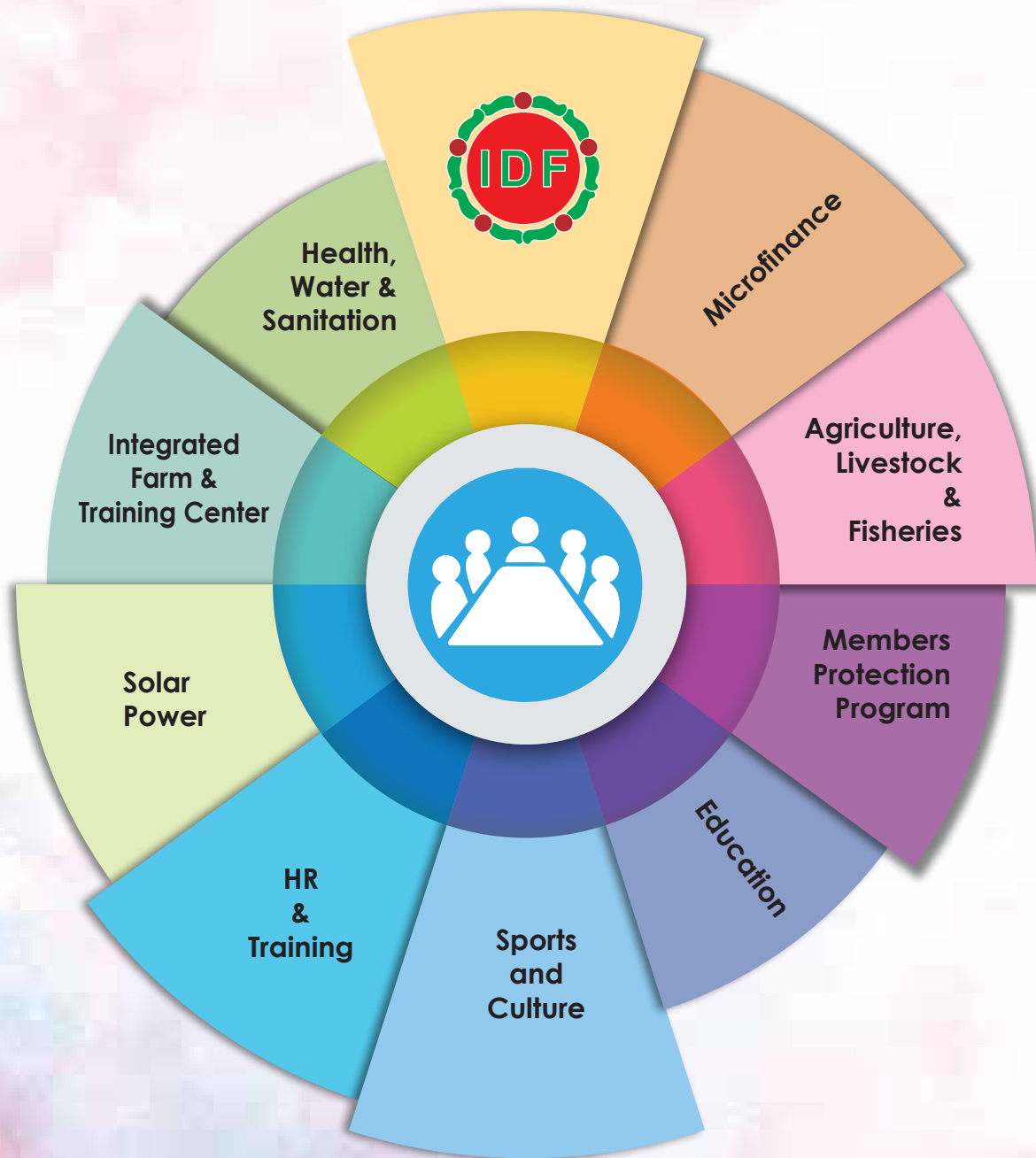


**"Combating Poverty in the Impassable  
Hilly Region and Other Unserved  
Areas is Our Pledge"**



# IDF Programs





# ANNUAL REPORT 2020

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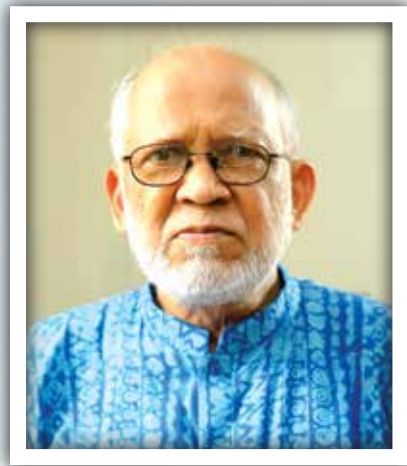
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## Quotes from Nobel Laureate Prof. Muhammad Yunus

- “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.”



## MESSAGE FROM THE CHAIR

I must congratulate our team for the well-organized and neat IDF Annual Report 2020 which is being published now. In spite of the unfavorable socio-economic circumstances due to the COVID-19 pandemic, the IDF team has been able to bring out this highly valued report. IDF is mainly a medium-sized microfinance organization of Bangladesh that has been successfully in operation for about three decades. The eminent macroeconomist Professor Kaushik Basu (1952) has recently (April 2021) attributed the sustained economic growth of the country to

a highly successful micro-finance sector, friendly labor relations in the industrial sector, and liberal socio-religious policies. IDF has been an integral part of this vibrant and solid microfinance sector of Bangladesh.

In the accounting year 2020 year, by the end of the period about Tk.2384 million loan-amount remain outstanding; most of the loans are of Jagoron (for Poor ) category followed by Agrosor ( for micro-enterprise) category. The recovery rate is about 99 percent. With the arrival of the Covid-19 pandemic around early March 2020, the overall socio-economic context changed and worsened. The catastrophic event had impacted adversely on the individual economic ( household and business) units and the economy as a whole. IDF's micro-finance sector and other units carry the brunt of the pandemic. The evidence from the microfinance operation in the stressful period shows that the organization has developed a modicum of grit in handling low-level of effective demand and other adverse circumstances. Our integrated farm complex at Matiranga, Khagrachori has started taking a more complete shape with different innovative branches of agriculture/horticulture, livestock, poultry, fisheries. Since 2016, the Agricultural Training Center at the complex has been training women in the hill districts with important skills in poultry, livestock, and horticulture. IDF insurance for the Group Members for protection against risks related to health, death, and damage of loan-financed projects (e.g.cattle, fisheries,micro-enterprise) has significantly alleviated the woes of group members by extending much-needed insurance funds to the needy members. The innovative program started in 1997, has been a great help to our clients.

Our organization has been implementing a highly innovative socio-ecological project titled " Halda River Project" in the northern area of Chottogram district for the last three years; it is supported by PKSF (Palli Karma Shohayak Foundation) and International Fund for Agricultural Development (IFAD). Under the project, the organization has been able to preserve and even increase significantly the production of eggs of rare fish species of this area; the intervention includes a number of social engineering activities by which the people in the catchment area are being trained/motivated to use the river resources more scientifically and in eco-friendly ways. It is a long-term intervention and one has to wait to see the tangible socio-economic and ecological results of the project. Alongside the Halda river practical project implementation, a research outfit named " Halda River Research Laboratory " at the Biological Faculty of Chittagong University has been established, The broad objectives of the laboratory are to undertake research on physical, chemical, and biological parameters of the rivers and ecosystems, making an archive of the river's history, culture, and heritage. Professor Manzoorul Kibria (in charge of the laboratory) and his students of the university have already completed a number of research projects/studies based on data from the river.

IDF has completed more than a generation of its existence in the non-government ( NGO) sector of the country. By the end of 2020, the organization owns about 1200 staff members, covering 18 districts and 106 branches (about 1,17,000 group members) of the country. In more than a quarter-century of our existence, the top leadership of the organization has tried to develop/inculcate a sense of ethos among its workers, staff-members. Without an inspired and sustained leadership by the higher-ups, no NGO can progress and flourish. For presenting us with another highly productive organizational year, we congratulate Zahirul Alam ( Executive Director) for his visionary and unwavering leadership, and other dedicated managers, personnel, workers at different tiers of the IDF!

**Prof. Dr. Mahmudul Alam**  
Chairman, IDF

Innovative Models & Approaches for  
Financial Inclusion and Success Cases

How Can Digital Platforms Meet the  
Financing Gaps for MSMEs in Bangladesh

Organised by



An initiative of

Organised by:

Organised by



Financial Inclusion  
Network,  
Bangladesh (FIN-B)

An initiative of

কৃষিবিদ ইনস্টিটিউশন বাংলাদেশ

- 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.

## FROM THE DESK OF EXECUTIVE DIRECTOR



2020 was the year of outbreak of pandemic COVID-19 in the whole world and 27th year of IDF operations in Bangladesh. Bangladesh confirmed the 1st Covid-19 case on 8th March 2020. The Spread of Covid-19, the lockdown, disease intensity, weak governance in healthcare, unawareness of general people etc. affected severely the income, health and employment of the majority people of Bangladesh. IDF provided awareness training on Covid-19 and provided required health services, established HAND WASH points and distributed food grants and sanitizers to the community people in IDF command areas.

IDF staff members have not left working stations during the lockdown. They maintained regular contacts with the members through phones in order to know the situation and distribute food grants accordingly. The health team, on the other hand worked on providing training on Covid-19 awareness and health services in addition to establishing Hand wash points and distribution of sanitizer and masks.

IDF team worked hard to protect community people from the devastating attack of Covid-19, health disasters, hunger and unemployment. IDF extended all supports to effected members instead asking for paying back the loan installments and disbursed a restoration loans of Tk 230 million received from Bangladesh Bank (Tk 200m) and PKSf (Tk 30m). IDF did not pressurize effected borrowers for repaying back their loan installments instead IDF team worked hard for the restoration of income generating activities and business of members affected by Covid-19. The OTR (On Time Repayment) was about 60% when IDF started its operations after lockdown. The members gradually restarted their economic activities and business with the guidance, financial assistance and social supports of IDF team making OTR at 95.0% in December.

IDF experienced negative growth in members, borrowers and loan outstanding while there was positive growth in physical expansion like number of branch, union and upazila in 2020. The average repayment rate was 99.37% in 2020 while this was 99.52% in 2019. IDF has maintained OSS (Operational Self Sufficiency) and FSS (Financial Self Sufficiency) above breakeven level in 2020. The OSS and FSS were respectively 109% and 102% in 2020.


The supports of Government (M/O Finance) MRA, PKSf and CDF, in fighting COVID-19 in 2020 was remarkable, which was very crucial for the recovery of loss occurred in the year due to covid-19. We are very grateful to our General and Governing Body members for their generous cooperation and guidance during the year. IDF team deserves special appreciations for hard work and strong commitments to fight Covid-19 and maintain the operation level above breakeven level and extend humanitarian and economic support to IDF members and community people. I further thank to the government machineries, MRA, PKSf, CDF, banks and other partners who extended their generous cooperation in 2020.


A handwritten signature in black ink, appearing to read 'Zahirul Alam', with a stylized flourish at the end.

**Zahirul Alam**  
Founder & Executive Director  
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# GOVERNING BODY, 2020



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Chairman



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Vice-Chairman



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Executive Director & Secretary



**Dr. Md. Ismail Chowdhury**  
Joint Secretary (Deceased)



**Mr. Jawher Lal Das**  
Treasurer



**Mrs. Farzana Rahman**  
Member



**Prof. Afroza Khanam**  
Member



# 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 from 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 over Chattogram Hill Tracts in the framework of a long-term (8 years) sustainable plan. The success of IDF

attracted other development partners and a number of partners assisted IDF in its initial days. These were ILO, Helen Keller International (HKI), UNICEF, CARE Bangladesh, AusAID, IDCOL, Grameen Foundation USA, Deutsche Bank, Cow Bank (Australia) and others. Later, Palli Karma Sahayak Foundation (PKSF) came up to provide funds and projects with technical and other supports that have been continuing.

Various financial organizations including Banks like 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. are also funding IDF in its development. Currently IDF is implementing a project on nutritional development of the hilly people in Khagrachari district with assistance from United Purpose (UP).

## VISION

Create poverty free comfortable 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, various safety-nets (such as health, agriculture, livestock, fisheries, education, members' protection etc.) and services 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 INCLUSION

IDF has been working towards achieving the goal of financial inclusion 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 supports to families 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 19 members from different professions such as university teachers, academicians, engineers, medical doctors, retired UN officials, community leaders etc. Unfortunately, in the middle of the year, 2 of our honourable members died leaving the Body into 17 members. 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 of both the 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.

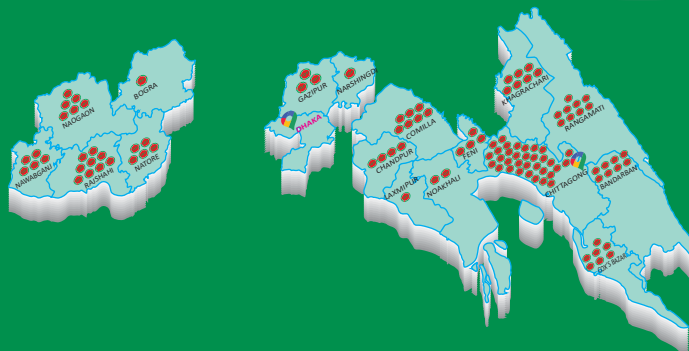
# THE OPERATIONAL AREA

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



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 108 IDF Micro-credit Branches till the end of the year 2020. There was only 1 new Branch (Naohata in Rajshahi district) could be opened during the year 2020 due to corona crisis). However, the 17 districts were Bandarban, Rangamati, Chattogram, Khagrachari, Cox's Bazar, Rajshahi, Dhaka, Gazipur, Chapainababganj, Natore, Naogaon, Bogura, Narsingdi, Cumilla, Feni, Noakhali and Chandpur.

In addition, IDF implemented the Solar Power program during the year in 9 districts through 19 Branches. Of them 6 were existing districts and 3 were new districts. The new districts were Lakshmipur, Moulvibazar and Sylhet. Among the 19 Branches, the solar program was run through 11 existing micro credit Branches and 8 through establishing exclusive solar Branches. Therefore, IDF's operational area, during the year 2020, covered 20 districts and 116 Branches including solar Branches (see Map). The list of all IDF Branches with their addresses is shown in Annex 6.1. For the list of Branches of Solar program with their addresses, please see Annex 6.2.

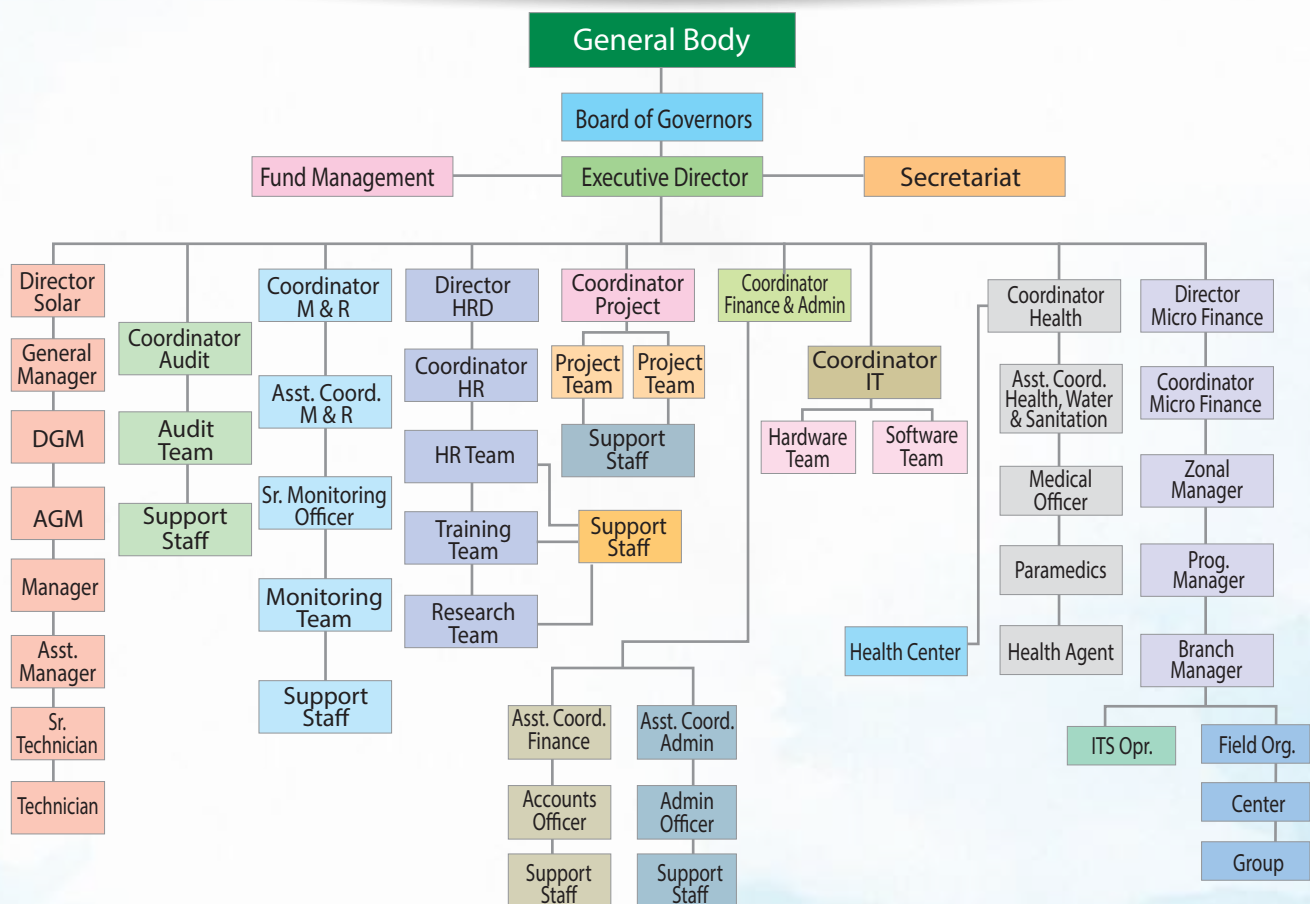


**Districts - 20**  
**Total Branch Offices**

# 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 centers and groups.

## 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)



ii) build confidence and capacity of beggars, iii) enable them to gain access to resources, iv) provide credit for investment and v) 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 2020, there were only 20 beggars who had no loan outstanding balance (Table 1).

**Table 1: Status of Beggar Program as on 31 December 2020**

Particulars	Till 2019	In 2020	End 2020
No. of Branch	11	-5	-5
No. of Members	32	-12	-12
Disbursed (million in BDT)	2.12	00	00
Outstanding (million in BDT)	00	00	00
Repayment Rate	00	00	00
Savings Balance (million in BDT)	00	00	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 2020 is shown in Table 2.

**Table 2: Status of Ultra Poor/Buniad loan program as on 31 December 2020**

Particulars	Till 2019	In 2020	End 2020
No. of Branch	85	-	85
No. of Member	3,811	-326	3485
Loan Disbursed (million in BDT)	122.17	30.64	152.81
Loan Outstanding (million in BDT)	23.19	-6.48	16.71
Repayment rate (%)	99.52	99.62	99.64
Savings Balance (million in BDT)	18.40	2.01	20.41

## c. Poor Program/Jagoron

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 27 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-roots level of the country. Table 3 describes the status of loan positions of the poor till the end of the year 2020.



**Table 3: Status of Poor/Jagoran Loan Program as on 31 December 2020**

Particulars	Till 2019	In 2020	End 2020
No. of Branch	107	1	108
No. Member	95,087	-6246	88841
Loan disbursed (million in BDT)	20,678.19	1853.62	22531.81
Loan outstanding (million in BDT)	1,194.9	56.06	1250.96
Repayment Rate (%)	99.52	99.24	99.39
Savings Balance (million in BDT)	554.64	7.83	562.47

## 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.
- The graduate members are usually provided with a working capital for 1 year 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 2020 are shown in Table 4.

**Table 4: Status of Micro-enterprise/Agrosor Loan as on 31 December 2020**

Particulars	Till 2019	In 2020	End 2020
No. of Branch	106	2	108
No. of Member	23,728	343	24071
Loan Disbursed (million in BDT)	7,988.05	1329.78	9317.83
Loan Outstanding	1,187.30	-70.5	1116.80
Rate of Payment (million in BDT)	99.52		
Savings Balance (million in BDT)	460.05	19.17	479.22



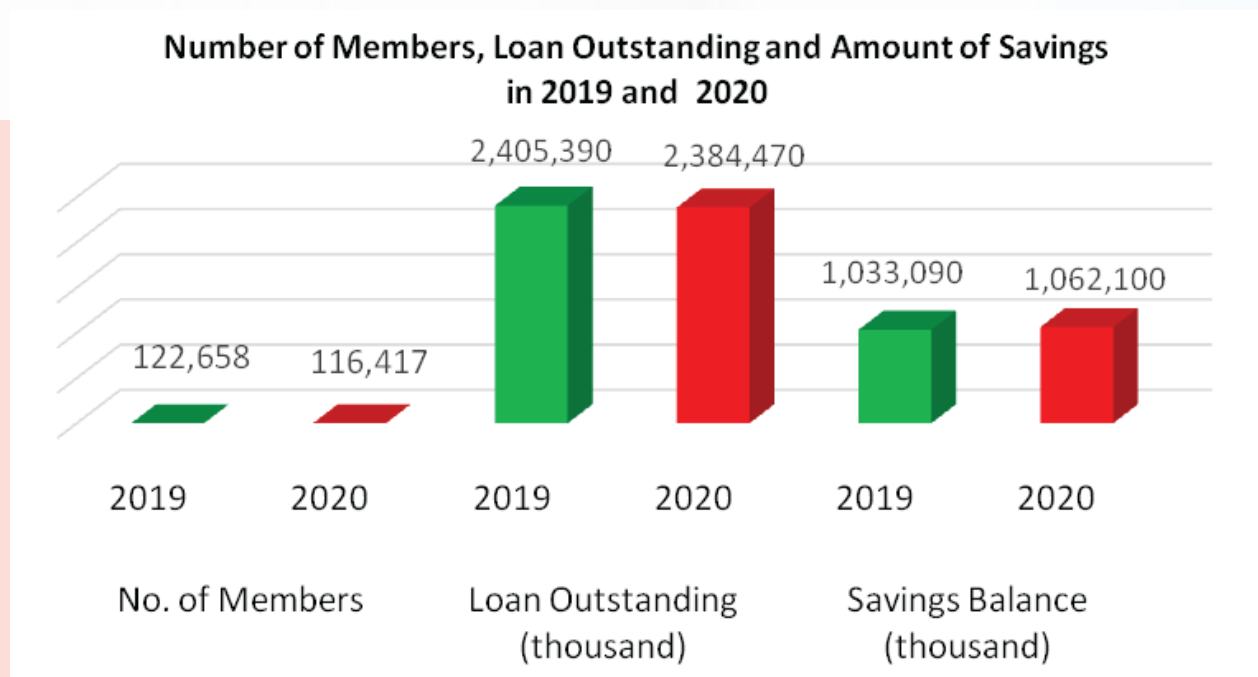
## 2.1.2 Total Loan at a Glance

Totaling all categories of members together with the loan portfolio and the savings are shown in Table 5 showing data for 2 years 2019 and 2020. The following figures show that there is a decrease of 6241 members in the year 2020 compared to the year 2019. The amount of loan outstanding has also been reduced by 20.92 million in 2020 compared to 2019. The total amount of savings of all categories of the members recorded an increase of Tk. 29.01 million over the year (Table 5).

**Table 5: Members by Category, Loan Portfolio and Savings**

Categories of Members	No. of Members		Loan Outstanding (thousand)		Savings Balance (thousand)	
	2019	2020	2019	2020	2019	2020
Beggar	32	20	-	-	-	-
Ultra-poor/Buniad	3,811	3,485	23,190	16,710	18,400	20,410
Poor/Jagoran	95,087	88,841	1,194,900	1,250,960	554,640	562,470
Micro-entrepreneur/ Agrosor	23,728	24,071	1,187,300	1,116,800	460,050	479,220
<b>Total</b>	<b>1,22,658</b>	<b>1,16,417</b>	<b>2,405,390</b>	<b>2,384,470</b>	<b>1,033,090</b>	<b>1,062,100</b>

**Figure 1: Number of Members, Loan Outstanding and Amount of Savings in 2019 and 2020**



## 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 he/she joins credit program.



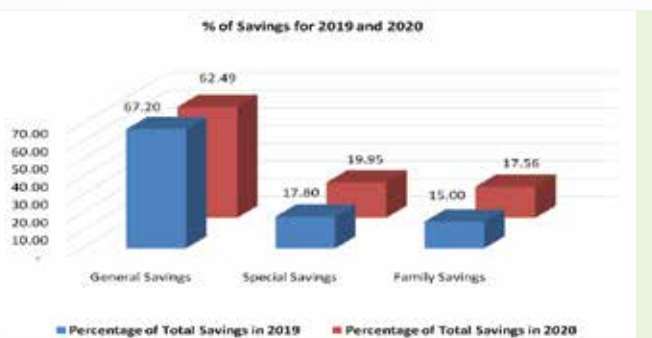
The amount that he/she puts into savings is divided into 2 equal portions and one half of the amount is deposited into 'General Savings' and the other half is deposited against 'Special Savings'. The amount deposited in General Savings is not allowed to be withdrawn by the members when there is loan outstanding 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. It was observed that the amount savings balance in 'general savings' was 62.5%, in 'special savings' 20.0% and in 'family savings' 17.5% at the end of the year 2020 while the corresponding figures in the year 2019 were 67.2%, 17.8% and 15.0% respectively. It has to be mentioned here that the number of members in 2020 was 116,417 which was 122,658 in 2019. Considering the fact, the overall savings balance was found to be good – an increase of 29.02 million. The figures also show an increasing amount in 'special savings' and 'family savings' in 2020 compared to the year 2019.

**Table 6: Amount of Different Savings Balance in 2019 and 2020**

Name	End of 2019 (in million BDT)	Percentage of Total	End of 2020 (in million BDT)	Percentage of Total
General Savings	664.10	67.2	663.72	62.49
Special Savings	186.32	17.8	211.88	19.95
Family Savings	182.67	15.0	186.50	17.56
<b>Total</b>	<b>1,033.09</b>	<b>100</b>	<b>1062.10</b>	<b>100.00</b>

**Figure 2: Percent of Different Kinds of Savings in 2019 and 2020**





## 2.1.4 Growth of Loan Programs over Last 5 Years

### a. Loan Operations (2016-2020)

A summary picture of the loan operations during the last 5 years from 2016 to 2020 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 amount of loans realized and so on. These are shown both year-wise and cumulative. It was observed that while the trend for the last 4 years from 2016 to 2019 was increasing, it had a decreasing trend on the above mentioned indicators for the year 2020. The major reason for this decreasing trend was the effect of Covid-19 pandemic. However, the 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 2016-20 (Figures in millions)**

Sl. No.	Component	2016	2017	2018	2019	2020
01	No. of loans (by year)	1,02,312	1,09,228	1,02,479	1,19,285	57712
02	No. of loans (cum.)	11,82,792	12,52,399	13,54,878	14,74,163	1531875
03	Borrower (net)	90,213	91,386	92,811	90,195	86,227
04	Loan disbursed (by year)*	2,806.23	3,358.19	3,850.67	4,338.01	3211.95
05	Loan disbursed (cum.)*	17,243.65	20,601.84	24,452.51	28,790.52	32002.45
06	Loan realized (by year)*	2,467.45	3,052.19	3,588.47	4,100.74	3232.85
07	Loan realized (cum)*	15,643.73	18,695.92	22,284.39	26,385.13	29617.98
08	Outstanding increase (by yr.)*	338.78	306.00	262.2	237.27	-20.92
09	Loan outstanding (cum.)*	1,599.92	1,905.92	2,168.12	2,405.39	2384.47
10	Loan overdue*	68.01	94.91	107.24	126.34	186.94
11	Portfolio at risk >30 days*	4.91	4.98	6.18	6.93	16.09
12	Average loan size (5/2)	14,587	16,457	18,048	19,530	20891
13	Average outstanding (cum.) (9/3)	17,735	20,856	23,361	26,669	27653
14	Rate of repayment (by year)	99.57%	99.49%	99.52%	99.52%	99.37%

Note: cum = cumulative; \* figures in million Taka

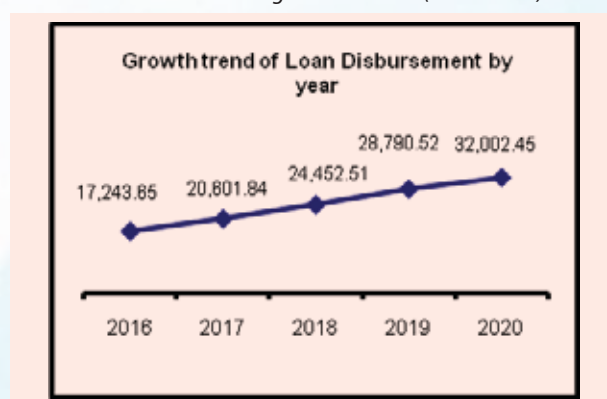
**Figure 3: Growth Trend of Loan Outstanding**

Figures in million (cumulative)



**Figure 4: Growth Trend of Loan Disbursed**

Figures in million (cumulative)



## b. Overall Progress of Micro-finance (2016-2020)

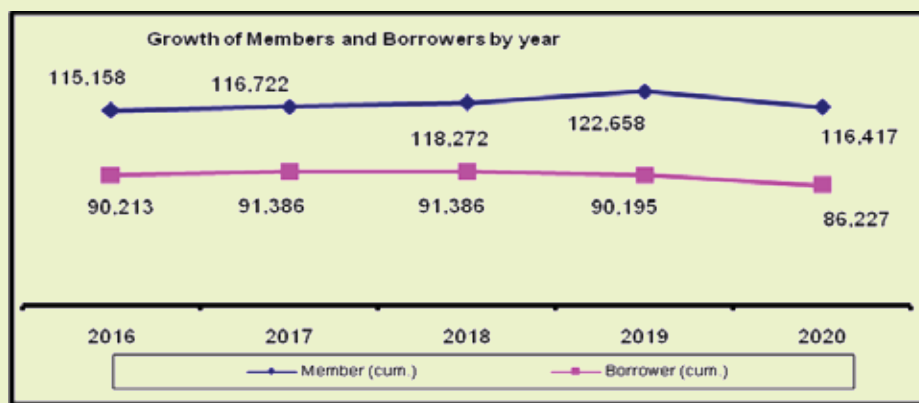
Micro-finance program is basically operated by IDF Branches at the grassroots level. Every year IDF attempts to expand its program to cover more eligible people in the program to provide services to them. Physical expansions of the geographical areas as well as expansion of IDF activities are being taking place every year and as a result there is positive trend of growth in physical activities like number of unions, upazila and district; in number of members, borrowers, groups, centers as well as in savings etc. But unfortunately, due to pandemic situation (covid -19), the overall progress is not satisfactory in the year 2020 compared to the last four years. In 2020 few indicators were found to have little

progress and few were almost as usual which were shown in Table 8. In case of membership, it is to be mentioned that during the year 2020, about 23,532 new members joined IDF while 29,773 inactive members were excluded from the program due to various reasons. As a result, the net number of memberships has been reduced by 6241. 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 2016 to 2020 were shown in Figure 6. In almost cases upward trends are observed.

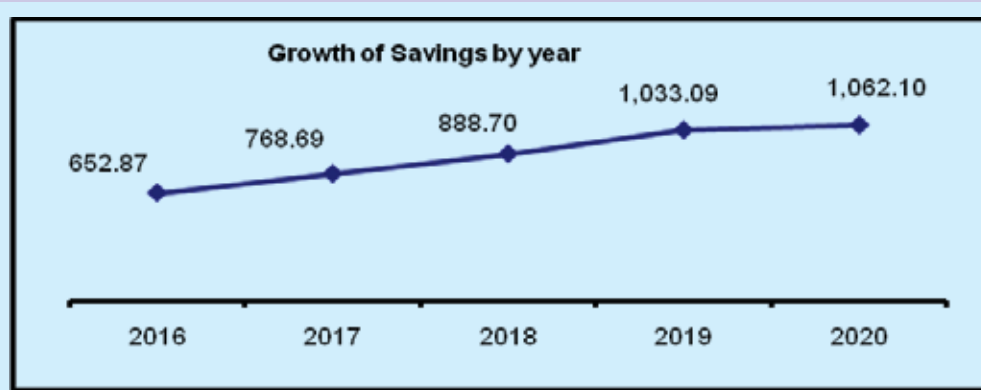
**Table 8: Growth of the Different Components of the Program For the Last 5 Years (2016-2020)**

Sl. No.	Component	2016	2017	2018	2019	2020
01	No. of Branch	85	95	104	107	108
02	No. of Union	419	631	846	945	967
03	No. of Upazila	104	110	113	116	118
04	No. of District	15	15	18	18	18
05	Increase of Membership	1,805	1,564	1,550	4,386	-6241
06	No. of Members (cumulative)	1,15,158	1,16,722	1,18,272	1,22,658	116417
07	No. of Borrowers	90,213	91,386	92,811	90,195	86227
08	No. of Groups	28,324	28,780	29,059	29,103	29124
09	No. of Centers	5,761	6,220	6,687	6,923	6632
10	Year-wise increase of Savings Balance (in million BDT)	89.30	115.82	120.01	144.39	29.01
11	Total Savings Balance (in million BDT cumulative)	652.87	768.69	888.70	1,033.09	1062.10
12	Average Savings Balance (in million BDT cumulative)	5,814	6,585	7,514	8,422	9123

**Figure 5: Growth of Members and Borrowers by Year (2016-2020)**



**Figure 6: Growth of Savings by Year (2016-2020)**



## e. Financial Growth

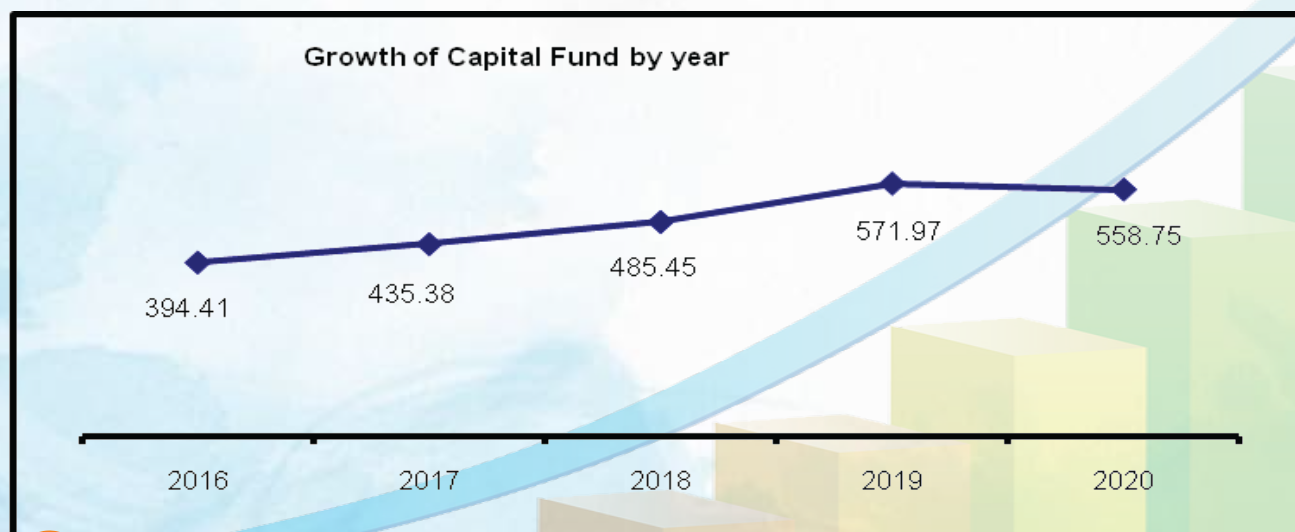
The overall picture of IDF's financial growth for the last 5 years during 2016-2020 has been presented in Table 9. While IDF experienced a moderate and sustainable financial growth during the last 4 years from 2016-19, it had experienced a downward growth during the year 2020. The data for the year 2020 in Table 9 elaborate that the capital fund or equity (any of these two) as well as the total income had been reduced while total expenses were increased in the reporting year. This had happened due to the Covid-19 pandemic. However, the growth trend of capital fund and growth of Financial & non- financial expenses are shown in Figure 7 and Figure 8 respectively.



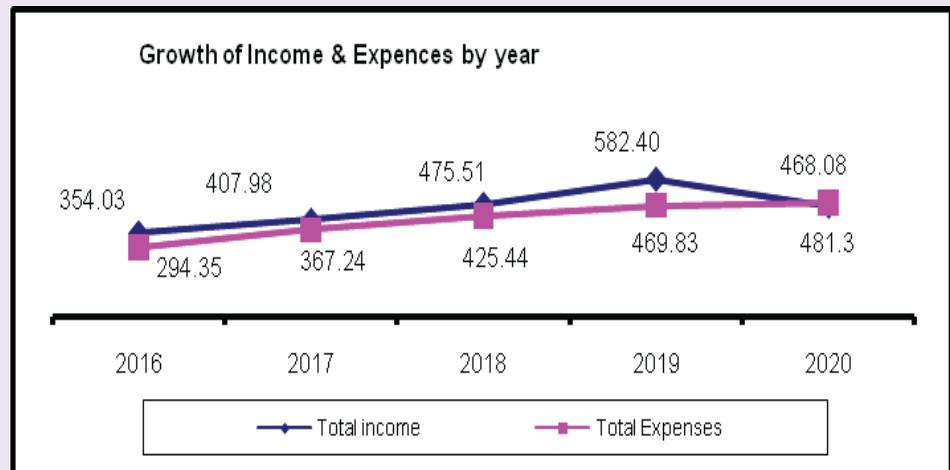
**Table 9: Financial Growth during 2016-20**

Particulars	2016	2017	2018	2019	2020
<b>A. CAPITAL FUND</b>					
Capital Fund / Equity (Million in BDT)	394.41	435.38	485.45	571.97	558.75
<b>B. RATE OF SERVICE CHARGE (Declining Method)</b>					
General Loan	25%	25%	25%	25%	24%
Ultra Poor	20%	20%	20%	20%	20%
Housing Loan	5.50%	5.50%	5.50%	5.50%	5.50%
Project Dignity (Beggars)	0%	0%	0%	0%	0%
<b>C. INFLATION RATE</b>					
	5.7%	5.6%	5.6%	5.75%	5.50%
<b>D. INCOME</b>					
Service Charge (Million in BDT)	345.11	402.92	466.92	564.94	445.36
Other income (Million in BDT)	8.92	5.06	8.59	17.46	22.72
Total income	354.03	407.98	475.51	582.40	468.08
<b>E. FINANCIAL &amp; NON -FINANCIAL EXPENSES (Million in BDT)</b>					
General Operating Expenses (Salaries, rents, utilities, cost of fund etc.)	280.23	335.50	392.03	427.80	417.97
Depreciation on fixed assets	2.74	6.43	5.68	5.17	7.50
Loan loss provision expense	11.38	25.31	27.73	36.86	3.78
<b>Total Expenses</b>	<b>294.35</b>	<b>367.24</b>	<b>425.44</b>	<b>469.83</b>	<b>429.25</b>
<b>F. ADJUSTED FINANCIAL EXPENSES(Million in BDT)</b>					
Adjusted Financial Expenses (A* C)	27.61	30.47	33.98	32.89	30.73
<b>G. Total Expenses (E plus F)</b>	<b>321.96</b>	<b>397.71</b>	<b>459.42</b>	<b>502.72</b>	<b>459.98</b>
<b>H. Operational Self Sufficiency (OSS) (D divided by E x 100)</b>	120.27	111.09	112.24	123.96	109.05
<b>I. Financial Self Sufficiency (FSS) (D divided by G x 100)</b>	109.96	102.58	103.94	115.85	101.76

**Figure 7: Growth of Capital by Year (2016-2020) (Figures in BDT million)**



**Figure 8: Growth of Income and Expenses by Year (2016-2020) (figures in BDT million)**



## 2.1.5 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 broad 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 also. However, an attempt is made here to make an analysis to see the areas where the borrowers had invested their loan amount during the Covid-19 pandemic year and how far the income generating activities (IGAs) had been diversified in the setting of rural areas.



During the year 2020, a total of 78,829 borrowers had been provided with a loan amount of BDT 321.19 million for a number of 370 types of diversified IGAs. During the last year i.e 2019, the number of borrowers was 106,058, amount of loan disbursed were BDT 433.80 million and the number of IGAs were 405. Compared to the last year the number of borrowers were reduced by 27,229, amount of loan disbursed was less by 112.61 million and the number of IGAs was reduced by 35. This was the effect of Covid-19 prevailing for at least 9 months of the year 2020.

However, the types of specific IGAs remained to be diversified. An attempt was made to group them into some broad areas considering the closeness of the nature and types of various IGAs. Considering this, the IGAs were grouped 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 despite Covid-19 scenario (Table 10 and Figure 9).

1. The 1st area was designated as the 'production of crops and related businesses. Here 97 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 crops produces or products are also included in this group.



This group is the largest group, close to nearly half of the borrowers, 42.3%, investing nearly one-third 31.5% of the total loan money pursuing a little more than one-fourth of the IGAs (26.2%).

2. The 2nd area was 'production of livestock animals, fisheries and related businesses. About 32 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 one-fifth (20.0%) of the borrowers investing 21.0% of the total loan money. They were 8.65 % of the total number of IGAs.



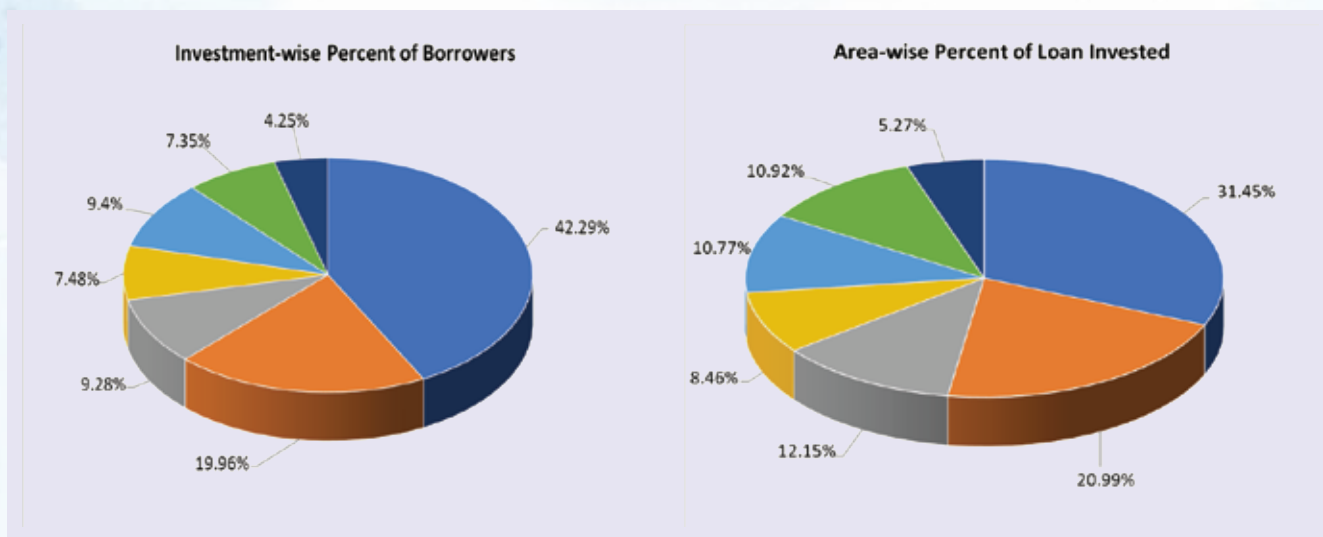
3. The 3rd area categorized was the 'business of various products through shops'. The borrowers who pursued their businesses through shops in markets and or in roadsides are tagged in this area. The types of businesses they followed were generally crockeries, decorators, community centers, pottery, textiles,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

Close to one-tenth of the borrowers (9.3%) invested 12.2% of the total loan money in this category. The number of IGAs consisted of one-fourth (25.68%) of the total IGAs.

**Table 10: Broad Areas of Investments by IDF Borrowers and Amount of Investment in 2020**

Sl. No.	Areas	No. of IGAs	Percent	No. of Borrowers	Percent	Amount (in million BDT)	Percent
1	Production of Crops & Related Businesses	97	26.22	33,335	42.29	101.01	31.45
2	Production of Livestock Animals/Fishes & Related Businesses	32	8.65	15,736	19.96	67.41	20.99
3	Business of Various Products through Shops	95	25.68	7,315	9.28	39.01	12.15
4	Agricultural Machineries, Hardware & Other Related Businesses	60	16.22	5,898	7.48	27.17	8.46
5	Transports & Vehicles	30	8.11	7,408	9.40	34.58	10.77
6	House Making and Repairing	3	0.81	5,790	7.35	35.07	10.92
7	Service Oriented Businesses	53	14.32	3,347	4.25	16.94	5.27
	<b>Total</b>	<b>370</b>	<b>100.0</b>	<b>78,829</b>	<b>100.0</b>	<b>321.19</b>	<b>100.0</b>

**Figure 9: Number of Borrowers and Broad Areas of Investments**



- 1 Production of Crops & Related Businesses
- 2 Production of Livestock Animals/Fishes & Related Businesses
- 3 Business of Various Products through Shops
- 4 Agricultural Machineries, Hardware & Other Related Businesses
- 5 Transports & Vehicles
- 6 House Making and Repairing
- 7 Service Oriented Businesses

4. 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 7.5% borrowers invested 8.53% of the loan money in this area. The percent of borrowers was 16.2% of the total number of IGAs.

5. 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 8.1% borrowers invested 10.8% of the loan money in this sector. Of total number of IGAs, this group represented 9.4%.

6. The 6th area was 'house making and house repairing'. About 7.4% of the borrowers invested 10.9% of the loan money for this purpose. Of course, in terms of IGAs, this represented 0.8% of the total IGAs.



7. The last and the 7th group was 'service-oriented businesses'. This group pursued 53 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 5.3% of the loan money in this area. The percent of borrowers was 14.3% 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 (370) had been grouped into only 7 broad areas. Of course, before grouping them into shorter areas, these IGAs were grouped into 18 areas wherefrom they were shortened to seven areas. For readers interested to see the categories of 18 areas may look into Table 11. For seeing the names of all 370 income generating activities, a list is provided in Annex 6.3.



**Table 11: Area wise Percent of Borrowers and Amount of Investment in 2020**

Borrowers' Investment Areas	No. of Borrowers	Percent	Amount (in Million BDT)	Percent
<b>1. Production of Crops &amp; Related Business</b>				
i) Farming, Gardening, Nurseries	29832	37.84	87.44	27.22
ii) Business on Agricultural Produces and Products	3503	4.44	13.57	4.22
<b>Sub-Total</b>	<b>33335</b>	<b>42.29</b>	<b>101.01</b>	<b>31.45</b>
<b>2. Production of Livestock Animals/Fishes &amp; Related Business</b>				
iii) livestock and Fisheries	7997	10.14	34.95	10.89
iv) Business on Livestock and Fisheries Produces and Products	7739	9.82	32.43	10.10
<b>Sub-Total</b>	<b>15736</b>	<b>19.96</b>	<b>67.41</b>	<b>20.99</b>
<b>3. Business of Various Products through Shops</b>				
v) Aluminium/Silver/Plastic Products, Crockeries, Decorator Services	496	0.63	3.28	1.02
vi) Handicrafts, Tailoring Bamboo Products	2192	2.78	10.60	3.30
vii) Garments, Hosieries, Leather Products	877	1.11	4.10	1.28
viii) Grocery Shops, Cosmetics, Jewelr and Other Kinds of Shops	3750	4.76	21.03	6.55
<b>Sub-Total</b>	<b>7315</b>	<b>9.28</b>	<b>39.01</b>	<b>12.15</b>
<b>4. Agricultural Machineries, Hardware &amp; Other Related Business</b>				
ix) Agricultural Machineries, Tools, Irrigation Equipment	1372	1.74	4.74	1.47
x) Hardware/Iron/Steel Products and Electrical Goods	1545	1.96	8.59	2.67
xi) Land Purchase and Land Lease	1574	2.00	7.34	2.29
xii) Furniture and Wood related Business	1407	1.78	6.50	2.02
<b>Sub-Total</b>	<b>5898</b>	<b>7.48</b>	<b>27.17</b>	<b>8.46</b>
<b>5. Transports &amp; Vehicles</b>				
xiii) Transports, Vehicles, Lubricants	7408	9.40	34.58	10.77
<b>Sub-Total</b>	<b>7408</b>	<b>9.40</b>	<b>34.58</b>	<b>10.77</b>
<b>6. House Making and Repairing</b>				
xiv) House Making and House Repairing	5790	7.35	35.07	10.92
<b>Sub-Total</b>	<b>5790</b>	<b>7.35</b>	<b>35.07</b>	<b>10.92</b>
<b>7. Service Oriented Business</b>				
xv) Pharmacy, Hygiene & Sanitary Materials, Toiletries, Cosmetics	372	0.47	2.03	0.63
xvi) Food Shops, Confectionary & Others	2340	2.97	11.59	3.61
xvii) Library, Stationeries	104	0.13	0.79	0.24
xviii) Audio Visual Materials	531	0.67	2.53	0.79
<b>Sub-Total</b>	<b>3347</b>	<b>4.25</b>	<b>16.94</b>	<b>5.27</b>
<b>Grand Total</b>	<b>78829</b>	<b>100.00</b>	<b>321.19</b>	<b>100.00</b>

# Experiences of an IDF Branch Manager in Micro-credit Operations During Covid-19 Pandemic

——— Rekha Akter, Manager, Bahaddarhat Branch.

Integrated Development Foundation (IDF) started its micro-financing program in 1993 with the aim of alleviating rural poverty. Since then IDF has been playing important role in the economy of the country by expanding the program activities through its efficient and devoted staff members. Presently, IDF has 108 Branches in the country and Bahaddarhat Branch at Chattogram is one of them. The Branch started its operation from 1st January 1997. Currently i.e. till March 2020, the Branch has organized 109 kendros, 618 groups, 2,147 members and 1,605 borrowers. The amount of loan outstanding is BDT 58.36 million; the savings balance is BDT 29.85 million and the total overdue is BDT 0.84 million.

The first corona patient in Bangladesh was identified on 8 March 2020. After that the changes or the influences that had taken place in the overall socio-economic situation of the country, the situation in Bahaddar branch was no exception. Numbers of problems had been faced in regard to Branch's normal operations, in undertaking village visits and in conducting Kendra activities. We were aware that in operating the micro-credit activities, there were no alternatives to group works, Kendra meetings and the cooperation of the members. But it was difficult due to covid period and it was necessary to work maintaining social distancing. To continue our activities in this odd and adverse situation, I emphasized two aspects.

## 1. Safe protection of the colleagues

## 2. Operate kendro activities following the health safety rules.

### 1. Safe protection for the colleagues:

My principal aim was to ensure the safe protection for my colleagues who were my co-warriors in my work. At the outset, I gave attention to make the office environment in such manner as all health protections were arranged. Seating arrangements of the colleagues were done by maintaining the required distances. Musks, glasses, hand sanitizers etc. were given to each staff member from the office.

At the entrance of the office gate, sanitizing spray materials were made available so that everyone could sanitize before entry to the office. Two pairs of shoes were used by the staff members - one for outside use and the other for use in the office room. In addition to health protection measures, I always considered and remembered to upkeep the morale of my colleagues high. I knew that their high morale and active cooperation would assist us in making progress in our daily work amid this corona pandemic. Another aspect that was looked into with high importance was to always avoid crowding in the office premises.

For this, loan distribution and other transactional activities were scheduled in a way that members could come by turn and complete their activities.

## 2. Operate kendro Activities following Health Safety Rules:

We were aware that in a situation of corona pandemic, when movement from one family to another was restricted, I took some initiatives to operate kendro activities in such situations. First, I made arrangements, in front of the kendro rooms, for hand washing by the members appearing at the sites. Water and soaps were made available so that everyone was able to wash their hands before entering. Besides, the office order issued by IDF instructed that it was not necessary for all members to attend the kendro, only the group chairpersons should attend by following the govt. health safety rules. This office order was very timely and helped us in playing our roles effectively.

In addition, corona leaflets were distributed among the members that enabled them to become conscious and follow health safety rules. This also created confidence and sincerity of the members towards our organization.

**Rate of Loan Realization:** There was some negative impact on the overall economy of the country due to corona pandemic. Besides, Chattogram became the second hotspot of corona virus. Major area of the city remained under lockdown whose impact was directly on the income of poor people of different occupational groups, especially, professions like drivers, shop keepers of cloths, toiletries, shoes, hotel, restaurants, tailors, saloons, beauty parlor, tea shops, jewelry shops etc.

These groups faced difficulties in paying loan instalments. In some cases, the borrowers who took house making loans for renting out houses also could not pay their instalments because the tenants were unable to pay rents.

About 70% of the borrowers of Bahaddarhat Branch were of these types/groups and there was an impact on repayment rate. In

June 2020, the repayment rate was 59% that however increased to 72% in July 2020 (during April, May and June the loan transactions were closed as per govt. decision).

**Rate of Collections and Withdrawal of Savings:** Compared to other times, currently the rate of collection of savings amount was low while the rate of withdrawal was high. Those professional groups whose income had either been stopped or had gone down they depended on their savings for just continuing their living. Besides, those who were unable to pay loan instalments, tried to adjust their loans by withdrawing the savings amount. This resulted into higher withdrawal of savings.

**Demand for Loans:** At the field level there were demands of smaller amount of loans now. People were interested to do something by investing smaller amount of loans. Demands for higher loans had gone down.

**Monitoring:** A very important part of work for a Branch Manager is monitoring and observation. As there were little scopes for field visits and rare opportunities of going in contact to people, monitoring activities were maintained through mobile phones. We kept contacts with the members almost every day without giving any opportunities of creating any distances. Besides, that helped us to get aware of every borrower and in increasing the OTR.

### **The Corona Situation in the Working Area:**

The Bahaddarhat Branch office is situated in Chandgaon area of the city. And the area had been identified as the hotspot of corona from the beginning. Out of 109 kendros, 27 were still under red zone. We had to work in these areas by following the restrictions of movement. About 17 members had been attacked with corona, 350

members had symptoms of corona virus and 2 members died earlier. During lockdown, the income of some members were affected so much that we distributed relief materials to 14 members

**Challenges at the End of Lockdown:**

Immediately after the lockdown was over, it was very challenging to do the field work. Sometimes we faced obstacles. Let me give one or two examples. After 2 months of long lockdown period, as per directions of MRA and PKSF, we started our field visits following the govt. health safety rules. Reaching the kendro areas, we felt like we had come to a new place in a new environment.

The kendro rooms where we were used to hold meetings for the last few years, we were barred to enter there. 'No entry in the room, you had to sit outside' – we were told. People became so frightened. The time was rainy season. Our field supervisors had to work with umbrella in one hand and collection of money in another hand. Some workers could find places below the edge of the room walls. It was a bitter experience at that time. Not only that we faced problems in the kendro rooms, in some places, we had to face problems for our entry to the areas. We had to seek the help of the village elites and our members to enter the places. Let me mention one case.

When I sent my team to kendro no. 20 for the first time, the local people surrounded them on the way and said, 'don't enter into the area and don't come here till the corona goes. Just leave the place'. Surprisingly the group members and the other elderly people remained silent. The field team however tried to convince them by saying 'We haven't come here for collection of money. We just want to know about the members. If anyone gives instalment willingly, we shall collect, otherwise not'. But nobody wanted to hear them. At one stage, some people

forced them to leave the place. When I was informed, I went to the house of local Commissioner and informed him about the details. He settled the issue and those who were responsible for creating the chaos asked for pardon and since then nobody created any problem.

Apart from the problems faced in the fields, we had to solve no lesser problems in the office also. One example was that everyday about 20-30 members used to come for withdrawal of savings money. Everyone used to apply for withdrawal of bigger amount of savings. Although it was possible to make some members understand the problem, but many were not convinced. I had to listen to unpleasant comments from them when I could not meet their unjust demands. However, as the time passed on, the field workers adjusted themselves with the corona situations, people also got habituated as the panic reduced. Things have started to get into normal gradually.

At one time it would surely get normal, but the bitter experience of the corona pandemic would remain. However, we could overcome all the odds and problems and continue our normal activities with the sincerity and devoted works of my colleagues.

Lastly, I would like to conclude by saying that despite so many problems, we had also achieved some good experiences. One example was how to maintain the good works of the Branch by facing all the odd situations created due to the global corona pandemic. This experience had made me braver and stronger to work as a Branch Manager than before. I feel more confident now to go ahead and face any kinds of adverse or unfavorable situations in the interest of the progress of the organization's works.

## 2.2 HEALTH, WATER AND SANITATION



### 2.2.1 Introduction

IDF initially started a health program for its members in 1995 with the assistance of Sida. Later IDF has broad based 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 broad based 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 two health centers of .

## 2.2.2 Progress of Health Activities



### Health Centers:

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 2020, a total of 4117 patients received health services from 2 Health centers of IDF (2308 patients from Health Center 1 and 1809 patients from Health Center 2). Free medicines were provided to 3,331 patients that cost BDT 77,070.

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 14,179 and the number of participants attended the sessions were 1,83,033.

### Operations of Clinics:

Apart from health centers, the program organized Static Clinics and Satellite Clinics at the Branch levels regularly to provide health services. The numbers of static and satellite clinics organized were 950 and 13,380 respectively; and the number of patients attending static clinics was 3,810 and the number of patients attending satellite clinics was 156,881 during the year 2020. The total numbers of patients attending these clinics were 160,691.

## Telemedicine Services:

IDF started telemedicine services on an experimental basis in early 2019 in 3 project areas of Sualok, Lama and Satkania. This was started especially for the patients who were found, for some reasons, unable to visit any clinics or camps. But soon it was found necessary for most of the patients due to prevalence of Covid-19. The services were found not only necessary but also effective. IDF doctors and all Medical



Assistants are providing now the telemedicine services throughout the project area. During the year 2020, a total number of 20,068 patients had received telemedicine services.

## Gynae and Medical Camps:

These types of gynae and medical are being organized by IDF regularly. This year, due to Covid situation, only 7 Camps could be organized where 1090 patients attended.

## 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 2020, 1 Eye Camp was organized and a total of 435 patients were provided with eye related services.



## 2.2.3 Water and Sanitation

In the fields of water and sanitation, IDF has been providing supports for the installation of sanitary latrines, tube wells and ring wells for safe drinking water. IDF's motivation programs have been found to be very effective in changing the attitudes and behaviors of the people towards the use of sanitary latrines and safe drinking water.

More emphasis and activities for such works as installation of sanitary latrines, wells for safe drinking water were undertaken during the year 2020 in 4 Upazilas under Samridधि program and were described in details there.



# AGRICULTURE



## LIVESTOCK



## FISHERIES



## 2.3 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. 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 2020 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

During the reporting year, about 9 different types of demonstrations on various crops were organized within the areas of 6 different IDF branches. The purposes of these demonstrations were to introduce new crops and new technologies among the farmers. About 89 farmers were involved in organizing these demonstrations in these areas. For details of the technologies, crops and areas where demonstrations were organized, please see Table 12.



**Table 12: Demonstration Plots on Different Crops Organized in Farmers' Fields**

Sl. No.	Name of Demonstration	Name of Crop	No. of Farmers	Areas
1	Production and Use of Trico-compost for Well Protection of Soil	-	15	Sarkarhat (3), Bashkhali (4), Amchorhat (3), Baishari (3), Rajarhat (1) and Betbunia (1).
2	Introduction of High Quality Crops Resistant to Adverse Environmental Conditions	Potato (Diamond), BRR1 Rice-74, Broccoli, Red Cabbage, Squash (BARI-1), Egg plant (BARI BT-4), Capsicum, Summer Bean	21	Sarkarhat (4), Bashkhali (5), Amchorhat (4), Baishari (4), Rajarhat (2) and Betbunia (2).
3	Production of Safe Crops in Clusters/Hubbs by Shooting Platforms	BARI Bitter Gourd, Bari Tomato-2,, BARI Water Gourd (Lau), BARI Eggplant-4, Hathazari Sweet Pepper (Mishti Morich), French Bean, Khira BARI-!, Sweet gourd (Supriya), Bitter Gourd (Korolla-Tiya), Kakrol, Cucumber, Okra	24	Sarkarhat (5), Bashkhali (6), Amchorhat (5), Baishari (4), Rajarhat (2) and Betbunia (2).
4	Production of vegetables and Fruits in Multi-layer system	Various vegetables	15	Sarkarhat (3), Bashkhali (4), Amchorhat (3), Baishari (3), Rajarhat (1) and Betbunia (1).
5	Production of Seedlings and Saplings by Using Cocodust	Various vegetables and fruit plants	7	Sarkarhat (2), Bashkhali (2), Amchorhat (2), Baishari (1)
6	Demonstration on Cropping Pattern	BARI Potato (Diamond), Felon (Bean). Kakrol	1	Bashkhali (1)
7	Inter-cropping	Various vegetables and other crops	3	Sarkarhat (1), Rajarhat (1) and Betbunia (1).
8	Developing Entrepreneurs for High Value fruit Crops	Mango (Amropali) and Malta (Bari-1)	2	Amchorhat (2)
9	Cultivation of Summer Fruit	Baby Watermelon	1	Amchorhat (1)

## b) Training

- i) Two training programs were organized where 50 farmers attended as participants.
- ii) Consultation centers on crop production were organized in 2 villages where 90 farmers took part in discussions.
- iii) Upazila Coordination and Planning meetings were held in 2 Upazilas.

## c) Distribution of Inputs/materials

- i) Pheromone lures were distributed to 390 farmers, and
- ii) Seeds of various vegetables were distributed to 40 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.

### 2.3.2 Livestock Services

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 9 demonstration farms on rearing cows by following the better management system in 9 villages.
- ii) Organized 3 poultry farms for rearing hybrid broilers/sonali poultry farms.
- iii) Five poultry farms of local varieties in safe poultry sheds were organized.
- iv) Established 11 Buck Centers and supervised their maintenance
- v) Developed 20 duck farms (pekin varieties) for production of meat and eggs in farmers' field.
- vi) Three farmers were selected to develop Turkey farms in semi-slated method as demonstration farms.



## b) Training

- i) One training program was organized for farmers of poultry bird rearers of sonali varieties of poultry.
- ii) World Egg Day was observed in a village where benefits of production and consumption of eggs were discussed.

## c) Distribution of Inputs & Materials

i) Vaccination for FMD diseases	14
ii) Vaccination for disease of Anthrax	8
iii) Vaccination for PPR	2
iv) Vaccination for VCRDV (Ranikhet)	2

## 2.3.3 Fisheries

The activities carried out during the year 2020 in the field of fisheries could be categorized into 4 areas: i) demonstration, ii) training, iii) supply of inputs/materials and iv) publication/-publicity. The followings are the details.

### a) Demonstration Farms

- i) Six demonstration farms of mixed cultivation of carp/mola/tilapia were done in 6 ponds of 6 farmers. These farmers were selected from six branches; Cox's Bazar (1 group), Baishari (1 group) of Bandarban, Betbunia (1 group) of Rangamati, Rajarhat (1 group) of Chattogram, Banskhali (1 group) of Chattogram, Sarkarhat (1 group) of Chattogram and Amcharhat (1 group) of Chattogram.

- ii) Mixed cultivation of carp-prawn demonstration farms was organized in 10 ponds of 10 farmers. These were in Cox's Bazar area in villages of Kathaliamura (3), Sonkhola (1) and North Baishari (2) villages and other Branches.
- iii) Demonstration farms with local varieties of shing/magur/pabda/gulsha/carp were done in 11 villages with 11 farmers to demonstrate high yields of local fishes. The areas covered were the branches of Sarkarhat (3) in Chattogram, Betbunia (2) in Rangamati, Cox's Bazar (3) and Baishari (3) in Bandarban.
- iv) For increased production of carp varieties of fishes, 17 demonstration plots were organized with 17 farmers at different villages under the branches of Sarkarhat (5) in Chattogram, Betbunia branch (2) in Rangamati, Rajarhat (5) in Chattogram and Banskhali (5) in Chattogram.
- v) Eleven demonstration Farms were tried on mixed cultivation of high value chitol/aieer/shoul fishes in 8 villages of Kathaliamura, Chonkhola and Jhilonjja in Cox's Bazar and other branches.
- vi) Nine demonstration farms were done with 9 farmers on vetki/parshe/caro/tilapia cultivation in six villages under the braches of Sarkarhat (3), Amcharhat (3) and Cox's Bazar (3).
- vii) For developing entrepreneurs in nursery ponds for producing fish fingerlings, one demonstration farms were established with one farmer. These were done in different villages under the branch of Banskhali.
- viii) Cultivation of local varieties of fishes, that are on the way of being extinct, was done in 9 ponds in Betbunia of Rangamati and other branches.
- ix) For developing entrepreneurs in Fish Feed Mill for producing fish feed, One demonstration farm was established with One farmers. These were done in one village under the branches of Banskhali.



x) Six demonstration farms were done with 6 farmers on Tank/Biofloc fish cultivation in six villages under the braches of Sarkarhat (1), Amcharhat (2) and Cox's Bazar (3).

xi) For developing entrepreneurs in Semi Fermented fish product for producing dry fish/shidol/ Chepa Shutki. Five demonstration farms were established with Five farmers. These were

done in Five village under the branches of Banskhali and other Branches.

xii) Five demonstration farms were done with 5 farmers on floating cage cultivation in Bakhali river & Shangu river under the braches of (1) Banskhali and (2) Cox's Bazar.

xiii) For developing entrepreneurs in Ornamental/Bahari Fish culture in Tank for producing Bahari fish. Five demonstration farms were established with Five farmers. These were done in Five village under the five branches.

xiv) Ten demonstration farms were done with 10 farmers on Vietnam pangus cultivation in ten villages under the braches of Sarkarhat (4), Amcharhat (3) and Cox's Bazar (3).



## b) Training

A total of 3 non-residential training programs were organized for the fish cultivators. One training program was conducted in Cox's Bazar area, 1 in Banskhali and 1 in Amchorhat. In each program, 25 farmers took part in the training and thus a total of 75 farmers attended the 3 training programs. In these training programs District Fisheries Officer, Upazilla Fisheries Officer, Scientific Officer of Bangladesh Fisheries Research Institute (BFRI) and others took part as speakers.

## c) Supply of inputs/materials publication/publicity

The Kit Box supplied to the Fisheries Development Officer containing DO meter, PH meter, Water thermometer, Shaky disk, Ammonia test kit, Refractometer, weighing balance and Apparatus carrying bag wais being used during the year for identifying problems and providing solutions for fish farming.

## d) Publication/publicity

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

ii) One Folder was also published under the Fisheries Unit.





## 2.4 INTEGRATED FARMING COMPLEX

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 of establishing this Complex is to build an Institution 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.

### ***Integrated Farming Complex***

*The far-reaching goal of establishing the Integrated Farming Complex is to build an Institution where teachings could be provided to any farming community asking for and willing to improve their livelihoods in respects of economic and social upliftment.*

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 communications. A Training Center was built with hostels and cafeteria that has started providing residential training to the farmers. During the year 2020, a Resort was under construction within the Complex area. The details and the progress of activities during the year 2020 are shown in Table 13.

**Table 13: Status of Integrated Farm in 2020**

Sl.No.	Description	2019	2020	Total	Remarks
1	Fruit Trees	6,138	1570	7708	
2	Forest/Wooden Trees	780	250	1030	
3	Herbal Trees	492	0	492	
4	Various spices crops	955	0	955	
5	Home Garden	1	1	2	
6	Nursery	1	0	1	
7	Fish Farm	2	0	2	
8	Fishery Ponds	2	2	4	
9	RCC Farm	1	-	1	ongoing
10	Black Bengal Breeding Center	1	-	1	ongoing
11	Construction of a Resort	-	1	1	Construction in progress

## 2.5 AGRICULTURAL 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.

The year 2020, being the year of Covid-19 pandemic, only a limited number of training courses could be organized in the Training Center. Two courses on Horticulture with 40 participants, 1 course on Home Gardening with 20 participants, 2 courses on Fisheries with 40 participants and 1 course for 20 participants on Spice crop cultivation could be organized. Thus, a total number of 6 training courses for a total number of 120 participants were organized during the year of Covid-19 pandemic. Details are provided in Table 14.



**Table 14: Achievement of Training Activities in Agricultural Training Center**

Sl. No.	Subjects	Training Courses		Refreshers' Course	
		No. of Training	No. of Participants	No. of Training	No. of Participants
1	Horticulture	2	40	-	-
2	Nursery	-	-	-	-
3	Home Gardening	1	20	-	-
4	Poultry	-	-	-	-
5	Beef Fattening	-	-	-	-
6	Milk Cow Rearing	-	-	-	-
7	Bee Keeping	-	-	-	-
8	Fisheries	2	40	-	-
9	Goat/Sheep Rearing (Black Bengal)	-	-	-	-
10	Spice crop cultivation	1	20	-	-
11	Training of Trainers (ToT)	-	-	-	-
<b>Total</b>		<b>6</b>	<b>120</b>	<b>-</b>	<b>-</b>

## 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 written off and the amount 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, die 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 medical assistants assess the applications for claims and provides recommendations. The area manager or his/her representative disburses the claims.

## Claims and Payment during 2020:

During the year 2020, a total of 11,137 claims were made by the members and were processed. Of them, 10,738 (96.42%) claims were for health hazards (treatment), 364 (3.27%) claims were for deaths and 35 (0.31%) 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 2020 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 up to a maximum amount of Tk. 2000. During the year 2020, a total of 10,738 families were supported with an amount of Tk 49, 54,642.00. Of the total recipients, more than half 6099 (56.79%) were IDF members, 2,026 (18.87%) were their husbands, 1,365 (12.71%) were sons, 1,229 (11.45%) were daughters and 19 (0.18%) were others meaning parents, brother/sister staying and taking food in the same Chula as special consideration.

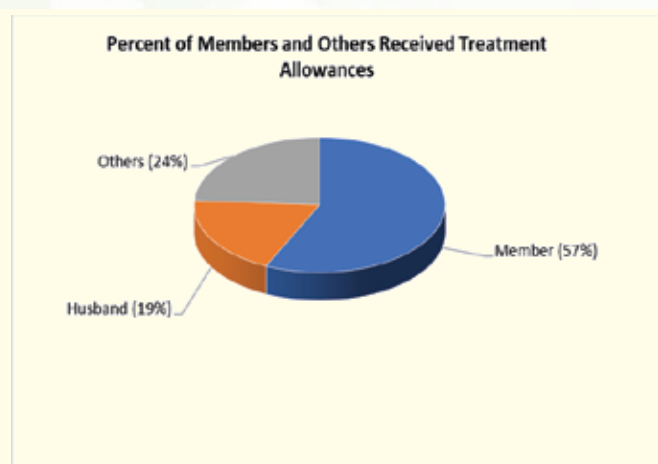
More details and month-wise break-up are shown in Table 15 and Figure 10.



**Table 15: Month-wise Number of Recipients for Treatment, 2020**

Month	Members	Husband	Son	Daughter	Others	Total	BDT
January	944	274	222	175	3	1618	808,544
February	810	238	208	180	5	1441	705,273
March	586	193	158	158	1	1096	490,689
April	0	0	0	0	0	0	0
May	454	139	105	66	1	765	405,273
June	142	28	31	28	1	230	82,434
July	447	145	113	115	6	826	397,330
August	194	190	37	42	0	463	211,189
September	567	182	122	128	1	1000	469,772
October	739	236	132	126	0	1233	508,121
November	728	245	137	129	1	1240	5,35,545
December	488	156	100	82	0	826	340,472
<b>Total</b>	<b>6099</b>	<b>2026</b>	<b>1365</b>	<b>1229</b>	<b>19</b>	<b>10738</b>	<b>49,54,642</b>
<b>Percent</b>	<b>56.7</b>	<b>18.8</b>	<b>12.7</b>	<b>11.4</b>	<b>0.4</b>	<b>100</b>	

**Figure 10: Percent of Members and Others Received Treatment Allowances, 2020**



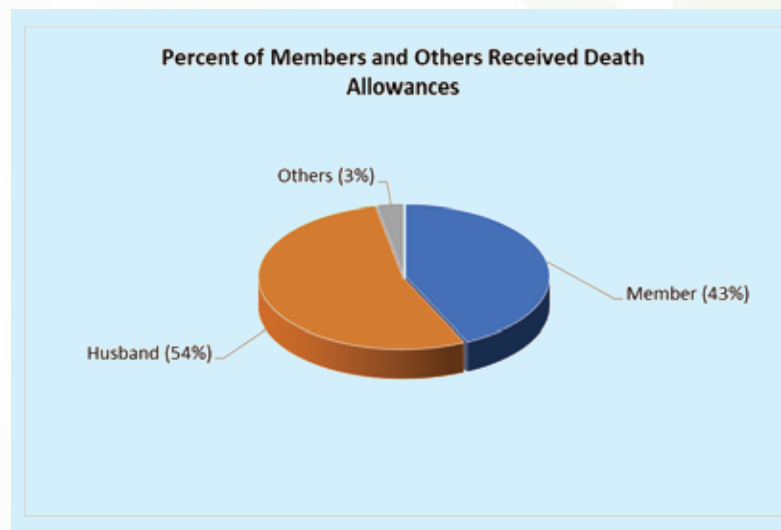
## ii) Payments for Deaths

During the year 2020, payments were made for deaths of 364 people. Of them, 155 (42.58%) were IDF members, 198 (54.4%) were their husbands, 6 (1.64%) were sons and 5 (1.37%) were other members of the family. 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 12.64 million was paid as death coverage. Out of the total money, 42.6% were paid for members' death, 54.4% for the death of husbands and for others the payment was 3.0%. More details for member-wise and month-wise payments are shown in Table 16 and Figure 11.

**Table 16: Month-wise Number of Family Members Died, 2020**

Month	Number of IDF Members and their Family Members						Amount Paid in Taka
	Members	Husband	Son	Daughter	Others	Total	
January	7	28	1	0	1	37	11,79,970
February	14	22	0	0	0	36	10,76,763
March	7	13	1	0	0	21	9,46,554
April	0	0	0	0	0	0	0
May	2	4	0	0	0	6	1,35,107
June	20	14	0	0	0	34	12,93,822
July	22	28	0	0	1	50	19,67,381
August	9	15	0	0	0	24	9,98,523
September	17	16	1	0	1	35	7,25,041
October	15	12	1	0	0	28	7,94,047
November	23	19	1	0	1	44	16,66,557
December	19	27	1	0	1	48	18,53,769
<b>Total</b>	<b>155</b>	<b>198</b>	<b>6</b>	<b>0</b>	<b>5</b>	<b>364</b>	<b>1,26,37,534</b>
<b>Percent</b>	<b>42.6</b>	<b>54.4</b>	<b>1.6</b>	<b>0</b>	<b>1.4</b>	<b>100</b>	

**Figure 11: Percent of Members and Others Received Death Allowances, 2020**



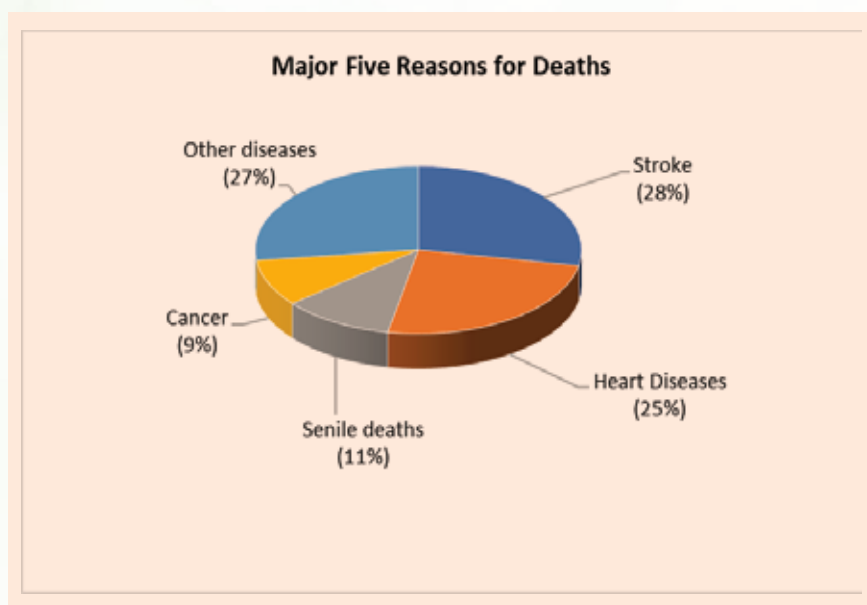
### iii) Causes of Deaths

IDF maintained records of death and the cause of death for each deceased person. There were about 21 diseases identified by which these 364 people died. Maximum deaths were for the cause of stroke (28.0%), heart disease (25.3%), senile/natural death (10.7%), cancer (9.1%), and others. The rest of the causes and the number of persons died are provided in Table 17 and Figure 12.

**Table 17: Causes of Deaths and Type of Family Members Died, 2020**

Sl. No.	Name of Disease	Number of Members and their Families					Percent
		Member	Husband	Son	Others	Total	
1	Heart Disease	40	51	-	-	92	25.3
2	Cancer	14	16	2	1	33	9.1
3	Road accident	3	6	1		10	2.7
4	Accident		4	1		5	1.4
5	Stroke	39	60	2	1	102	28.0
6	Fever	3	2	-	-	5	1.4
7	Murder	-	2	-	1	3	0.8
8	Asthma	1	7	-	-	8	2.2
9	Kidney disease	3	2	-	-	5	1.4
10	Tuberculosis	1	-	-	-	1	0.3
11	Jaundice	3	6	-	-	9	2.5
12	Senile Death	7	9	-	-	16	10.7
13	Diabetes	3	1	-	-	4	1.1
14	Covid-19	2	1	-	-	3	0.8
15	Tumor	1	1	-	-	2	0.5
16	Illness	16	13	-	1	30	8.2
17	Died by crossfire	-	1	-	-	1	0.3
19	Delivery	8	-	-	-	8	2.2
19	Ulcer	1	-	-	-	1	0.3
20	Abdominal Pain	1	-	-	-	1	0.30
21	Paralysis	1	1	-	-	2	0.50
<b>Total</b>		<b>155</b>	<b>198</b>	<b>6</b>	<b>5</b>	<b>364</b>	<b>100.00</b>

**Figure 12: Major Five Reasons for Deaths**





## iv) Payments against Project Damages/ losses and Cattle Deaths

During the year 2020, a total of 35 members claimed losses of their respective activities that they had been doing with loan money. Out of 35 members, 5 members reported that they lost their cattle due to different disease. Another 5 members lost their grocery, cloth and other businesses by fire from electric short circuit, 6 members ran into loss of their poultry farm when birds died due to ranikhet disease, 9 members' houses got damaged due to heavy rains and the remaining members claimed different reasons. It might be mentioned here that close to about half of the affected members, 15 of 35 (42.9%), suffered losses in their businesses like shops, cloth business and house damages due to outbreak of fire. These affected members were assisted with Tk. 6, 39,297 considering the extent of damage and the amount of loan outstanding at the time of losses. Please see details in Table 18.



**Table 18: Causes of Loss/Damage of Project Activities and Amount Paid**

Sl. No.	Project Name	No. Members Affected	Amount Reimbursed (Taka)	Causes of Loss/ Damage of Project
1	Cattle rearing	5	48053	Death due to attack of diseases
2	Horse rearing	2	14000	Death due to attack of diseases
3	Auto rickshaw	2	28000	Accidents
4	Grocery/Aluminium/Tea shops	5	124275	Destroyed by fire
5	Poultry farms	6	115000	Bird flu/Ranikhet etc.
6	Rice and betel leaves cultivation	4	66,079	Damage due to winds and
7	Cloth business	1	197309	Fire
8	Homestead and Rented House	9	25500	Fire and cyclone
9	Fisheries	1	21081	Low production and damage by natural hazards
	<b>Total</b>	<b>35</b>	<b>639297</b>	

## v) Total Amount Paid during 2020

A total amount of Tk. 18.23 million had been paid to 11,137 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. 4.95 million to 10,738 members for treatment, Tk. 12.64 million to 364 members for deaths and Tk. 0.64 million to 35 members for their losses in the projects of on-going loan activities.



## 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.

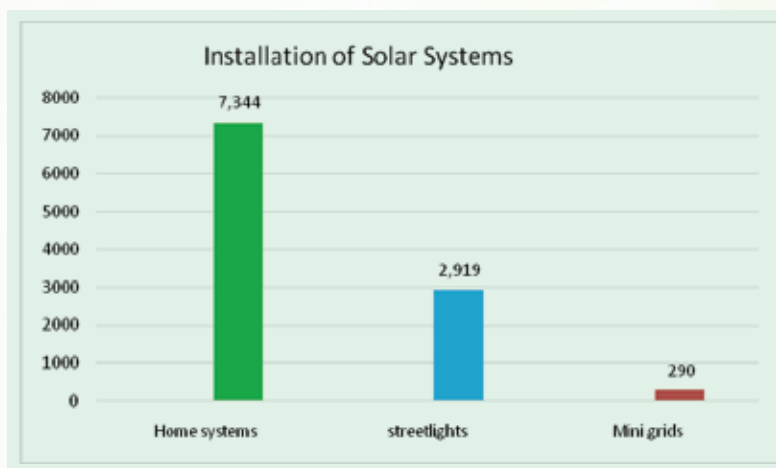
From January 2015, there was a change in the mode of operations. The Government provided funds for carrying out solar activities from its KABITA program. The local bodies at the upazila levels were involved in identifying the beneficiaries of the solar program and funds were allocated to them. IDCOL was given responsibilities for arranging implementation and supervising and monitoring the program. IDCOL assigned their partners the responsibilities of implementation.

### Progress during 2020

Under the new system, during the year 2020, IDF was allocated Tk. 320.86 million for installing different types of solar systems (home system, streetlights, and mini grids) in 19 upazilas of 9 districts within the year. The number of total systems installed during the year was 10,553. Of them, there were 7,344 home systems, 2,919 streetlights and 290 mini grids. For detailed break-up of district and upazila-wise allocations and progress during the year, please see Table 19 and Figure 13.

It may be mentioned here that during the year 2020, IDF had repaid the last installment of Tk. 5.0 million due in the previous year in early this year to IDCOL. Therefore, the due outstanding with IDCOL remained as it was last year i.e. BDT 175.3 million.

**Figure 13: Installation of Solar Systems during 2020**



**Table 19: Number of Solar Systems installed during 2020**

Sl No.	District	Upazila	Total Allocation (million taka)	Number of Project Systems			
				Solar Home System	Street Light	Mini Grid	Total
1	Chandpur	Kachua	29.65	94	391	55	540
2	Chattogram	Banskhali	28.22	180	313	49	542
3		Fatikchari	30.5	298	283	56	637
4		Lohagara	11.36	395	60	-	455
5		Mirersarai	18.33	78	303	3	384
6		Satkania	27.23	131	387	20	538
7	Cumilla	Chandina	27.41	1072	51	1	1124
8	Cox's Bazar	Pekua	9.6	200	101	2	303
9		Ramu	18.36	93	284	1	378
10	Khagrachori	Guimara	6.68	423	17	-	440
11		Manikchori	7.11	113	89	2	204
12	Laxmipur	LaxmipurSadar	42.8	1611	249	83	1943
13	Rangamati	Juraichari	7.47	445	10	11	466
14		Kaptai	6.2	219	32	3	254
15		Langdu	7.02	399	4	1	404
16		Rajasthali	6.61	267	18	-	285
17	Moulavi Bazar	Juri	13.41	495	118	3	616
18	Sylhet	Companigonj	12.2	572	89	-	661
19		Fenchugonj	10.7	259	120	-	379
<b>Total</b>			<b>320.86</b>	<b>7344</b>	<b>2919</b>	<b>290</b>	<b>10,553</b>

## 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. To support the educational activities IDF is currently involved in running one school at Satkania with the target of upgrading it into a college. The objective is to encourage and enroll all children in schools and to provide better education to them. The other regular activity is to award scholarships to the children of IDF members throughout the project studying in different schools and colleges including universities every year. In addition, IDF, in cooperation with PKSF, under the Samridhi program is running 'evening schools' with primary school students to reduce or stop the drop out from schools. The details 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 mainly due 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 12-member managing committee with Prof. Shahidul Amin Chowdhury, a renowned educationist and the founding member of IDF, as its chairman. Mr.

Md. Yousuf Zobair, MA, B.Ed., LL.M, LM – the Principal of the IDF school and college is the member-secretary of the committee. The committee took initiative to enlarge the area of the school campus and had acquired about 50 decimals of land adjacent to the school. 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.



In the year, 2019, there were 7 teachers (4 females and 3 males) in the school with 93 students upto class VIII. In the beginning of the year 2020, the school was being operated with 140 students from Play group to Class IX. In January 2020, free books were supplied to all students. Three more male teachers were selected through competitions but meanwhile the school was declared closed due to Covid-19 pandemic. Classes were suspended throughout the year. The teachers, of course, continued to maintain contacts with the students and guardians on informal basis.



## 2.8.2 Afternoon Cosing Center

This education program was being run for the students reading in play group, class I and class II in the primary schools. The purpose of organizing these evening sessions was to assist them in teaching their class lessons so that they do not drop out from the schools. Under Samriddhi program, these schools were being operated in 4 unions. Due to Covid-19 pandemic, these schools remained closed. However more details of the operations were described in Chapter 3 of Projects entitled 3.1 Enrich (Samriddhi) Program.

## 2.8.3 Scholarships

IDF introduced this program with the Award Money of US\$ 10,000 (Taka 600,000) from Grameen Foundation USA provided in the year 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 earnings 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 get attracted to education and iii) contributing to human resources development of the country.

### Eligibility:

The eligibility criteria of the applicants are, in principle, three-fold: i) that they are the current students of grade III to graduate levels, ii) that they got minimum marks of 60% in the last

annual examinations in respective classes in schools and at higher levels of SSC, HSC and undergraduate levels, and iii) that the applicants 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 2020:

In 2020, altogether 350 students of different classes were awarded scholarships and book allowances. The total amount of scholarships was BDT 12,15,700. Of the different classes, 101 (28.8%) 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 81 (23.1%) received the scholarships; each receiving Tk 200 per month and a book allowance of Tk 500.00. From class IX and X, 50 (14.2%) students were awarded the scholarships, each student receiving a monthly amount of Tk 250.00 and a book allowance of Tk 700.00. College students reading in XI and XII class received a monthly scholarship of Tk 300 and a book allowance of Tk 700.00 by each of 40 (11.4%) students.

Thirty (8.5%) 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. From IDF School & college, a total of 48 (13.7%) students of different classes were awarded Tk 200.00 per month. See the class-wise detailed information in Table 20.

**Table 20: Class-wise Number of Students and Amount Awarded, 2020**

Sl. No.	Class	No. of Students	Monthly Scholarship		Book Allowance		Grand Total (Tk.)
			Rate	Yearly Total	Rate	Yearly Total	
1	III	16	200	38400	200	3200	41600
2	IV	40	200	96000	200	8000	104000
3	V	45	200	108000	200	9000	117000
<b>Sub-Total</b>		101	200	242400	200	20200	262600
4	VI	30	200	72000	500	15000	87000
5	VII	25	200	60000	500	12500	72500
6	VIII	26	200	62400	500	13000	75400
<b>Sub-Total</b>		81	200	194400	500	40500	234900
7	IX	28	250	84000	700	19600	103600
8	X	22	250	66000	700	15400	81400
<b>Sub-Total</b>		50	250	150000	700	35000	185000
9	XI	37	300	133200	700	25900	1591000
10	XII	3	300	10800	700	2100	12900
<b>Sub-Total</b>		40	300	144000	700	28000	172000
Hons. (4 Year)		30	600	216000	1000	30000	246000
<b>Sub-Total</b>		30	600	216000	1000	30000	246000
IDF school & college		48	200	115200	-	-	115200
<b>Sub-Total</b>		48	200	115200	-	-	115200
<b>Grand Total</b>		<b>350</b>		<b>1062000</b>		<b>153700</b>	<b>1215700</b>

## 2.9 HUMAN RESOURCES AND TRAINING

IDF has its human resources policy for the development of both its staff members as well as of its beneficiaries. IDF, in addition to microfinance, has been implementing a number of development projects in its operational area of 18 districts. Therefore, IDF has to maintain a large number of staff members of different positions and categories for smooth implementation of its programs and projects. During the year 2020, following the guidelines and the procedures set by the IDF human resource Manual, A total number of 194 staff members of different categories had been recruited and a total number of 64 staff members had left the organization. At the end of the year, IDF had a total strength of 1,172 staff members.

The staff members of IDF usually receive 3 different types of training like pre-service training, in-service training and training provided by outside agencies. The group members receive 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 60 new staff members, of them 41 were Field Organizers, 9 were Program Organizers and 10 were Junior Agricultural Officers, received pre-service training during the year 2020.

### 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, accounts 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 2020, a total of 22 staff members received training on different subjects.



Among them, 16 officials participated in 8 courses organized by PKSf, 3 officials attended 2 courses offered jointly by PKSf & InM and remaining 3 officials attended 2 courses offered by CDF. The duration of the courses varied from 2 to 5 days. Major topics covered in the training programs included Accounts and financial management, Human resource management, Microfinance auditing, procurement and inventory management, and technical training on agriculture, fisheries and livestock management and so on. See more details in Table 21.

**Table 21: 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	Accounts & Financial Management	PKSF/InM	4 days	--	01	01
2	Human resource Management	PKSF	5 days	01	-	01
3	Microcredit for Small Initiatives and their Management	PKSF/InM	4 days	02	-	02
4	Procurement and Inventory Management	PKSF	5 days	01	-	01
5	ME & SME Employee's Development	CDF	3 days	02	-	02
6	Microfinance Auditing	CDF	3 days	01	-	01
7	Workshop on Evaluation of Agriculture Unit Activities and Exchange of Experiences	PKSF	2 days	01	-	01
8	Good Aquaculture Practices	PKSF	2 days	01	01	02
9	Evaluation of Cuchia Cultivation and their Management	PKSF	2 days	01	01	02
10	Training of Trainers	PKSF	5 days	01	-	01
11	Implementation Techniques of Fish Production Demonstration	PKSF	3 days	02	01	03
12	Credit Operations during Covid-19 Pandemic	PKSF	4 days	05	-	05
<b>Total</b>				<b>18</b>	<b>04</b>	<b>22</b>

## 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, or enrolling a new member they are required to undergo a 5-day training that focuses on group functioning, members' duties and responsibilities, terms and conditions of micro-credit operations, importance of savings, role and responsibilities of kendo meetings, rational expenses and budgeting, simple accounting and other related

activities and functions, Following the training, Branch Manager on the 6th day takes a test and if qualified Area Manager provides the recognition as Member of IDF group. In the year 2020, around 23,532 new members were enrolled as members. But due to Covid-19 situation throughout the year the duration of this training was reduced to 1 or 2 days.

## 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, crop production, nursery growing, home-gardening, vegetables and fruit gardening, cutting & tailoring, cattle fattening, milk cow rearing and mushroom production. During the reporting year of 2020, of course, no such training was organized.

## 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 12 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 2020, IDF organized only 01 EDBM training at Rangamati Branch and a total of 30 participants (15 male and 15 female) participated.



## iv) Business Experience 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 2020, IDF organized only one business sharing meeting at Kadamtoli Branch where 15 (03 male and 12 female) members attended.

### 2.9.3 Conferences/Workshops/Meetings

Usually, regular meetings are organized every month to review the progress and problems of various project activities, especially the micro-finance 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 meetings, 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.

This system of review meetings was regularly held during the first 2 months of the year 2020. But it got interrupted in March 2020, when Covid-19 was spread out and country-wide lockdown was declared by the Government. Soon, the problem was resolved by introducing the on-line virtual meetings through Zoom meetings. These meetings were regularly being held for the rest months of the year. Executive Director used to preside over these meetings. All stakeholders from Zonal Managers to Branch Managers including Field Organizers attended these meetings. These meetings were held at least once a month or even twice a month when necessary. The meetings reviewed the progress and problems of specific nature and used to get necessary directions from the authorities in view of, especially the Covid-situation. The audit reports were also reviewed in the meetings.

# 3 PROJECTS



## 3.1 ENRICH (SAMRIDDHI) PROGRAM



### 3.1.1 Purposes of Enrich Program

The purposes of the Enrich Program are to i) ensure health services to all, ii) provide educational services to reduce the drop out of primary school students, iii) promote IGAs to create employment and enhance production for the poor, iv) promote sports and cultural activities, v) construct small infrastructure for development activities, vi) initiate environment friendly activities for enhancing production and income and vii) implement special programs.

### 3.1.2 Areas Covered

- a. **Selection of areas:** IDF started this program in June 2012 with the assistance of PKSF in one union, Wagga of Captain upazila. Three other unions were added later, two of them, Shoalok union in Bandarban district and Satkania union in Chattogram district in 2015; and Kadolpur union in Chattogram district in 2018. The Samriddhi Program therefore has been in operation in 4 unions.
- b. **Information on areas and staff members:** In these 4 unions, 113 villages were covered under the program. The number of households included under the program was 15,488 with a total population of 84,193; the average size being 5.19 persons per household. To achieve the objectives and to implement the various activities, 4 Coordinators, 6 Health Officers (paramedics), 37 Health Visitors (females), 3 Education Supervisors and 141 Evening School Teachers had been deployed in this program during the year 2020 (Table 22).

**Table 22: Basic Information on Samridhi Program, 2020**

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of villages	52	52	7	2	113
2	No. of HHs	2,080	2421	5,840	5147	15,488
3	Total population	12667	16232	29740	25554	84,193
4	Average size per HH	6.09	6.70	5.09	4.96	5.71
5	Coordinators	1	1	1	1	4
6	Health officers (Paramedics)	1	1	2	2	6
7	Health visitors (Female)	8	8	11	10	37
8	Education supervisors	2	0	1	0	3
9	Evening school teachers	30	30	40	41	141

- c. **Formation of committees:** For the purpose of implementation of the various components of Samriddhi program, a number of committees were formed to ensure people's participation. These are i) formation of Samriddhi committees at the union levels, iii) Samriddhi Ward committees, iii) Samriddhi village committees and iv) formation of Samriddhi youth committees of boys and girls. Usually, these committees meet regularly to discuss the problems and progress of the various activities.

During the year 2020, the Coordination Committees formed at the union levels with the staff members of project at the respective unions worked properly throughout the year. This committee is chaired by the Coordinator of the Samriddhi Project. The committee generally reviewed the progress of activities of the previous month, discussed problems and planned the activities of the current month.

Due to Covid-19 situation, the working of the other committees was not, however, regular, but some committees functioned depending on the specific activities carried out despite the corona situation. At all the time the committee members followed the health safety guidelines provided by the Govt.

### 3.1.3 Progress of Activities during the Year 2020

There are two types of activities implemented under the Samriddhi program. The nature of one type of activity was that they were to be established/built once during the project period. They were mostly community level actions like deep tube well, culvert etc. The nature of the other type of activities was that they were to be implemented every year. These were mainly service delivery oriented activities like providing health and education services, promoting livelihoods services etc.

In fact, both types of the various activities of Samriddhi program were planned at the beginning of the year and started to be implemented. After 2 months, the implementation was interrupted due to spread out of Covid-19 in the whole country. Some of the activities could be continued, some had faced problems, but continued with special measures, some had to be closed and some new activities especially on Corona had to be initiated. However, the progress of activities and the details of these two types are described below.

### 3.1.4 Progress of community level actions:

The activities of the nature of first type of infrastructural types had been completed in Samriddhi areas till the end of the year 2020 comprised of the following. About 66 deep tube wells were sunk; 2500 sanitary latrines were distributed, 30 bridges/culverts were constructed, 31 *Samriddhi Kendros* were set up and 223 *Samriddhi* houses were built. Please see the *Samriddhi* area wise distribution in Table 23.

**Table 23: Achievement of Activities in Samriddhi Program till December 2020**

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	Establishment of Samriddhi Kendro	9	9	9	4	31
2	Establishment of Samriddhi Houses	63	50	60	50	223
3	Establishment of Deep Tube Wells	16	8	29	13	66
4	Distribution of Sanitary Latrines	1600	300	400	200	2500
5	Construction of Bridges/Culverts	20	5	5	-	30

### 3.1.5. Progress of service delivery oriented activities

A number of service delivery activities were carried out during the year 2020 amid Corona pandemic by following the government guided safety health rules. The following description provides such activities.

#### A. Health Services

##### a. Health services through clinics and camps:

Health services are provided to the household population of the Samriddhi villages by conducting different types of Clinics and Camps like static clinics, satellite clinics and organizing health and eye camps. The Health Assistants and the Health Workers (shaystha shebika), conduct these clinics and camps to provide these services. Usually, before starting the clinics, they organize awareness sessions for the patients. It is to be mentioned here that outside doctors, usually the govt. doctors, are invited to conduct the satellite clinics and the eye camps.



Before spread out of Covid-19 in March, normal programs were run for the first 2 months i.e. January and February 2020. In the rest of the months i.e. March to December 2020, the services were provided by following the health safety rules as prescribed by the Govt. There were initial fear, apprehension and tension but soon it took shape when the Govt. provided guidelines for observing health safety rules to provide services. Samriddhi health staffs also followed these guidelines and started the work.

Of the different camps, satellite clinics, where outside govt. doctors were involved, were organized before the start of the Corona pandemic. A total of 34 satellite clinics were organized where 793 patients attended in these 4 Samriddhi areas during these 2 months. One eye camp was also organized in February 2020 at Wagga where 175 patients were given services. Out of 175 patients, 15 were advised to go for cataract operations.

The services of static clinics continued throughout the year. A total of 979 static clinics were organized with 6717 patients. Besides, one health camp was organized at Satkania where 165 patients attended. Altogether 759 awareness sessions were conducted in these clinics. For union-wise break-up, please see Table 24.

**Table 24: Number of Clinics/Camps Organized and Number of Patients Attended in Four Samriddhi Areas, 2020**

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Static Clinics	190	135	352	302	979
2	No. of Patients	1327	847	2112	2431	6717
3	No. of Satellite Clinics	5	6	12	11	34
4	No. of Patients	125	156	216	296	793
5	No. of Health Camps	-	-	1	0	1
6	No. of Patients in Camps	-	-	165	0	165
7	No. of Eye Camps	1	-	0	0	1
8	No. of Patients in Eye Camps	175	-		0	175
9	No. of Awareness Sessions	256	120	33	350	759
10	Diabetic Tests Done	250	107	550	717	1624

**b. Medical services provided to the patients:** Samriddhi program provides special attention to the pregnant women and lactating mothers. Therefore, services are provided for pre and post natal care, lactating mothers and under-5 children. During the year 2020, the number of pregnant women under observation was 1,050, the number of pregnant women provided with pre-natal services was 622, number of lactating mothers with 0-23 month old babies was 5,284, number of lactating mothers provided with post natal services was 6,095 and number of 0-59 month old babies provided services was 10,444. For union-wise distribution, please see Table 25.



**Table 25: Type and Number of Patients Provided with Medical Services in Four Samriddhi Areas, 2020**

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	Current number of pregnant women under observation	227	442	66	315	1,050
2	No. of pregnant women provided with ante-natal services	189	90	66	277	622
3	No. of lactating mothers with 0-23 months old babies	186	380	4645	73	5,284
4	No. of lactating mothers provided with post-natal services	48	338	5645	64	6,095
5	No. of 0-59 month old babies provided services	1788	1102	7304	250	10,444
6	Diabetic tests done	250	107	412	478	1,247

- c. Distribution of free medicines:** Free medicines are distributed to the members of the Samriddhi program. During the year 2020, a total of 9,462 de-worming tablets, 2,782 packets of Pushti-kona, 20,030 tablets of iron folic acid and 17,460 calcium tablets were distributed free to the members. For union-wise distribution, please see Table 26.

**Table 26: Distribution of Free Medicines to the Patients during 2020**

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	De-worming tablets	2,380	882	4,100	2,100	9,462
2	Pushti-kona packets (1 packet = 30 sachet)	529	183	1,410	660	2,782
3	Iron folic acid tablet	4,380	2,350	7,800	5,500	20,030
4	Calcium tablet	3,290	870	7,400	5,900	17,460

## B. Education Services

- a. Evening schools:** 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.

At the beginning of the year 2020, there were 141 such centers started operating in the samriddhi areas and there were a total of 141 teachers with 3,465 students. Of them 1,624 (46.87%) were male students and 1,841 (53.13%) were female students. The average number of students per center was 24.6 with an average ratio of male and female students being 1:1.14. At least 1 Supervisor is engaged in each union to see and assist the teachers in performing their duties.



These centers were declared closed from the month of March 2020 and remained so till the end of the year as per Govt.'s decision due to Corona pandemic.

At Wagga, 30 teachers, in December 2020, took part in a survey to identify potential students to be enrolled in evening schools. The survey could identify 663 students around the center areas. The students of the Wagga center observed the 'international language day' on 21st February 2020 and placed flowers in the Shahid Minar.

However, the teachers maintained regular contacts with the students and their guardians. Since there were all located nearby, sometimes they held small group meetings with the guardians following the health rules to discuss precautionary measures to be taken in the corona pandemic. They also tried to convince the guardians to make their wards to sit for reading and writing to continue and maintain their reading habits. Where possible, some teachers took initiatives to teach the students sometimes in smaller groups by following the health regulations. Please see the basic information on the evening schools in Table 27.

**Table 27 Progress of Afternoon Coaching Centers' Activities during 2020**

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Afternoon Coaching Centers	30	30	40	41	141
2	No. of Teaching Supervisor	1	0	1	-	2
3	No. of Teachers	30	30	40	41	141
4	No. of Students Male	271	332	499	522	1,624
5	Female	270	374	613	584	1,841
6	Total No. of Students	541	706	1,112	1,106	3,465
7	No. of Guardians' Meeting	24	28	24	18	94

**b. Scholarships:** IDF used to promote education of the children of poor families, and for this, in cooperation with PKSF, such students were provided with education scholarships. During the year 2020, 5 students in Wagga were provided with scholarships. The amount of scholarship was BDT 12,000 per student per year. Usually, the scholarship amount was handed over to the student by organizing a simple function where local elites and program people attended.

## C. Economic Programs for the Poor

- a. **Beggar program:** This was a very special program of the Samriddhi program. The idea was to rehabilitate the beggars of the program area by supporting them both economically as well as socially and thereby to reject the profession of begging. The beggars living in the area were persuaded to leave the profession and support them to start a life of their own. A total of 32 beggars in the 4 areas of Samriddhi program (Wagga 10, Shualok 6, Satkania 8 and



Kodolpur 8) had already been rehabilitated. An amount of BDT 100,000 was given to each beggar as interest-free loan. With this amount the beggar was supported with one house having the facilities of a drinking tube well and a sanitary latrine. The beggar was supported with some income generating activity of her/his choice so that she/he could support livelihoods and could pay back loan money. All 32 beggars had been rehabilitated in this way. Currently there are no eligible beggars in the Samriddhi areas to be supported.

- b. **Credit operations:** Providing credit to the members of the Samriddhi program for pursuing income generating activities is an important work. During the year 2020, a total number of 518 members were provided with a total amount of BDT 203.59 lacs. The break-up of the number of members and the amount of loan was 190 members receiving 72.92 lacs in Wagga area; 117 members receiving 38.65 lacs in Shualok area; 125 members receiving 65.48 lacs in Satkania area and 86 members receiving 26.54 lacs in Kodolpur area. All members had invested their loan amount in different kinds of income generating activities.
- c. **Conduction of training:** Various training programs were designed and implemented for the members and the youths of all four program areas to pursue various income generating activities and for implementation of the innovative activities. Programs were organized on beef fattening, cow rearing, poultry keeping, vermin compost making and so on. Resource persons on specific subjects from the relevant govt. departments were invited to take classes.

### 3.1.6

## Samridhi Houses



### Samridhi houses:

The concept of Samridhi House was to select some specific houses within the project area with the families who would be interested to make their houses as models for others. This was to be achieved by using every inch of land for production, by planting trees of fruits, timber, medicinal plants etc., by developing home gardening, nurseries etc. within the household, by rearing livestock animals and poultry, by cultivating fishes in ponds and so on. Further the areas of the households were to be kept clean and good looking. For this, Samridhi program provided necessary assistance and guidance. Till the end of the year 2020, a total number of 225 houses (Wagga 75, Shualok 50, Satkania 50 and Kodolpur 50) had been developed as the Samridhi houses. All the activities were being carried out there and Samridhi staff members had been visiting the houses and providing necessary supports.

### 3.1.7

## Environment friendly activities

- a. **Vermicompost:** The program is encouraging its farmers to produce vermicompost themselves in order to replace or reduce the use of chemical fertilizer. Cultivation of vermi-compost is both productive and profitable. This year, Wagga had selected 100 farmers and motivated them to produce vermin-compost. They produced 12,000 kg of vermi-compost. They had used part of it in their own land and sold out the rest to earn profits.
- b. **Cultivation of medicinal plants (Bashan leaves):** As Bashan plants are used largely by the pharmaceutical companies for preparing medicines, common farmers usually do not grow them. Samridhi program, in cooperation with PKSF, took a special drive for its cultivation. In Wagga, a farmer was selected to grow the plant in his farm on an experimental basis to demonstrate to other farmers. For this, the farmer was given a drying machine worth BDT one lac for drying the leaves. The farmer got a total produce of 2000 kg of leaves that he sold out to pharmaceutical companies at the rate of BDT 40 per kg.

### 3.1.8 Program for Elderly People

The program for elderly people (Probin) was implemented actually in 7 unions including these 4 unions of Samriddhi program. A separate chapter was written and included in this report entitled 'program for elderly people' under 3.4. The activities of these 4 unions were included there. Therefore for details, please see chapter 3.4.



### 3.1.9 Special Activities

- a. **Mujib Borsho:** The year 2020 was declared as the Mujib Borsho by the Govt. of Bangladesh. Samriddhi program, in cooperation with PKSF, observed the year by organizing different events and activities to mark and publicize the Borsho. One of the activities was to organize and hold discussion session in all the four areas of Samriddhi program where the life and activities of Bangabandhu Sheikh Mujibur Rahman was discussed. Another activity was to organize competitions among the youths of all four unions under the Samriddhi program. For this, wide publicity was done in the areas and posters were distributed and pasted in different locations of the areas asking for participating in the competitions. The competitions were held on basically four topics, such as, i) writing poems, ii) preparing essays, iii) drawing different arts and iv) undertaking social activity. All these competitions were held on the occasion of the Mujib Borsho. A good number of competitors from all the four Samriddhi areas took part in all these events. Prizes were distributed among the performers.
- b. **Special Services on Covid-19:** The Year 2020 evidenced a special feature due to spread of Covid-19 on the lives and activities of all the people of, not only Bangladesh, but the entire world. The health services units of the Samriddhi program at all 4 unions took special care of this Covid-19 pandemic. In all the awareness sessions, discussions were held on the measures to be taken against covid-19. Special emphases were given to wear masks, wash hands frequently and restrict movements. Practicing hand washing had been a regular feature in the program from earlier time, but these were heavily strengthened during the corona period. Sufficient numbers of Leaflets, published in this regard, were distributed among the people. In addition, enough hand sanitizers and masks were distributed to the members and were motivated to use them in order to face the corona pandemic situation.

# 3.2 HALDA RIVER PROJECT

## Introduction

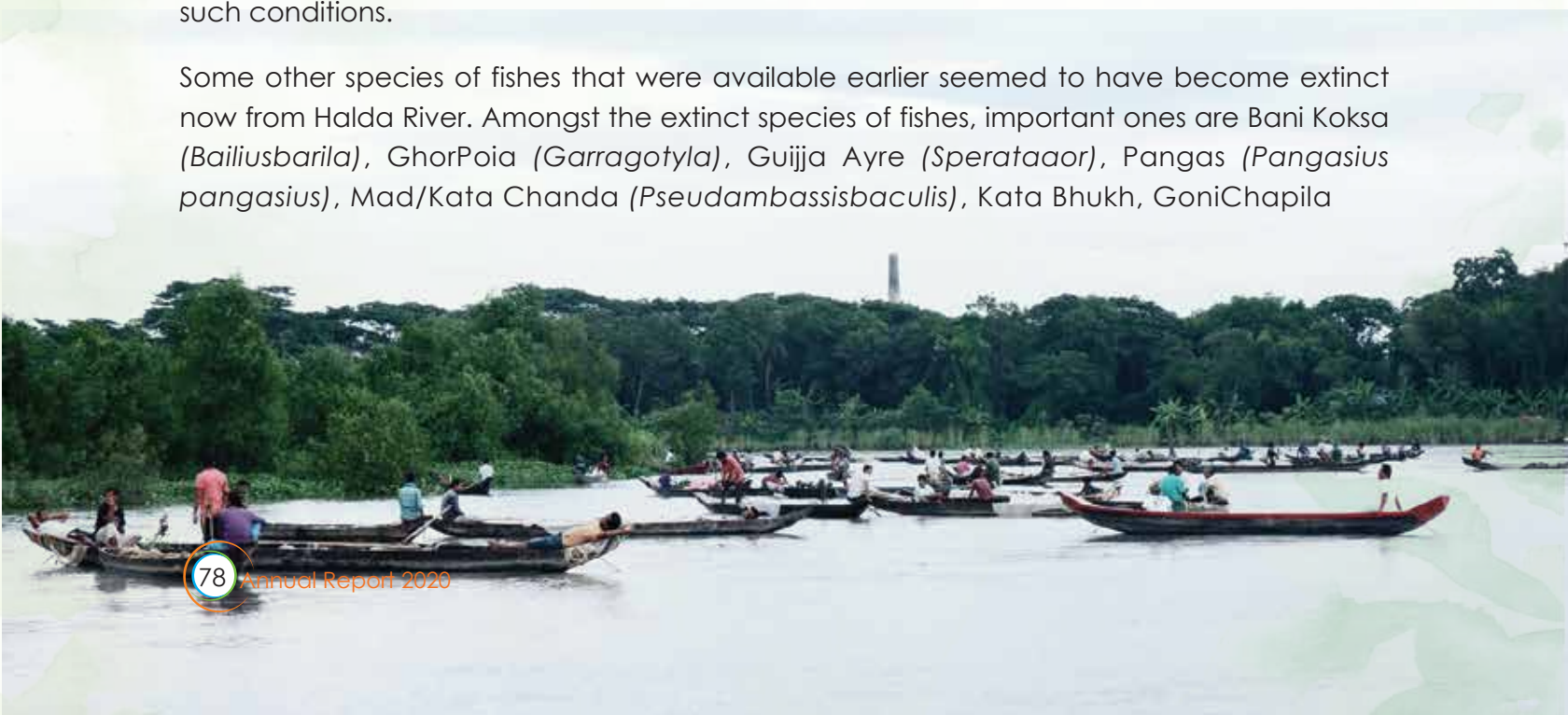
IDF has been implementing this project on “Conservation of Natural Breeding Ground of Fishes and Development in the Halda River” under the “Promoting Agriculture Commercialization and Enterprises (PACE)” Project of PKSF with the assistance of International Fund for Agricultural Development (IFAD) for 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 eggs were possible to be collected in 2016. Such disparity of the Halda River has never been seen earlier.

Halda river is under 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 Koxa (*Baliusbarila*), GhorPoia (*Garragotyla*), Guijja Ayre (*Sperataaor*), Pangas (*Pangasius pangasius*), Mad/Kata Chanda (*Pseudambassisbaculis*), Kata Bhukh, GoniChapila



(*Goniosalanminna*), Baila (*Stigmatogobiusadanundio*), Meni/Bheda (*Nundus nandus*), Koi Punti (*Puntius sp*), Kuichcha (*Monopterusuchia*), Rata Borua (*Moringuaraitaborua*) 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 Burishchar Union Parishad.
- ii) **Raozan Upazila:** Gahira, Binajuri, RaojanPourashova, Paschim Guzara and Noajispur Union Parishad in Chattogram district.

## Activities Performed during 2020

A number of activities were carried out during the year 2020. In view of the nature and problems prevailing in the river Halda, the activities varied from assisting the fishermen to making aware of the related stakeholders to liaise with local administrations. The following descriptions provide the activities performed during the year 2020.

### **i) Introducing modern techniques of hatching:**

IDF has been working since 2016 on introducing the modern techniques of hatching in earthen ponds in order to produce fry from eggs. So far, 157 poor fishermen were selected and trained on this technology. During the year 2020, all these farmers were being supported to maintain and use these ponds for the purposes.



### **ii) Distribution of drums for disposal of wastes:**

Drums were distributed from the project at the levels of Pouroshovas and Unions to assist them to be able to dispose of the wastes easily. These were distributed at the Raozan Pourashova and at Gahira, Binajuri, Paschim Guzara and Noajispur unions of Raozan upazila. The unions of Hathazariupazila where drums were distributed covered the unions of Mekhal, Garduara, Uttar Madrasa, Dakshin Madrasa and Burishchar.

### **iii) Alternate livelihoods for tobacco cultivators:**

Cultivation of tobacco along the riversides of Halda was being pursued by the hilly farmers of Manikchoriupazila that affected the Halda river. These farmers were trained and motivated to leave the tobacco cultivation and practice alternate farming. With this purpose, some farmers were persuaded to establish demonstration plots of various other profitable crops. About 40 farmers were assisted to establish demonstration plots of papaya gardens, 12 farmers developed Nagpuriorange, 10 farmers established Rambutangardens, 5 farmers yellow lemon and 2 farmers established dragon gardens. In addition, 100 farmers were given saplings, each one receiving 1 Taiwani mango, 1 Vietnam Jackfruit and 1 Sharifa fruit saplings. Potato seeds amounting to 30 kg were given to each of 40 farmers, and 5 kg of groundnut seeds were distributed to each of 15 farmers.



#### **iv) Educational support to fishermen's children:**

About 50 students were identified who were children of the fishermen of Raozan and Hathazari upazila areas earning their livelihoods from the Halda River. Each student was awarded BDT 4,000 as a support to meet his/her educational expenses.

#### **v) Awareness campaign for school/madrassa students:**

During the months of January and February 2020, a number of campaigning activities were carried out to the students of schools and madrasas situated along the river sides with a view to explaining the history of Halda river and its importance as a natural breeding ground of carp and other fishes and its unique and distinct features due to genetically purity of fertilized spawn of these fishes.

#### **vi) Awareness meeting with Imams (religious leaders):**

Some motivational meetings were held with the Imams of all mosques of the river sides. The purposes of these meetings were to make the Imams aware about the importance of Halda River and its unique role in serving as breeding ground of mother carps in releasing the eggs. It was expected that the Imams would play roles in motivating the local people, fishermen not to catch mother fishes, rather they take care of them.

#### **vii) Meeting with local administration:**

Meetings were held at the Pouroshova and at Upazila levels to review the present situation and discuss the problems. The meetings arrived at the decisions of what to be done in the areas. The meetings were attended by the local level representatives like union chairmen, councilors of Pourashova, different upazila and union officials and IDF personnel. These meetings were presided over by the Upazila Nirbahi Officers.



#### **viii) Record breaking yield of eggs in 2020:**

This year in 2020, a record breaking amount of 25,536 kg of eggs were produced in Halda River. This was the highest production in last 14 years. Productions of eggs in the previous years were 1,680 kg, 22,680 kg and 7,000 kg in the years 2017, 2018 and 2019 respectively. Although there were contributions of many agencies and organizations - both govt. and non-govt.- behind this achievement, but the contributions of IDF, a partner organization of PKSF, was also remarkable and had been applauded by many including the press. The steps that IDF had taken throughout the year were praiseworthy. Activities conducted and actions taken by IDF could be briefly mentioned here. IDF staff members and its volunteers had worked hard in maintaining an environment favorable for mother-fishes to lay eggs safely.

The steps taken included i) guarding the Halda River in a manner that the river remains safe for natural breeding, ii) assist the local administration to stop illegal fishing, create obstacle to use engine driven boats and dredgers, iii) motivate owners and employees of locally established mills and factories along the river sides not to spoil the river water by draining wastes and chemicals, iv) taking steps to stop tobacco cultivation, v) building social awareness among local people by orienting the farmers, fishermen, religious leaders etc., and vi) above all, assisting fishermen with modern technologies on hatchery and so on. Besides, man-made obstacles were found less this year due to Corona-19 pandemic.



### ix) Technical committee meeting:

There is a Technical Committee composed of subject matter specialists. The committee meets regularly and the members provide technical guidance on the plan and activities of the works to be performed in the Halda river.

### x) Halda River Research Laboratory:

The Halda River Research Laboratory was established in the campus of Chattogram University in collaboration of IDF and PKSF. The laboratory was equipped with necessary machineries and equipment. Regular research work was being carried out in the laboratory.

#### Halda River Research Laboratory

*Halda River Research Laboratory was established at the Biological Faculty of Chittagong University jointly financed by PKSF and Integrated Development Foundation (IDF). The laboratory was set up with the main objectives of facilitating specialized research like physical, chemical and biological parameters of the environment and ecosystem of rivers; making an archive of Halda River resources, history, culture and heritage; developing Halda River indigenous technology and checking up Halda River health regularly.*

*Prof. Manzoorul Kibria of Zoology Department and also an expert on river, was given the charge of the Laboratory. Fishermen who collect spawns from the river, students of Zoology department and interested entrepreneurs are being provided training at the laboratory.*



## 3.3 SPORTS AND CULTURAL



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. Sports and cultural program was meant for the students studying in schools and colleges; and the Koishore program was for the out of school children and youths. The target groups for both programs are the young generations aged usually between 9-16 years. The purposes of designing these programs were to develop brotherly friendship, better understanding and mutually respectful relationships among the target groups in cooperation with the local people.

### 3.3.1 Sports and Cultural Program

#### Areas and Institutions/Organizations

As stated earlier, this program is being implemented for 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. Once these are selected, it is necessary to take permission of the local administration like the respective UNOs and the Education officers to work with the students. The different activities of the program are first organized among the students of different classes in respective schools and then inter-school competitions are organized in the upazilas.

During the year 2020, regular programs continued till March 10, 2020. By this time, Covid-19 spread over the country and the programs were discontinued. From May 2, the programs restarted through on-line/virtual methods. The Govt. then declared all educational institutions closed from the month of June and the closure continued for the rest months of the year. However, the programs continued for the first 2 months on regular basis, and then on on-line/virtual methods. The program area covered 9 upazilas of 3 districts (Rangamati, Bandarban and Chattogram) with 3,826 students, of which 1,304 were male and 2,522 were female students.

## Activities and Number of Institutes and Students

The activities covered under this program broadly include five areas. These were i) Practicing 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 and v) Building awareness for developing values and virtues. The program organizers sorted out a number of events under each of these broad activities and implemented. The number of events conducted, number of institutes/organizations taking part and the total numbers of male and female students are shown in Table 28.

**Table 28: Area-wise Activities, Participating Institutes and Students Taking Part in Sports and Cultural Programs, 2020**

Sl. No.	Areas	No. of Activities	No. of institutes/ organizations	No. of Students		Total
				Male	Female	
1	Practicing of healthy cultural programs	31	75	205	333	538
2	Widening the thoughts and perceptions of knowledge	43	41	996	1213	2209
3	Practice for attaining proper language proficiency	9	18	110	153	263
4	Role of sports activities in developing physical and mental attainment	10	87	360	495	855
5	Building awareness for developing values and virtues	32	57	873	941	1814
<b>Total</b>		<b>125</b>	<b>278</b>	<b>2544</b>	<b>3135</b>	<b>5679</b>

## Events Conducted

During the year 2020, a total of 125 activities were conducted under the broad 5 areas as stated in Table 22. 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, the events conducted were Tagore song (7), Nazrul song (7), Patriotic song (10) and Folk song (7) where 538 students participated.



- ii) On the area of widening the thoughts and perceptions of knowledge, 43 events were conducted. These were publishing wall magazine (8), story writing and storytelling (7), extempore speech (8), art competition (11) and quiz (9). In these events, a total of 2209 students from 41 institutes participated.
- iii) On practice for attaining proper language proficiency, only 1 event of recitation was conducted where 263 students participated from 18 institutes.
- iv) Under the area of sports activities for physical and mental attainment, 10 events were organized, These were school based different sports activities like run, jump, cock fight etc (7), kabadi/ha-du-du (1), handball (1) and mini marathon race (1). Altogether, a total of 855 students participated in these events from 87 institutes.
- v) On the area of building awareness for developing values and virtues, a total of 32 events were organized. These were development of moral values and practices (7), workshop on developing leadership and morality (3), making areas clean (2), maintaining clean campuses for the educational institutes (3), developing sexual harassment free areas (3), tree plantation (3) and publicity program on awareness about Covid-19 (11). All these events were participated by 1814 students from 57 educational institutes.

### 3.3.2 Koishore Program

#### Areas and Institutions/ Organizations

This program was being implemented in 4 Clusters of upazilas, Satkania, Boalkhali, Ragamati and Bandarban. With the local youths - young males and adolescent girls of the areas, Kishore and Kishoree groups were formed; and School Forums were formed with the students (both males and females) of schools and colleges of the local areas. In the year 2020, a total of 15 Kishore clubs with 352 members and 39 Kishoree clubs with 799



members were formed. The total club members were therefore 1,151. A total number of 13 School Forums were organized; of them 1 was a kishore forum, 6 were Kishori forums and 6 were combined forums of kishore and kishori forums. The total number of school forums was 1,055 with 452 Kishore and 603 Kishoree members (Table 29).

**Table 29: Number of Clubs/School Forums and Members, 2020**

Description	No. of Clubs/School Forums				No. of Members		
	Kishore	Kishori	Combined	Total	Kishore	Kishori	Total
Clubs	15	39	-	54	352	799	1151
School Forums	1	6	6	13	452	603	1055
<b>Total</b>	<b>16</b>	<b>45</b>	<b>6</b>	<b>67</b>	<b>804</b>	<b>1402</b>	<b>2206</b>

## Activities and Number of Institutes and Students

The activities covered by the clubs/forums broadly include five areas. These were i) Development of values and social awareness activities, ii) Activities for health services, iii) Awareness activities on nutrition, cleanliness etc. and v) Sports and cultural activities. Under each activity there were a number 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 were shown in Table 30.

**Table 30: Area-wise Number of Clubs/School Forums and Members, 2020**

Sl.	Areas	Number of Clubs/Forums				No. of Members			
		Kishore	Kishori	School Forum	Total	Kishore	Kishori	School Forum	Total
1	Development of values and social awareness activities,	15	39	8	62	997	249	570	1816
2	Activities for health services	15	39	9	63	2227	557	450	3234
3	Awareness activities on nutrition, cleanliness etc.	15	39	8	62	776	195	400	1371
4	Sports and cultural activities	15	39	10	64	770	193	971	1934
<b>Total</b>		<b>60</b>	<b>156</b>	<b>35</b>	<b>251</b>	<b>4770</b>	<b>1194</b>	<b>2391</b>	<b>8355*</b>

*\*One member had participated in more than one area*

## Events Conducted

The areas covered during the year 2020 were mentioned in the preceding paragraph. A short description on the events conducted under each area is provided below.

- i) The events covered under the area 'development of values and social awareness activities' included discussion topics like 'I am the best with my own talent', importance and necessities of cleanliness, duties and responsibilities towards the parents, mutual cooperation, practice of morality, discussions on liberation of war and so on.

On 'awareness programs on nutrition and hygiene', a number of events were conducted like organizing health camps, discussing issues like abortion, vaccination, child marriage, menstrual problems etc.

- ii) The events related to 'Activities for health services' carried out were actions on determining blood groups, taking measurements of heights and weights, discussions on importance and use of sanitary napkins, distribution of pads at low prices and so on.
- iii) Within the area of 'Awareness activities on nutrition, cleanliness etc.', the events covered were adolescent health & care, primary diseases and treatment, types of nutritious food and their uses etc.
- iv) Regarding 'sports and cultural activities', events like songs, recitations, essay competitions, cricket and different types of games were planned and organized by the respective clubs and school forums.



## Special Activities on Covid-19 Pandemic by the Sports and Cultural Program

The year 2020 was the year of Covid-19 pandemic. The whole nation vis-à-vis the whole world faced a disastrous situation during the pandemic. In this situation, the Sports and Cultural Program of IDF took special measures to face the problem. The lives of human beings were at stake, but people are for peoples' sake. 'Awareness can build stop Corona' - with this idea, the 'sports and cultural program' of IDF motivated the members of the Kishore program to work for building the awareness activities among the people. The following activities were carried out by the Kishore Club members.

- i) The Kishore club members of Satkania Upazila, in coordination with the local civil people of Ward Nos. 1, 3, 6 and 7 of the Pourashava distributed the 'Leaflet on Corona' to aware the people to face the Corona. Side by side, arrangements were made to frequently announce through the mikes of the local mosques about what to do in this corona pandemic. The announcements contained the messages to the public about using masks, washing hands with soaps frequently and not to go out without emergencies. The club members along with the volunteers are maintaining the practice of keeping the area clean.
- ii) The members of the Kishori clubs of Satkania Pourashava Ward No.1 distributed the Soft water among all the members of the clubs. Soft water was prepared by mixing 4 table spoon detergents in one and a half liters of water.
- iii) Similar activities of making publicities on Corona awareness from the local mosques were carried out by the Kishore Club members of Boalkhali upazila in their respective areas. Cleaning campaigns were also being continuing to keep the area clean jointly by the club members and the volunteers.
- iv) The Kishori club members of IDF Kalaiarhat Sardar Para (Jelepara) prepared Soft water and distributed to 35 families of No. 7 Ward of Amuchia Union.



- v) To face the Covid-19 pandemic, the staff members of Chattogram regional office of IDF had taken initiatives and conducted awareness program at several times within the Chandgaon and Chandrima residential areas. The administrative unit, agriculture, livestock & fisheries unit and the health unit joined together to conduct the program under the supervision of the sports and cultural program.



## 3.4 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 Rajang 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 were selected as the area for the Probin Program. A total number of 154 villages were 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 Probin program.

**Formation of Committees:** In each union, one union committee was formed with the Probin members. In each union there 9 wards; and in each ward one Ward committee was formed for implementation of all activities of the Probin program. In total, there were seven Union Committees and 63 Ward Committees were functioning in the Probin program.

## Progress of Activities during the year 2020

- i) **Committee meetings:** Till December 2020, a total of seven (7) Probin social Centers were established in 7 unions. During the year, the union and ward level committees remained functional. Due to Covid-19 situation the meetings of the committees were not held regularly but different committees met based on the needs by following the Govt. health safety rules.
- ii) **Active number of members:** There were 154 villages within Probin program where a total number of 6286 members were functional during the year. Of them 3,463 (55.1%) were male members and 2,823 (44.9%) were female members.
- iii) **Members receiving health services:** Health services were provided to 1,876 probin members; of them 923 (49.2%) were male members while 953 (50.8%) were female members.
- iv) **Old age allowances:** During the year, a total of 700 probin citizen received old age allowances from those 07 unions. Of them, 417 (59.6%) were males and 283 (40.4%) were females. Each one of them received the allowance at the rate of Tk 500 per month. The total amount of cash allowances distributed to 700 probin members was BDT 42.00 lacs.
- v) **Burial assistance:** During the year 2020, 66 probin members died in 7 unions, 12 in Kodolpur, 7 in Shualok, 7 in Wagga, 24 in Hathazari, 7 in Raikhali & 9 in Satkania. Each family was provided with Tk 2000 for burial of the deceased member. For more details, see Table 31.

**For union-wise distribution, please see Table 31.**



**Table 31: Progress of Probin Activities during the Year 2020**

Description	Name of Unions							
	Kodolpur	Kodurkhil	Shualok	Wagga	Hathazari	Raikhali	Satkania	Total
<b>General Information</b>								
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	154
<b>No. of Probin Members</b>								
Male	975	452	227	275	550	468	516	3463
Female	676	425	225	270	500	263	464	2823
<b>Total</b>	<b>1651</b>	<b>877</b>	<b>452</b>	<b>545</b>	<b>1050</b>	<b>731</b>	<b>980</b>	<b>6286</b>
<b>Formation of Probin Committees</b>								
Union Committee	1	1	1	1	1	1	1	7
Ward Committee	9	9	9	9	9	9	9	63
<b>Activities during 2020</b>								
<b>No. of Committee Meetings Held</b>								
Union Committee	03	01	6	3	3	3	9	27
Ward Committee	27	27	54	27	27	24	81	267
<b>Health Services Provided</b>								
Male	111	110	77	284	100	25	216	923
Female	162	125	116	278	60	22	190	953
<b>Total</b>	<b>273</b>	<b>235</b>	<b>193</b>	<b>562</b>	<b>160</b>	<b>47</b>	<b>406</b>	<b>1876</b>
<b>Monthly Allowance given</b>								
Male	63	55	52	55	80	54	45	404
Female	37	45	48	45	20	46	55	296
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>700</b>
<b>Amount Distributed in '000' Taka</b>								
Male	378	330	312	270	480	324	270	2364
Female	222	270	288	330	120	276	330	1836
<b>Total</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>4200</b>
<b>Burial assistance</b>	<b>12</b>	<b>-</b>	<b>7</b>	<b>7</b>	<b>24</b>	<b>7</b>	<b>9</b>	<b>66</b>



## 3.5 Leadership to Ensure Adequate Nutrition (LEAN)

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 2020, 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 32.

**Table 32: Capacity Building Activities and the Number of Participants, 2020.**

Sl. No	Activity	Name of Upazila					Total
		Dighinala	Panchari	Guimara	Mahalchari	Laxichari	
1	Annual planning & review workshop to strengthen stakeholder collaboration	0	1	0	1	1	3
2	Facilitate annual planning workshop with UNCCs on the upazila level stakeholders collaboration for strengthening nutrition program in 18 upazilas of three hill districts	1	1	1	1	1	5
3	Organize consultation, formation & planning workshop for Union-MSP with Union Parishads, Mouza Headmen and Karbaries, and School Management Committees, Community based organizations, local social activists and develop Union Multi Stakeholders Platforms for strengthening nutrition and WASH activities at Union level .	2	2	1	2	2	9
4	Cross learning events	1	2	0	1	0	4
5	Capacity building and strengthen line agency/inter-departmental coordination	1	1	1	1	1	5
6	Annual Program Review workshops to receive feedback	10	0	0	0	5	15
7	Facilitate public sector platforms to promote nutrition integration in activity plans, budgets and activities	2	2	1	2	4	11
8	Facilitate mother and child health (MCH) coordination meetings	4	1	3	2	1	11
9	Capacity building of Union Parishad Bodies of Nutrition Sensitive Programming	0	0	0	0	0	0
10	Facilitate Union Parishad and its Standing Committees to strengthen female members as change maker	17	20	10	14	12	73
11	Engage communities in awareness -raising events (e.g. World Health Day, World Egg day, World Food day).	13	16	5	3	11	48
12	Promote nutrition and WASH through theatre, local artists and folk musicians	8	9	7	13	8	45

13	Promote Tippy Tap at community and schools	40	45	0	46	35	166
14	Adolescent exposure visits	18	18	15	21	13	85
15	Identify, re-engage and train existing adolescent clubs on nutrition activities	688	750	650	1132	654	3,874
16	Hold demonstrations for clubs engaging the private sector	5	5	5	0	0	15
17	Hold demonstrations on diet diversification for clubs and community	21	21	12	16	9	79
18	Support adolescent clubs to host awareness-raising events	25	24	15	26	17	107



## 3.6 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 projects 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

#### 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 2020, the number of purchased goats was 123 and the number of goats born was 329 totaling 452 goats. Of them, 184 goats were distributed /sold to the group members. Currently, there were 49 goats available at the farm.

#### Demonstration of fodder grasses:

Along with the farm, 05 decimal of land was marked for producing fodder crops for the farm goats. During the year 2020, about 7,000 kg of German fodder grasses were produced and approximately 25,000 cuttings were distributed to the group member of goat rearers.

### ii) Goat rearing farmers' groups

In the 4 upazilas, under 4 IDF Branches, there were 43 villages where 75 groups of women farmers were formed. These women farmers comprised of 389 members. The name of upazilas, the number of villages, the number of groups and the number of members were shown in Table 33.

**Table 33: 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	65
2	Matiranga	12	30	75
3	Guimara	2	3	23
4	Manikchari	22	31	226
<b>Total</b>		<b>43</b>	<b>75</b>	<b>389</b>

### iii) Training

A one-day training program on goat farming was organized for the farmers who were interested in goat farming. However, no training program could be organized during the year 2020 because of Corona pandemic. Till December 2020, of course, 26 batches were organized. In each batch 20 farmers participated in the training programs. Therefore, a total of 520 farmers received training on goat farming so far.

#### iv) Supports provided to the farmers rearing goats

- a. **Supports of Black Bengal Goat breeds:** Farmers are being 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 sold so far. Any farmer can now buy Black Bengal Goat breeds from the Demonstration Farm at Matiranga.
- b. **Providing credit facilities to the farmers rearing goats:** Out of 389 members, 273 goat rearing farmers asked for loans for rearing goats. On an average, each member was granted an amount of BDT 30,000. These loans were granted from the respective IDF Branches.
- c. **Supply of fodder:** As described earlier, the fodder growing demonstration farm attached to Black Bengal goat farm, during the year 2020, produced about 7,000 Kg of German grasses from where approximately 25,000 cuttings were distributed to the members of goat rearers' groups.
- d. **Supply of vaccines and technical advice:** So far, till the end of the year 2020, PPR vaccines were given to 226 farmers for 12,412 goats; de-worming tablets were distributed to 6,019 farmers for 10,566 goats and technical advices were provided to 10,491 farmers for 21,507 goats.

### 3.7 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 liters 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 activities till December 2020:**

The project had established a Demonstration Farm at Durlover Para, Satkania. During the year 2020, a total number of RCC bought in the farm was 06, new calves born was 03 while 1 RCC died. The total number of RCC sold/distributed was 14. Therefore, the total number of RCC at the Farm was 48 till the end of December 2020. Out of 48, the number of milch cows was 8, pregnant cows were 7, breeding bulls were 4, heifers were 12 and others were 17.

The quantity of milk sold was 19,058 liters. Cow dung or compost sold out was 500 kg and the cutting of napier grasses sold was 18000. A total of 489 RCC were sold to the farmers. Vaccines were provided to 280 cattle; de-worming tablets were distributed for 350 cattle and technical assistances were provided to 220 RCCs farmers.

## **3.8 Integrated Farming in CHT through Transfer of Technology**

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 2 upazilas, Matiranga and Manikchari of Khagrachari district.

**Progress of activities till December 2020:** A total of 6 Demonstration Farms have been established by IDF under the project at the Integrated Farm Complex at Matiranga, Khagrachari. Demonstration Farms of various natures were established for the farmers of the area. These demonstration farms were on:



- i) Farm on fruit trees (1). There are 260 different types of fruit trees in the farm.
- ii) Goat farm (1),
- iii) Local but hilly poultry farm (1),
- iv) Home gardening farm (1),
- v) Fisheries farm in lakes (2) and
- vi) Cow farm (1).

In the project areas, a total of 38 groups with 170 women farmers were formed who had been the recipients of the project. The break-up of groups and membership was that 38 groups with 90 members were formed in Matiranga upazilas and 45 groups were formed with 80 members in Manikchari upazila.

At the starting time of the project, while making a survey of the project villages, it was ascertained who were the women farmers to be interested in receiving training on improved technologies on crops, livestock and fisheries. Later on, these women farmers were provided with training on different subjects at the Agricultural Training Center at Matiranga. According to their interests, these farmers were provided training on 5 different subjects by batches. Till the end of the year 2020, a total of 460 women farmers were provided with training. Of them, 120 women farmers in 6 batches (20 per batch) received training on goat rearing, 100 women farmers received training in 5 batches on cow rearing, 120 received training in 6 batches in rearing of hilly chickens, 20 farmers in 1 batch in cattle fattening and 100 women farmers received training in 5 batches on fruit tree cultivation (see Table 34).

**Table 34: Number of Farmers and Areas of Training**

Sl. No.	Topic	No. of Batches	No. of Participants
1	KGoat rearing	6	120
2	Cow rearing	5	100
3	Rearing of hilly chickens	6	120
4	Cattle fattening	1	20
5	Fruit tree cultivation	5	100
<b>Total</b>		<b>23</b>	<b>460</b>

Among the trained farmers who took initiatives to start the farm and adopt the improved technologies, they were provided with necessary supports. The supports comprised of loans, breeds, seeds, vaccines, medicines, technical advice etc. Till the end of the year 2020, the farms developed by the project farmers were as follows.

- i) Goat rearing farms 20
- ii) Milch cow farms 20
- iii) Raising of hilly chickens 20
- iv) Cultivation of fruit trees 20
- v) Home gardening farms 20
- vi) Cultivation of pine apple 5
- vii) Cultivation of fishes 20
- viii) Cultivation of spices 20

Altogether 145 farmers had developed different farms.

## 3.9 Cultivation, Processing and Marketing of Seaweed (Shaibal)



### Introduction:

IDF, with the assistance of PKSF, had initiated a project entitled 'Creation of Employment for Poor People of Coastal Areas through Cultivation, Processing and Marketing of Seaweed (Shaibal)' in the year 2018-19. Shaibal is seaweed 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 for cultivation in our country.

### Selection of area:

Shaibal, being a sea weed, is usually grown in coastal areas, and in Bangladesh, it is found to be naturally grown along the coastal belt of Cox's Bazar, particularly in the villages of Nuniarchar and other adjacent areas. The women farmers of the areas were familiar with shaibal. They were usually the collectors of shaibal and use them in traditional ways. They had no ideas of cultivating them in a modern way. Marketing of sea weed was unknown to them.

### Selection of cultivators:

After the initiation of the project, the women collectors of sea weed were contacted. These women showed interest in cultivating shaibal and adopting the modern technologies, if they were provided with training. The project officials had identified and listed about 200 women farmers interested in growing shaibal.

### Designing a training course:

The project designed a 1-day training course. The course content comprised of improved methods of cultivation of shaibal, its processing and marketing. The training was organized and conducted by the project. In addition to project officials, subject matter specialists from Bangladesh Agricultural Research Institute (BARI), Forest Research Institute (FRI), Upazila Fisheries Officer of Cox's Bazar were invited as guest speakers. A practical session was also included to demonstrate the cultivation method.

## Conduct of training programs:

Altogether 7 courses were conducted during the year 2020. Four courses were offered in January and March 2020 and 3 courses in November and December 2020. In each course, 25 women cultivators attended these courses as participants. Therefore 100 women cultivators, 25 in one batch, took part in the training programs held in January/March. Other 75 women cultivators participated in 3 courses during November-December 2020. Altogether 175 women cultivators were trained during the year 2020.

## Cultivation of Shaibal:

Out of 100 women farmers trained in early part of the year, 55 participants were selected for cultivation. They were directly assisted in their cultivation to develop their areas as demonstration plots. From the 75 participants trained in November-December, 25 women farmers were selected and provided guidance to develop their areas as demonstration plots too. For developing demonstration plots, these farmers were provided with some supports and assistances from the project. These were described below.

## Supports provided to the farmers:

All the selected farmers were provided with materials and inputs for their cultivation. The materials included were 14 kgs of rope, 4 bamboos, 20 floats, 1 drum, 1 tab (balti), 1 knife, net, packets of polythene and one pair of gumboot for each farmer. Necessary technical guidance was provided to them and their cultivation processes were closely supervised.

## Cultivation season of Shaibal:

The cultivation season of Shaibal starts from the month of September-October and continues till March-April. This is the season when saline water is available and the plants grow well. Usually, shaibal is harvested every fortnight i.e. twice a month during this period. Two varieties, Hipnia and Ulva are grown in Nuniarchar area. Of course Hipnia is a more popular variety than Ulva. Hipnia is more expensive and has higher market demands. However, when the rain comes in April-May, salinity of water reduces because of inflow of sweet water and the plants do not grow well. Shaibal is harvested wet, and can be sun-dried well because of sunny weather prevailing during the harvesting time. Some farmers of course sell wet shaibal also.



## Production of Shaibal for 55 farmers:

Production of shaibal and its related information regarding the area of plantation, production (wet and dry), duration, total expenses, market value and net profit of the demonstration plots from the 55 women farmers during the year 2019-20 were shown in Table 35. It was observed that by cultivating shaibal, these 55 women farmers earned a net profit of BDT 11,09,610 meaning an average net profit of BDT 20,175 by 4 months.

**Table 35: Production of Shaibal in Demonstration Plots of 55 Farmers, 2019-20**

Demonstration Plots	Area (meter)	Production (kg.)	Duration (months)	Total Expenses in BDT	Market Value of Production in BDT	Net Profit in BDT
Shaibal	6325	9341.5	4	5,11,500	16,21,110	11,09,610
Total	6325	9341.5	4	5,11,500	16,21,110	11,09,610

The 55 farmers had cultivated two varieties of Shaibal – one was Hipnia and the other was Ulva. The variety-wise production of wet and dry shaibal and their prices were shown in Table 36. It was found that almost four-fifth (79.5%) of the production was hipnia variety while Ulva variety was 20.5%. The market price was higher for hipnia (BDT 183.55) than Ulva (BDT 134.76).

**Table 36: Variety-wise Total Production and Sale Proceeds of 55 Farmers, 2019-20**

Varieties	Production in Kg. (Wet)	Production in Kg. (Dry)	Average Unit Price in BDT	Total Price in BDT
Hipnia	37,120	7,424.0 (79.5%)	183.55	13,62,710
Ulva	7,670	1,917.5 (20.5%)	134.76	2,58,400
<b>Total</b>	<b>44,790</b>	<b>9,341.5</b>	<b>173.53</b>	<b>16,21,110</b>

### Production of Shaibal for 27 farmers:

The 27 farmers who received training in November-December cultivated shaibal in September-October 2020 and harvested their products till December 2020. Their crops were still in the field and would continue their harvests till March-April 2021. They were also given materials and other supports like the 55 farmers given. However, since the crops were standing crops, information for 3 months (October-December 2020) was provided here. It was found that these farmers, during the period, had sold out both wet and dry shaibal. The quantity sold, the average price received and the total amount of price during these 4 months were shown in Table 37.

**Table 37: Total Production and Quantity of Wet and Dry Shaibal Sold and Price Received by 27 Women Farmers during 2020-21**

Variety	Total Production of Shaibal (wet) in Kg.	Quantity of Wet Shaibal Sold in Kg	Average Unit Price Wet Shaibal in BDT	Total Price Wet Shaibal in BDT	Quantity of Dry haiba Sold in Kg	Average Unit Price Dry Shaibal in BDT	Total Price Dry Shaibal in BDT	Total Price of Wet & Dry Shaibal in BDT
Hipnia	7800	1600	40	64,000	1033	200	2,06,600	2,70,600

### Marketing of the produce:

All these 82 women farmers sold their products to the farias coming from Lama, Bandarban, Rangamati and Bazarghata of Cox's Bazar. This year one firm, Mahi Agro Products Ltd. also purchased shaibal from the farmers.

### Participation in Seaweed Fair:

Bangladesh Bank, in collaboration with Bangladesh Agricultural Institute (BARI), organized a “Seaweed Fair” at Cox’s Bazar on 29 February 2020. The day long fair was open to the general public. Different organizations participated in the Fair. Important organizations among them were Department of Fisheries, Cox’s Bazar, University of Chittagong, Palli Karmo Sahyak Foundation (PKSF) and other organizations. The project on ‘Creation of Employment for Poor People of Coastal Areas through Cultivation, Processing and Marketing of Seaweed’ of Integrated Development Foundation (IDF) participated in the Fair by establishing a Stall with their products and publicity materials. Other organizations also participated by establishing Stalls in the venue. Hotel Sea Gull arranged demonstration of different food items prepared out of seaweeds. A discussion session on seaweed (shaibal) was also a part of the Fair. A large number of people turned up to visit the Fair.

## 3.10 Production and Conservation of Cuchia in Hilly Area

### Introduction:

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. It is a fish normally grown wildly. 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 Rural Poor by Establishing Family Farms of Cuchia”.

### Objectives:

**The objectives of the project are 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, 2020

- i) Area covered:** The project is being implemented in 2 districts – Khagrachari and Bandarban. In these 2 districts, 7 upazilas are included as project sites. These are 4 upazilas in Khagrachari district. These are Khagrachari sadar, Matiranga, Guimara and Manikchari upazilas; the other 3 upazilas are in Bandarban district. They are Sualock, Rajbila and Balaghata upazilas. In each upazila there is Branch office of IDF.
- ii) Background of the project:** The project on Cuchia was approved in November 2018. As stated earlier the major objective of the project was to mobilize the farmers to establish family farms of Cuchia. It is to be noted here that since cuchia is grown wildy in marshy and abandoned lands in a traditional way, but is considered to be a delicious food. People living around such places, especially, the hilly people used to harvest them for consumption. In big markets of Khagrachari and Bandarban Cuchia is available for sale also. Growing Cuchia in family farm is seldom practiced or even perhaps not practiced at all. It is mentioned earlier that climate changes in the eco-system in Bangladesh and the indiscriminate catching of cuchia by the people posed a threat to its existence. In this context, the idea of developing family farms of cuchia is conceived to accelerate its natural breeding and production. The project concept is a challenging job.
- iii) Establishment of a Hatchery:** The project activities started with the establishment of one Hatchery plant along with necessary accessories at Sualock upazila. The accessories of the hatchery consists of 1 tank with a ditch, 1 nursery tank, 1 nursery ditch, 1 overhead tank, 1 hatchery shed and other related establishments necessary for the Hatchery. The area of the hatchery farm is approximately 30 feet by 15 feet. The purpose of the hatchery is to multiply cuchia at a large scale. The stock of cuchia seedlings were collected from the fish sellers of the markets of Bandarban sadar.
- iv) Preparation of a 2-day training program:** While establishing the Hatchery plant, the project management prepared a 2-day training program to be implemented for the farmers. The course contents consisted of theoretical discussions on importance, nutritional values and modern way of cultivating Cuchia for one day and practical sessions for the second day. The training course was implemented by the project officials. First day speakers consisted of project officials and the upazila Fisheries Officer. For the 2nd day practical sessions, the project management took preparatory actions. As cuchia farming was new and as the project areas were spread over in seven upazilas of two hill districts, it was difficult to organize the training program in a central venue. So the training venue was decided to be at the respective IDF Branch offices located at the upazilas levels. Therefore in each upazila one farmer was selected and provided with supports so that she could start 'demo' in her homestead that should serve as venue for practical sessions.
- v) Selection of trainees:** The project management prepared a small questionnaire and surveyed the project area villages to list the farmers interested in establishing family farms for cuchia cultivation. About 200 such women farmers were selected for training from all the seven areas. They were provided with training in batches. Twenty five women farmers were given training in one batch and altogether there were 8 batches accommodating 200 trainees. The venue of the training was the seven IDF Branch offices at the respective upazilas. Of 8 batches, 6 batches were given training in 6 upazilas while two batches were given training in one upazila at Sualock.

- vi) Implementation of the training:** The 2-day training course was implemented by the project officials at the respective upazila levels. The venue of the first day's training was at the respective upazila Branch office. The project officials and the Upazila Fisheries Officer used to take classes on the first day. The subjects covered were the importance of cuchia, its nutritive values and the modern way of cultivation of cuchia, The venue of the second day for practical classes was the house of the selected farmer who had developed a 'demo' on cuchia cultivation. The trainees were shown there the practical demonstration on cuchia cultivation practices. The farmer who had developed the 'demo' also served as a resource person. The training was of the non-residential type. The trainees used to turn up at the IDF branch office on the first day and on the farmer's house on the second day. All trainees were females and turned up at the training venues regularly. Sometimes some of the husbands of the trainees also accompanied them. Of the 200 trainees, 100 were from Khagrachari district and other 100 farmers were from Bandarban district.
- vii) Selection of farmers for cuchia farming:** Of the 200 trained farmers, 100 farmers were selected who showed interest in developing family farms of cuchia and were willing to adopt technologies for higher production. Of these 100 selected farmers, 50 were from Khagrachari district and another 50 farmers were from Bandarban district.
- viii) Supports provided to cuchia growers:** Each selected farmer was provided with some supports of materials and inputs to start the cultivation of cuchia. In order to establish the 'demo' each farmer was provided with tripal, blue colored polythene pipes, bamboos etc. to prepare the tank and the ditch. Cash money was provided to buy cuchia from the local markets to start the cultivation. Supports were provided for preparing vermi-compost that serves as food for cuchia. It may be mentioned here that since cuchia is a wild fish, it is important to make its living place favorable for its growth and in the similar way it is important to supply its food that are available naturally as they do not usually take any artificial food. The project personnel were providing technological supports to the farmers throughout the year.
- ix) Observations:** All 100 'demos' established by the selected farmers had been running in good conditions. In the demo areas, in order to increase the farmers' income, they were encouraged and supported to go for mixed farming. Therefore, along with cuchia, the fishes like Tilapia and cat fishes (shing, magur) and also carp fishes were cultivated in the tank. Moreover, they were advised to grow some fruits and vegetables around the ditch. For example, papaya plants were grown around and crops like water gourds, chalkumra etc were grown with the help of preparing macha over the tank. Apart from selected farmers, some neighboring farmers in some areas also started it at their own. The project management however is maintaining records for proper assessment based which the future actions could be taken.
- x) Publicity and publications:** The project management published a 'poster' on cuchia cultivation and circulated among the concerned people. In addition, a 3-page 'folder' introducing cuchia was also published for circulation among the concerned population. A book on different aspects of Cuchia cultivation is being written, to be published in the next year.



# 4

# OTHER ACTIVITIES



## 4.1 Governing Body Meetings & AGM during 2020

During the calendar year 2020, four meetings of the Governing Body of IDF were held in February, June, August and September respectively. The Annual General Meeting (AGM) was held on 24 June 2020. Except the 1st GoB meeting held in February, all other meetings were held virtually by Zoom due to Covid-19 Pandemic. All these meetings were presided over by IDF Chairman Prof. Dr. Mahmudul Alam. In every meeting, the updated progress of the organization's various activities, presented by the Executive Director and the respective program Heads, 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, and proposals of new projects, fund collection and management; liaise with other organizations and agencies and so on.

## 4.2 Exposure visit to IDF by Nepalese Teams

On the basis of an MoU signed 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 visiting Bangladesh in batches for the last several years. The purposes of these visits were to promote mutual learning from each other through these exchange programs.

The duration of these visits for each batch comprising of about 10-12 participants was about a week or so. IDF used to design and organize these programs keeping in view the purposes of the visits. The programs contained orientation and briefing about 3 MFIs – IDF, Grameen Bank and ASA; extensive field visits to Chattogram areas and a round-up session in Dhaka.

The participants therefore had to spend major portion of their visiting time in Chattogram areas looking into the field operations and activities of IDF and other organizations. Since the participants had been working in similar micro-finance programs in Nepal, they had the advantages of making comparisons and identifying the opportunities of learning. Similarly, the Bangladeshi counterparts also could learn from their experiences. Such visits were observed to be very effective.

Prior to the year 2020, these visits used to take place at least one batch visiting IDF every month, sometimes it was even 2 batches in a month. So was the plan for the year 2020, but the sudden appearance of Covid-19 stood on the way. Only 3 batches could visit Bangladesh, 1 in January and 2 batches in February 2020. Thereafter, no batches could come. IDF organized programs for these 3 batches where 31 officials (20 male and 11 female) from different MFIs of Nepal participated. The number of participants,



the names of the organizations they represented and the dates of visits were shown in Table 38.

**Table 38: Number of Participants & their Organizations Attending in Exposure Visits**

Sl. No.	Date	Duration (Days)	No. of Participants		No. of Organizations	Name of Organizations
			Male	Female		
1	04.01.2020-11.01.2020	08	8	3	5	Centre for Self-help Development (CSD) (1), Chhimek Laghubitta Bittiya Sanstha Ltd. (2), Mero Microfinance Laghubitta Bittiya Sanstha Ltd. (4), Manushi Laghubitta Bittiya Sanstha Ltd. (1), Sahara Nepal (3)
2	08.02.2020-15.02.2020	08	5	5	6	RMDC Laghubitta Bittiya Sanstha Ltd. (1) City Saving and Credit Cooperative Ltd., Kailali (2), Upakar Laghubitta Bittiya Sanstha Ltd., Banke.(1), Sahara Nepal Saving and Credit Cooperative Society Ltd. Jhapa.(3), Aatmanirbhar Laghubitta Bittiya Sanstha Ltd., Dang (1), Garibi Nyunikaran Laghubitta Bittiya Sanstha Ltd.(2),
3	22.02.2020-29.02.2020	08	7	3	5	Womi Laghubitta BittiyaSansthaLtd.(6), Global Laghubitta BittiyaSanstha Ltd.(1), SamataMicrofinance Bittiya Sanstha Ltd.(1), Vijaya Laghubitta Bittiya Sanstha Ltd.(2)
<b>Total</b>			<b>20</b>	<b>11</b>	<b>31</b>	

## 5. PLANS, BUDGETS & AUDIT



### 5.1 PLANS AND BUDGET

The background of the preparation of a plan and a budget for IDF was that a 5-year Strategic Business Plan for the years 2017-18 to 2021-22 was prepared on a 3-day workshop organized by IDF in November, 2016 at Chattogram Office. All 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 preparing the new 5-year plan.

Under the framework of this 5-year plan, IDF prepares an annual plan and budget for each year through a participatory process. The process begins with the exercise done by the field organizers at branch level. Each field worker prepares his/her annual plan regarding the increase in membership, disbursement of loan and its repayment, mobilization of savings etc. and submits to the branch manager. The branch manager then organizes 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 are finalized, the branch manager submits it to the area manager who reviews and finalizes the area plan and sends to zonal manager. The zonal manager reviews and compiles the plan of the zone and sends to planning and budget division at head office. A workshop is organized at Head Office, where the plan and budget of individual branches, regional office and the head office are presented. The Planning department finalizes the plan and the budget after thorough reviews and discussions. The plan and budget, thus prepared, is submitted to the Governing Body for approval.

However, for the preparation of the plan and budget for the year 2020, the process was followed from below (field organizers) to higher level (zonal manager) and then submitting them to the planning and budget department of the head office. Due to Covid-19 situation, the formal workshops could not be held, but extensive discussions were held and clarifications were sought wherever necessary. In this way the plan and budget of the year 2020 – the year of corona virus was done and finally approved by the Governing Body.

## 5.2 | 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 normal years, all branches, regional offices and other programs were audited by turn throughout the year. But due to Covid-19 situation and lockdown declared by the Govt., the internal audit work could be carried out to cover about 50% of the target. However, the internal audit was found to be a very fruitful tool for maintaining and improving the quality of work.

### ii) External Audit

A. K. Dev & Co., a Chartered Accountancy Firm was appointed to audit the accounts of the organization for 3 years effecting from 2018-19 to 2020-21. The Audit Report for the year 2019-20 is given in Annex-6.4.

# Addresses of IDF Branch 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: Briged Area, Balaghata,  
Bandarban Sadar  
Mobile No: 01815-659377  
e-mail: Bandarban\_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

#### Cox's Bazar

Rumalir chara, Behind AL Mustafa KG  
School, P.S & 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-01

House # 25, Road # 02, Block # B,  
Chandgaon R/A, Chattogram  
Mobile No.01844-070842,  
e-mail: city1\_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

#### Brahammanhat Area

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

#### Karnaphuli Area

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

#### Khagrachari Area

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

**Rangamati Area**

Kataltali, Banarupa, P.S & District-  
Rangamati

Mobile No: 01814659379

e-mail: rangamati\_ar@yahoo.com

**Manikchari Area**

Near Upazila Agricultural Office (Old),  
P.O & P.S: 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  
Sador 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, P.S:  
Chapai nawabganj Sadar Chapai nawabganj

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**

Sl. No	Name of Branches	Address	Year of establishment
1.	Sualok	Majer Para, Sualok, Bandarban Mobile no. 01814-659354	October 1993
2.	Balaghata	Briged Area, Balaghata, Bandarban Sadar. Mobile no. 01814-659342	November 1994
3.	Rajbila	Bangalhalia, Rajastali, Rangamati Mobile no. 01814-659343	May 1996
4.	Betbunia	Chaheri Bazar, P.O- Betbunia, PS- Kawkhali, Rangamati. Mobile no. 01844-134964	May 1996
5.	Rajasthali	Rajastali Sadar, Rangamati Mobile no. 01811-415011	May 1996
6.	Raikhali	Raikhali Bazar, Kaptai, Rangamati Mobile no. 01814-659350	December 1996

Sl. No	Name of Branches	Address	Year of establishment
7.	Baraichari	Boroichari, Kaptai, Rangamati Mobile no. 01811-415010	December 1996
8.	Bahaddarhat	House #19, Road #2, Block-B, Chandgaon R\A, Chattogram. Mobile no. 01814-659329	January 1997
9.	Lama	Chairman Para, P.O- Chokoria, P.S- Lama, Bandarban. Mobile no. 01811-415027	May 1997
10.	Rangamati	Plot # 38/38-1, Mabilia villa, Kataltali, Banarupa, Rangamati. Mobile no. 01814-659347	September 1997
11.	Khagrachari	Khagrachari Aparna Chowdhury Para Mohila Collage Road, Khagrachari Mobile no. 01814-659352	October 1997
12.	Manikchari	Old Upazila Parishad, P.O & P.S: Manikchari, Khagrachari. Mobile no. 01811-415018	March 1998
13.	Halishahar	House #-06; Road #06, Block-G, Halishahar H\E, Chattogram. Mobile no. 01814-659330	March 1998
14.	Pahartali	House#31, Road #01, Lane#10, Block-A, P.S : Halishahar, Chattogram. Mobile no. 01814-659334	April 1998
15.	Guimara	P.O & P.S: Guimara, Khagrachari Mobile no. 01814-659358	April 1998
16.	Ranirhat	Rajanagar up Road, P.O- Thandachari, PS- Rangunia, Chattogram Mobile no. 01811-415069	December 1998
17.	Langadu	Union porisad (2nd Floor), P.O & PS- Langadu, Rangamati. Mobile no. 01814-659335	July 1999
18.	Matiranga	Mujib Nagar Mour, P.O+P.S- Matiranga, Khagrachari. Mobile no. 01814-659345	April 2000
19.	Ruma	Ruma Sadar, Bandarban Mobile no. 01551-170288	June 2000
20.	Rajarhat	Rajarhat Bazar, Padua, Rangunia, Chattogram. Mobile no. 01814-659344	November 2000
21.	Mohora	Ispahani Jetty Road, Mohra, Kalurghat, Chattogram. Mobile no. 01814-659328	November 2000
22.	Baishari	Baishari bazaar, P.O- Baishari, P.S- Naikhongchari, Bandarban Mobile no. 01811-415026	February 2001
23.	Banarupa	Plot # 38/38-1, Mabilia villa, Kataltali, Banarupa, Rangamati Mobile no. 01811-415012	September 2001
24.	Katgar	Ali Haydar Chowdhury Bari, 1st floor, Dhumpara, Kathgar, Chattogram Mobile no. 01814-659332	September 2001

Sl. No	Name of Branches	Address	Year of establishment
25.	Baghaichari	Subarna Vaban, BGB Camp, Marishya Baghaichari, Rangamati Mobile no. 01811-415022	November 2001
26.	Raozan	Shikdar Ghata, P.O & PS-Raozan, Chattogram. Mobile no. 01814-659349	May 2002
27.	Kadamtali	House # 48, Aykub mansion, Nazirpul, Chattogram. Mobile no. 01814-659331	December 2002
28.	Brahammanhat	Gujra Noapara, Raozan, Chattogram Mobile no. 01814-659351	May 2003
29.	Eidgaon	Al Machia Madrasha Main Gate, Near Arakan Road, P.O- Eidgoan, Cox's bazar Mobile no. 01811-415025	June 2003
30.	Oxygen	121/4, Shamsul Alam Bari, Zela Parishad R/A Mirpara Jalalabad, Chattogram Mobile no. 01814-659359	July 2003
31.	Cox's Bazar	Rumalirchara, behind AL Mustafa K.G School, P.S & Dist- Cox's bazar Mobile no. 01814-659340	August 2003
32.	Cornelhat	Mostafa Hakim College Road, Chattogram Mobile no. 01814-659333	February 2004
33.	Boalkhali	Buri Pukur Par, Purba Gomdandi, Boalkhali, Chattogram. Mobile no. 01814-659356	March 2004
34	Ukhiya	Court Bazar, Fazal Market (2nd floor), P.O- Ratna Palang, P.S- Ukhiya, Cox's bazar Mobile no. 01814-659341	August 2004
35.	Banskhali	Zinzi Fakir Mazar, Belgao, Banskhali, Chattogram. Mobile no. 01811-415017	September 2004
36.	Sarkarhat	Mirzapur, Hathazari, Chattogram Mobile no. 01814-659353	December 2004
37.	Jurachari	Jurachari Bazar, P.O & PS- Jurachari, Rangamati. Mobile no. 01844-005437	March 2005
38.	Moriomnagar	Isakhali, Rangunia, Chattogram Mobile no. 01811-415009	July 2005
39.	Satkania	C/O: GM Safura Mansion, P.O.+P.S.: Satkania, Chattogram Mobile no. 01811-415003	September 2005
40.	Azadi Bazar	Azadi Bazar, Fatichari, Chattogram Mobile no. 01814-659337	October 2005
41.	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



Sl. No	Name of Branches	Address	Year of establishment
42.	Amcharhat	Kashem Villa, C/O: Abul Kashem, P.O.: Amchorhat, P.S.: Lohagara, Chattogram Mobile no. 01811-415004	December 2005
43.	Bariarhat	Moniria Market, Bariarhat Purosova, Mirashorai, Chattogram Mobile no. 01844-07850	March 2006
44.	Podua	Hasan Tower, C/O: Md. Ayub Ali Sordar, Padua, P.S.: Lohagara, Chattogram Mobile no. 01814-659346	March 2006
45.	Dhopachari	P.O.: Dhopachari, P.S.: Chandanish, Chattogram. Mobile no. 01811-415006	March 2006
46.	Uttar Khan	Chamur Khan, PO- Uzanpur, PS-Uttar Khan, District- Dhaka. Mobile no. 01844-070970	May 2006
47.	Dighinala	Dilip Kumar Chakma Bari, P/O+P/S: Dhighinala, Khagrachari Mobile no. 01811-415021	June 2006
48.	Sarai	Sarai Keaju Para Bazar, P.S.: Lama, Bandarban, Chattogram Mobile no. 01811-415005	August 2006
49.	Anowara	Jamal Market (1nd floor), Rustom Hat, Battali, Anowara, Chattogram Mobile no. 01811-415008	September 2007
50.	Arani	House # 275, Masterpara, Arani Pouroshava, Bagha, Rajshahi. Mobile no. 01811-415014	December 2007
51.	Patharghata	Saha Amanath Majar Gate, Chattogram Mobile no. 01814-659357	March 2008
52.	Poba	C/O Md.Abdul Kuddus, Sarishakuri, P.O Darusha, P.S Kornoher (Poba), Rajshahi Mobile no. 01811-415015	May 2008
53.	Amilaish	Sarwar Bazar, Vill+P.O.: Amilaish, P.S.: Satkania, Chattogram Mobile no. 01811-415007	March 2009
54	Fatikchari	South Durung, Near Jubilee School, P.O&P.S: Fatikchari, Chattogram Mobile no. 01811-415019	March 2009
55	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
56	Bagha	Rofiqul Super Market, 2nd flor Monigram Bazar, Bagha, Rajshahi Mobile no. 01714-659370	September 2010

Sl. No	Name of Branches	Address	Year of establishment
57	Ramgar	Harun Commissioner Bhaban, Collage Road, Masterpara, P.O & P.S: Ramgar, Khagrachari. Mobile no. 01811-415051	December 2010
58	Sreepur	Vill- Kajipara, PO+PS- Sreepur, District-Gazipur. Mobile no. 01811-415067	January 2011
59	Shibgonj	Hol mur, Ranihati, Shibgonj, Chapainawabgonj. Mobile no. 01814-659367	January 2011
60	Chandanish	Nazir Hat, Satbaria, Chandanish, Chattogram. Mobile no. 01811-415050	January 2011
61	Kapasia	Vill-Torgaon, PO+PS-Kapashia, District-Gazipur. Mobile no. 01833-329040	February 2012
62	Taherpur	Porvath Shaha Building 2 flor, Tilipara, Noldanga Road, Taherpur, Bagmara, Rajshahi. Mobile no. 01833-329041	February 2012
63	Durgapur	Rob Vila, Jamtala, Near Power Station, Durgapur, Rajshahi. Mobile no. 01833-329042	June 2012
64	Narayanhat	C/O. Dr. Abul Kalam Building, P.O: Narayanhat, Upazila: Fatikchari, Dist: Chattogram. Mobile no. 01847-005453	November 2012
65	Shitakundo	Sitakundu Pourosova, Sitakundu, Chattogram. Mobile no. 01847-005450	November 2012
66	Natore	C/O, Abul Hossain Peon, PO-Dighapotia, PS-Natore Sador, Dist-Natore Mobile no. 01833-329043	November 2012
67	Badolgachi	Masterpara, Post: Badolgachi, PS: Badolgachi, Naogaon. Mobile no.01833-329044	November 2012
68	Sherpur	C/O, Birash Chandro Sarkar, House No-149, Jagonnat Para, PO+PS-Sherpur, Dist.-Bogura. Mobile no. 01833-329045	November 2012
69	Monohordi	Near Govt. Hospital, Vill+PO+PS- Monohordi, District-Norshingdi. Mobile no. 01847-005452	November 2012
70	Rohonpur	C/O Nura Alom Syddiki (Biplob), Station Para, Rohanpur, Upazela Get, Gomasthapur, Chapainawabgonj Mobile no. 01833-329046	November 2012
71	Baliadanga	Vill+Post: Baliadanga, Thana+Dist: Chapai nawabgonj. Mobile no. 01833-329047	November 2012
72	Chowdala	Janani Vila, Madrasha Mor, PO: Chowdala, PS: Gomasthapur, Dist: Chapai nawabgonj Mobile no. 01833-329048	November 2012

Sl. No	Name of Branches	Address	Year of establishment
73	Potiya	Relative Park 1st Floor, Santirhat, Ziri Madrasa Road, Thana mahira, Patiya, Chattogram Mobile no. 01847-005451	November 2012
74	Rowshonhat	Hazi Abul kalam Mansion, Elahabad, Kanchan Nagor, Chattogram Mobile no. 01847-156632	June 2015
75	Chandina	Near by Chandina Pouroshava, Chandina, Cumilla. Mobile no. 01847-156637	June 2015
76	Chowara	Beside sadar south Upozila porisod Sador South, Cumilla. Mobile no. 01847-156636	June 2015
77	Gurudashpur	C/O, Md Anowar Hossen, Village, Khamar Naskoir (Gurudashpur Bazar) PO+PS- Gurudashpur, Dist-Natore Mobile no. 01847-156635	June 2015
78	Lalpur	C/O. Md. Abul Hossain, Village- Biopara, PO-Gopalpur, PS-Lalpur, Dist-Natore. Mobile no. 01847-156634	June 2015
79	Boraigram	C/O(Advocate), Md Shoriful Islam Mukta, Luxmikul Bazar, PO-Luxmikul, PS-Boraigram, Dist-Natore. Mobile no. 01844-134981	April 2016
80	Noldanga	C/O, Md. Alamgir Kobir (Haoya Vila) Noldangha Poursava, PO+PS-Noldangha, Dist-Natore. Mobile no. 01844-134982	April 2016
81	Mohipal	Hazi Afzalur Rahaman Road, Academi Feni Sadar, Feni. Mobile no. 01844-070838	June 2016
82	Chewra	Dourkora Bazar, Gunboti Road, Chewra, Cumilla. Mobile no. 01844-070836	June 2016
83	Dhampti	Dhampti Uttar para, Debidwar, Dhampti, Cumilla. Mobile no. 01844 070837	June 2016
84	Panchari	Changi Vaban, Upazila Porisad, Panchari, Khagrachari. Mobile no. 01844-070843	February 2017
85	Halda	Gordoara, Noyarhat, Chattogram Mobile no. 01818-637907	March 2017
86	Godagari	Infront of Godagari Posu Hospital, Godagari, Rajshahi. Mobile no. 01844-070846	March 2017
87	Chapai Nawabgonj	261/Shahibag, P.O: Bottola Hat, P.S: Chapai nawabgonj Sadar, Chapai nawabgonj Mobile no. 01844-070847	March 2017
88	Naogaon	Chokbirham, Post: Naogaon Sodor, PS: Naogaon, Naogaon Mobile no. 01844-070848	August 2017

Sl. No	Name of Branches	Address	Year of establishment
89	Mohadebpur	College Para, Borendro Mur, Mohadebpur, Naogaon. Mobile no. 01844-070849	August 2017
90	Borura	Kadoba, Chandina Road, Barura, Cumilla Mobile no. 01844-070972	August 2017
91	Dagan Bhuiyan	Amanullahpur, Bangla Bazar, Dagonbhuiyan Sadar, Dagonbhuiyan, Feni Mobile no. 01844-070971	August 2017
92	Boktar Munshi	Baktermunsi, Sonagazi, Feni Mobile no. 01844-070975	September 2017
93	Mohichail	Joynal Market, Mohichail Chandina, Cumilla. Mobile no. 01844-070976	November 2017
94	Niamotpur	C/O: Dr. Dinobondu, Balahor, Post: Niamatpur, Thana: Niamatpur, Naogaon Mobile no. 01844-070977	February 2018
95	Najipur	Notun Hat Mor, Gogonpur Road, Harirampur, Najipur, Patnitala, Naogaon Mobile no. 01844-070978	February 2018
96	Batakandi	Salam Plaza, Raypur Road, Batakandi, Titas, Cumilla. Mobile no. 01844-070982	April 2018
97	Jaldi	Askaria Road, Jaldhi, Banskhali, Chattogram. Mobile no. 01844-070979	April 2018
98	Senbag	Samir Munsirhat, Senbag, Noakhali Mobile no. 01844-070983	April 2018
99	Mohanpur	Raighat, Dinanto Chinamaholler Mor, Khashorhat, Mohanpur, Rajshahi Mobile no. 01844-070993	July 2018
100	Bhabanigonj	AKM Aftab Uddin (Advocate) Near of godown North Side, Bhawanigong, Upazila-Bagmara, Dist- Rajshahi. Mobile no. 01844-070994	July 2018
101	Harbang	Ukil Market (2nd Floor), Harbung Bus Stand, P.O.: Harbung, P.S.: Chakaria, Cox's Bazar Mobile no. 01844-070997	August 2018
102	Shahrasti	Doavanga Bazar, Upolota, shahrasti, Chandpur. Mobile no. 01866-195640	October 2018
103	Chhagolnaiya	Contacto Maszid Bazar, East Silva, Chhagalniya, Feni. Mobile no. 01844-070995	October 2018
104	Hazigonj	Village: Mokimabad, PO+PS: Hazigonj, Chandpur. Mobile no. 01857-585506	March, 2019
105	Chakoria	RTS villa, Bhara mohori, Chiringa, Cox's bazar Mobile no. 01851-422827	July 2019

Sl. No	Name of Branches	Address	Year of establishment
106	Sapahar	Telna Road, 314, Kazipara, Reazaul Building Veterinary Hospitals (East Side), Shapahar, Naogaon. Mobile no. 01844-470801	July 2019
107	Chitoshi	Village: Chitoshi, PO: Chitoshi Bazar, Shahrasti, Chandpur. Mobile no. 01811-415041	September 2019

**Annex  
6.2**

## 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. Abdul Kasem, P/O: Padua, P/O: Lohagara, Chattogram	01814-659346	Micro-credit
5		Miresarai	Baraiyerhat	IDF Solar Program, C/O Moniria Market, Baryerhat Powrosova 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

Sl.	District	Name of Upazila	Name of the Branches	Branch Address	Mobile No	Remarks
9		Ramu	Ramu	IDF Solar Program, C/O Johir Master, PO+ PS:-Ramu, Dist.-Coxsbaraz.	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
12		Manikchari	Manikchari	IDF Solar Program Nnear Upazila Agricultural Office (old) PO & PS: Manikchari, Khagrachari	01811-415018	Micro-credit
13	Lakshmipur	Lakshmipur Sadar	Lakshmipur Sadar	IDF Solar Program, C/O Zakair Hossain, Beside Election Commission Office, PO+PS: Laxmipur Sadar, Dist: Laxmipur	01833-329026	Solar Branch
14	Rangamati	Juraichori	Jurachori	IDF Solar Program, Jurachori Bazar, PO+ PS:-Jurachori, Dist:-Rangamati.	01847-005437	Micro-credit
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
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 MojibMiya, PO+PS- Companygonj, Dist.- Sylhet	01811-415033	Solar Branch

# List of Income Generating Activities

## 1. Farming, Gardening, Nurseries

1	Apple Cultivation	30	nursery
2	Arum (kochu) cultivation	31	Nut (Supari)
3	Banana cultivation	32	Onion Cultivation
4	Bean (Shim) cultivation	33	Orange Cultivation
5	Bitter gourd (korolla) cultivation	34	Paddy
6	Brinjal (Begun) cultivation	35	Paddy cultivation
7	Cardamom (alach) cultivation	36	Papaya Cultivation
8	Carrot (Gazor) cultivation	37	Pea (motrsuti) Production
9	Coriander (Dhone) cultivation	38	Plum cultivation
10	corn cultivation	39	Potato cultivation
11	Cucumber (Shosha) Cultivation	40	Pumpkin (kumra) cultivation
12	Date (Khajur) Cultivation	41	Rabar Bagan
13	Flower Cultivation	42	Radish (Mula) cultivation
14	French (Borboti) cultivation	43	Rice cultivation
15	Gardening	44	Snake gourd (Chichinga) cultivation
16	Garlic (rosun) cultivation	45	Spice Plantations
17	Grass Cultivation	46	Sugarcane cultivation
18	Ginger (Ada) cultivation	47	Tea Cultivation
19	Gourd (lau) cultivation	48	Tobacco Cultivation
20	Green Chili (kachamorich) cultivation	49	Tomato cultivation
21	Guava garden	50	Turmeric (Holud) cultivation
22	Jute cultivation	51	Turnip (Shalgom) cultivation
23	Ladies finger (Dharos) cultivation	52	Vegetable cultivation
24	Lemon cultivation	53	Betel leaf cultivation
25	Litchi garden	54	Seaweed Culture
26	Maiza (Bhutta) Cultivation	55	Wheat Cultivation
27	Mango gardening	56	Salt Cultivation
28	Red Gram (Mosur Dal) cultivation	57	Water melon (Tormuj) Cultivation
29	Mustard (Sorisha) cultivation		

## 2. Business on Agricultural Produces and Products

1	AgrorBati Sale & purchase	9	Boil Rice Business
2	Peanut business	10	Catechu (Khoer) business
3	Bamboo and rattan	11	Chali soil Business
4	Bamboo Business	12	Chira,puffed rice and popcorn
5	Bamboo Production	13	Coconut & nut business
6	Banana seller	14	Cotton business
7	Betel Leave (Pan) business	15	Cumin Seed (zirq) business
8	Betel Nut (Supari) business	16	Fertilizer, insecticide& seed business

17	Firewood &lakri business	29	Nut business
18	Flattened rice (Chira,Muri) Business	30	Pickle (Achar) Business
19	Flour (Moida) Making Factory	31	Potato business
20	Flower business	32	Rice Business
21	Fried Gram Salted & Spiced (Chanachur) business	33	Salt production/business
22	Fruit business	34	Seeds (Food & food grains) Like rice BIZ
23	FuchkarBabsa	35	Sugar,Molasses (chini,Gur) Business
24	Jelly (Chatni) making/Business	36	Tea business
25	Jute business	37	Turmeric/pepper/spice business
26	Khor (straw) business	38	vegetables Business
27	Lemon business	39	Sugar,Molasses (chini,Gur) Making Factory
28	Mustard Business	40	Muri Production

### 3. Livestock and fisheries Production

1	Cow fattening/cow rearing	9	Goat rearing
2	Cow Fodder	10	Land lease for grass cultivation/ Cow Shed construction
3	Cow food Production	11	Layer Chicken Farms
4	Cow Shed (GORUR GHAR)	12	Pig rearing or sale and purchase
5	Dairy farm	13	Pigeon Rearing
6	Duck and hen rearing	14	poultry farm
7	Fish cultivation	15	Raising goats
8	Fisheries,poultry & Fodder	16	Buffalo rearing

### 4. Business on Livestock and Fisheries Produces and Products

1	Birds sale & business	9	Fish business
2	Chicken Business	10	Fish feed trading
3	Cow food sale & purchase	11	Fishing net making
4	Cow sale & purchase	12	Goat Business
5	Dry fish business	13	Meat Business
6	Dry processing of nappi	14	Milk Business
7	Egg Business	15	Oyster and snail business
8	Egg Production	16	Beef Business

### 5. Aluminium/Silver/Plastic Products, Crockeries, Decorator Services

1	Aluminium	9	Decoration business
2	Lighting business	10	Glass Factory
3	Plastic materials business	11	Glove sale's Shop
4	Workshop/welding	12	Goods made of plastic
5	Bottle Making	13	crockeries/Pots and pans business
6	ceramic, Earthenware Etc (Matir Bason) Business	14	Pottery
7	Pan (korai) Making	15	Rope (Dori) business
8	crockeries business	16	Silver business
		17	Spectacles (Chosma) Shop



## 6. Handicrafts, Tailoring Bamboo Products

1	Coating-Mattress Store	14	Handicraft Business
2	Cloth Business	15	Handicraft factory
3	Cloth Making factory	16	Handkerchief Making
4	embroidery business	17	Loom-(TathShilpo)
5	Other handicraft	18	Mat making/sale
6	Needle (Such) Making	19	Mattress Making and sale's shop
7	Petticoat making/sale's Shop	20	Mosquitonet Making
8	Phone/Fax/Photocopy shop	21	Mosquitonet Sale's Shop
9	Bedsheet making & sale's Shop	22	Pail and mop products
10	Blanket Making factory	23	Sewing
11	Blouse Making	24	Sewing Machine purchase
12	Bobbin business	25	Sofa & foam business
13	Goods carrying Board		

## 7. Garments, Hosieries, Leather Products

1	Tailor, boutiques business	14	Pillow making Factory
2	Bag business	15	Sackcloth/bag business
3	Bag Making	16	Shirt & Shari sale's shop
4	Belt Making	17	Shoe Making Factory
5	Belt making sale's Shop	18	Shopping Bag making
6	Cap Business	19	Slipper/sandal Making
7	Drapery (cloth business)	20	Slipper/sandal Shop
8	Dress and Garments	21	Stocking making & sale shop
9	Undershirt business	22	Textile mill
10	Garments, husiyari,hat making	23	Trousers Sale's Shop
11	Hosiery	24	Turban (Pagri) Making
12	Laundry	25	tyre business
13	Leather business	26	Wastage/ jute business

## 8. Grocery shops, Cosmetics, jewellery and Other Kind of Shops

1	Ornaments Business	12	Distributer/Wholesale business
2	Ornaments making	13	Grocery Shop
3	Beauty parlour	14	Gold/silver Jewelry
4	Basket Making factory	15	Hair Cut (salon)
5	Sack (bosta) business	16	Jewellery business
6	Candle business	17	key business
7	Candle (Mombati) Making factory	18	knife Making factory
8	Comb (Chiruni) business	19	Play Instrument shop
9	community center	20	Other service's
10	Cosmetic business	21	Ration Card Mortgage
11	Departmental store	22	Refrigerator Purchase

23	Saloon	26	Chaff (Vusi)Business
24	Toy Business	27	Musical instrument Business
25	Umbrella Business		

## 9. Agricultural Machineries, Tools, Irrigation Equipment

1	Agricultural machinery business	10	Paddy/rice/wheat/flour mill
2	Agricultural tools	11	Shallow Machine purchase
3	Agriculture Element	12	Tractor
4	Agriculture material (Power pump, Langol, power filler etc)	13	Battery Making
5	Agriculture products	14	Battery products
6	Excavator (digging machine for land earth soil)	15	Bulldozer
7	Generator purchase	16	Battery Making/sale
8	Generator business	17	Broom (Zata) Making
9	Grass cutter machine purchase	18	Irrigation pumps

## 10. Hardware/Iron/Steel Products and Electrical Goods

1	Almira Making	18	Watch & Glass business
2	Fuel/charcoal products	19	Watch servicing
3	Grill/iron business	20	Welding
4	Marine & Boiler Parts Business	21	Sand business
5	Mechanical shipping business	22	Cement business
6	Electric business	23	Brick Business
7	Electric Equipment factory	24	Sand/Stone/cement business
8	Electronic parts & equipment	25	Bedstead (khat) Making
9	Electronic Shop	26	Bandhuchulla
10	Hardware Business	27	construction
11	Homemade tools business	28	Contracting business
12	Iron (Loha Business)	29	Fan Making
13	Wastage business	30	Rock business
14	Mike service	31	centering business
15	Nut Cutter (Jati) business	32	Scissors (Kachi) making factory
16	Steel business	33	Tiles Business
17	Steel products furniture		

## 11. Land Purchase and Land Lease

1	Land purchase	2	Loans to build houses for rent
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## 12. Furniture and Wood related Business

1	Burning element(Jalani/khori)	5	Furniture Making
2	Wood business	6	Lukry (burning wood)
3	Wooden Show piece	7	Saw Mill
4	Wooden furniture & saw mill		

### 13. Transports, Vehicles, Lubricants

1	Auto Rickshaw purchase	16	Motor Vehicle Repair Workshop
2	Van (Recycling)	17	Motor parts business
3	Bi-Cycle purchase	18	Production of automobiles and parts, lathe industry
4	Bike/rickshaw/van factory building	19	Rent-A-Car
5	Boat Making	20	Rickshaw purchase
6	Bus repairing	21	Rickshaw/Van Repairing Garage
7	C.N.C purchase	22	Tempo purchase
8	C.N.G Repairing	23	Transportation debt
9	CNG Purchase	24	Trolley/Van/Rickshaw business
10	Ferry Boat purchase	25	Truck purchase
11	Garage	26	Van Purchase
12	Gas business/LP gas	27	Vehicle Parts business
13	Machine Purchase	28	Car Repairing
14	Microbus purchase	29	Nasimon Purchase
15	Motor cycle purchase	30	Petrol/Diesel business

### 14. House Making and House Repairing

1	House repairing	3	Toilet repairing
2	Housing		

### 15. Pharmacy, Hygiene & Sanitary Materials, Toiletries, Cosmetics

1	Chemical business	8	Medicine Factory
2	Fixture made Sanitary	9	sanitary business
3	Pathology	10	Sanitary equipment making
4	Syrup Business	11	Sanitation Development
5	Hygiene equipment Business	12	Soap Making
6	Medicine business	13	Toothpaste making
7	Medical treatment		

### 16. Food Shops, Confectionary & Others

1	Chatpoti business	11	Fresh Water Business
2	Cake making	12	Oil Business
3	Bakery	13	Water business
4	Biscuit making factory	14	Sweets Business
5	Blender purchase	15	Hotel/restaurant business
6	Chocolate business	16	Ice-cream factory
7	Cold drink Making Factory	17	Lollipop business
8	Confectionary	18	Mobile food shop
9	Fast food Business	19	Tea stall
10	Food supply		

## 17. Library, Stationeries

1	Packaging products factory and cartoons	6	Box making
2	Paper Bag Making	7	Duster Business
3	Paper Business	8	Khata (Register) making
4	Book Business	9	Library/Stationery
5	Book-Binder	10	Stationary

## 18. Audio Visual Materials

1	Cable tv business	7	Studio and Video Store
2	Computer/Photocopy	8	Color Business
3	Cybercafe Business	9	Mobile phone business
4	Painting (color)	10	Mobile Servicing center
5	Printing press	11	TV Purchase
6	Video and Graphics		



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,2020**

**Office Address:**

Yousuf Chamber, 3rd Floor 20, Dilkusha C/A, Dhaka-1000  
Tel : 9588530 (Off), 58673214(Res)  
E-mail : deb672@hotmail.com  
akdeb672@gmail.com

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## **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, 2020 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, 2020 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  
22 October 2020

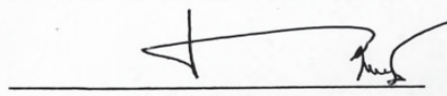
  
(A. K. DEB & CO.)  
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)  
Statement of Financial Position  
As at 30 June, 2020

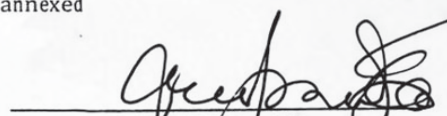
Particulars	Notes	Amount in TK.	
		2019-2020	2018-2019
<b>Property and Assets</b>			
<b>Non Current Assets</b>		<b>145,916,940</b>	<b>139,209,403</b>
Property, Plant and Equipment	6	145,916,940	139,209,403
<b>Current Assets</b>		<b>2,892,997,762</b>	<b>2,858,887,241</b>
Loan to Members	7	2,325,516,372	2,380,021,080
Short Term Investments	8	169,813,154	204,869,404
Advances, Deposits and Prepayments	9	13,984,840	147,560,648
Advance Income Tax	10	1,444,376	1,173,245
Stock and Stores	11	308,385	235,370
Unsettled Staff Advance	12	15,008,236	15,008,236
Interest Receivable on FDR	13	9,937,731	-
Cash and Bank Balances	14	238,984,668	110,019,258
<b>Total Properties and Assets</b>		<b>3,038,914,702</b>	<b>2,998,096,644</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital Fund</b>		<b>538,708,237</b>	<b>536,264,215</b>
Cumulative Surplus	15	481,687,417	482,637,794
Reserve Fund	16	57,020,820	53,626,421
<b>Non Current Liabilities</b>		<b>983,357,048</b>	<b>1,080,164,859</b>
Loans from PKSF	17	576,993,333	625,143,665
Loans from Commercial Banks (long term)	18	198,790,068	283,591,422
Loans from Other Sources	19	207,573,648	171,429,772
<b>Current Liabilities</b>		<b>1,516,849,417</b>	<b>1,381,667,570</b>
Members' Savings Deposits	20	1,093,124,180	994,452,681
Staff Welfare Fund (Organization)	21	4,081,996	4,062,209
Gratuity Fund	22	-	-
Loan Loss Provision Fund	23	126,755,017	116,881,850
Other Liabilities	24	292,888,224	266,270,830
<b>Total Capital Fund and Liabilities</b>		<b>3,038,914,702</b>	<b>2,998,096,644</b>

  
Jawher Lal Das  
Treasurer

  
Zahirul Alam  
Executive Director

As per our report of date annexed

Dated; Dhaka  
22 October, 2020

  
(A. K. DEB & CO)  
CHARTERED ACCOUNTANTS





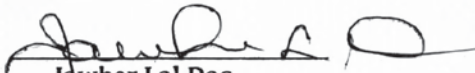
**Integrated Development Foundation (IDF)**  
**Statement of Profit or Loss and Other Comprehensive Income**  
**For the year ended 30 June, 2020**

Particulars	Notes	Amount in TK.	
		2019-2020	2018-2019
<b><u>Income</u></b>			
Service Charges		482,978,050	513,164,357
Interest on Staff Advance		547,274	135,523
Interest on FDR		11,765,819	5,978,168
House Rent		899,501	619,488
Bank Interest		1,148,006	661,608
Old News paper sales		-	6,200
Sale of Pass Book, Loan form, Admission fee & Others income		1,945,341	-
<b>Total Income</b>		<b>499,283,992</b>	<b>520,565,344</b>
<b><u>Expenditure</u></b>			
Service Charge of PKSF Loan		41,008,560	27,584,191
Interest on Members' Savings	25	59,861,229	49,810,660
Interest on Bank Loans	26	20,619,573	27,902,448
Other Interest	27	18,176,777	19,089,286
Salary and Allowance		225,888,388	206,838,321
Travelling and Conveyance		9,815,533	9,765,673
Reporting, Printing and Publication		778,586	611,126
Stationery		4,483,697	4,090,214
Office Rent		12,622,181	11,035,954
Utilities		2,559,717	2,624,970
Postage and Telephone		2,131,183	1,791,730
Operation and Maintenance of Equipment		3,747,729	3,284,956
Workshop/Seminar/Entertainment		2,018,170	4,598,423
Motor fuel and Maintenance		4,349,687	4,867,537
Registration and Insurance		1,330,715	270,866
Bank Charges		1,308,034	1,288,078
VAT		876,959	731,052
Income Tax		1,622,966	2,238,445
Legal Expense		350,494	130,960
Carrying Transport		77,390	81,105
Advertisement		86,675	47,775
Audit Fee		65,000	60,000
Newspaper		319,139	351,962
Research and Development		298,217	186,800
Human Resources Development		366,355	368,130
Loan Loss Provision		21,473,098	37,826,163
Agriculture Programme		482,170	1,864,273
Donation		108,950	125,700



**A. K. DEB & CO.**  
**CHARTERED ACCOUNTANTS**

	Notes	Amount in TK.	
		209-2020	2018-2019
Education Programme		687,125	1,034,105
Health Programme		14,700	131,314
Contribution to Provident Fund		10,853,868	9,570,198
Contribution to Staff Welfare Fund		336,353	743,143
Contribution to Gratuity Fund		10,831,948	9,567,598
Depreciation		6,433,844	4,837,898
<b>Total Expenditure</b>		<b>465,985,010</b>	<b>445,363,884</b>
<b>Excess of Income over Expenditure before Tax</b>		<b>33,298,982</b>	<b>75,201,460</b>
<b>Tax Provision</b>		-	1,630,296
		<b>33,298,982</b>	<b>73,571,164</b>
<b>Total</b>		<b>499,283,992</b>	<b>520,565,344</b>

  
Jawher Lal Das  
Treasurer

  
Zahirul Alam  
Executive Director

As per our report of date annexed

Dated; Dhaka  
22 October, 2020

  
A. K. DEB & CO.  
CHARTERED ACCOUNTANTS



**Integrated Development Foundation (IDF)**  
**Statement of Receipts & Payments**  
**For the year ended 30 June, 2020**

Particulars	Notes	Amount in TK.	
		2019-2020	2018-2019
<b>Opening Balance</b>		<b>110,019,258</b>	<b>111,551,815</b>
Cash in hand		3,379,207	4,988,591
Cash at Bank		106,640,051	106,563,224
<b>Receipts</b>			
Encashment of FDR, Savings		80,756,243	25,617,139
Encashment of FDR, reserve Fund		10,107,816	41,597,689
Interest Receivable on FDR		276,000	297,756
Disaster Management Fund realized		-	14,321,361
Stock and Stores		1,130,451	922,437
Loan realized from Members		3,424,158,369	3,794,735,753
Staff Advance realized		785,838	9,859,377
Other Advance realized		22,700,399	57,456,377
Members' Savings		435,982,602	661,735,730
Paribarik Savings		82,144,700	113,356,702
Risk Insurance Grant		14,236,536	17,171,390
Micro Insurance (Loan)		20,204,659	24,611,299
Member Welfare Fund		9,457,756	10,828,887
Paramedic Service		11,847,099	15,213,439
Livestock Insurance		1,507	1,360
Centre Fund received		254,700	358,052
Health Program		-	-
Education Scholarship Fund		-	-
Staff Welfare Fund (Staff)		91,756	1,012,629
Provident Fund (Staff)		454,696	59,791,726
Loans from PKSF		304,380,000	408,000,000
Loans from commercial Bank		185,000,000	160,490,000
Staff Security Deposit		-	108,500
Others		32,971,421	58,993,893
Service Charge		476,049,939	513,164,357
Interest on Staff Advance		640,860	135,523
House Rent		606,349	619,488
FDR & Bank Interest		1,855,917	661,608
Sale of old newspaper		-	6,200
Sale of Pass Book ,Loan form, Admission fee		2,039,634	-
Sale of Assets		1,234,845	680,000
<b>Total receipts</b>		<b>5,119,370,092</b>	<b>5,991,748,672</b>
<b>Total</b>		<b>5,229,389,350</b>	<b>6,103,300,487</b>



**A. K. DEB & CO.**  
**CHARTERED ACCOUNTANTS**

Particulars	Notes	Amount in TK.	
		2019-2020	2018-2019


**Payments**

<b>Loan disbursed</b>	<b>3,433,985,500</b>	<b>4,127,698,000</b>
<b>Operating Expenses</b>	<b>283,044,831</b>	<b>313,234,074</b>
Salary and allowance	175,758,834	206,601,058
Travelling and conveyance	8,106,447	9,723,426
Reporting, printing and publication	795,195	611,126
Stationery	4,121,876	4,090,214
Office Rent	11,507,381	10,870,354
Utilities	2,533,223	2,584,458
Postage and telephone	2,050,963	1,789,153
Operating and maintenance of Equipment	3,448,197	3,284,956
Workshop/Seminar/Entertainment	2,625,990	4,598,423
Motor fuel and repair	3,618,664	4,744,371
Registration and Insurance	1,269,432	270,866
Bank Charges	1,239,223	1,288,078
VAT	723,032	731,052
Income Tax	1,529,474	2,238,445
Legal Expense	308,844	130,960
Carrying and transport	73,986	81,105
Advertisement	86,675	47,775
Audit Fee	54,000	-
Newspaper	316,011	351,292
Research and Development	151,540	186,800
Human resources Development	252,385	368,130
Education Programme	667,980	1,034,105
Agriculture Programme	84,194	1,864,273
Health Programme	2,200	131,314
Donation	92,950	125,700
Interest on Loan of Bank	20,619,573	27,902,448
Interest on Loan of PKSF	41,006,562	27,584,191
<b>Capital Expenditure</b>	<b>9,659,556</b>	<b>27,844,464</b>
Land	4,100	26,782
Software	29,000	87,000
Building	389,336	24,409,591
Vehicle	5,867,000	-
Equipment	1,493,041	1,079,360
Electrical instrument	925,344	235,087
Furniture	551,735	2,006,644
Sub Station & Transformer	400,000	-



**A. K. DEB & CO.**  
**CHARTERED ACCOUNTANTS**

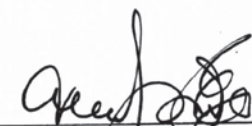
Particulars	Notes	Amount in TK.	
		2019-2020	2018-2019
		<b>1,186,365,639</b>	<b>1,390,799,511</b>
Savings Fund FDR		50,000,000	95,000,000
Reserve Fund FDR		-	45,000,000
FDR against loan		5,000,000	10,000,000
Printing FDR		-	2,500,000
Stock and Stores		5,366	841,904
Staff Security Deposit		-	-
Loan refund to PKSF		352,532,331	236,640,668
Loan refund to commercial Bank		269,801,354	226,486,645
Grammen Trust		-	-
Staff Welfare Fund, Staff		200,000	350,000
Staff Welfare Fund, (Org)		641,659	998,720
Provident Fund, Staff		2,500,000	3,000,000
Provident Fund (Org)		447,284	-
Gratuity Fund returned		1,379,200	2,505,003
Memebers, Savings returned		413,435,024	609,421,319
Paribarik Savings returned		46,115,102	62,136,745
Emergency grant disbursed		16,723,891	48,782,244
Livestock Fund Insurance grant		-	-
Micro Insurance (Loan) grant		2,307,636	13,853,976
Member Welfare Fund grant		4,714,910	5,658,048
Paramedic Service		9,116,707	12,767,466
Risk Insurance grant		11,445,175	14,856,773
<b>Other Fund</b>		<b>77,349,156</b>	<b>133,705,181</b>
Other Advance		70,102,318	80,831,280
Advanced Tax Paid		-	1,173,245
Staff Advance		7,026,138	11,874,874
Others Liabilities		220,700	38,259,571
Education scholarship Fund		-	1,416,800
Centre Fund returned		-	149,411
<b>Total Payments</b>		<b>4,990,404,682</b>	<b>5,993,281,229</b>
<b>Closing Balance</b>		<b>238,984,668</b>	<b>110,019,258</b>
Cash in Hand		5,209,898	3,379,207
Cash at Bank		233,774,770	106,640,051
<b>Total</b>		<b>5,229,389,350</b>	<b>6,103,300,487</b>

  
Jawher Lal Das  
Treasurer

  
Zahirul Alam  
Executive Director

As per our report of date annexed


Dated; Dhaka  
22 October, 2020

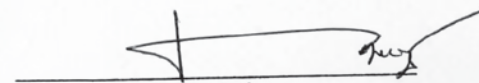
  
(A. K. DEB & CO)  
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)  
Statement of Cash Flows  
For the year ended 30 June, 2020

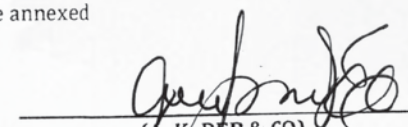
Particulars	Amount in TK.	
	2019-2020	2018-2019
<b>A Cash flow from operating activities</b>		
Excess of Income over Expenditure after Tax	33,298,982	73,571,164
Prior Year Adjustment	(31,499,960)	-
Depreciation	6,433,844	4,837,898
Loan Disbursement	(3,433,985,500)	(4,127,698,000)
Loan Collection	3,488,490,208	3,794,735,753
Increase/(Decrease) in Stock and Stores	(73,015)	80,533
Advance, Deposits and Prepayments	15,575,808	(26,188,741)
Increase/(Decrease) in Interest Receivable on FDR	(9,937,731)	-
Income Tax paid	(271,131)	(374,904)
<b>Net Cash used in operating activities</b>	<b>68,031,504</b>	<b>(281,036,297)</b>
<b>B Cash flow from investing activities</b>		
Acquisition of Property, Plant and Equipment	(13,141,382)	(27,164,463)
Increase/(Decrease) in Other Liabilities	26,617,394	17,099,317
Increase/(Decrease) in Investment in FDR	35,056,250	(90,965,584)
<b>Net Cash used in investing activities</b>	<b>48,532,262</b>	<b>(101,030,730)</b>
<b>C Cash flow from financing activities</b>		
Loan from PKSF	(48,150,332)	171,359,332
Loan from Commercial Bank (long term)	(84,801,354)	(65,996,645)
Loan from Other sources	36,143,876	123,663,020
Savings Deposit	98,671,499	145,333,502
<b>Change in Other Fund</b>		
Loan Loss Provision (LLP)	9,873,168	37,826,163
Staff Welfare Fund (Organization)	19,787	27,269
Gratuity Fund	-	(45,999,532)
Disaster Management Fund	645,000	14,321,361
<b>Net Cash used in Financing Activities</b>	<b>12,401,643</b>	<b>380,534,470</b>
<b>D Net increase in Cash and Bank Balance (A+B+C)</b>	<b>128,965,410</b>	<b>(1,532,557)</b>
<b>E Cash and Bank Balances at beginning of the year</b>	<b>110,019,258</b>	<b>111,551,815</b>
<b>F Cash and Bank Balances at closing of the year (D+E)</b>	<b>238,984,668</b>	<b>110,019,258</b>

  
Jawher Lal Das  
Treasurer

  
Zahirul Alam  
Executive Director

As per our report of date annexed

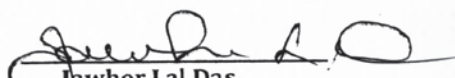
Dated; Dhaka  
22 October, 2020

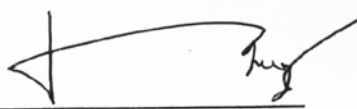
  
(A. K. DEB & CO)  
CHARTERED ACCOUNTANTS



Integrated Development Foundation (IDF)  
Statement of Changes in Equity  
For the year ended 30th June, 2020

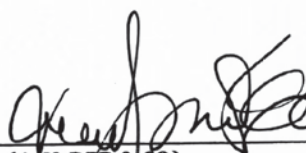
Particulars	Amount in TK.	
	2019-2020	2018-2019
Opening Balance	482,637,794	403,534,520
Add: Disaster Management Fund	645,000	14,321,361
: Surplus for the year	33,298,982	73,571,164
	<b>516,581,775</b>	<b>491,427,046</b>
Less : Adjustment with Reserve Fund for DMF	64,500	1,432,136
: Transferred to reserve Fund from surplus	3,329,898	7,357,116
Adjustment with Loan Outstanding	31,499,960	
Closing Balance	<b>481,687,417</b>	<b>482,637,794</b>

  
Jawher Lal Das  
Treasurer

  
Zahirul Alam  
Executive Director

As per our report of date annexed

Dated; Dhaka  
22 October, 2020

  
(A. K. DEB & CO)  
CHARTERED ACCOUNTANTS



**Integrated Development Foundation (IDF)**  
**Overall Loan Program Including PKSF funded Other Programs and Projects**  
**Notes to the Financial Position**  
**For the year ended 30 June 2020**

**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.

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

- a) Promote programmers 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 programmers 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.

**1.01 Corporate Information of the IDF:**

Name of PO-MFI	Integrated Development Foundation (IDF)
Approving Authority for forming the PO	Registrar of Joint Stock Companies & Firms.
Year of establishment	1992
Legal Entity	a) Registrar of Joint Stock Companies & Firms. Registration No. S-1551(111)/93 dated 20.04.1993 b) Registered under the NGO affairs Bureau vide Sl. 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
MRA Registration No.	No. 01920-01872-00249
Nature of the operations (Programs)	Micro Credit Program and voluntary Services, Solar Program
Year of Enrolment with PKSF as Partner Organization	1998
Working Areas (Number of Districts)	18
Statutory Audit conducted up to	July 2019 to June 2020
Name of the statutory auditor for last year	A K Deb & Co. Chartered Accountants
Name of the statutory auditor for current year	A K Deb & Co. Chartered Accountants
No. of Executive committee meeting held in Financial year 2019-2020	3
Date of Last Annual General Meeting (AGM) Held	24.06.2020





**1.02 List of Executive Committee Members**

Sl No.	Name of Members	Designation	Qualifications	Address	Profession	Duration of the Committee
1	Prof. Dr. Mahmudul Alam	Chairman	B.A. (Honors in Economics), M.Sc. (Economics), Ph.D (Development Studies)	Flat #A-2, Property Triad, 38 Lake Circus, Kalabagan, Dhaka-1205	Educationist	3 Years (1/7/2017 to 30/6/2020)
2	Principal Dr. Rezaul Kabir	Vice Chairman	B, A (Hons), M.A Double, Ph.D.	7 Segunbagicha, Eastern Dream, Flat# 102 (1st floor), Dhaka.	Educationist	
3	Mr. Zahirul Alam	General Secretary/ Executive Director	B. A (Hons), M. A (Economics)	House-192, Road-08, Block- C, Basundhara R/A, Dhaka-1229	Service Holder	
4	Dr. Md. Ismail Chowdhury	Joint Secretary	MBBS. FCGP (BD)	318 Mohammadpur, Muradpur, Panchlaish, Chattogram	Physician	
5	Mr. Jawher Lal Das	Treasurer	M. A. (Sociology)	Flat# A/1, Roseta, House no.-8, Road no.-12 (New), Dhanmondi R/A, Dhaka- 1209	Retired Service Holder (United Nation Service)	
6	Mrs. Hosne Ara Begum	Executive Member	B. A.	House-192, Road-08, Block- C, Basundhara R/A, Dhaka-1229	Social Worker	
7	Mrs. Farzana Rahman	Executive Member	M.B.A (Asian University, Dhaka)	House # GP-CHA-54/03, Quaty Mosque Road, North, Badda, Gulshan, Dhaka-1212	Service Holder	



**1.04 Name of the PKSF Funded Programs and Projects Implementing by the PO:**

**1.04.1 Name of the PKSF Funded Programs Implementing by IDF are as follows:**

Name of the Program	Name of the Program
1. JAGORON	8. ENRICH -LI
2. AGROSOR	9. LIFT
3. BUNIAD	10. AGROSOR (MDP)
4. SUFOLON	11. SDL
5. AGROSOR (SEP)	
6. ENRICH - IGA	
7. ENRICH -AC	

**1.04.2 Name of the PKSF Funded Projects Implementing by IDF are as follows:**

Name of the Projects
1. ENRICH
2. LIFT
3. Education and Cultural Activities
4. Agricultural and Fisherish
5. Probin
6. Halda

**2 Basis of Preparation of Financial Statements**

**3.00 Basis of Accounting:**

The Financial Statements have been prepared under historical cost convention following accrual basis of accounting. Service charges and Interest Expenses are accounted for on cash basis.

**3.01 General:**

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

**3.02 Consolidation of Branch Accounts:**

The IDF has 108 (One hundred five) branch offices, 15 (fifteen) area offices, 1 (one) regional office and head office. Branch offices maintain their books of accounts at their offices. Monthly statements of accounts are sent by 121 (One hundred twenty one) 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.

**4.00 Summary of Significant Accounting Policies:**

**4.01 Currencies**

All of Organization's assets liabilities, capital fund, income and expenditures are denominated in terms of Bangladeshi Taka (local Currency).

**4.02 Revenue Recognition:**

IDF is collecting service charges from beneficiaries/ end users at decline rate of 24% per annum calculated on the loan provided to them. The Principal loan and proportional service charges are collected in 46 equal weekly installments. Service charges are accounted for on cash basis. The amount of service charges collection from the beneficiaries is recognized as income.

**4.03 Interest Income**

**i. Service charges on loan:**

Service charges 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.

**ii) Interest Paid on Savings**

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.



#### 4.04 Fixed Assets and Depreciation:

Fixed Assets are stated on balance sheet at cost less accumulated depreciation. Rate of depreciation was varied from 4% to 33% according to the nature of assets. Details have been shown in Fixed Assets Schedule (Annexure-J). 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 Classification of Loan and Loan Loss Provision

The Organization classified the loan into four categories as per PKSF policy which as are mentioned below:

Sl. No.	Particulars	Basis of Classification (Overdue)
1.	Good Loan	No Overdue
2.	Watchful	1-30 Days
3.	Substandard Loan	31-180 Days
4.	Doubtful Loan	181-365 Days
5.	Bad Loan	365+ Days

##### Loan Loss provision and write off policy:

Loan classification and loan loss provision are made on the basis of the instructions contained in Microcredit

##### 5.02 Loan to 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.
- \*24% 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 Admission form fee but loan application is supplied free of cost of the Organization.

##### 5.03 Savings Collection:

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

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

##### 5.04 Grant/ Donation Accounting :

Grant/ Donation amount has been accounted for as an income/expense in the financial statement when they are received/paid.

##### 5.05 General

- Figures have been rounded off to the nearest Taka.
- Previous years have been rearranged to conform to the current year's presentation & comparison.

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



**6.00 Property, Plant and Equipment**

	Amount in TK.	
	2019-2020	2018-2019
Opening Balance	176,787,363	149,645,449
Addition during the year	9,659,556	27,844,464
Add: Transferred/Adjustment during the year	2,232,278	702,550
	188,679,197	176,787,363
Less: Acc. Depreciation	42,762,257	37,577,960
:Sales	-	-
Closing Balance	<b>145,916,940</b>	<b>139,209,403</b>

Details are shown in *Annexure - A/4*

**7.00 Loan to Members**

Opening Balance	2,380,021,080	2,061,788,422
Add: Disbursed during the year	3,433,985,500	4,127,698,000
	5,814,006,580	6,189,486,422
Less: Realized during the year	3,445,390,318	3,794,735,753
Write off during the year	11,599,930	14,729,589
Adjustment with Service Charge	31,499,960	-
Closing Balance	<b>2,325,516,372</b>	<b>2,380,021,080</b>

Details are shown in *Schedule - A*

**8.00 Short Term Investments**

Investment in FDR (Savings) Note - No. 8.01	65,000,000	95,000,000
Investment in FDR (Reserve Fund) - Note No. 8.02	45,062,663	55,118,913
Investment in FDR against Loan - Note No. 8.03	57,250,491	52,250,491
Printing FDR- Note No. 8.04	2,500,000	2,500,000
<b>Total</b>	<b>169,813,154</b>	<b>204,869,404</b>

**8.01 Investment in FDR (Savings)**

Opening Balance	95,000,000	25,000,000
Add: Interest received during the year	756,243	617,139
: Investment during the year	50,000,000	95,000,000
	145,756,243	120,617,139
Less: Encashment during the year	80,756,243	25,617,139
Transferred to FDR against Loan during the year	-	-
Closing Balance	<b>65,000,000</b>	<b>95,000,000</b>

Details are shown in *Schedule - B*

**8.02 Investment in FDR (Reserve Fund)**

Opening Balance	55,118,913	49,188,135
Add: Interest received during the year	51,566	2,528,467
: Investment during the year	-	45,000,000
	55,170,479	96,716,602
Less: Encashment during the year	10,107,816	41,597,689
Closing Balance	<b>45,062,663</b>	<b>55,118,913</b>

Details are shown in *Schedule - B*



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**8.03 Investment in FDR against Loan**

Opening Balance	52,250,491	39,715,685
Add : Transferred to FDR against Loan during the year		
: Interest received during the year	-	2,832,562
: Investment during the year	5,000,000	10,000,000
	57,250,491	52,548,247
Less: Encashment during the year	-	297,756
Closing Balance	57,250,491	52,250,491

Details are shown in *Schedule - B*

**8.04 Investment in FDR against Printing**

Opening Balance	2,500,000	-
Add : Transferred to FDR against Loan during the year		
: Interest received during the year	-	-
: Investment during the year	-	2,500,000
	2,500,000	2,500,000
Less: Encashment during the year	-	-
Closing Balance	2,500,000	2,500,000

Details are shown in *Schedule - B*

**9.00 Advance, Deposits and Prepayments**

Staff Advance	Note No. 9.01	13,700,687	13,553,670
Other Advance	Note No. 9.02	118,284,153	134,006,978
	Closing Balance	131,984,840	147,560,648

**9.01 Staff Advance**

Opening Balance	13,553,670	11,538,173
Add: Payment during the year	11,098,498	11,874,874
	24,652,168	23,413,047
Less: Realized during the year	10,951,481	9,859,377
Closing Balance	13,700,687	13,553,670

Details are shown in *Schedule - C*

**9.02 Other Advance**

Opening Balance	134,006,978	109,635,158
Add: Payment during the year	74,472,288	80,831,280
	208,479,266	190,466,438
Less: Adjust with DMF during the year		
: Realized during the year	90,195,113	56,459,460
Closing Balance	118,284,153	134,006,978

Details are shown in *Schedule - C*

**10.00 Advance Income Tax**

Opening Balance	1,173,245	798,341
Add: Payment during the year	271,131	374,904
	1,444,376	1,173,245
Less: Realisation/Adjustment during the year	-	-
Closing Balance	1,444,376	1,173,245



**11.00 Stock and stores**

Opening Balance	235,370	315,903
Add: Purchase during the year	1,203,466	841,904
	1,438,836	1,157,807
Less: Adjustment during the year	1,130,451	922,437
Closing Balance	<u>308,385</u>	<u>235,370</u>

**12.00 Unsettled Staff Advance**

Opening balance	15,008,236	15,206,812
Add: Provision during the year	-	-
	15,008,236	15,206,812
Less: Realisation/Adjustment this year	-	198,576
Closing balance	<u>15,008,236</u>	<u>15,008,236</u>

Details are shown in *Schedule - D*

**13.00 Interest Receivable on FDR**

Opening balance	-	-
Add: Provision during the year	9,937,731	-
	9,937,731	-
Less: Realisation/Adjustment this year	-	-
Closing balance	<u>9,937,731</u>	<u>-</u>

**14.00 Cash and Bank balance**

Cash in Hand	5,209,898	3,379,207
Cash at Bank	233,774,770	106,640,051
	<u>238,984,668</u>	<u>110,019,258</u>

**15.00 Cumulative Surplus**

Opening Balance	482,637,794	403,534,521
Add: Excess of income over expenditure after Tax	33,298,982	73,571,164
: DMF Fund received	645,000	14,321,361
	516,581,775	491,427,046
Less: Adjustment with Loan to Members	31,499,960	-
: DMF adjustment with reserve Fund	64,500	1,432,136
: Transferred to reserve Fund	3,329,898	7,357,116
Closing Balance	<u>481,687,417</u>	<u>482,637,794</u>

**16.00 Reserve Fund**

Opening Balance	53,626,422	44,837,169
Add: Transferred from this year surplus	3,329,898	7,357,116
: DMF adjustment with reserve Fund	64,500	1,432,136
Closing Balance	<u>57,020,820</u>	<u>53,626,421</u>

**17.00 Loans from PKSE**

Opening Balance	625,143,665	453,784,333
Add: Received during the year	304,382,006	408,000,000
	929,525,671	861,784,333
Less: Repaid during the year	352,532,338	236,640,668
Closing Balance	<u>576,993,333</u>	<u>625,143,665</u>

Details are shown in *Schedule - E*



**18.00 Loans from Commercial Bank (long term)**

Opening Balance	283,591,422	349,588,067
Add: Received during the year	185,000,000	160,490,000
	468,591,422	510,078,067
Less: Repaid during the year	269,801,354	226,486,645
Closing Balance	<b>198,790,068</b>	<b>283,591,422</b>

Details are shown in *Schedule - F*

**Bank wise breakup of the closing balance is given below:**

UCBL Ltd	-	-
Grihayan (Bangladesh Bank)	4,508,000	5,026,000
Mercantile Bank Ltd	86,161,807	176,119,845
Bangladesh Krishi Bank	5,000,000	24,500,000
Bank Asia	50,000,000	50,000,000
Eastern Bank Ltd	28,120,261	27,945,577
South East Bank Ltd.	25,000,000	-
	<b>198,790,068</b>	<b>283,591,422</b>

**19.00 Loans from Other Sources**

19.01 Loans from Grameen Trust	-	-
19.02 Loan from Staff Welfare Fund - Staff	9,559,689	7,328,618
19.03 Loan from Provident Fund ( staff & org)	126,224,644	102,690,486
19.04 Loan from Staff Security Deposit	6,103,141	6,103,141
19.05 Loan from Gratuity Fund	63,233,735	53,062,127
19.06 RO Employee Fund	2,452,439	2,245,400
Closing Balance	<b>207,573,648</b>	<b>171,429,772</b>

**19.01 Loans from Grameen Trust**

Opening Balance	-	-
Less: Repaid during the year	-	-
Closing Balance	<b>-</b>	<b>-</b>

**19.02 Loan from Staff Welfare Fund - Staff**

Opening Balance	7,328,618	6,088,261
Add: Received from SWF	1,762,025	1,012,629
: Interest Received	669,046	577,728
	9,759,689	7,678,618
Less: Returned during the year	200,000	350,000
Closing Balance	<b>9,559,689</b>	<b>7,328,618</b>

**19.03 Loan from Provident Fund- (Staff & Org.)**

Opening Balance	102,690,486	33,625,850
Add: Received from PF	22,447,398	69,361,924
: Interest Received	3,595,400	2,702,712
	128,733,284	105,690,486
Less: Returned during the year	2,508,640	3,000,000
Closing Balance	<b>126,224,644</b>	<b>102,690,486</b>



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**19.04 Loan from Staff Security Deposit**

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

**19.05 Loan from Gratuity Fund**

Opening Balance	53,062,127	-
Add: Received from GF	10,848,808	53,062,127
	<u>63,910,935</u>	<u>53,062,127</u>
Less: Returned during the year	677,200	-
Closing Balance	<u><u>63,233,735</u></u>	<u><u>53,062,127</u></u>

**19.06 Loan from Resional Office Employee Fund**

Opening Balance	2,245,400	2,060,000
Add: Received from GF	-	-
Add: Interest	207,039	185,400
	<u>2,452,439</u>	<u>2,245,400</u>
Less: Returned during the year	-	-
Closing Balance	<u><u>2,452,439</u></u>	<u><u>2,245,400</u></u>

**20.00 Members' Savings Deposits**

20.01 Member Savings	893,323,115	835,004,535
20.02 Paribarik Savings	199,801,065	159,448,146
Closing Balance	<u><u>1,093,124,180</u></u>	<u><u>994,452,681</u></u>

**20.01 Member Savings**

Opening Balance	835,004,535	740,890,990
Add: Received during the year	545,042,091	661,735,730
	<u>1,380,046,626</u>	<u>1,402,626,720</u>
Less: Returned during the year	535,705,954	609,408,489
	<u>844,340,672</u>	<u>793,218,231</u>
Add: Interest	48,982,443	41,786,304
Closing Balance	<u><u>893,323,115</u></u>	<u><u>835,004,535</u></u>

*Details are shown in Schedule - G*

**20.02 Paribarik Savings**

Opening Balance	159,448,146	108,228,189
Add: Received during the year	96,693,229	105,332,346
	<u>256,141,375</u>	<u>213,560,535</u>
Less: Returned during the year	67,219,097	62,136,745
	<u>188,922,278</u>	<u>151,423,790</u>
	<u>10,878,787</u>	<u>8,024,356</u>
Closing Balance	<u><u>199,801,065</u></u>	<u><u>159,448,146</u></u>

*Details are shown in Schedule - H*





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**21.00 Staff Welfare Fund- Organization**

Opening Balance	4,062,209	4,034,940
Add: Contribution by Organization during the year	352,493	743,143
: Interest earned during the year	308,953	282,846
	4,723,655	5,060,929
Less: Paid during the year	641,659	998,720
Closing Balance	<u>4,081,996</u>	<u>4,062,209</u>

**22.00 Gratuity Fund**

Opening Balance	-	45,999,532
Add: Contribution by Organization during the year	12,228,008	10,124,861
	12,228,008	56,124,393
: Interest earned during the year	-	-
	12,228,008	56,124,393
Less: Returned during the year	1,379,200	3,062,266
Less: Transferred to Loan from GF	10,848,808	53,062,127
Closing Balance	<u>-</u>	<u>-</u>

**23.00 Loan loss provision**

Opening Balance	116,881,850	93,785,276
Add : Addition during the year	21,473,098	37,826,163
	138,354,948	131,611,439
Less: Write off loan	11,599,930	14,729,589
Closing Balance	<u>126,755,017</u>	<u>116,881,850</u>

*Details are shown in Annexure - A/3*

**24.00 Other Liabilities**

24.01 Education Scholarship Fund	20,704,493	19,590,191
24.02 Health Programme	8,971,274	8,455,661
24.03 Centre Fund	3,353,995	2,978,898
24.04 Emergency Fund	-	16,690,475
24.05 Risk Insurance Fund	76,814,678	87,801,985
24.06 Micro Insurance (Loan) Fund	67,837,656	59,092,411
24.07 Hospital Cash benefit	15,423	15,423
24.08 Member Welfare Fund	19,922,739	14,300,553
24.09 Paramedic Service Fund	16,603,160	17,927,079
24.10 Co-variant Risk Fund	4,317,483	3,678,633
24.11 Livestock Fund	56,235	5,758,861
24.12 Others current liabilities	74,193,538	29,966,910
<i>Details has been shown in Schedule - I</i>		
24.14 Staff Security Deposit	97,550	13,750
Closing Balance	<u>292,888,224</u>	<u>266,270,830</u>

**24.01 Education Scholarship Fund**

Opening Balance	19,590,191	19,330,820
Add : Received during the year	608,600	
: Interest	1,763,502	1,676,171
	21,962,293	21,006,991
Less: Grant disbursed during the year	1,257,800	1,416,800
Closing Balance	<u>20,704,493</u>	<u>19,590,191</u>



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**24.02 Health Programme**

Opening Balance	8,455,661	7,977,039
Add: Received during the year	-	-
	<u>8,455,661</u>	<u>7,977,039</u>
Add: Interest	515,613	478,622
Closing Balance	<u><u>8,971,274</u></u>	<u><u>8,455,661</u></u>

**24.03 Centre Fund**

Opening Balance	2,978,898	2,611,286
Add: Received during the year	305,276	358,052
	<u>3,284,174</u>	<u>2,969,338</u>
Less: Returned during the year	104,525	149,411
	<u>3,179,649</u>	<u>2,819,927</u>
Add: Interest	174,346	158,971
Closing Balance	<u><u>3,353,995</u></u>	<u><u>2,978,898</u></u>

**24.04 Emergency Fund**

Opening Balance	16,690,475	63,147,346
Less: Grant disbursed during the year	17,054,417	48,782,244
	<u>(363,942)</u>	<u>14,365,102</u>
Add: Interest during the year	363,942	2,325,373
Closing Balance	<u><u>-</u></u>	<u><u>16,690,475</u></u>

**24.05 Risk Insurance Fund**

Opening Balance	87,801,985	80,571,700
Add: Received during the year	15,059,743	17,171,390
	<u>102,861,728</u>	<u>97,743,090</u>
Less: Returned during the year	30,526,211	14,856,773
	<u>72,335,517</u>	<u>82,886,317</u>
Add: Interest	4,479,161	4,915,668
Closing Balance	<u><u>76,814,678</u></u>	<u><u>87,801,985</u></u>

**24.06 Micro Insurance (Loan) Fund**

Opening Balance	59,092,411	46,071,120
Add: Received during the year	21,129,891	24,611,299
: Interest	2,247,688	3,069,113
	<u>82,469,990</u>	<u>73,751,531</u>
Less: Returned during the year	14,632,334	13,853,976
: Transferred to Co-variant Fund	-	805,144
Closing Balance	<u><u>67,837,656</u></u>	<u><u>59,092,411</u></u>

**24.07 Hospital Cash benefit**

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



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**24.08 Member Welfare Fund**

Opening Balance	14,300,553	8,333,773
Add: Received during the year	9,479,555	10,828,887
: Interest	885,468	795,941
	<u>24,665,576</u>	<u>19,958,601</u>
Less: Returned during the year	4,742,837	5,658,048
Closing Balance	<u><u>19,922,739</u></u>	<u><u>14,300,553</u></u>

**24.09 Paramedic Service Fund**

Opening Balance	17,927,079	14,359,290
Add: Received during the year	12,227,015	15,213,439
: Interest	1,016,184	1,121,816
	<u>31,170,278</u>	<u>30,694,545</u>
Less: Returned during the year	14,567,118	12,767,466
Closing Balance	<u><u>16,603,160</u></u>	<u><u>17,927,079</u></u>

**24.10 Co-variant Risk Fund**

Opening Balance	3,678,633	2,690,043
Add: Received during the year	242,073	805,144
: Interest	441,805	183,446
	<u>4,362,511</u>	<u>3,678,633</u>
Less: Returned during the year	45,028	-
Closing Balance	<u><u>4,317,483</u></u>	<u><u>3,678,633</u></u>

**24.11 Livestock Fund**

Opening Balance	5,758,861	5,433,077
Add: Received during the year	1,507	1,360
	<u>5,760,368</u>	<u>5,434,437</u>
Less: Returned during the year	6,051,963	-
	<u>(291,595)</u>	<u>5,434,437</u>
Add: Interest	347,830	324,424
Closing Balance	<u><u>56,235</u></u>	<u><u>5,758,861</u></u>

**24.12 Others current liabilities**

Opening Balance	29,966,910	(1,384,281)
Add: Increase during the year	125,981,598	75,834,756
	<u>155,948,508</u>	<u>74,450,475</u>
Less: decrease during the year	81,754,970	44,483,565
	<u>74,193,538</u>	<u>29,966,910</u>
Less: Transfer to RO Employee Fund	-	-
Closing Balance	<u><u>74,193,538</u></u>	<u><u>29,966,910</u></u>



**24.13 Provident Fund- Staff**

Opening Balance	-	-
Add: Received during the year	-	-
: Interest earned during the year	-	-
	<hr/>	<hr/>
	-	-
Less: Returned during the year	-	-
	<hr/>	<hr/>
	-	-
Less: Transferred to Loan from PF	-	-
Closing Balance	<hr/>	<hr/>
	-	-

**24.14 Staff Security Deposit**

Opening Balance	13,750	15,750
Add: Received during the year	83,800	108,500
Add: Interest	-	-
	<hr/>	<hr/>
	97,550	124,250
Less: Returned during the year	-	-
	<hr/>	<hr/>
	97,550	124,250
Less: Transferred to Loan from Security deposit	-	110,500
Closing Balance	<hr/>	<hr/>
	97,550	13,750

**25.00 Interest paid on Members' Savings**

Members' Savings	48,982,443	41,786,304
Paribaric Savings	10,878,787	8,024,356
<b>Total</b>	<hr/>	<hr/>
	59,861,229	49,810,660

**26.00 Interest on Bank Loan**

Housing Fund	7,791	27,206
RO Employee Fund	-	-
Bangladesh Krishi Bank	-	1,976,650
Merkentile Bank Ltd	12,209,010	21,033,680
UCBL Ltd	750,000	-
Bank Asia	4,575,665	-
Estern Bank Ltd	3,077,107	4,864,912
<b>Total</b>	<hr/>	<hr/>
	20,619,573	27,902,448



**27.00 Interest on Internal Fund (Other Interest)**

Interest on Provident Fund (Staff)	3,595,400	2,702,712
Interest on Staff Welfare Fund-loan	669,046	577,728
Interest on security Deposit	-	-
Interest on Staff Welfare Fund (org)	308,953	282,846
Interest on Gratuity Fund	-	-
Interest on Health Fund	515,613	478,622
Interest on Education scholarship Fund	1,763,502	1,676,171
Interest on provident Fund (IDF)	-	-
Interest on Emergency Fund	363,942	2,325,373
Interest on Livestock	347,830	324,424
Interest on Risk insurance	4,479,161	4,915,668
Interest on RO Employee Fund	207,039	185,400
Interest on Crisis Management Fund	1,160,800	290,182
Interest on Centre Fund	174,346	158,971
Interest on Paramedics Fund	1,016,184	1,121,816
Interest on Member welfare fund	885,468	795,941
Interest on Microinsurance	2,247,688	3,069,113
Interest on Hospital Cash Benefit	-	873
Co-variant Risk Fund	441,805	183,446
<b>Total</b>	<b>18,176,777</b>	<b>19,089,286</b>



