dist:-Rangamati	01814-659335	Micro-credit
16		Rajasthali	Rajasthali	IDF Solar Program, Rajostali Bazar, PO+ PS : Rajastali, Dist.-Rangamati	01811-415056	Micro-credit
17		Kaptai	Boroichari	IDF Solar Program, Boroichari Bazar, PO: Boroichari, PS: Kaptai Dist. Rangamati	01847-005446	Micro-credit Branch
18	Moulvi Bazar	Juri	Juri	IDF Solar Program, New Market, PO+PS: Juri, Dist: Moulvi Bazar	01811-415033	Solar Branch
19	Sylhet	Fenchugonj	Fenchugonj	IDF Solar Program, Ferighat Bazar, PO+ PS-Fenchugonj, Dist.- Sylhet	01811-415033	Solar Branch
20		Companigonj	Companigonj	IDF Solar Program,C/O MojbMiya, PO+PS-Companygonj, Dist.- Sylhet	01811-415033	Solar Branch



LIST OF INCOME GENERATING ACTIVITIES

1. Farming, Gardening, Nurseries

1	Banana cultivation	31	Nut (Supari)
2	Betel leaf cultivation	32	Onion
3	Bitter gourd (korolla)	33	Orange garden
4	Blackberry (kalojam) cultivation	34	Paddy cultivation
5	Brinjal	35	Papaya cultivation
6	Coriander (Dhone)	36	Pea (motor shuti) cultivation
7	Corn	37	Plum cultivation
8	Carrot	38	Potato cultivation
9	Catechu (Khoer)	39	Radish (Mula)
10	Cucumber	40	Raisin (KisMis)
11	Cumin Seed (zira)	41	Salt cultivation
12	Date (Khejur) cultivation	42	Snake gourd (Chichinga)
13	Garlic (rosun)	43	Spice Plantations
14	Ginger	44	Sugarcane cultivation
15	Gourd (lau)	45	Tea Cultivation
16	Gram (chula) cultivation	46	Tomato
17	Green chilli	47	Turmeric (Holud)
18	Groundnut	48	Turnip (Shalgom)
19	Guava garden	49	Vegetable cultivation
20	Jute cultivation	50	Water melon (Tormuj) Cultivation
21	Okra (ladies finger)	51	Wheat Cultivation
22	Lemon cultivation	52	Bean (Shim)
23	Litchi cultivation	53	Cattle feed growing
24	Linseed (tishi)	54	French (Borboti)
25	Litchi garden	55	Gardening
26	Maize cultivation	56	Rubber Bagan
27	Mango garden	57	Apple garden
28	Mosurdal	58	Arum (kochu)
29	Mustard	59	Flower cultivation
30	Nursery		

2. Business on Agricultural Produces and Products

1	Badam Business	4	Betel Nut (Supari)
2	Banana seller	5	Cardamom (alach)
3	Betel Leave (Pan)	6	Chira, puffed rice and popcorn

7	Clove (Lobongo)	26	Pickle making
8	Coconut & nut business	27	Potato business
9	Business on lime	28	Rice business
10	Cotton business	29	Rice mill
11	Fertilizer, insecticide & seed business	30	Rice business
12	Flattened rice (Chira,Muri) Business	31	Saffron (zafran)
13	Flour (Moida) making factory	32	Salt business
14	Fried gram salted & spiced (chanachur)	33	Seeds like grains, rice etc.
15	Fruits Business	34	Sugar, molasses (chini, gur) business
16	Straw business	35	Spice business (turmeric/pepper)
17	Lemon business	36	Vegetables business
18	Puffed rice (muri) business	37	Mace (Joyotri)
19	Mustard Business	38	Jute business
20	Nut business	39	Tobacco
21	Nutmeg (joyfol)	40	Ash (chali) Business
22	Paddy/rice/wheat/flour mill	41	Contractory (thikadary) business
23	Parble (potol)	42	Business on Betel leaf and nut
24	Pea (motorshuti) business	43	Gram/nut sale
25	Pickle (Achar) business		

3. Livestock and Fisheries

1	Bird rearing	8	Duck and hen rearing
2	Buffalo rearing	9	Goat rearing
3	Establish bull center	10	Pig rearing/sale and purchase
4	Cattle fattening/rearing	11	Pigeon rearing
5	Cow rearing	12	Poultry hatchery, farm, rearing
6	Cowshed building	13	Fish farming
7	Dairy firm		

4. Business on Livestock and Fisheries Produces and Products

1	Beef Business	8	Fisheries, poultry & fodder
2	Cattle feed business	9	Goat business
3	Cattle trading (sale & purchase)	10	Meat business
4	Dry fish business	11	Bhushi business
5	Dry processing of nappi	12	Chicken business
6	Egg business	13	Dairy product business
7	Fish business	14	Poultry business

5. Aluminum/Silver/Plastic Products, Crockeries. Decoratoe Services

1	Business on aluminium products	14	Goods made of plastic
2	Silver products	15	Crockeries (pots, pans etc.) business
3	Spoon	16	Plastic
4	Watch business	17	Plastic materials business
5	Watch servicing	18	Bottle making
6	Ceramics, earthenware etc business	19	Community center
7	Mirror making	20	Pot (Bodna)
8	Crockeries	21	Pottery
9	Wall clock making	22	Spectacles shop
10	Watch & glass business	23	Tray making
11	Rope business	24	Tub (Gamla) Making
12	Decorator business	25	Plastic products
13	Glass factory		

6. Handicrafts, Tailoring Bamboo Products

1	Bedsheet Making	23	Handcrafts
2	Bedsheet sale's Shop	24	Petticoat Making
3	Blanket sale's shop	25	Petticoat sale's Shop
4	Blouse Sale's Shop	26	Sackcloth/bag business
5	Bobbin business	27	Sewing
6	Button making	28	Shari Making
7	Cloth business	29	Shari sale's Shop
8	Clothing, business	30	Shirt Making
9	Cloth making factory	31	Shirt sale's shop
10	Cottage crafts	32	Small Cutting Cloth (Jut) Business
11	Coating-Mattress Store	33	Sofa & phone business
12	Embroidery business	34	Tailoring Business
13	Handicraft business	35	Tailor, buutik business
14	Handicraft factory	36	Tailoring Business
15	Handkerchief Making	37	Thread (Suta) factory
16	Hosiery	38	Trousers making Factory
17	Loom-(Tat Shilpo)	39	Trousers sale's shop
18	Mat Business	40	Bamboo business
19	Mattress (Tosok) sale's shop	41	Basket making
20	Mattress Making	42	Boat making
21	Mosquito net Making	43	Ferry boat
22	Napkin (Gamsa) Making Factory		

7. Garments, Hosieries, Leather Products

1	Cap business	12	Shopping bag making
2	Cap making	13	Slipper/sandle shop
3	Garment cutting pieces	14	Small & travel bag and briefcase products
4	Garments, hosiery, hat making	15	Shoes and leather goods
5	Bag business	16	Lungi sales shop
6	Under-garment business	17	Leather business
7	Glove sale's Shop	18	Dhoti sales shop
8	Readymade garments	19	Laundry
9	Shoe making factory	20	Pillow making factory
10	Shoe sales shop	21	Textile products
11	Shopping bag		

8. Grocery Shops, Cosmetics, Jewelry and Other Kinds of Shops

1	Cosmetics	14	Knife making shop
2	Department store	15	Oil selling shops
3	Grocery shop	16	Ornaments Business
4	Groceries & cosmetic business	17	Ornaments making
5	Loans against ration cards	18	Oyster and snail selling shops
6	Jewellery business	19	Playing instruments selling shops
7	Agror Bati Sale & purchase	20	Saloon
8	Bandhu chulla	21	Socks sales shop
9	Beauty parlor	22	Toys shops
10	Candle making factory	23	Courier shop
11	Fire Box (Diasholai)	24	Umbrella sale shop
12	Haircut (saloon)	25	Distributer/Wholesale business
13	Key business		

9. Agricultural Machineries, Tools, Irrigation Equipment

1	Agricultural machinery business	9	Cutter (Boti)
2	Agricultural tools	10	Generator
3	Rice thresher	11	Generator business
4	Excavator (digging machine)	12	Pan (korai) making
5	Purchase of machineries	13	Tractor
6	Musical instruments business	14	Battery making
7	Bulldozer	15	Battery products
8	Shallow machine	16	Battery Purchase

10. Hardware/Iron/Steel Products and Electrical Goods

1	Almira making	18	Bedstead (khat) making
2	Fuel/charcoal products	19	Belt making
3	Grills/iron workshop	20	Beltsale's Shop
4	Hardware business	21	Brick business
5	Home made tools business	22	Broom (Zata) Making
6	Shutter business	23	Cement
7	Rod business	24	Chemical business
8	Rock business	25	Construction of buildings for rent
9	Shilpata	26	Nut Cutter (Jati)
10	Steel business	27	Marine & Boiler Parts Business
11	Steel products furniture	28	Mechanical shipping business
12	Steel business	29	Sand/Stone/cement business
13	Welding	30	Sand business
14	Welding workshops	31	Solar system
15	Construction works	32	Business on wastage
16	Electric goods business	33	Vagary (Recycling)
17	Electric Equipment factory		

11. Land Purchase and Land Lease

1	Land purchase	3	Stamps vendor
2	Land lease for grass cultivation/ Cow Shed construction		

12. Furniture and Wood related Business

1	Furniture Business	5	Bench/Chair/Table Business
2	Saw mill	6	Firewood & lakri business
3	Wood Business	7	Wood for burning
4	Wooden furniture & saw mill		

13. Transports, Vehicles, Lubricants

1	Auto rickshaw	10	Motor cycle
2	Bi-cycle	11	Motor mechanic
3	Bike/rickshaw/van factory building	12	Motor parts business
4	Bus	13	Motor vehicle repair Workshop
5	Repair workshops of CNGs	14	Purchase of Nasimon vehicle
6	Car Repairing	15	Petrol/Diesel business
7	CNG baby taxi	16	Rent-A-Car
8	Purchase of CNGs	17	Rickshaw
9	Microbus	18	Purchase of rickshaws

19	Garage for rickshaw/van repairing	25	Purchase of Vans
20	Tempo vehicles	26	Business on vehicle parts
21	Debt repayment for transports/vehicles	27	Garage
22	Business on Trolley/Van/Rickshaw	28	Gas business/LP gas
23	Truck	29	Goods carrying Board
24	Tyre		

14. Housing Making and House Repairing

1	House Repairing	2	Housing
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15. Pharmacy, Hygiene & Sanitary Materials, Toiletries, Cosmetics

1	Sanitary materials business	10	Clinic & pathology
2	Toilet materials	11	Hygiene equipment Business
3	Sanitary equipment making	12	Hygiene equipment making factory
4	Tooth brush making	13	Medical treatment
5	Toothpaste	14	Pharmacy (medicine business)
6	Tooth powder making	15	Medicine shop
7	Towel sale's shop	16	Pathology
8	Soap case making	17	Syrup business
9	Soap making	18	Fixture made sanitary

16. Food Shops, Confectionary & Others

1	Bakery	14	Hotel/Restaurant business
2	Biscuit factory	15	Ice factories and ice cream
3	Chatpoti	16	Ice-cream
4	Chocolate business	17	Ice-cream factory
5	Cold drink making factory	18	Jelly (Chatni) Business
6	Confectionary	19	Lollipop business
7	Curd (Doi) business	20	Sweets Business
8	Curd Preparing factory	21	Sweets making
9	Cyber cafe business	22	Tea stall
10	Fast food business	23	Vermicelli factory
11	Food supply	24	Water supply business
12	Pure/Fresh water business	25	Cake Business
13	Fuchka shop		

17. Library, Stationeries

1	Book Business	7	Paper making factory
2	Book-Binder	8	Stationary business
3	Books stall	9	Paper bag business
4	Library/Stationery	10	Duster business
5	Paper bag making factory	11	Packaging products factory and cartoons
6	Paper Business	12	Sale of paper packets

18. Audio-visual Materials

1	Cable TV business	10	Painting (color)
2	Color business	11	Phone/Fax shop
3	Computer/photocopy	12	Photocopy
4	Lighting business	13	Printing press
5	Mike service	14	Tape making
6	Mike business	15	Dish business
7	Mobile shop	16	Video and graphics
8	Mobile phone business	17	Studio and video store
9	Mobile servicing center		



A.K. DEB & CO.


CHARTERED ACCOUNTANTS

To
TO THE MEMBERS
Integrated Development Foundation (IDF)
House # 12, Avenue #02, Block#D,
Mirpur-2, Dhaka-1216

**Audited Micro Credit Program (MCP) Statements
of
Integrated Development Foundation (IDF)
For the Year ended 30th June,2019**

Office Address:

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Tel : 9588530 (Off), 58673214(Res)
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akdeb672@gmail.com



A. K. DEB & CO.
Chartered Accountants

YOUSUF CHAMBER
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20, Dilkusha C/A, Dhaka -1000
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akdeb672@gmail.com

(Annexure - A1/1)

AUDITOR'S REPORT

We have audited the accompanying Financial Statements of "Integrated Development Foundation (IDF)", which comprise the Statement of Financial Position as at June 30, 2019 and the Statement Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows, Statement of Receipts and Payments for the year then ended a summary of significant accounting policies and other explanatory information.

Management Responsibility:

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements whether due to fraud or error.

Auditor's Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

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

In our opinion, the financial statements presents fairly, in all material respects, the financial position of "Integrated Development Foundation (IDF)" as at June 30, 2019 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations including Micro-credit Regulatory Authority (MRA) guidelines.

We also report that:

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

Dated; Dhaka
30 October 2019


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS




Integrated Development Foundation (IDF)
Statement of Financial Position
As at 30th June, 2019

(Annexure - A1/2)


Particulars	Notes	Amount in TK.	
		30.06.2019	30.06.2018
Property and Assets			
Non Current Assets		139,209,403	116,882,837
Property, Plant and Equipment	6	139,209,403	116,882,837
Current Assets		2,858,887,241	2,424,738,444
Loan to Members	7	2,380,021,080	2,061,788,422
Short Term Investments	8	204,869,404	113,903,820
Advances, Deposits and Prepayments	9	162,568,884	136,380,143
Advance Income Tax		1,173,245	798,341
Stock and Stores	10	235,370	315,903
Cash and Bank Balances	11	110,019,258	111,551,815
Total Properties and Assets		2,998,096,644	2,541,621,281
Capital Fund and Liabilities			
Capital Fund		536,264,215	448,371,689
Cumulative Surplus	12	482,637,794	403,534,520
Reserve Fund	13	53,626,421	44,837,169
Non Current Liabilities		1,080,164,859	851,139,152
Loans from PKSf	14	625,143,665	453,784,333
Loans from Commercial Banks (long term)	15	283,591,422	349,588,067
Loans from Other Sources	16	171,429,772	47,766,752
Current Liabilities		1,381,667,570	1,242,110,440
Members' Savings Deposits	17	994,452,681	849,119,179
Staff Welfare Fund (Organization)	18	4,062,209	4,034,940
Gratuity Fund	19	-	45,999,532
Loan Loss Provision Fund	20	116,881,850	93,785,276
Other Liabilities	21	266,270,830	249,171,513
Total Capital Fund and Liabilities		2,998,096,644	2,541,621,281


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
30 October, 2019


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30th June, 2019

(Annexure - A1/3)

Particulars	Notes	Amount in TK.	
		2018-2019	2017-2018
Income			
Service Charges		513,164,357	433,055,666
Interest on Staff Advance		135,523	111,239
Interest on FDR		5,978,168	6,271,314
House Rent		619,488	244,753
Bank Interest		661,608	765,229
Old Newspaper Sale		6,200	10,150
Total Income		520,565,344	440,458,351
Expenditure			
Service Charge of PKSF Loan		27,584,191	35,665,632
Interest on Members' Savings	22	49,823,490	41,718,552
Interest on Bank Loans	23	27,902,448	28,614,334
Other Interest	24	19,089,286	13,918,542
Salary and Allowance		206,838,321	188,663,885
Travelling and Conveyance		9,765,673	8,295,365
Reporting, Printing and Publication		611,126	668,321
Stationery		4,090,214	4,164,062
Office Rent		11,035,954	10,419,542
Utilities		2,624,970	2,772,991
Postage and Telephone		1,791,730	1,541,107
Operation and Maintenance of Equipment		3,284,956	2,954,290
Workshop/Seminar/Entertainment		4,598,423	2,819,766
Motor fuel and Maintenance		4,867,537	4,454,151
Registration and Insurance		270,866	473,783
Bank Charges		1,288,078	1,281,875
VAT		731,052	568,333
Income Tax		2,238,445	2,689,840
Legal Expense		130,960	86,940
Carrying Transport		81,105	73,010
Advertisement		47,775	81,150
Audit Fee		60,000	28,000
Newspaper		351,962	316,147
Research and Development		186,800	149,970
Human Resources Development		368,130	549,513
Loan Loss Provision		37,826,163	28,082,433
Agriculture Programme		1,864,273	389,080
Donation		125,700	147,712



Particulars	Notes	Amount in TK.	
		2018-2019	2017-2018
Education Programme		1,034,105	905,584
Health Programme		131,314	24,500
Contribution to Provident Fund		9,570,198	8,901,914
Contribution to Staff Welfare Fund		743,143	339,401
Contribution to Gratuity Fund		9,567,598	8,875,825
Depreciation		4,837,898	5,980,711
Total Expenditure		445,363,884	406,616,361
Excess of Income over Expenditure before Tax		75,201,460	33,841,990
Tax Provision		1,630,296	241,334
Cumulative Surplus		73,571,164	33,600,656
Total		520,565,344	440,458,351


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
30 October, 2019


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)
Statement of Receipts and Payments
For the year ended 30th June, 2019

(Annexure - A1/4)

Particulars	Notes	Amount in TK.	
		2018-2019	2017-2018
Opening Balance		111,551,815	140,317,885
Cash in hand		4,988,591	969,984
Cash at Bank		106,563,224	139,347,901
Receipts			
Encashment of FDR, Savings		25,617,139	102,918,657
Encashment of FDR, reserve Fund		41,597,689	19,121,255
Encashment of FDR against loan		297,756	183,413
Disaster Management Fund realized		14,321,361	-
Stock and Stores		922,437	140,426
Loan realized from Members		3,794,735,753	3,295,511,696
Staff Advance realized		9,859,377	12,227,136
Other Advance realized		56,658,036	35,755,447
Advance Tax Realized		798,341	-
Members' Savings		661,735,730	559,312,875
Paribarik Savings		113,356,702	78,392,463
Risk Insurance Grant		17,171,390	15,053,112
Micro Insurance (Loan)		24,611,299	22,297,416
Member Welfare Fund		10,828,887	8,232,991
Paramedic Service		15,213,439	15,014,311
Livestock Insurance		1,360	13,689
Centre Fund received		358,052	384,633
Health Program		-	700,000
Education Scholarship Fund		-	819,312
Staff Welfare Fund (Staff)		1,012,629	939,749
Provident Fund (Staff)		59,791,726	9,271,769
Loans from PKSF		408,000,000	315,500,000
Loans from commercial Bank		160,490,000	315,000,000
Staff Security Deposit		108,500	46,100
Others		58,993,893	29,288,982
Service Charge		513,164,357	433,055,666
Interest on Staff Advance		135,523	111,239
House Rent		619,488	244,753
Bank Interest		661,608	765,229
Sale of old newspaper		6,200	10,150
Sale of Assets		680,000	-
Total receipts		5,991,748,672	5,270,312,449
Total		6,103,300,487	5,410,630,334



Particulars	Notes	Amount in TK.	
		2018-2019	2017-2018
Payments			
Loan disbursed		4,127,698,000	3,620,054,000
Operating Expenses		313,234,074	290,657,639
Salary and allowance		206,601,058	188,126,634
Travelling and conveyance		9,723,426	8,246,042
Reporting, printing and publication		611,126	668,321
Stationery		4,090,214	4,164,062
Office Rent		10,870,354	10,348,542
Utilities		2,584,458	2,753,961
Postage and telephone		1,789,153	1,541,107
Operating and maintenance of Equipment		3,284,956	2,954,290
Workshop/seminar/Entertainment		4,598,423	2,819,766
Motor fuel and repair		4,744,371	4,359,766
Registration and Insurance		270,866	473,783
Bank Charges		1,288,078	1,281,875
VAT		731,052	568,333
Income Tax		2,238,445	1,969,278
Legal Expense		130,960	86,940
Carrying and transport		81,105	73,010
Advertisement		47,775	81,150
Audit Fee		-	-
Newspaper		351,292	316,147
Research and Development		186,800	149,970
Human resources Development		368,130	549,513
Education Programme		1,034,105	905,584
Agriculture Programme		1,864,273	389,080
Health Programme		131,314	24,500
Donation		125,700	147,712
Interest on Loan of Bank		27,902,448	21,992,641
Interest on Loan of PKSF		27,584,191	35,665,632
Capital Expenditure		27,844,464	17,220,805
Land		26,782	-
Software		87,000	43,500
Building		24,409,591	14,010,460
Vehicle		-	1,267,000
Equipment		1,079,360	926,231
Electrical instrument		235,087	543,609
Furniture		2,006,644	430,005



	1,390,799,511	1,202,420,652
Savings Fund FDR	95,000,000	115,000,000
Reserve Fund FDR	45,000,000	25,000,000
FDR against loan	10,000,000	-
Printing FDR	2,500,000	-
Stock and Stores	841,904	315,903
Staff Security Deposit	-	1,971,389
Loan refund, PKSF	236,640,668	303,339,085
Loan refund, commercial Bank	226,486,645	107,854,266
Grammen Trust	-	819,312
Staff Welfare Fund, Staff	350,000	301,058
Staff Welfare Fund, (Org)	998,720	72,000
Provident Fund, Staff	3,000,000	22,064,860
Provident Fund (Org)	-	29,926,808
Gratuity Fund returned	2,505,003	683,044
Members, Savings returned	609,421,319	518,262,168
Paribarik Savings returned	62,136,745	35,185,545
Emergency grant disbursed	48,782,244	10,591,983
Livestock Fund Insurance grant	-	9,213
Micro Insurance (Loan) grant	13,853,976	13,496,357
Member Welfare Fund grant	5,658,048	4,811,894
Paramedic Service	12,767,466	11,554,747
Risk Insurance grant	14,856,773	1,160,920
Other Fund	133,705,181	168,725,423
Other Advance	80,831,280	109,671,138
Advanced Tax Paid	1,173,245	798,341
Staff Advance	11,874,874	13,180,397
Others Liabilities	38,259,571	44,385,451
Education scholarship Fund	1,416,800	587,700
Centre Fund returned	149,411	102,396
Total Payments	5,993,281,229	5,299,078,519
Closing Balance	110,019,258	111,551,815
Cash in Hand	3,379,207	4,988,591
Cash at Bank	106,640,051	106,563,224
Total	6,103,300,487	5,410,630,334


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
30 October, 2019


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)
Statement of Cash Flows
For the year ended 30th June, 2019

(Annexure - A1/5)

Particulars	Amount in TK.	
	2018-2019	2017-2018
A. Cash flow from operating activities		
Excess of Income over Expenditure after Tax	73,571,164	33,600,856
Depreciation	4,837,898	5,980,711
Loan Disbursement	(4,127,698,000)	(3,620,054,000)
Loan Collection	3,794,735,753	3,295,511,696
Increase/(Decrease) in Stock and Stores	80,533	(175,477)
Advance, Deposits and Prepayments	(26,188,741)	(74,868,952)
Income Tax paid	(374,904)	(77,779)
Net Cash used in operating activities	(281,036,297)	(360,083,145)
B. Cash flow from investing activities		
Acquisition of Property, Plant and Equipment	(27,164,464)	(17,220,805)
Increase/(Decrease) in Other Liabilities	17,099,317	(58,447,833)
Increase/(Decrease) in Investment in FDR	(90,965,584)	(24,047,990)
Net Cash used in investing activities	(101,030,731)	(99,716,627)
C. Cash flow from financing activities		
Loan from PKSF	171,359,332	12,160,915
Loan from Commercial Bank (long term)	(65,996,645)	213,767,427
Loan from Other sources	123,663,020	46,947,441
Savings Deposit	145,333,502	119,054,590
Change in Other Fund		
Bad debt reserve (LLP)	37,826,163	28,082,433
Staff Welfare Fund (Organization)	27,269	478,620
Gratuity Fund	(45,999,532)	10,542,276
Disaster Management Fund	14,321,361	-
Net Cash used in Financing Activities	380,534,470	431,033,702
D. Net increase in Cash and Bank Balance (A+B+C)	(1,532,557)	(28,766,070)
E. Cash and Bank Balances at beginning of the year	111,551,815	140,317,885
F. Cash and Bank Balances at closing of the year (D+E)	110,019,258	111,551,815


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
30 October, 2019


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)
Statement of Changes in Equity
For the year ended 30th June, 2019

(Annexure - A1/5)

Particulars	Amount in TK.	
	2018-2019	2017-2018
Opening Balance	403,534,520	373,293,930
Add: Disaster Management Fund	14,321,361	-
: Surplus for the year	73,571,164	33,600,656
	491,427,046	406,894,586
Less : Adjustment with Reserve Fund for DMF	1,432,136	-
: Transferred to reserve Fund from surplus	7,357,116	3,360,066
Closing Balance	482,637,794	403,534,520


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated: Dhaka
30 October, 2019


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



INTEGRATED DEVELOPMENT FOUNDATION (IDF)

NOTES TO THE FINANCIAL STATEMENTS **AS AT & FOR THE YEAR ENDED 30 JUNE, 2019**

(Annexure - A1/7)

1.00 BACKGROUND:

Integrated Development Foundation (IDF) is a Non-Political and Non-Government Organization. It was established by a member of committed professionals under initiative of **Mr. Zahirul Alam**, a former ILO expert in December, 1992.

2.00 Main objectives of Integrated Development Foundation (IDF) are the followings:

- a) Promote programmes for reducing poverty and to improve the overall situation of the poor by organizing and extending them advance money, grants and other services and supplies for undertaking income generating activities, health, nutrition, housing and other projects and ventures;
- b) Promote and operate education, family planning, health, sanitation, safe drinking water supply, mother and childcare services for the benefit of the poor;
- c) Organize facilities for education and skill development training for the poor in order to enable them to find employment and to increase income;
- d) To undertake publication programmes to communicate with all sections of society to draw their attention to the problems and the economic situation of the poor and to motivate them to look for solutions to these problems;
- e) Support institution building and the expansion of the existing institutional capacity which is aimed at improving access to resources for the poor;
- f) Promote the gender issue and participate in activities related to gender; and
- g) Participate in extension and promotion of all environment activities.

Corporate Information of the IDF:

Name of PO-MFI	Integrated Development Foundation (IDF)
Year of Establishment	1992
Legal Entity	a) Registrar of Joint Stock Companies & Firms. Registration No. S-1551(III) 93 dated 20.04.1993 b) Registered under the NGO affairs Bureau vide SI. No. 941 dated 28.05.1995 and duly renewed 28.05.2015 c) Registered with Micro Credit Regulatory Authority vide No. 01920-01872-00249 dated 14.05.2008
Name of the Operations (Program)	Micro Credit Program and voluntary Services, Solar Program
Statutory Audit conducted up to	July 2018 to June 2019
Name of the statutory auditor for the last year	Khan Wahab Shafique Rahman & Co. Chartered Accountants
Name of the statutory auditor for current year	A K Deb & Co. Chartered Accountants
Date of AGM	22.06.2019



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List of Executive Committee Members:

Sl. No.	Name	Designation	Profession	Present address
1	Prof. Dr. Mahmudul Alam	Chairman	Educationist	Flat# A 2, Property Triad, 38 Lake Circus, Kalabagan, Dhaka
2	Principal Dr. Rezaul Kabir	Vice Chairman	Educationist	Impulse Arunima, House # 66, Road # 01, Flat # A/3, South khulshi, Chattagorm.
3	Mr.Zahirul Alam	General Secretary/ Executive Director	Service holder	House-192, Road-08, Block- C, Basundhara R/A, Dhaka-1229
4	Dr. Md. Ismail Chowdhury	Joint Secretary	Physician	Prayash, 318 Mohammadpur, Muradpur, Panchlaish, Chattogram
5	Mr.Jawher Lal Das	Treasurer	Consultant	Flat # A/1, Roseta,House 8, Road 12 (New), Dhanmondi R/A, Dhaka
6	Mrs.Hosne Ara Begum	Executive Member	Service holder	House-192, Road-08, Block- C, Basundhara R/A, Dhaka-1229
7	Mrs.Farzana Rahman	Executive Member	Service holder	House # GP-CHA-54/03, Quaty Mosque Road, North, Badda, Gulshan, Dhaka-1212

Basis of Preparation of Financial Statements

3.00 Basis of Accounting:

The financial statements have been prepared under historical cost convention on a going concern basis under Bangladesh Financial Reporting Standards (BFRS).

3.01 Consolidation of Branch Accounts:

The IDF has 105 (One hundred five) branch offices, 17 (seventeen) area offices, 4 (four) regional office and head office. Branch offices maintain their books of accounts at their offices. Monthly statements of accounts are sent by 124 (One hundred twenty four) outstation offices to the Central Accounts Division located at the head office of the Foundation in Dhaka. Branch accounts are consolidated by the head office and taken into their accounts. As such Financial Statements have been prepared based on consolidated accounts of all branch and area offices.

3.02 General:

Previous years figures have been rearranged, where it is necessary to conform current year's presentation.

4.00 Summary of significant accounting policies:

4.01 Currencies:

All the Assets, Liabilities, Capital Fund, Income and Expenditure of the Foundation are denominated in terms of the Taka, Local Currency.



4.02 Revenue Recognition:

Interest Income and Expenditure:

Service Charge on Loan:

Service charges and Interest on FDR are accounted for on cash basis. The amount of service charge actually collected from the beneficiaries is recognized as income. Service charges due but not collected are not recognized as income.

Interest Expenses:

Interest Expenses have been accounted for on cash basis.

Other Expenses:

Other Expenses have been accounted for on cash basis.

Interest Paid on Services:

6-12% interest has been paid to the members on accrual basis at the end of the year on their savings and accounted for accordingly.

4.03 Fixed Assets:

Fixed Assets are stated on balance sheet at cost less accumulated depreciation. Rate of depreciation was varied from 10% to 20% according to the nature of assets.

4.04 Depreciation:

Depreciation is charged on Straight-Line Method (SLM) and depreciation on addition to Fixed Assets is charged on prorata basis considering date of purchase of assets.

5.00 Significant organizational policies

5.01 Loan loss provision

Loan classification and loan loss provision are made on the basis of the instructions contained in Microcredit Regulatory Authority (MRA) circular No 14 of 7.5.2012.

5.02 Policy on Loan Beneficiaries:

The Foundation follows the following policies to disburse the loan to the beneficiaries:

To avail loan, a beneficiary should deposit 7%-20% of required loan amount to the Savings Fund.

25% interest on reducing balance is charged on the loan amount.

The loan has to be refunded by the beneficiaries on weekly, Bi-weekly, monthly or after the completion of activity basis.

The beneficiaries have to pay for the pass book but loan application is supplied free of cost of the Organization.

5.02 Policy on Savings Collection:

The Foundation has followed the following policies to collect the savings:

- (a) A group has to be established consisting of at least 5 (five) members.
- (b) Savings will be collected minimum Tk. 5 for micro finance and Tk. 50 for micro enterprise on weekly basis.
- (c) The collected savings are deposited to the Bank.
- (d) 6-12% interest is paid to the members on yearly basis on their savings.



5.03 Grant / Donation Accounting:

Grant/Donations amount have been accounted for as Income/Expenses in the Financial Statements when they are received/paid.

5.04 Some General Information in the light of Terms of Reference provided by Micro Credit Regulatory Authority (MRA):

- (a) Sources of fund received under micro credit are identified.
- (b) Fund received from various sources have been properly accounted. Except loan taken from Mercantile Bank Ltd.
- (c) Loans have been properly utilized/used in line with condition/terms of reference.
- (d) Loan amounts have been properly recorded and interests thereon have been properly accounted in Terms of Reference.
- (e) Members deposits amount have been properly recorded and entire collected amounts have been deposited to Bank.
- (f) Interests have been properly calculated and accounted against each depositor.
- (g) Formalities in respect of each loan have been properly complied/made before allowing loan to the members.
- (h) Fixed Assets and inventory was made by the Foundation at the end of the year. Additions of fixed assets during the year under audit have been physically verified.
- (i) Financial transactions could not been made through Bank accounts in some remote and difficult areas in the Chittagong Hill Tract (CHT).
- (j) It is noted that the amounts received from loanees for recovery of loan and amount received against savings deposits have been properly deposited in Bank.
- (k) Realized amount against loan and savings deposits have been properly recorded against each member's accounts and also have been taken in to Cash Book.
- (l) Recovery is being regularly made from each loanee in accordance with payment schedule.
- (m) Loan Loss Provision has been made as per guideline of MRA.
- (n) Vouchers / Bills have been properly approved by the appropriate authority.
- (o) Staff members eligible for income tax return, submitted directly to the Income Tax Authority. The income tax has been deducted at source.
- (p) Purchase rules, service rules and salary rules are followed by the Foundation.

5.06 IDF has confirmed to us that there was no suspicious or unusual transaction within their Organization during the year under audit.



	Amount in TK.	
	2018-2019	2017-2018
6.00 Property, Plant and Equipment		
Opening Balance	116,882,837	105,642,743
Addition during the year	27,844,464	17,220,805
	<u>144,727,301</u>	<u>122,863,548</u>
Less: Depreciation	4,837,898	5,980,711
: Sales	680,000	
Closing Balance	<u>139,209,403</u>	<u>116,882,837</u>
Details are shown in Schedule 1		
7.00 Loan to Members		
Opening Balance	2,061,788,422	1,757,985,615
Add: Disbursed during the year	4,127,698,000	3,620,054,000
	<u>6,189,486,422</u>	<u>5,378,039,615</u>
Less: Realized during the year	3,794,735,753	3,295,511,696
Write off during the year	14,729,589	20,739,497
Closing Balance	<u>2,380,021,080</u>	<u>2,061,788,422</u>
Details are shown in Schedule 2		
8.00 Short Term Investments		
Investment in FDR (Savings) Note No. 8.01	95,000,000	25,000,000
Investment in FDR (Reserve Fund) Note No. 8.02	55,118,913	49,188,135
Investment in FDR against Loan Note No. 8.03	52,250,491	39,715,685
Printing FDR	2,500,000	-
Total	<u>204,869,404</u>	<u>113,903,820</u>
8.01 Investment in FDR (Savings)		
Opening Balance	25,000,000	48,981,732
Add: Interest received during the year	617,139	2,146,888
: Investment during the year	95,000,000	115,000,000
	<u>120,617,139</u>	<u>166,128,620</u>
Less: Encashment during the year	25,617,139	102,918,657
Transferred to FDR against Loan during the year		38,209,964
Closing Balance	<u>95,000,000</u>	<u>25,000,000</u>
Details are shown in Schedule 3		
8.02 Investment in FDR (Reserve Fund)		
Opening Balance	49,188,135	40,874,098
Add: Interest received during the year	2,528,467	2,435,292
: Investment during the year	45,000,000	25,000,000
	<u>96,716,602</u>	<u>68,309,390</u>
Less: Encashment during the year	41,597,689	19,121,255
Closing Balance	<u>55,118,913</u>	<u>49,188,135</u>
Details are shown in Schedule 3		



8.03 Investment in FDR against Loan

Opening Balance	39,715,685	-
Add : Transferred to FDR against Loan during the year		38,209,964
: Interest received during the year	2,832,562	1,689,134
: Investment during the year	10,000,000	
	52,548,247	39,899,098
Less: Encashment during the year	297,756	183,413
Closing Balance	<u>52,250,491</u>	<u>39,715,685</u>

Details are shown in **Schedule 3**

9.00 Advance, Deposits and Prepayments

Staff Advance	Note No. 9.01	13,553,670	11,538,173
Other Advance	Note No. 9.02	149,015,214	124,841,970
	Closing Balance	<u>162,568,884</u>	<u>136,380,143</u>

9.01 Staff Advance

Opening Balance	11,538,173	10,584,912
Add: Payment during the year	11,874,874	13,180,397
	23,413,047	23,765,309
Less: Realized during the year	9,859,377	12,227,136
Closing Balance	<u>13,553,670</u>	<u>11,538,173</u>

Details are shown in **Schedule 4**

9.02 Other Advance

Opening Balance	124,841,970	50,926,279
Add: Payment during the year	80,831,280	109,671,138
	205,673,250	160,597,417
Less: Adjust with DMF during the year		-
: Realized during the year	56,658,036	35,755,447
Closing Balance	<u>149,015,214</u>	<u>124,841,970</u>

Details are shown in **Schedule 5**

Breakup of the above amount is given:**Advance**

Purchase Advance	1,483,943	3,655,660
Equipment Advance	5,400	3,500
TV Advance	414,326	377,544
Travelling Advance	681,037	449,070
Motor car Advance	321,330	321,330
maintenance Advance	5,000	7,500
Advance House Rent	1,824,380	1,979,925
Advance for building development	3,438,120	3,450,703
Workshop review meetup	292,500	410,875
Advance for law suit	190,920	138,620
Kormoshala	257,270	1,098,659
Petty Cash	6,000	6,000
Area advance	91,289	39,813
Unsettled Staff Advance	15,008,236	15,206,812
Sub Total	<u>33,478,667</u>	<u>27,146,011</u>



Loans		
Loan to Sammriddhi	20,656,842	411,535
Loan to Health Programme	297,631	295,011
Loan to Remittance	1,456,291	1,989,434
Loan to Education Program	605,582	260,167
Loan to Agricultural Program (PKSF)	9,458,916	6,657,669
Loan to LIFT	891,718	
Loan to Probin	6,223,994	
Loan to PACE (Halda)	877,930	
Loan to UP Lean	54,803	-
Loan to Kuchiya program	1,182,740	-
Loan to Rohinga program	1,624,700	-
Loan to IDF Integrated Farm	21,248,278	18,067,255
Loan to Zero Fly Net	6,462,246	6,462,246
Loan to Solar Programme (IDF)	53,953,789	63,552,642
Sub total	<u>124,995,463</u>	<u>97,695,959</u>
Total	<u>149,015,214</u>	<u>124,841,970</u>

10.00 Stock and stores

Opening Balance	315,903	140,426
Add: Purchase during the year	841,904	315,903
	<u>1,157,807</u>	<u>456,329</u>
Less: Adjustment during the year	922,437	140,426
Closing Balance	<u>235,370</u>	<u>315,903</u>

11.00 Cash and Bank balance

Cash in Hand	3,379,207	4,988,591
Cash at Bank	106,640,051	106,563,224
	<u>110,019,258</u>	<u>111,551,815</u>

Details are shown in **Schedule 6**

12.00 Cumulative Surplus

Opening Balance	403,534,520	373,293,930
Add: Excess of income over expenditure after Tax	73,571,164	33,600,656
: DMF Fund received	14,321,361	-
	<u>491,427,046</u>	<u>406,894,586</u>
Less: Adjustment with reserve Fund for LLP		-
: DMF adjustment with reserve Fund	1,432,136	-
: Transferred to reserve Fund	7,357,116	3,360,066
Closing Balance	<u>482,637,794</u>	<u>403,534,520</u>



13.00 Reserve Fund

Opening Balance	44,837,169	41,477,103
Add: Transferred from this year surplus	7,357,116	3,360,066
: DMF adjustment with reserve Fund	1,432,136	-
Closing Balance	<u>53,626,421</u>	<u>44,837,169</u>

14.00 Loans from PKSF

Opening Balance	453,784,333	441,623,418
Add: Received during the year	408,000,000	315,500,000
	<u>861,784,333</u>	<u>757,123,418</u>
Less: Repaid during the year	236,640,668	303,339,085
Closing Balance	<u>625,143,665</u>	<u>453,784,333</u>

Details are shown in Schedule 7

15.00 Loans from Commercial Bank (long term)

Opening Balance	349,588,067	135,820,640
Add: Received during the year	160,490,000	321,621,693
	<u>510,078,067</u>	<u>457,442,333</u>
Less: Repaid during the year	226,486,645	107,854,266
Closing Balance	<u>283,591,422</u>	<u>349,588,067</u>

Details are shown in Schedule 7

Bank wise breakup of the closing balance is given below:

UCBL Ltd	-	-
Grihayan (Bangladesh Bank)	5,026,000	2,072,000
Mercantile Bank Ltd	176,119,845	270,894,374
Bangladesh Krishi Bank	24,500,000	30,000,000
Bank Asia	50,000,000	-
Eastern Bank Ltd	27,945,577	40,000,000
	<u>283,591,422</u>	<u>342,966,374</u>

16.00 Loans from Other Sources

16.01 Loans from Grameen Trust	-	-
16.02 Loan from Staff Welfare Fund - Staff	7,328,618	6,088,261
16.03 Loan from Provident Fund (staff & org)	102,690,486	33,625,850
16.04 Loan from Staff Security Deposit	6,103,141	5,992,641
16.05 Loan from Gratuity Fund	53,062,127	-
16.06 RO Employee Fund	2,245,400	2,060,000
Closing Balance	<u>171,429,772</u>	<u>47,766,752</u>

16.01 Loans from Grameen Trust

Opening Balance	-	819,312
Less: Repaid during the year	-	819,312
Closing Balance	<u>-</u>	<u>-</u>



16.02 Loan from Staff Welfare Fund - Staff

Opening Balance	6,088,261	-
Add: Received from SWF	1,012,629	6,088,261
: Interest Received	577,728	-
	<u>7,678,618</u>	<u>6,088,261</u>
Less: Returned during the year	350,000	-
Closing Balance	<u>7,328,618</u>	<u>6,088,261</u>

Details are shown in Schedule 7

16.03 Loan from Provident Fund- (Staff & Org.)

Opening Balance	33,625,850	-
Add: Received from PF	69,361,924	33,625,850
: Interest Received	2,702,712	-
	<u>105,690,486</u>	<u>33,625,850</u>
Less: Returned during the year	3,000,000	-
Closing Balance	<u>102,690,486</u>	<u>33,625,850</u>

Details are shown in Schedule 7

16.04 Loan from Staff Security Deposit

Opening Balance	5,992,641	-
Add: Transferred from Loan from Security deposit	110,500	5,992,641
	<u>6,103,141</u>	<u>5,992,641</u>
Less: Returned during the year	-	-
Closing Balance	<u>6,103,141</u>	<u>5,992,641</u>

Details are shown in Schedule 7

16.05 Loan from Gratuity Fund

Opening Balance	-	-
Add: Received from GF	53,062,127	-
	<u>53,062,127</u>	<u>-</u>
Less: Returned during the year	-	-
Closing Balance	<u>53,062,127</u>	<u>-</u>

Details are shown in Schedule 7

16.06 Loan from Resional Office Employee Fund

Opening Balance	2,060,000	-
Add: Received from GF	-	2,000,000
Add: Interest	185,400	60,000
	<u>2,245,400</u>	<u>2,060,000</u>
Less: Returned during the year	-	-
Closing Balance	<u>2,245,400</u>	<u>2,060,000</u>

Details are shown in Schedule 7



17.00 Members' Savings Deposits

Member Savings	835,004,535	740,890,990
Paribarik Savings	159,448,146	108,228,189
Closing Balance	<u>994,452,681</u>	<u>849,119,179</u>

17.01 Member Savings

Opening Balance	740,890,990	665,043,318
Add: Received during the year	661,735,730	559,312,875
	<u>1,402,626,720</u>	<u>1,224,356,193</u>
Less: Returned during the year	609,421,319	518,262,168
	<u>793,205,401</u>	<u>706,094,025</u>
Add: Interest	41,799,134	34,796,965
Closing Balance	<u>835,004,535</u>	<u>740,890,990</u>
Details are shown in Schedule 8		

17.02 Paribarik Savings

Opening Balance	108,228,189	65,021,271
Add: Received during the year	105,332,346	71,470,876
	<u>213,560,535</u>	<u>136,492,147</u>
Less: Returned during the year	62,136,745	35,185,545
	<u>151,423,790</u>	<u>101,306,602</u>
Add: Interest	8,024,356	6,921,587
Closing Balance	<u>159,448,146</u>	<u>108,228,189</u>
Details are shown in Schedule 9		

18.00 Staff Welfare Fund- Organization

Opening Balance	4,034,940	3,556,320
Add: Contribution by Organization during the year	743,143	339,401
: Interest earned during the year	282,846	211,219
	<u>5,060,929</u>	<u>4,106,940</u>
Less: Donation	998,720	72,000
Closing Balance	<u>4,062,209</u>	<u>4,034,940</u>

19.00 Gratuity Fund

Opening Balance	45,999,532	35,457,256
Add: Contribution by Organization during the year	9,567,598	8,875,825
	<u>55,567,130</u>	<u>44,333,081</u>
: Interest earned during the year		2,349,495
	<u>55,567,130</u>	<u>46,682,576</u>
Less: Returned during the year	2,505,003	683,044
Less: Transferred to Loan from GF	53,062,127	
Closing Balance	<u>-</u>	<u>45,999,532</u>



20.00 Loan loss provision

Opening Balance	93,785,276	86,442,340
Add : Addition during the year	37,826,163	28,082,433
	<u>131,611,439</u>	<u>114,524,773</u>
Less: Write off loan	14,729,589	20,739,497
Closing Balance	<u>116,881,850</u>	<u>93,785,276</u>

Details are shown in **Schedule 10**

21.00 Other Liabilities

21.01 Education Scholarship Fund	19,590,191	19,330,820
21.02 Health Programme	8,455,661	7,977,039
21.03 Centre Fund	2,978,898	2,611,286
21.04 Emergency Fund	16,690,475	63,147,346
21.05 Risk Insurance Fund	87,801,985	80,571,700
21.06 Micro Insurance (Loan) Fund	59,092,411	46,071,120
21.07 Hospital Cash benefit	15,423	14,550
21.08 Member Welfare Fund	14,300,553	8,333,773
21.09 Paramedic Service Fund	17,927,079	14,359,290
21.10 Co-variant Risk Fund	3,678,633	2,690,043
21.11 Livestock Fund	5,758,861	5,433,077
21.12 Others current liabilities	29,966,910	(1,384,281)
21.16 Staff Security Deposit	13,750	15,750
Closing Balance	<u>266,270,830</u>	<u>249,171,513</u>

21.01 Education Scholarship Fund

Opening Balance	19,330,820	17,910,110
Add : Received during the year		819,312
: Interest	1,676,171	1,189,098
	<u>21,006,991</u>	<u>19,918,520</u>
Less: Returned during the year	1,416,800	587,700
Closing Balance	<u>19,590,191</u>	<u>19,330,820</u>

21.02 Health Programme

Opening Balance	7,977,039	6,913,847
Add: Received during the year		700,000
	<u>7,977,039</u>	<u>7,613,847</u>
Add: Interest	478,622	363,192
Closing Balance	<u>8,455,661</u>	<u>7,977,039</u>



21.03 Centre Fund

Opening Balance	2,611,286	2,189,141
Add: Received during the year	358,052	384,633
	<u>2,969,338</u>	<u>2,573,774</u>
Less: Returned during the year	149,411	102,396
	<u>2,819,927</u>	<u>2,471,378</u>
Add: Interest	158,971	139,908
Closing Balance	<u><u>2,978,898</u></u>	<u><u>2,611,286</u></u>

Details are shown in **Schedule 11**

21.04 Emergency Fund

Opening Balance	63,147,346	70,480,122
Less: Grant disbursed during the year	48,782,244	10,591,983
	<u>14,365,102</u>	<u>59,888,139</u>
Add: Interest during the year	2,325,373	3,259,207
Closing Balance	<u><u>16,690,475</u></u>	<u><u>63,147,346</u></u>

21.05 Risk Insurance Fund

Opening Balance	80,571,700	65,397,624
Add: Received during the year	17,171,390	15,053,112
	<u>97,743,090</u>	<u>80,450,736</u>
Less: Returned during the year	14,856,773	1,160,920
	<u>82,886,317</u>	<u>79,289,816</u>
Add: Interest	4,915,668	1,281,884
Closing Balance	<u><u>87,801,985</u></u>	<u><u>80,571,700</u></u>

Details are shown in **Schedule 12**

21.06 Micro Insurance (Loan) Fund

Opening Balance	46,071,120	38,019,813
Add: Received during the year	24,611,299	22,297,416
: Interest	3,069,113	
	<u>73,751,531</u>	<u>60,317,229</u>
Less: Returned during the year	13,853,976	13,496,357
: Transferred to Co-variant Fund	805,144	749,752
Closing Balance	<u><u>59,092,411</u></u>	<u><u>46,071,120</u></u>

Details are shown in **Schedule 13**

21.07 Hospital Cash benefit

Opening Balance	14,550	14,550
Add: Interest	873	
Closing Balance	<u><u>15,423</u></u>	<u><u>14,550</u></u>



21.08 Member Welfare Fund

Opening Balance	8,333,773	4,912,776
Add: Received during the year	10,828,887	8,232,991
: Interest	795,941	
	<u>19,958,601</u>	<u>13,145,767</u>
Less: Returned during the year	5,658,048	4,811,994
Closing Balance	<u>14,300,553</u>	<u>8,333,773</u>

Details are shown in **Schedule 14**

21.09 Paramedic Service Fund

Opening Balance	14,359,290	10,899,726
Add: Received during the year	15,213,439	15,014,311
: Interest	1,121,816	
	<u>30,694,545</u>	<u>25,914,037</u>
Less: Returned during the year	12,767,466	11,554,747
Closing Balance	<u>17,927,079</u>	<u>14,359,290</u>

Details are shown in **Schedule 15**

21.10 Co-variant Risk Fund

Opening Balance	2,690,043	1,940,291
Add: Transferred from Co-variant Fund	805,144	749,752
: Interest	183,446	
Closing Balance	<u>3,678,633</u>	<u>2,690,043</u>

21.11 Livestock Fund

Opening Balance	5,433,077	5,170,009
Add: Received during the year	1,360	13,669
	<u>5,434,437</u>	<u>5,183,678</u>
Less: Returned during the year		9,213
	<u>5,434,437</u>	<u>5,174,465</u>
Add: Interest	324,424	258,612
Closing Balance	<u>5,758,861</u>	<u>5,433,077</u>

Details are shown in **Schedule 16**

21.12 Others current liabilities

Opening Balance	(1,384,281)	7,697,148
Add: Increase during the year	58,993,893	37,364,022
	<u>57,609,612</u>	<u>45,061,170</u>
Less: decrease during the year	38,259,571	44,385,451
	<u>19,350,041</u>	<u>675,719</u>
Add: Provision/Adjustment during the period	10,616,869	2,060,000
Closing Balance	<u>29,966,910</u>	<u>(1,384,281)</u>

Details are shown in **Schedule 17**



Breakup of the above balance is as follows:

Provision of Expenses	612,035	836,364
Provision for Tax	1,630,296	241,334
ICS Fund	8,566	8,726
Audit fee	60,000	28,000
M2W2 project	37,290	37,290
Electric bike maintenance Fund	145,542	145,482
Interest on paribaric Savings	17,826,282	12,793,133
Halda Program (PACE)		(5,076,486)
Solar home System	395,050	950,382
Others payable	2,242,098	2,059,684
Vat Payable	-	675
PKSF enrichment Programme	-	(17,290,653)
Donation LIFT Programme	-	661,282
PKSF Probin Programme	-	-
PKSF Kuchiya Programme	220,600	-
Donation Sports & Culture Programme	461,296	-
Donation Agriculture & Animal Programme	230,979	-
Donation of PKSF education scholarship	1,224,000	-
Crisis Management Fund	4,051,709	2,687,523
IDF Family Support Fund	527,408	527,408
TDS From Employee	293,759	5,576
	29,966,910	(1,384,281)

21.13 Staff Welfare Fund - Staff

Opening Balance	-	5,140,545
Add: Received during the year		939,749
: Interest earned during the year		309,025
	-	6,389,319
Less: Returned during the year		301,058
Transferred to Loan from SWF		6,088,261
Closing Balance	-	-

21.14 Provident Fund- Organization

Opening Balance	-	32,248,508
Add: Contribution by Organization during the year		8,901,914
Interest earned during the year		2,177,860
	-	43,328,282
Less: Returned during the year		29,926,808
	-	13,401,474
Less: Transferred to Loan from PF		13,401,474.0
Closing Balance	-	-



21.15 Provident Fund- Staff

Opening Balance	-	31,087,235
Add: Received during the year		9,271,769
: Interest earned during the year		1,930,232
	-	42,289,236
Less: Returned during the year		22,064,860
	-	20,224,376
Less: Transferred to Loan from PF		20,224,376
Closing Balance	-	-

21.16 Staff Security Deposit

Opening Balance	15,750	7,597,900
Add: Received during the year	108,500	46,100
Add: Interest		335,780
	124,250	7,979,780
Less: Returned during the year		1,971,389
	124,250	6,008,391
Less: Transferred to Loan from Security deposit	110,500	5,992,641
Closing Balance	13,750	15,750

22.00 Interest paid on Members' Savings

Members' Savings	41,799,134	34,796,965
Paribaric Savings	8,024,356	6,921,587
Total	49,823,490	41,718,552

23.00 Interest on Bank Loan

Housing Fund	27,206	37,253
RO Employee Fund		182,293
Bangladesh Krishi Bank	1,976,650	-
Mercantile Bank Ltd	21,033,680	25,116,067
UCBL Ltd	-	3,204,727
Estern Bank Ltd	4,864,912	73,994
Total	27,902,448	28,614,334

24.00 Interest on Internal Fund (Other Interest)

Interest on Provident Fund (Staff)	2,702,712	1,930,232
Interest on Staff Welfare Fund-loan	577,728	309,025
Interest on security Deposit	-	335,780
Interest on Staff Welfare Fund (org)	282,846	211,219
Interest on gratuity Fund	-	2,349,495
Interest on health Fund	478,622	363,192
Interest on Education scholarship Fund	1,676,171	1,189,098
Interest on provident Fund (IDF)	-	2,177,860
Interest on Emergency Fund	2,325,373	3,259,207



Interest on Livestock	324,424	258,612
Interest on Risk insurance	4,915,668	1,281,884
Interest on RO Employee Fund	185,400	-
Interest on Crisis Management Fund	290,182	113,030
Interest on Centre Fund	158,971	139,908
Interest on Paramedics Fund	1,121,816	
Interest on Member welfare fund	795,941	
Interest on Microinsurance	3,069,113	
Interest on Hospital Cash Benefit CRF Fund	873	
	183,446	
Total	19,089,286	13,918,542

