

Annual Report 2011

Photographs

Monogram

Integrated Development Foundation
Dhaka, Bangladesh

Annual Report 2011

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Contents

Page No.

MESSAGE FROM THE CHAIR

NOTE FROM THE EXECUTIVE DIRECTOR

MICROCREDIT SUMMIT CAMPAIGN'S GOAL

- 1. INTRODUCTION**
- 2. VISION**
- 3. MISSION**
- 4. OBJECTIVE**
- 5. GOVERNANCE**
- 6. THE OPERATIONAL AREA**
 - 6.1 Chittagong Hill Tracts
 - 6.2 Chittagong
 - 6.3 Cox's Bazaar
 - 6.4 Rajshahi
 - 6.5 Dhaka
 - 6.6 Comilla
 - 6.7 Chandpur
 - 6.8 Noakhali
- 7. THE ORGANIZATIONAL STRUCTURE**
- 8. THE PROGRAMS**
 - 8.1 Microfinance
 - 8.1.1 Beggar Program
 - 8.1.2 Poor and Ultra Poor program
 - 8.1.3 Micro-enterprise
 - 8.2 Health, Sanitation and Water
 - 8.3 Emergency fund (Micro Insurance)
 - 8.4 Eye Care
 - 8.5 VAC-CHT Project
 - 8.6 Child Development Program
 - 8.7 Agriculture and Livestock
 - 8.7.1 Agriculture
 - 8.7.2 Livestock
 - 8.7.3 IDF Integrated Farm
 - 8.8 Renewable Energy
 - 8.9 Homestead Food Production Project
 - 8.10 Skill Development
 - 8.11 Housing
 - 8.12 Human Rights, Democracy & Governance
 - 8.13 Scholarship Program
 - 8.14 Automation
 - 8.15 Disaster Management
 - 8.16 Environment
 - 8.17 Gender Promotion
 - 8.18 Improved Cook Stove
 - 8.19 Medicated Mosquito Net
 - 8.20 Zerofly Net
- 9. MANPOWER**
- 10. HUMAN RESOURCE DEVELOPMENT**
 - 10.1** Recruitment
 - 10.2.1** Pre and In-service Training
 - 10.2.2** Outside Training
- 11. EVENTS OF THE YEAR**
- 12. PLAN AND BUDGET**
- 13. REVIEW MEETING**
- 14. AUDIT**
 - 14.1 Internal Audit
 - 14.2 External Audit

ANNEXURE

- Annexure -1 Founder Members
Annexure -2 General Body

Annexure -3	IDF Governing Body
Annexure -4	IDF Branch Offices
Annexure -5	Membership and Loan Operation by Branches
Annexure -6	Plan and Budget July 2011- June 2012
Annexure -7	Business Plan 2011-12 to 2015-16

Message from the Chair

Since its establishment in the year 1992, Integrated Development Foundation (IDF), starting its activities primarily on microfinance, gradually expanded and included the areas like agriculture; health, sanitation and water; eye care; child labour; gender promotion; renewal energy; rural housing; human rights, democracy & governance; disaster management; environment; medicated mosquito net; zerofly net and so on. With these programs IDF, till the end of the reporting period had been serving about 87,000 members in 14 districts through 62 microfinance and 11,980 members through solar branches by providing them necessary services. The recently introduced projects on Integrated Farming and on Medicated Mosquito Net and ZeroFly Net had drawn the attraction of many of our members and outsiders.

The year 2011 demonstrated steady progress and improvements of work in all these programs undertaken by IDF. This happened due to definitive policies adopted, arduous work done by the staff members, supports provided by financial organizations, and well wishers. This year, there had been 3 regular meetings of the Board of Governors; 2 Extra-ordinary General meetings and the Annual General Meeting. All these meetings reviewed the periodical progress of the organization, approve the plans & budgets and decide policy issues and provide guidance. I thank all members of the General Body for their cooperation, support and active participation in these meetings in contributing to frame policy decisions and guidance.

This annual report presents the status of the details of activities done during the year 2011 along with the growth trends. I congratulate those who had done the hard work preparing the report. I do believe that the readers will get an insight of IDF activities through this report. However, any suggestions from the readers will enable us to enrich the quality of the report in future.

A. K. Fazlul Bari
Chairperson, IDF

**Combating Poverty in the Impassable Hilly Region and
other Un-served Areas of Bangladesh in order to create
Poverty Free Bangladesh is our Pledge.**

picture

- US based Forbes magazine rated IDF as one of the top 50 MFIs in the world and 6th in Bangladesh in 2007.
- Selected as the Finalist in the “Best MFI of the Year” category for Citi Award 2009 in Bangladesh.
- In 2004 IDF won the prestigious “Pioneer in Microcredit Award 2004” bestowed by Grameen Foundation USA.

Note from the Executive Director

IDF completed 18 years in 2011. IDF has been able to recover the shocks of global financial crisis and high food prices that affected our members severely in 2007 and 2008. It was possible because of dedication and hard work of IDF staff members in the past years. The orientation and loan officer-wise action plan, branch to branch visit of higher management and salary increase were very useful. The Board reviews salaries and benefits of the staff and inflation, and approves salary increase on regular basis.

The growth curve moved upwards in 2011. The total increase in membership, Loan portfolio and members' savings in 2011 were respectively 4820 (6.0% increase on 2010), Tk.101.78 million (18% increase on 2010) and Tk.42.5 million (16% increase on 2010). The repayment rate was maintained at 99.34% in 2011. The portfolio quality and good repayment rate could be maintained due to hard work of all IDF staff.

IDF could maintain sustainable growth in 2011 because of commitment and hard work of all IDF staff members and sincere cooperation from our development partners and local social leaders of our working areas. We are very grateful to Grameen Trust, Sida, PKSF, Helen Keller International, Grameen Foundation USA, Deutsche Bank, Basic Bank, BRAC Bank, IDCOL, CHT Regional Council, NGO Affairs Bureau, CHT District Councils, Deputy Commissioners, Upazila Nirbahi Officers and law Enforcing Bodies for their supports and cooperation.

We are also grateful to our Board Members for their active support in mitigating the crisis and implementing various programs in 2011. I cordially thank our founder and life members for their active and positive role and guidance us to take appropriate policies and measures in mitigating the crisis.

We hope continuous support from our friends, partners and well wishers to our endeavors of fighting against poverty.

Zahirul Alam
Executive Director, IDF

Microcredit Summit Campaign's Goal

- 175 million of the world's poorest families, especially the women of those families, are receiving credit for self-employment and other financial and business services by the end of 2015; and
- 100 million of the world's poorest families move from below US\$ 1.00 a day adjusted for purchasing power parity (PPP) to above US\$ 1.00 a day adjusted for PPP, by the end of 2015.

1. INTRODUCTION

Integrated Development Foundation (IDF) is a non-profit, non-political and a non-government 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 Department of Economics 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 through micro-finance program with small loans for the poor in a small para (sub-village) of Shoalok Union of Bandarban Hill District in 1993 with a seed capital of US\$7,500.00(loan) from Grameen Trust. The demand of IDF's small loans grew very fast in the area, which was not possible to meet with small seed capital received from Grameen Trust. For meeting this demand, IDF approached various donors for support as advised by Prof. Muhammad Yunus.

Swedish International Development Co-operation Agency (Sida) responded immediately and supported IDF for experiment and expansion of Grameen Microfinance Model in the whole of Chittagong Hill Tracts in the framework of a long-term (8 years) sustainable plan. IDF implemented the pilot project successfully, which subsequently attracted other donors and partners including Bangladesh Government, PKSF, ILO, Helen Keller International (HKI), UNICEF, CARE Bangladesh, AusAID, IDCOL, Grameen Foundation USA, Deutsche Bank, CowBank (Australia), Basic Bank Ltd., Sonali Bank Ltd., Bangladesh Krishi Bank, BRAC Bank Ltd., Bank Asia Ltd., Prime Bank Ltd., One Bank Ltd., Mercantile Bank Ltd., Eastern Bank Ltd. and others.

2. VISION

Create poverty free Bangladesh.

3. MISSION

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

4. OBJECTIVE

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.

5. GOVERNANCE

The supreme authority of IDF is General Body. It is composed of 18 members from different professions. A Governing Body consisting of 9 members is elected from amongst the General Body of the Foundation. The General Body is the highest policy and decision making body members 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, programmes 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 Member-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. He implements the activities through the appointed professionals and support staff of the Foundation.

6. THE OPERATIONAL AREA

The present operational area of IDF is Chittagong Hill Tracts, Chittagong, Cox's Bazar, Dhaka, Noakhali, Chandpur, Comilla, Feni, Rajshahi, Chapai Nawabganj, Naoga and Natore.

A brief description of the major operational areas is presented below.

6.1 Chittagong Hill Tracts

The Chittagong Hill Tracts (CHT) is a beautiful and strange piece of land with rocks, hills and lakes. These are very difficult and remote areas, inhabited by about thirteen very poor tribes with different languages and cultures. The area is wedged between the Bay of Bengal and the hills of Mizoram of India.

The CHT is a 13,295 sq. km. region of hills consisting of Bandarban, Rangamati and Khagrachari hill districts located in the south-eastern part of Bangladesh. **As per Population Census 2001, the total population of CHT is 1.325 million; of which 52 percent are tribal people.** Historically, Chittagong Hill Tracts enjoyed the status of a self-governing territory and administered by Hill King which continued until the British East India Company annexed Bengal in 1787. The Chakma Raja (King) then signed an agreement with the British after a long armed conflict, under which Chakma territory became a British tributary on the payment of 20 tons of cotton. This was later extended to other parts of CHT. In 1860, the British formally annexed CHT and upgraded its status to a full-fledged district.

The people of Chittagong Hill Tracts are very poor and they live mainly on **Jhum cultivation** and bamboo and wood collection from forests, which are major causes of deforestation and soil erosion in the area. Most people of this area live in absolute poverty. Despite of all the efforts of the government, the people of the Chittagong Hill Tracts still lack access to various services such as capital, agricultural inputs and extension services, medical facilities, sanitation and safe drinking water. This is mainly because of i) scattered population, ii) poor communication system, iii) remoteness of the area and iv) political problem. The language barrier further aggravates the situation.

The sentiment of the people of CHT was hurt when the construction of 666 meters long and 43 meters high hydroelectric dam at Kaptai started in 1957. The immediate impact of dam was the submergence of a vast area of natural forests and 54,000 acres of arable land (40% of total cultivable lands in CHT) of the area. It also made about 1,800 families homeless. The displaced families were not properly rehabilitated. As a result, their settlement and construction of new houses in the inaccessible regions led to rampant deforestation. It is also said that some families crossed the border and migrated.

Adverse economic impacts created by Kaptai Dam on displaced people gradually resulted in armed insurgency in CHT. The counter-insurgency measures by the then Pakistan Government through military action worsened the situation. The increased military presence in CHT and search for insurgents created unsettled situation among CHT inhabitants. It was prevailing a very tense situation when IDF started its micro-finance program in CHT in 1993.

6.2 Chittagong

Chittagong district is quite different from other districts in its unique natural beauty characterized by hills, rivers, sea, forests, and valleys. The greater Chittagong district was established in 1666 including the present Chittagong, Cox's Bazar and the three hill districts. The district of Chittagong Hill Tracts was established in 1,860 with the hilly regions of the district. Later, Chittagong district was further divided into Chittagong and Cox's Bazar districts. The district consists of one City Corporation, 7 municipalities, 20 upazilas, 197 union parishads and 1,319 villages.

6.3 Cox's Bazar

The area of Cox's Bazar district is 2,491.86 sq. km. It is bounded by Chittagong district on the north, Bay of Bengal on the south, Bandarban district, Arakan (Myanmar) and the Naf river on the east, and the Bay of Bengal on the west. Cox's Bazar thana was established in 1854. Later Cox's Bazar subdivision was formed comprising of Cox's Bazar Sadar, Chakoria, Maheshkhali, and Teknaf thanas. Afterwards, three new thanas (Ukhia, Kutubdia, and Ramu) were created under this subdivision. In 1984, the thanas were transformed into upazilas and Cox's Bazar subdivision was elevated to a district under the decentralization scheme. It consists of 7 upazilas, 2 municipalities, 60 union parishads, 199 mouzas and 966 villages.

6.4 Rajshahi

The area of Rajshahi district is 2,407 sq. km. It is bounded by Naogaon district on the north; West Bengal of India, Kushtia district and the Ganges on the south; Natore district on the east and the Nawabgonj district on the west. Rajshahi district was established in 1772. It has one City Corporation with 4 thanas, 7 municipalities, 93 wards, 297 mahallas, 9 upazilas, 70 union parishads, 1,678 mouzas and 1,858 villages. Rajshahi town stands on the bank of the river Padma. It is both district and divisional town.

6.5 Dhaka

Dhaka District is geographically located almost at the centre of the country surrounded by Narayanganj in the east, Gazipur in the north, Munshiganj and Faridpur in the south and Manikganj District in the west. The total area of this district is 1463.60 Sq. Km. (565.10 Sq. miles) of which 45.92 Sq. Km is riverine.

Dhaka District or Dhaka Zilla is the oldest district of the country. There are different views about the origin of the zilla name. There are various opinions about the naming of the Dhaka. Zilla or Dhaka District. One opinion was that the name Dhaka was derived from the word Dhakka (meaning watch station) which was required to be set to the water-ways near the present city of Dhaka.

6.6 Comilla

Comilla is a city in south-eastern Bangladesh, located along the Dhaka-Chittagong Highway. Comilla is located at 23°27'0"N, 91°12'0"E, and has a total area of 280 square kilometers. It is bounded by Burchiganj and Tripura on the north, Laksham and Chaudagram on the south, and Barura on the west. The major rivers that pass through Comilla include Gumti and Little Feni.

6.7 Chandpur

Chandpur is a district in east-central part of Bangladesh. It is located at the mouth of the Meghna River. It is a part of the Chittagong Division. The town of Chandpur is terminus of a meter gauge branch of Bangladesh Railways.

Chandpur district has a total area of 1704.06 square kilometers. It is bounded by Munshiganj District and Comilla District on the north, Noakhali District, Lakshmipur District and Barisal District on the south, Comilla District on the east, and Meghna river, Shariatpur District and Munshiganj District on the west.

Chandpur is the confluence of two of the mightiest rivers of Bangladesh. The Padma river (the main branch of the river Ganges) and the Meghna river, which meet near Chandpur Town. Important tributaries of the Meghna river flowing through Chandpur are Dakatia river, Dhanagoda river, Matlab river and Udhamdi river.

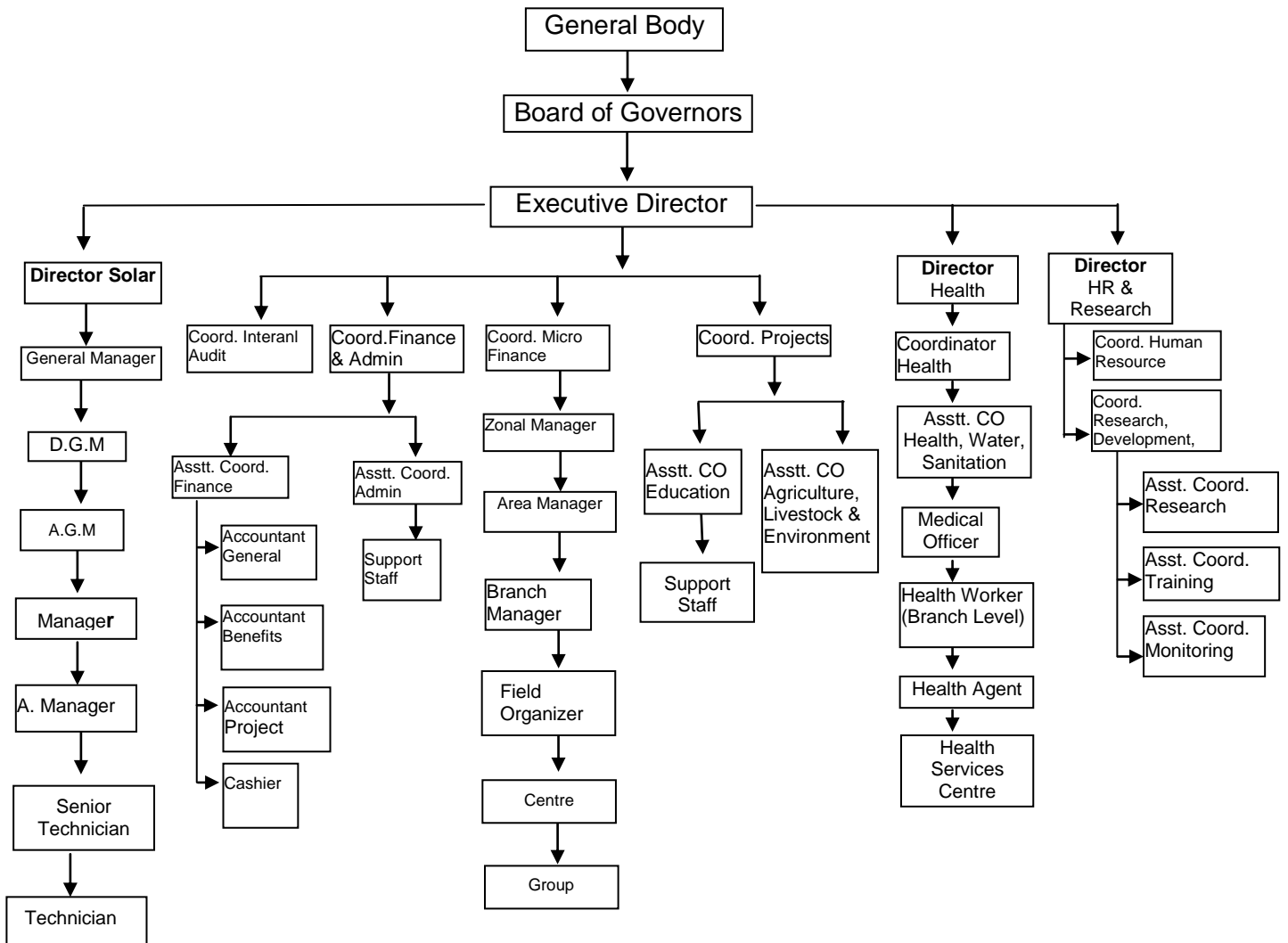
6.8 Noakhali

Noakhali is a district in south-eastern part of Bangladesh. Noakhali District is located in the Chittagong Division of Bangladesh. It has a land area of 3600.99 km², and is bounded by the Comilla district in the north, the Meghna estuary and the Bay of Bengal in the south, Feni and Chittagong districts in the east, Lakshmipur and the Bhola districts in the west.

7.0 THE ORGANIZATIONAL STRUCTURE

The organizational structure of IDF can be arranged as General Body, Board of Governors, Executive Director and various departments. The programmes are implemented through head office, coordination office, area office and branch offices. The branch offices work directly with the poor people in their respective areas; organize them with a view to building a receiving mechanism among the poor and implementing various socio-economic programs for them. The offices above the branch supervise, monitor and provide guidance to the branch offices. The institutional structure of IDF is shown in Figure-1.

THE STRUCTURE OF IDF



THE PROGRAMS

2011 is the 18th year of IDF operations in poverty alleviation and social development in Bangladesh. This annual report presents the overall progress of IDF activities in 2011. It also presents year-wise summary report up to December 2011. The major programs implemented in 2011 are:

- 8.1** Microfinance
 - 8.1.1 Beggar Program
 - 8.1.2 Poor and Ultra Poor
 - 8.1.3 Micro-enterprise
- 8.2** Health, Water and Sanitation
- 8.3** Emergency Fund (Micro Insurance)
- 8.4** Eye Care
- 8.5** Vitamin-A capsule: CHT Project
- 8.6** Child Labour & Non Formal Education
- 8.7** Agriculture & livestock
 - 8.7.1 Agriculture
 - 8.7.2 Livestock
 - 8.7.3 IDF Integrated Farm
- 8.8** Improved Cook Stove
- 8.9** Renewable Energy (Solar Home System)
- 8.10** Skill Development
- 8.11** Housing
- 8.12** Scholarship Program
- 8.13** Automation
- 8.14** Disaster Management
- 8.15** Environment
- 8.16** Gender Promotion
- 8.17** Medicated Mosquito & Zero fly Net

Picture

Picture

8.1 Microfinance

IDF launched its micro-finance program in a small para (sub-village) of Shoalok mouza of Bandarban Hill district for the poor, landless and underprivileged people in 1993.

IDF has completed 18 years of operation of its microfinance program in 2011. Many of IDF clients who started as ultra poor gradually graduated to micro-entrepreneurs which are a great achievement. IDF's clients broadly can now be classified into four categories. These are:

- Beggar
- Ultra Poor
- Poor
- Micro-entrepreneur



The different categories of members by their number, portfolio and savings as of December 2011 are shown in the Table below:

Table1: Members of Microfinance Program by category, loan portfolio And savings

Categories of Clients	Member		Loan Outstanding (m Tk)		Savings (m Tk)	
	in 2011	Cum	in 2011	Cum.	in 2011	Cum.
Beggar	-32	731	-0.43	0.14	0.116	0.273
Poor & Ultra Poor	4150	81827	83.60	590.58	33.36	279.73
Micro-entrepreneur	702	4394	18.61	68.73	8.98	25.32
Total	4820	86952	101.78	659.45	42.46	305.32

8.1.1 Beggar Program

IDF started its beggar program with the financial and technical assistance of Grameen Trust in May 2006. The objective and status of the program are described below.

Objectives:

- to build confidence and capacity of beggar;
- to enable them to gain access to resources and provide credit to undertake various income generating activities;
- to turn the beggar into productive manpower;
- to improve their overall socio-economic status.

Table 2: Status of Beggar Program as on 31 December 2011

Particulars	Up to 2010	In 2011	Up to 2011
No. of Branch	35	0	35
No. Member	763	-32	731
Disbursed (m)	1.944	101	2.045
Outstanding (m)	0.57	-0.11	0.46
Repayment Rate	100%	100%	100%
Savings (m)	0.157	0.116	0.273

8.1.2 Poor and Ultra Poor Program

IDF started this program in a small para (sub-village) of Bandarban Hill District with the assistance of Grameen Trust in 1993. The objectives and present status of the program are presented below.

Objectives:

- To build confidence and capacity of the poor and ultra poor;
- To organize and build a receiving mechanism of the poor and ultra poor through which they can receive their necessary services, inputs and financial assistance for the improvement of their socio-economic status.
- To alleviate poverty from the very grass-root level of the country.

Table 3: Status of poor and ultra poor as on 31 December 2011

Particulars	Up to 2010	in 2011	Up to 2011
No. of Branch	59	3	62

No. Member	77,677	4150	81827
Loan disbursed (m)	5260.37	1154.68	6415.05
Loan outstanding (m)	506.98	83.60	590.58
Repayment Rate	99.01	99.12	99.06
Savings (m)	246.37	33.36	279.73

Loan ceiling for

Ultra poor : Up to Tk.8,000
 Poor : Tk 8,001 - 30,000



Ultra Poor with PKSF Assistance

The program covered 4,240 ultra poor families of 21 branches with seed capital from PKSF since November 2005. The particulars of the operation of PKSF funded ultra poor as of 31 December 2011 are presented below:

- No. of member : 4,240
- Loan disbursed : 23.98
- Loan outstanding : 0.266m
- Rate of repayment : 99.95 %
- Amount of savings : 3.75m



8.1.3 Micro-Enterprise

IDF started this product for its graduate members who developed capacity to invest and manage bigger scale of income-generating activity (micro-enterprise) in 2002-03. The criteria of electing a member for this product are as follows;

Criteria of micro-entrepreneur

- Graduate members who developed capacity to undertake Enterprise;
- Received Enterprise Development and Business Management (EDBM) Training;
- 90% attendance in the weekly/fortnightly meeting;
- 100% utilization of previous loan;
- Good track record of business;
- At least 10% of the proposed loan are accumulated in her Savings account;
- Willing to participate at least 10% of the investment in the Enterprise;
- Cooperation and involvement of family members in the Enterprise;
- Regular deposit in savings account;
- Willingness to attend monthly cluster (20 members) meeting.



Loan terms

- Working Capital : 01 year
- Fixed Capital : 02 years



Loan repayment conditions

- 1 month grace period
- Weekly installment
- Fortnightly installment or
- Monthly installment

Risk Insurance

- Premium: 0.95% of the disbursed amount
- Risk coverage: 50% of the disbursed loan in case of the damage of activity due to accidents or any natural disaster.

Table 4: Status of Micro-enterprise as on 31 December 2011

Particulars	Up to 2010	in 2011	Up to 2011
No. of Branch	47	6	53
No. of Member	3,692	702	4,394
Loan Disbursed (m)	263.28	124.67	387.95
Loan outstanding (m)	50.12	18.61	68.73
Rate of Payment	99.01	99.26	99.13
Amount of Savings (m)	16.32	9.00	25.32



8.1.4 Savings and Credit by size, number and amount

i) Savings

The total no. of retained savers and amount of savings on 31 December are respectively 86,952 and Tk.305,315,992. The No. of savers and their savings are shown by size in the table below:

Table 5: Distribution of savers as of 31 December 2011 by size and amount

Saving Size (in Tk.)	Number	Amount Tk. (m)
Up to 2000	36815	33.13
2001- 5000	27005	63.68
5001- 10000	15391	97.35
10001- 20000	6434	81.85
Above 20001	1307	29.30
Total	86,952	305.31



ii) Credit

The total No. of retained borrowers and amount of loan portfolio on 31 December are respectively 68,476 and Tk.659.45 (m). The No. of borrowers and their portfolio are shown by size, number and amount in Table below.

Table 6: Distribution of loan disbursed in 2011 by size, number and amount

Loan Size (in Tk)	Number	Amount (m.Tk.)
Upto 4000	13,685	52.82
4001 - 10000	34,667	331.06
10001 – 30000	21,424	579.41
30001 – 50000	2,818	134.24
50001 - 100000	844	78.91
100001 – 300000	340	100.30
Above 300000	8	2.68
Total	73,786	1,279.45



Growth of Members and Savings

Table below shows the growth trend of members and savings during 2007-11. It also shows trend of geographical expansion of the organization.

Table 7: Growth of members and savings during 2007-2011

Sl.#	Component	2007	2008	2009	2010	2011
1.	Member (by year)	5,412	4,708	5,789	3,442	4,820
2.	Member (cum.)	68,193	72,901	78,690	82,132	86,952
3.	Group (cum.)	15,957	17,413	18,921	19,894	20,799
4.	Centre (cum.)	3,016	3293	3,572	3,716	3,993
5.	Branch (cum.)	51	53	56	58	62
6.	Union (cum.)	142	146	307	307	317
7.	Upazila (cum.)	36	38	80	82	82
8.	District (cum.)	7	7	7	7	7
9.	Savings (by year)*	27.67	20.6	17.06	33.25	42.5
10.	Savings (cum.)*	191.9	212.5	229.56	262.81	305.31
11.	Average Savings (cum.)	2,814	2,914	2,917	3,199	3,511

Note: 1. cum. = Cumulative, * = Figure in million Taka.

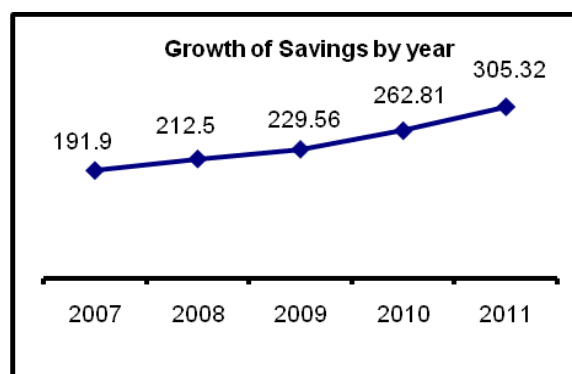
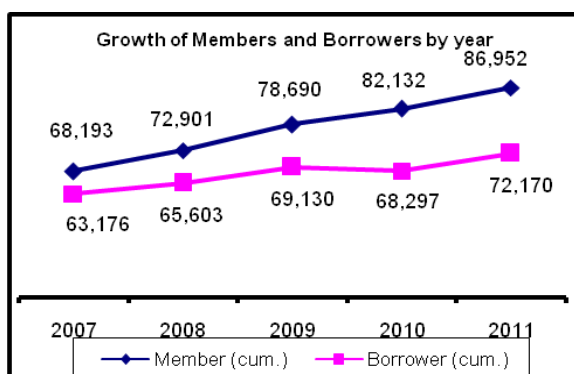


Table below shows the growth trend and status of loan operations during 2007-2011.

Table 8: Growth and status of loan operations during 2007-2011

Sl. No.	Component	2007	2008	2009	2010	2011
1.	No of Loans (by year)	70,973	75,093	78,690	70,038	73,786
2.	No of Loans (cum.)	418,133	493,226	571,916	641,954	715,740
3.	Borrower (cum.)	63,176	65,603	69,130	68,297	72,170
4.	Loan disbursed (by year)*	763.89	755.55	853.13	950.8	1279.45
5.	Loan disbursed (cum.)*	2966.12	3721.67	4574.8	5525.6	6805.05
6.	Loan due (by year)*	678.98	709.94	747.47	931.07	1172.08
7.	Loan due (cum.)*	2555.25	3288.94	4086.36	5017.43	6189.51
8.	Loan realized (by year)*	678.44	702.85	745.01	915.88	1163.76
9.	Loan realized (cum)*	2553.21	3256.06	4052.04	4967.92	6148.78
10.	Outstanding increase (by yr.)*	85.44	1.77	38.06	104.94	101.78
11.	Loan outstanding (cum.)*	412.9	414.67	452.73	557.68	659.45
12.	Loan overdue*	16.36	84.82	34.53	43.84	40.73
13.	Portfolio at risk >30 days*	2.07	3.2	3.36	3.06	3.97
14.	Average Loan size	7748	8771	6588	8607	9507
15.	Average outstanding (cum.)	6535	6313	6549	8165	9630
16.	Rate of repayment (by year)	99.92%	99.00%	99.67%	99.73%	99.29%
17.	Rate of repayment (cum.)	99.92%	99.00%	99.16%	99.54%	99.34%

Note: 1. cum. = Cumulative, * = Figure in million Taka.

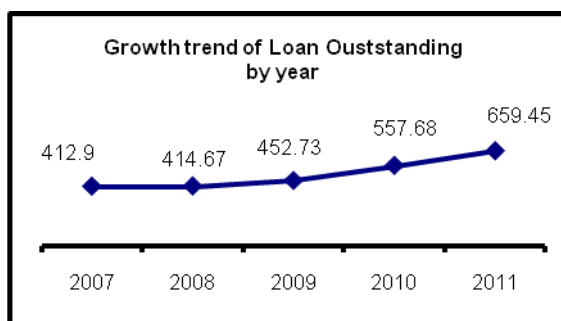
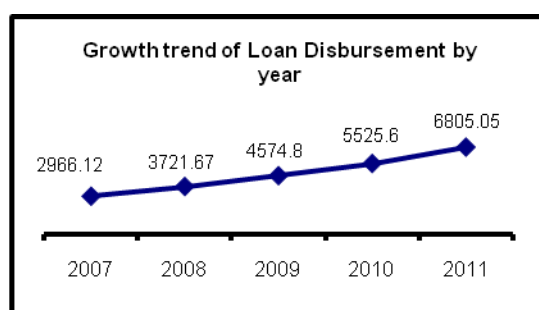
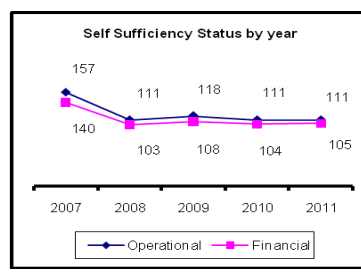
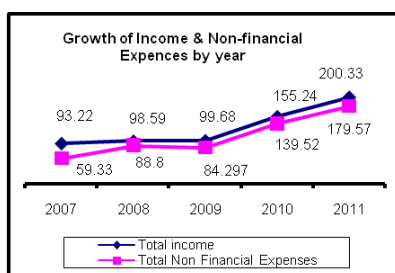
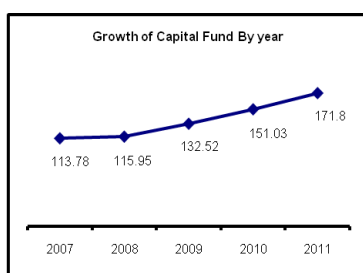


Table below shows the trend of financial growth of the organization for 2007-2011.
Table 9: Financial Growth for 2007-2011

(Currency figures are in million Taka)

Particulars	2007	2008	2009	2010	2011
A. CAPITAL FUND					
01 Capital Fund / Equity	113.78	115.95	132.52	151.03	171.80
B. SERVICE CHARGE					
02 Rate of Service Charge (Declining Method)					
02.1. General Loan	25%	25%	25%	25%	25%
02.2. Poor & Ultra Poor	25%	25%	25%	25%	25%
02.3. Housing Loan	8%	8%	8%	8%	8%
02.4. Project Dignity	0%	0%	0%	0%	0%
03 Inflation rate	6%	6%	6%	6%	7.5%
C. INCOME					
04 Service Charge income from clients	91.49	94.68	93.33	112.96	145.71
05 Other income	1.73	3.91	6.35	42.27	54.61
06 Total income	93.22	98.59	99.68	155.24	200.33
D. NON-FINANCIAL EXPENSES					
07 General Operating Expenses (Salaries, rents, utilities, cost of fund etc.)	54.48	66.55	74.91	130.54	171.63
08 Depreciation on fixed assets	1.15	1.22	1.82	1.59	1.86
09 Loan loss provision expense	3.7	29.03	3.56	7.38	6.08
10 Total Non Financial Expenses	59.33	88.8	84.297	139.52	179.57
E. ADJUSTED FINANCIAL EXPENSES					
11 Adjusted Financial Expenses (Line-1 multiplied by line-3)	6.82	6.95	7.95	9.06	10.31
12 Total Expenses (Line-10 plus line-11)	66.15	95.75	92.24	148.58	189.87
13 Operational Self Sufficiency (OSS) (Line-6 divided by line-10)	157%	111.02%	118.25%	111.26%	111.56%
14 Financial Self Sufficiency (FSS) (Line-6 divided by line-12)	140%	102.96%	108%	104.48%	105.51%



8.1.5 Purpose of Loan

IDF clients receives loan for various purposes. Most of them are related to agricultural activities, animal husbandry, poultry, gardening and micro-enterprise businesses.

Table 10: Percentage of Loan by Purposes

(Figures in percent)

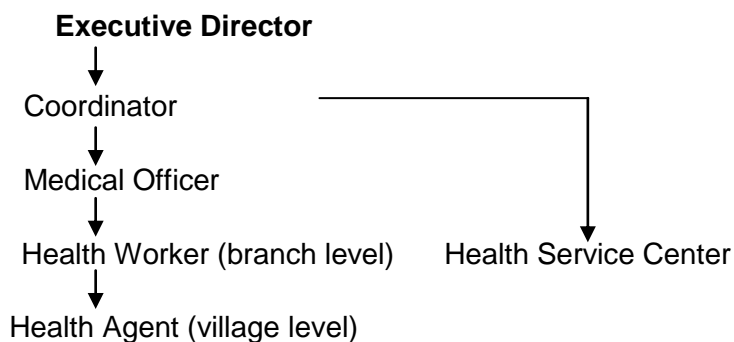
Sl. #	Purpose	2007	2008	2009	2010	2011
01.	Farming	9.64	12.75	25.66	21.12	22.13
02.	Cow rearing	9.80	9.56	5.42	8.50	10.2
03.	Goat rearing	1.95	2.12	3.32	5.71	5.81
04.	Beef fattening	7.03	6.68	5.79	1.51	5.1
05.	Pig rearing	1.48	1.52	2.92	2.36	2.3
06.	Poultry	5.12	3.98	4.36	20.02	12.6
07.	Home Gardening	1.35	1.40	0.39	3.10	4.3
08.	Fruit gardening	1.49	1.38	1.60	16.40	16.1
09.	Nursery	1.47	1.65	0.64	0.97	1.1
10.	Handicrafts	3.36	3.61	0.80	3.45	3.1
11.	Garments/tailoring	3.51	3.44	2.57	0.75	0.75
12.	Fisheries	9.43	6.74	5.71	0.92	1.2
13.	Housing	1.23	2.10	2.1	6.42	3.5
14.	Water Sanitation	1.77	1.23	0.13	2.94	2.4
15.	Local transport	9.28	9.79	7.36	2.44	2.1
16.	Small Business	27.60	27.67	16.12	1.53	1.51
17.	Micro Enterprise	4.50	4.36	15.11	1.87	5.8
Total		100.00	100.00	100.00	100.00	100.00

8.2 Health, Sanitation and Water

IDF started this program with the assistance of Sida in Chittagong Hill Tracts in 1995. The reasons for initiating this program were two. They are: i) ignorance of people on causes of various common diseases and ii) lack of access of poor people to health services and safe water. IDF launched a survey on the sanitation and water in selected villages of Bandarban Sadar in 1996 with the assistance of UNICEF which shows that about 95% households had no sanitary latrine and almost all rural households did not have access to safe water at that time.

IDF selects health agent/secretary from amongst the members in each centre. One health agent/secretary can look after more than one para (sub-village). Health agents are the motivators and contact persons at para levels. Health agents are provided training on causes of common diseases, primary health care, reproductive and child health, safe water and sanitation, HIV/AIDS and eye care. The organizational structure of IDF health program is shown below.

Figure- 2: Structure of Health Program



Objectives

- To make the poor people aware of health problems and the causes of common diseases.
- To ensure access of the poor people to health services, safe water and sanitation.
- To make the people conscious about the safe motherhood and child health.

Present Status

No. of Health centre : 1
Health Spot : 4

Clinical Services in 2011:

- General Patient : 31,184
- STD Patient : 76
- Eye Patient : 102
- Awareness raising : 4820

8.3 Emergency Fund (Micro Insurance)

8.3.1. Introduction

The target area of IDF is very remote, hilly, difficult and inhabited by 13 different poor tribes with different cultures and languages who lack access to basic economic and social services. Most people and children here suffer from various diseases. Mortality rate here is one of the highest in Bangladesh. It was very difficult to improve income status due to regular expenses for medical treatment. The resources of poor people are so limited that they often experience great financial disruption when unexpected events befall on them. If a poor landless labor or farmer fall in ill, he not only loses his income but also does not get treatment due to lack of money. If he dies, his family not only pays funeral expenses but also requires cash for basic needs and education. A poor has limited property with or without modest shelter, but the loss of any of these brings a greater blow to the family's economy.

It was in this circumstances and requests from the members; IDF explored the possibility of getting micro-insurance services to cover these risks from the insurance companies. But it was very expensive and not affordable by the poor. As a result IDF started micro-insurance for its members in 1997 in Chittagong Hill Tracts which enable

to protect themselves from these risks which require only small premium. The premium can also be paid through small installments.

8.3.2. Objectives

The main objective of the program is to provide insurance services for the poor members of IDF and develop an appropriate micro-insurance model in order to protect them against risks due to sickness, death and damages or losses in income-generating activities.

The activities of the program are

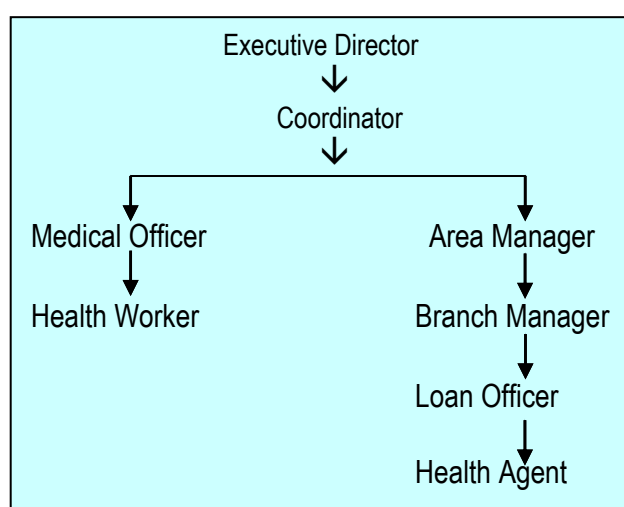
- (1) Provide education on micro-insurance to all IDF members;
- (2) Collect premium and payment of claims;
- (3) Monitor progress on monthly basis through monthly reports;
- (3) Preparation of reports;
- (4) Maintaining a data base.

8.3.3. Methodology

IDF uses its branch network of microfinance to implement its micro-insurance program. IDF reaches its clients through centers, branches and area offices. There is a health worker in each area office that helps the area manager to implement the program and provide health services to the members.

The members can pay the premium in installments. The premium is collected by the loan officers along with loan installments during the centre meeting.

Diagram: **Institutional Structure**



In case of any claim for sickness, death or disaster or activity damage; the client informs respective loan officer who along with branch manager investigate the case. The branch manager is authorized to pay a certain portion of the claim for immediate use in case of sickness and death. The remaining claims for medical treatment or

death are settled after the approval of the case by the approving authority. In case of activity damage, the total claims are paid in one installment after the approval of the approving authority.

8.3.4. Components

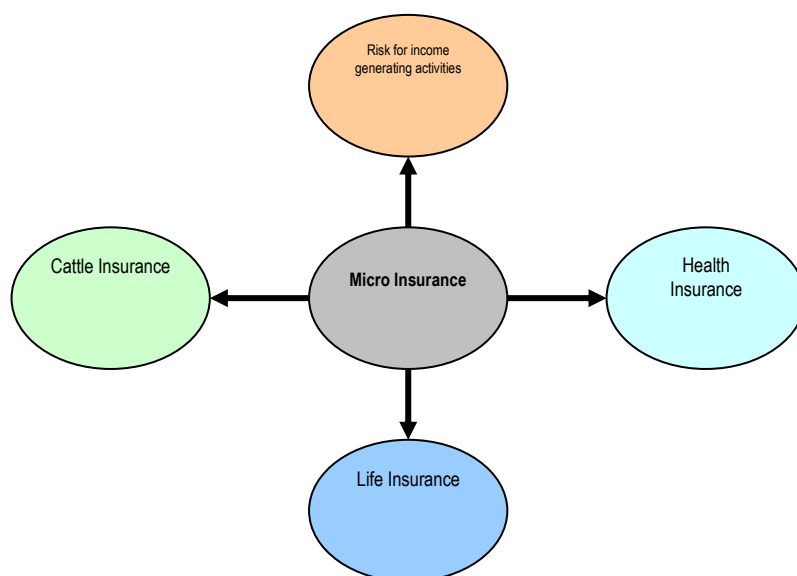
IDF micro insurance scheme has 4 components.

These are:

- i) Health;
- ii) Death (Life);
- iii) Risk Insurance (Damage/loss of activities) and
- iv) Cattle.

a) Health and Death Insurance: Health and death coverage are met from same fund named “Emergency Fund”. Damages or losses of activities are met from another fund named “Risk Fund” while losses of cattle are met from “Cattle Fund”.

Diagram: Components of Insurance Scheme



Creation of Fund: This fund is created with a view to providing the clients with support for risk coverage in case of the death or illness of the member or any one of her family. The members pay 0.95% of the loan money to this fund as premium. The members pay this premium with the weekly installments.

Health Coverage: The whole family of the member is insured under this scheme. A maximum amount of Tk.2,000 is paid for the treatment in each case. In case of hospitalization, the amount of claim is estimated on the basis of expenses of public hospital. The medical officer examines each case before the approval.

Recently A *pilot scheme* is launched to see whether full health support including transport allowance could be provided to the members and their family members under

this scheme. The members get doctor's advice, free medicines, and tests for diabetics and pregnancy and transport cost.

Death Coverage: If the member or any dependent of the member's family dies, the families get the following benefits under this scheme.

- i) Member: Tk.11,000.00
- ii) Dependent : Tk. 1,500.00
- iii) Children: Tk. 500.00

8.3.5. Risk Insurance

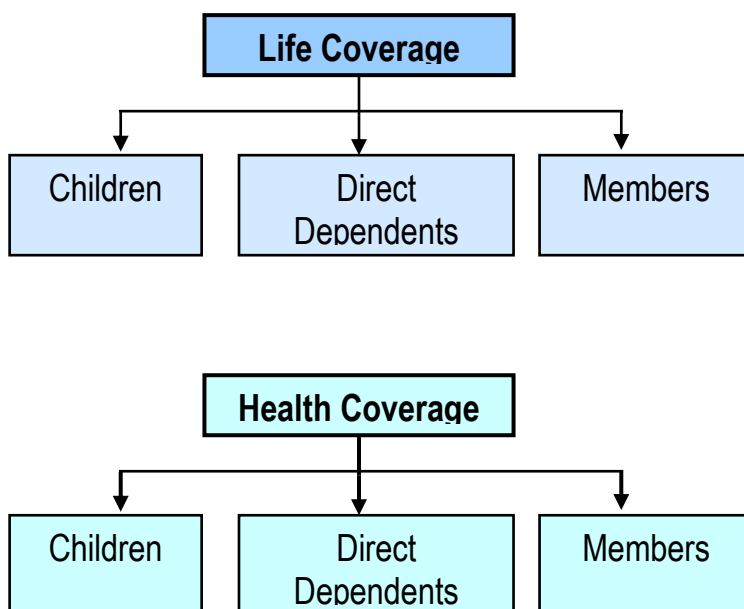
All activities undertaken by loan are covered by Risk Insurance. The member pays 0.95% of the loan money as premium to cover risks of projects under this scheme. If, the insured project suffers a damage or loss, the member gets a maximum 50% of the loan money depending on the extent of damage. For the claims, the member has to apply in prescribed form centre, branch and area office. After a physical verification, the responsible officers recommend the amount. After the physical verification, the Executive Director finally approves the claims. All claims are settled within 30 days after submission of application for claims. The members can collect the claims from the branch office. The coverage will be increased gradually depending on the size of fund.

8.3.7. Live Stock Insurance

In 1997 IDF introduced Live-stock Insurance. IDF members who take livestock loan must undertake insurance policy so that they might get risk coverage against sickness or death of cattle.

Initially the rate of premium was 1.00% of the disbursed loan and the rate of risk coverage was 20% of the loan money. In 2009 the rate of premium was increased to 1.5% of the loan money and the coverage was enhanced to 50% of the loan money.

Diagram: Coverage



8.3.8. Present Status

The members found micro insurance as an important tool for their protection against diseases, death, damage or losses of activities. The progress of micro insurance program is shown below.

Table 11: Claims met as of December 2011

Component	No. of claims met		Amount paid in BDT(m)	
	In 2011	2011	In 2011	2011
Health Insurance	8,468	31,184	5.36	18.41
Life Insurance	961	5,820	1.75	14.08
Risk Insurance/Cattle	31	57	0.69	0.87
Total	9,460	37,061	7.8	33.36

1 US\$ = Tk.82.00

8.4. Eye Care

Eye problem is very common in Bangladesh. The people of Chittagong Hill Tracts are more vulnerable in eye health. IDF initiated this component through eye camps in collaboration with Lions Club of Chittagong in Southern Bandarban in 2002. The costs of surgery for referral cases were shared jointly by IDF and Lions Club. The component was undertaken as project by IDF in 2004 with the assistance of Helen Keller International (HKI). IDF has been implementing eye care as its regular programme since 2006.

Objectives

- To raise awareness on eye care and blindness among the common poor people of the remote areas of CHT, Chittagong and Cox's Bazaar district;
- To provide primary diagnosis, treatment and referral support;
- To provide medical services at nominal cost to the poor;
- To prevent eye diseases from maiden period and provide services at the grass-root level.

The services provided in 2011 are shown in table below:

Table 12: Eye related services and activities in 2011

Nature of Services		Number		
		Up to 2010	In 2011	Up to 2011
01	Operation	42	8	50
02	Treatment	835	36	871
03	Refractive Error treatment	218	24	242
04	Health Education session	8,464	156	8,620
05	Staffs /Health agents training	7	9	16
06	Participant on Staffs /Health agents training	150	35	185
07	Beneficiaries training	440	72	512
08	Participant on Beneficiaries training	9,152	2225	11,377

8.5 Child Labour and Non-formal Education

IDF has been implementing this component since 1994. The main objectives of this program are:

Objectives

- Raise awareness on child rights and education;
- Provide basic education (read, write and count) to poor children who are dropped-out;
- Reduce illiteracy rate;
- Provide micro-credit support to the parents of poor children;



Supply of Educational material in 2011:

- Books - 630 sets
- Note book - 1,260 pcs
- Sharpener - 1,260 pcs
- Eraser - 1,260 pcs
- Pencil - 1,260 pcs
- Colour Pencil - 630 sets
- Vitamin A - 630 units
- Primary health check - 2 times/year
- Conducting examination - 3 times/year



Table 13: Status of Non-formal Education in 2011.

Components	In 2011	Up to 2011
No of School	21	21
No of Students	630	4230
No of Teacher	21	21

8.6 Agriculture & Livestock

8.6.1 Agriculture

The following activities were completed in agriculture sector in 2011:

- 1 Central Nursery, 2 Office Nursery, 183 Village Model Farms, 4,205 homestead Gardens.
- Conducted 70 Kendro Workshops on Homestead Gardening covering 1,410 beneficiaries.
- Distributed 60 kg hybrid Maize seeds to farmers in Lama upazilla.
- Distributed 1,050 kg of various types of seeds (vegetables, fruits, woods, ornamental etc.) to the farmers.
- 98,500 saplings produced in central and office Nursery in 2011.



8.6.2 Livestock

Progress in 2011

- Disbursed beef fattening loan of Tk.100,000,000/- amongst 7,100 members;
- Disbursed milk cow rearing loan of Tk. 50,000,000/- amongst 3,000 members.
- Conducted 20 training on Beef Fattening covering 500 members and 6 trainings covering 150 members on milch cow rearing;
- Conducted 20 trainings covering 500 members on domestic poultry rearing;
- Provided vaccines to 7,500 cattle, 1,850 goats and 18,500 poultry birds;
- Provided treatment to 1,020 cattle, 932 goats, and 8,150 poultry birds;
- Distributed 2,950 de-worming tablets for cattle.



8.6.3. IDF Integrated Farm:

IDF established an “Integrated Farm” in 2009 in the village Rasulpur of Matiranga Thana in Khagrachari. The total area of farm is about 30 acres consisted of hills, lakes and plains. The farm has various fruit trees, herbal plants, fish culture, paddy cultivation, ginger and turmeric cultivation, vegetable cultivation beef fattening and goat rearing. IDF has plan to establish a training centre for the farmers with demonstration facilities in each field.

Progress:

In the last 3 years IDF has implemented many of its plans on the farm. 80% of the fruit trees and herbal plants have already been planted. A total of 8,600 trees are planted. In 2011, turmeric and vegetable are cultivated in 3 acres of land. Sheds and other structures are made for cattle fattening. For fish culture, small dams are made to create water body. The construction of training center will be started soon.

At present 1 supervisor, 1 farmer, 2 permanent workers and 8 part time workers are engaged in the farm.

8.7 Improved Cook Stove Programme

IDF undertook this program in May 2008 with the assistance of German Technical Cooperation (GTZ). Improved Cook Stove (ICS) is a stove that produces more heat with less smoke and fuel wood compare to the traditional stoves. ICS has been proved to be cost effective, safer and environment friendly. IDF provides financial and technical support to the clients for its installation and use.

The main objectives of this program are:

- Decrease the use of fire-wood and save environment;
- Reduce fuel crisis and cooking cost in the families which use traditional wood-stoves;
- Mitigate health hazards of wood-stove users.



- Save cooking time and Improve cooking efficiency.

1,331 ICS were installed up to 2010. In 2011 309 ICS are installed making a total of 1,640 ICS in December 2011.

8.8 Solar Home System

IDF started Solar Home System program in collaboration with Infrastructure Development Company Limited (IDCOL), a government owned company in 2003. The main purpose of this program was to provide electricity through small scale solar home system to the rural and remote people who do not have access to national grid. People will have access to medium and long-term credit facility through this program to procure these systems. IDF with three other partners set up a mini solar grid in Sandip, an isolated island of Chittagong district in 2010.



The progress of Solar Home System Program is shown in table below.

Table 14: Progress of Solar Home System Program

Particulars	In 2011	Cumulative
System Installed (No)	4,281	11,970
Loan disbursed (m)	96.1	259.58
Loan repaid (m)	55.93	135.09
Loan outstanding (m)	40.17	124.49

8.9 Skill Development

IDF provides various types of training to its members for enhancing their functional skills through which they can earn additional income. These are mainly group management, nursery, home-gardening, vegetable and fruits gardening, cutting & tailoring, cattle fattening, milk cow rearing, Enterprise Development and Business Management, product designing and mushroom production.



Objectives

- Assess needs and organize skills training for its group members;
- Train members on group management, nurseries, home-gardening, cattle fattening etc. as per needs;
- Increase income of poor rural women and
- Raise awareness of woman on rights.

In addition to training on agriculture and livestock, IDF provided Enterprise Development and Business Management (EDBM) training to the members as shown below.

- EDBM Training : 410 Persons
- No. EDBM workshops : 16

8.10 Housing

IDF undertook this program in 2004 with the assistance of Grihayan Tahabil, Government of Bangladesh. The main objective of this program is to provide support to the poor people who are not capable of making safe with sanitation and water facilities. The progress of this program is described below.

Table 15: Status of Housing Program on December 2011

Particulars	As on Dec. 2011
1. No. of houses	300
2. Total amount disbursed	60,00,000
3. Total amount repaid	60,00,000
4. Total amount outstanding	-

8.11 Scholarship Program

IDF introduced this program with the income of prize money of Taka 6,00,000 that is received from Grameen Foundation USA in 2004. Grameen Foundation USA added another US\$ 1,00,000 to this fund in 2006. The scholarship fund is created from the income of this fund. The details of scholarship are provided below.

◆ Objectives

- To provide support to the children of poor families, particularly IDF members to get access to education
- To contribute to human resources development of the country

◆ Eligibility

- i) Children of grade 3 to undergraduate of IDF poor clients.
- ii) At least 60% marks in the last annual exam in case of class III-X.
- iii) Grade 'A' in case of tribal and Grade 'A+' in case of non-tribal in SSC, HSC and undergraduate and graduate levels.

◆ Fund Formation

- Income from
 - GFUSA Award Money
 - GFUSA grants
 - IDF contribution
 - Others



◆ Selection Procedure

- a. Scholarship Committee selects new students and reviews and renews scholarships.
- b. Primary identification and application are received by branch manager with the help of field organizers.
- c. Results of last annual exam, performance in the class and manners are mainly considered during the selection;



Table 16: Number and amount of scholarships by class per year

Class	No. of Students	Scholarship/ month/student	Scholarship in 2011 (Tk)	Books and other materials (Tk.)	Total (Tk.)
III – V	118	100	141,600	23,600	165,200
VI – VIII	97	150	174,600	48,500	223100
IX – X	46	175	96,600	46,000	142600
XI – XII	36	300	129,600	36,000	165600
Undergraduate(4 years)	9	600	64,800	9,000	73800
Total:	306	1325	607,200	163,100	770,300

Table 17: One time Scholarship provided

Year	Class	No.	Amount
2005	HSC	15	15,000
2006	HSC	20	20,000
2007	SSC	20	20,000
2008	SSC	20	20,000
2009	SSC	30	30,000
2010	SSC/HSC	20	20,000
2011	SSC/HSC	10	10,000

Total in2005-11 (Regular)

Year	No.	Amount
2005	26	54,000
2006	50	104,000
2007	60	168,300
2008	192	386,700
2009	192	390,900
2010	278	752,300
2011	306	770,300

8.12 Automation

IDF started its automation activities in the year 2007 with the assistance of Grameen Foundation USA for the replacement of manual MIS and FIS by computerized methods. IDF selected Southtech Limited as the implementation partner of these programs.

For maintaining the automation activities properly IDF has a separate IT department known as IS department. IS department also provides the facilities for solving any hardware and software related problem that has been occurred in CCO and branch level.

As of December 2011, IDF completed automation in 42 branches. Rests of them are in live process. In automated Branches accounting is done from data taken from computer after closing the day in the computer. The status of automation on 31 December is shown in Table 19.

Table 19: Status of branch automation on 31 December 2011

Particulars	Up to 2009	Up to 2010	Up to 2011
Automated	9	25	43
Live	10	8	10
Backlog	11	6	1
Total Branch	30	39	54

At present IDF has a work station based automation system. IDF aims to establish a server based automation system when all the branches are fully automated. Server based automation system provides the facilities of accessing reports and data by internet from any where. After closing the day in computer when day close operation is performed, all the data and reports are uploaded to server. Manual reporting system will be closed when server is established. Any department can get their necessary reports form server based automation.

8.13 Disaster Management

IDF identified risks for both natural and man-made disasters in its working area and developed a disaster management plan. IDF has arrangements for shelters within its working area in case of floods, tornadoes, cyclones, fires, earthquake and other natural

disasters. Members get grant and loan when disaster occurred. A new loan can also be provided for the required rehabilitation. Conceptually IDF does not believe in relief but it does not ignore a rescue and safety operation.

IDF has trained ten groups with membership of five on disaster management. The members of these groups include the official of the IDF and the family members (husband, son etc.) of the borrowers. These groups are fielded for search and rescue in case of any disaster. IDF provides transport, food and honorarium to the members of such a group. The spirit of such a group is humanitarian and voluntary in character.

8.14 Environment

The southern part of this country is covered with deep forests. Chittagong and the Chittagong Hill Tracts (CHT) are popular for hills and forests. There are lots of reserve forests in these areas but they are not well protected. There is practically no sign of creating new forests, although the government is continuously taking initiatives to improve the situation.

From the very beginning IDF introduced Forestation and Agriculture Extension Program with a view to creating new plantations in Chittagong Hill Tracts and Chittagong and thus making a balance of the environment. In 1997, with technical assistance from Helen Keller International (HKI) IDF introduced a Home Gardening & Nutritional Education Surveillance Program, which helped to create awareness about environmental protection among the dwellers of Bandarban, Rangamati and Khagrachari Hill Districts.

IDF established two central nurseries in Bandarban district for demonstration and making saplings available to the common people. IDF provided technical and credit support to the members for establishing village nurseries and home gardens. This created a great response; more and more household garden holders are now buying saplings of fruit and wood trees at a cheaper rate.

In collaboration with Chittagong South Forest Department, 175 beneficiaries were provided training on social forestation and 55,000 various saplings were distributed among them for plantation on 175 hectares of garden. IDF itself also produced about 100,000 saplings through 1 Central Nursery and 1 Office Nurseries, and sold as well as distributed them under social forestation program.

8.15 Gender Promotion

IDF has been working on gender issues since its inception. IDF organizes poor women and provide training and necessary inputs for both economic and social empowerment as indicated below:

1. Women's access to economic resources;
2. Promotion of men and women's joint participation in decision-making at all levels;
3. Improvement of women's access to education and health care;
4. Promotion of social rights of women;
5. Eliminating discrimination against women.

With respect to these, IDF has had great success in creating leadership and women's access to economic resources. IDF organized a number of workshops on Reproductive health in Bandarban and Rangamati Hill Districts to create awareness

on common diseases, reproductive and child health and the Medical Officer and Health Workers visit villages on regular basis and provide health care facilities. IDF gives priority to women during its recruitment in order to balance the gender also.

9. MANPOWER

The total manpower of IDF in various programs and projects as of December 2011 is 888. The total manpower is shown by programs/projects and sex in the table 20.

Table 20: Distribution of Staff by program and sex in 2011

Sl. #	Name of Program	No. of Staff		
		Male	Female	Total
01	Micro Finance	508	162	670
02	Health, Sanitation and Water	8	4	12
04	Renewable Energy	165	1	166
05	Child Labor & Non Formal Education	1	19	20
06	Agriculture, Livestock and Fisheries	8	1	9
08	Shiree Project	8	3	11
Total		698	190	888

The manpower of each program/project is shown below by position and sex.

Table 21: Manpower of Micro Finance Program by position and sex.

SL No.	Designation	Male	Female	Total
01	Executive Director	1	-	1
02	Coordinator/Deputy Coordinator	2	-	2
03	Assistant Coordinator	19	1	20
04	Consultant (Internal Audit)	5	0	5
05	Senior Program Organizer	15	3	18
06	Program Organizer	66	10	76
07	Trainee Program Organizer	5	0	5
08	Assistant Program Organizer	35	6	41
09	Trainee Asst. Program Organizer	7	1	8
10	Senior Field Organizer	47	17	64
11	Field Organizer	271	51	322
12	Trainee Field Organizer	23	4	27
13	Receptionist	1	1	2
14	Messenger	6	0	6
15	Driver	5	0	5
16	Guard-cum-cook	0	68	68
Total		508	162	670

Table 22: Manpower of Health, Sanitation and Water program by Position and sex.

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Health Coordinator	1	0	1
02	Medical Officer	0	2	2
03	Program Officer	1	0	1
04	Paramedics	5	0	5
05	Service Staff	1	2	3
Sub Total		8	4	12

Table 23: Manpower of Solar Home System by position and sex.

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Coordinator	1	0	1
02	Assistant Coordinator	2	0	2
03	Area Manager	3	0	3
04	Sub-assistant Engineer	17	0	17
05	Senior Technician	81	0	81
06	Solar Technician	50	0	50
07	Accountant	1	1	2
08	Program Organizer	5	0	5
09	Asst. Program Organizer	5	0	5
Sub Total		165	1	166

Table 24: Manpower of Child Labor & Non Formal Education by position And sex.

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Project Coordinator	1		1
02	Project Supervisor	1		1
03	NFE Teacher	2	9	11
04	Child Rights Facilitators	-	10	10
Sub Total		4	19	23

Table 25: Manpower of Agriculture, Livestock and Fisheries by Position and sex

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Assistant Coordinator	2	0	2
02	Program Organizer	1	0	1
03	Field Officer	1	0	1
04	Gardener	1	1	2
Sub Total		5	1	6

Table 26: Manpower of Shiree Project by position and sex.

SL No.	Designation of Staff	No. of Staff		
		Male	Female	Total
01	Assistant Coordinator	1	0	1
02	Upazilla Extension Officer	7	3	10
Sub Total		8	3	11

10. HUMAN RESOURCES DEVELOPMENT

IDF has human resources policy for the development of both its staff and beneficiaries. The staffs are provided intensive training immediately after recruitment while the group members are required to undergo intensive training before getting recognition as group member. The training for staff includes pre and in-service training and basic/foundation and orientation training, skills training and workshops on various issues for the members. A description of such activities conducted during 2011 is given below.

10.1 Recruitment

IDF recruits professional and other staff on competitive basis through advertisements in the daily news paper. IDF recruited the following staff for different programs/projects in 2011.

Micro finance

i)	Assistant Coordinator	-	03
ii)	Senior Program Organizer	-	02
ii)	Program Organizer	-	28
iii)	Field Organizer	-	128

Health

i)	Medical Officer	-	02
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Solar

i)	Solar Technician	-	83
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10.2.1 Pre and In-service Training

Pre and in-service training are organized for IDF staff members. The nature of training provided during 2011 is described below.

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. 128 Field Organizer and 28 Program Organizer were recruited and provided pre-service training in 2011.

ii) **In-service Training**

In-service training is organized both for Field Organizers and Program Organizers. The purpose of in-service training is to develop the capability of staff members so that they can implement the project activities efficiently. In-service training deals mainly with day-to-day issues, problems, account keeping, monitoring & reporting, loan supervision and other issues requested by the participants. In-service training courses were organized for 69 POs and 304 FO in 2011.

10.2.2 Outside Training in 2011

IDF staff members received training on various aspects in 2011. Table below shows the details of outside training received by the IDF staff members and Beneficiaries.

Table 27: Outside training:

SL No.	Name of Training	Designation							Total
		E.D	ACO-2	SPO	PO	APO	SFO	FO	
01	Outside Training	--	5	5	20	2	3	12	47
02	Orientation	--	--	2	28	1	--	128	159
03	Credit and savings management	--	--	--	4	--	--	55	59
04	Accounting	--	--	--	3	--	--	40	43
05	refreshers training	--	--	--	14	2	12	69	97
Total =		0	5	7	69	5	15	304	405

11. Other Events:

11.1. Extra-ordinary General Body Meeting in 2011

Meetings	Date	Vanue
10 th EGM	08/05/2011	IDF Dhaka Office
11 th EGM	08/06/2011	IDF Dhaka Office
12 th EGM	24/06/2011	IDF Dhaka Office

11.2. Governing Body Meeting in 2011

Meetings No.	Date	Vanue
72 th GBM	20/04/2011	IDF C.C. Office
73 th GBM	24/06/2011	IDF Head Office
74 th GBM	07/10/2011	IDF Head Office

1. Strategic Business plan

5-year Strategic Business Plan for July 2011-June 2016 is prepared in a 3-day workshop organized by IDF on 14-16 May 2011 at Chittagong Office. The selected branch managers, area managers, zonal managers, higher management staff including the executive director of the organization participated in the workshop. A consultant from Asian Microfinance Network worked as facilitator of this workshop. The workshop reviewed the achievements of the last 5-year plan and present strengths and weaknesses of the organization before starting the exercise of new 5-year plan. 5-year plan for microfinance, solar, health; education and agriculture of the organization are prepared in the workshop. The summary of this 5-year plan is presented below.

2. Study on eco-tourism/eco-village:

The plan of Ecotourism project totally embedded in IDF's objective "alleviate the poverty of the impassable Hill Tracts in Bangladesh", Ecotourism is an economically viable business in Bangladesh, however, according to IDF core objectives to get a more ecologically and socially sustainable outcome out of this project the idea of an Ecovillage was brought up by IDF's Executive Director.

Ecotourism and agro-forestry blended in an Ecovillage project is a perfect combination to provide local communities with a more stable source of income as an alternative to shifting cultivation. Under this model, Rangamati and Kaptai Lake should be the example whose virtues would be replicated in Hill Tracts. IDF envision a forested landscape with no denudated land, no erosion, with old-growth trees and abundance of wildlife. Local

communities will live harmoniously with the landscape and manage natural resources sustainably. Agro forestry will provide food and timber in a sustainable way and ecotourism will generate additional source of income (entrance and accommodation fees, tour guides, nature-based sports, etc.) that will make this mixed land-use to be profitable. With a vision to implement the ecotourism project, IDF went through a feasibility study in 2011. In this connection IDF invited Mr. Arturo Roberto HUESCA SANTOS [*Candidate MS Natural Resources and Environment, School of Natural Resources and Environment, University of Michigan, Ann Arbor (USA)*] who made a study on the feasibility of ecotourism in Chittagong Hill tracts and gave a positive report on it. Mr. Arturo Huesca described, "After a series of meetings between IDF's Executive Director, the author of this study and political leaders in Rangamati District, a positive attitude towards the ecotourism project was the general common denominator".

12. PLAN AND BUDGET

Under the framework of five-year plan, IDF prepared annual plan and budget for 2011-12 through a participatory process. Plan and budget for 2011-12 of microfinance is prepared in May-June through a bottom-top process. The plan for membership growth, loan disbursement, loan repayment, savings mobilization was done by the field organizer at branch level. Each field worker submitted his/her annual plan to the branch manager. The branch manager then organized a one-day workshop to discuss and review the individual plans and annual budget of the branch. When the plan and budget for the branch was finalized, the branch manager submitted it to the planning and budget division of IDF.

A 3-day workshop was organized in May 2011 at Chittagong Office, where the plan and budget of individual branches, the Central Coordination Office and the Head Office were presented, discussed and reviewed thoroughly and finalized for submission it to the IDF Governing Body for review and then to submit to General Body for approval. The summary of annual plan and budget for 2011-12 is attached (**Annex-**).

In 2011-12 IDF has planned to set up 10 new branches. IDF has planned to increase members, loan outstanding, disbursement and savings respectively 13,880, Tk. 214,977,352, Tk. 1,538,916,100 and Tk. 68,621,045 in 2011-12. At the end of the year, in total the members, loan outstanding, disbursement and savings are expected to increase to respectively 97,726, Tk. 830,805,178, Tk. 7,064,516,100 and Tk. 363,778,685.

13. REVIEW MEETING

Monthly review meeting and workshops are organized on regular basis for reviewing the progress and problems of various project activities. At branch level, the branch manager conducts the review meeting where the village organisers participate the meeting.

Monthly review meeting of branch managers is held every month at the area level. 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 discussed elaborately and decisions are also taken in these meetings.

Monthly review meetings of Area Managers are held at the IDF office in Chittagong. Beside the Area Managers and concerned officials of the programs, Executive Director of IDF participated in these meetings. In the meeting, monthly progress reports, various problems of the programs and their solutions, quality of the groups, centres, branches and loan supervision and audit are discussed and necessary decisions taken. Moreover, other

development programs such as Health Services, Education and Awareness, Micro-insurance, Solar Home System, Village Nursery, Agriculture, Forestation, Fisheries and other project activities are also discussed in the meeting.

14. AUDIT

14.1 Internal Audit

IDF established independent Internal Audit Team in 2000 with a view to maintaining and improving the quality of work of its Microfinance and other programs. The Team is consisted of 7 members headed by a Deputy Coordinator. The Team is responsible directly to the Executive Director for its work.

The team visits branches, area, central coordination and head offices to examine the books of accounts, various registers, loans and savings collection sheets, various ledgers and to verify the ledgers and collection sheets with the records and pass books of members. The team also examines the utilisation of loans by the members.

The team corrects the mistakes and errors at branch level if possible. For mistakes and errors, which are not possible to correct at the branch, one-month time is allowed to correct them and report to the Executive Director. For wilful minor mistakes, administrative measures are taken while for misappropriation major action like dismiss from the job is taken.

As of December 2011, all 62 branches, area and Central Co-ordination Office have been audited by turn. The internal audit was found to be a very fruitful tool for maintaining and improving the quality of work.

14.2 External Audit

IDF Annual General Meeting appointed Zoha Zaman Kabir Rashid & Co., a Chartered Accountancy Firm on competitive basis for 3 years in 2009. 2011-12 is the last year to be audited by this firm. This firm audited IDF accounts for 2010-11 and duly submitted the report. The Audit Report for 2010-11 is given in **annex-** .

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- | | |
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IDF Governing Body, 2011

1.	Mr. A.K Fazlul Bari	-	Chairman
2.	Dr. Md. Ismail Chowdhury	-	Vice-chairman
3.	Mr. Zahirul Alam	-	General Secretary/ Executive Director
4.	Mr. Maung Thoai Ching	-	Joint Secretary
5.	Mr. Mahfuzur Rahman	-	Treasurer
6.	Prof. Shahidul Amin Chowdhury-		Member
7.	Mr. Zafar Ullah	-	Member
8.	Mrs. Hosne Ara Begum	-	Member
9.	Mrs. Senti Chakma	-	Member

IDF Coordination Office and Area offices:

Coordination Office:

House # 25, Road # 2, Block # B
Chandgoan Residential Area
Chittagong.
Phone: 880-31-671422,
Mb: 01711 338537

IDF Area Offices:

1. Bandarban Area

C/O. Balaghata Buddhist Anath Asram,
Balaghata, Bandarban.
Phone: 880-361-62416
Mobile: 01814-659377

2. Rangamati Area

Plot # 126, Alam Dock Yard (Kathaltali)
Near Lakers Public School
Rangamati Sadar, Rangamati
Phone: 880-351-63353
Mobile: 01814659379

3. Khagrachari Area

Aparna Chowdhury Para,
Mohila College Road,
Khagrachari Sadar, Khagrachari
Phone: 880-371-61412
Mobile: 01814659378

4. Cox's Bazar Area

Rumalirchara
(Behind Al Mustafa KG School)
P.S & Dist. Cox's Bazar
Mb: 01814 659371

5. Rajshahi Area

Sector # 1, Uposhahar
House # B/499 (ground floor)
Sopora, Boalia, Rajshahi
Mobile: 01814 659375

6. Dhaka Area:

Moinertek Bazaar.
P.O. Uzanpur, PS. Uttara,
Dhaka-1230,

Mobile: 01811 415068

7. Chittagong City Area-1:

Badhan Community Centre (2nd floor),
Kaptai Rastar Matha, Mohora, Chittagong
Mobile: 01814-659373

8. Chittagong City Area-2:

2826, Nahar Manjil, West Nasirabad,
(Kacha Rasta Eid-gah), Pahartali, Chittagong.
Mobile: 01814-659380

9. Satkania Area:

Satkania Rastar Matha (Near BRAC Office)
Karanirhat, Satkania, Chittagong

Annex- 4.1**IDF Branch Offices**

Name of Branches		Address	Year of establishment	
1.	Shoalok Branch	P.O. Shoalok, P.S. Bandarban Sadar Bandarban Hill District Mb: 01814659354	October	1993
2.	Balaghata Branch	C/o. Balaghata Buddhist Anath Ashram Balaghata, Bandarban Hill District Tel : 0361- 416; Mb: 01814659342	November	1994
3.	Rajbila Branch	P.O. Bangal Haliya Bazar P.S. Rajasthali, Rangamati Mb: 01814659343	May	1996
4.	Betbunia Branch	P.O. Betbunia, P.S. Kawkhali Rangamati Hill District Mb: 01811415016	May	1996
5.	Rajasthali Branch	P.O. & P.S. Rajasthali, Rangamati Hill District Mb: 01811 415011	May	1996
6.	Raikhali Branch	P.O. Raikhali Bazar, P.S. Kaptai, Rangamati Mb: 01814659350	December	1996
7.	Baraichari Branch	P.O. Baraichari P.S. Kaptai, Rangamati Hill District Mb: 01811415010	December	1996
8.	Bahaddarhat Branch (Urban)	House # 81, Road # 4, Block # B Chandgaon R/A, Chittagong Mb: 01814659329	January	1997
9.	Lama Branch	Chairman Para, P.O. Chokoria, PS. Lama, Bandarban Mb: 01811415027	May	1997
10.	Rangamati Branch	Plot # 126, Alam Dockyard (Kataltali) Near Lakers Public School Rangamati Hill District Tel : 0351-63353, Mb: 01814659347	September	1997
11.	Khagrachari Branch	Aparna Chowdhury Para, Mohila College Road, P.S. Khagrachari Sadar, Khagrachari Hill District Mb: 01814659352	October	1997
12.	Manikchari Branch	Near Upazila Agricultural Office (old) P.O. & P.S. Manikchari Khagrachari Hill District Mb: 01811 415018	March	1998
13.	Halishahar Branch	House # 04, Road # 06, Block-G P.O. Halishahar Housing Estate Chittagong Mb: 01814659330	March	1998
14.	Pahartali Branch	2826, Nahar Monjil West Nasirabad, (Kacha Rasta Eid-Gah) Pahartali, Chittagong.	April	1998

		Mb: 01814659334		
15.	Guimara Branch	P. O. & P.S. Guimara Khagrachari Hill District Mb: 01814659358	April	1998
16.	Ranirhat Branch	Hashem Talukdar Bari, UP Road, P.O. Thandachari, Via: Raozan, P.S. Rangunia, Chittagong Mb: 01814958645	December	1998

Annex- 4.2

IDF Branch Offices

Name of Branches		Address	Year of establishment	
17.	Langadu Branch-01	P.O. & P.S: Langadu, Rangamati Mb: 01814659335	July	1999
18.	Matiranga Branch	Rasulpur Mour (Beside of Unnayan Board) P.O. & P.S. Matiranga Dist: Khagrachari Hill District Mb: 01814659345	April	2000
19.	Ruma Branch	P.O. Ruma, P.S. Ruma Bandarban Hill District Mb: 01736025822	June	2000
20.	Rajarhat Branch	P.O. Uttar Padua (Jamaddar Tila) P.S. Rangunia, Chittagong Mb: 01814659344	November	2000
21.	Mohora Branch	Badhan Community Centre (2 nd floor) Mohora, Chittagong Mb: 01814659328	November	2000
22.	Baishari Branch	P.O. Baishari, P.S. Naikhongchari Bandarban Hill District Mb: 01811415026	February	2001
23.	Banarupa Branch	Plot-126, Alam Dockyard (Kataltali) Near Lakers public School Rangamati Hill District Tel: 0351-63353, Mb: 01811415012	September	2001
24.	Katgar Branch	Kashem Vila (Ground Floor), Katgor Bazar (Uttar Patenga), P.O. Steel Mill, Chittagong Mb: 01814659332	September	2001
25.	Baghaichari Branch	P.O. Marishya P.S Baghaichari, Rangamati Mb: 01811415022	November	2001
26.	Raozan Branch	Shikdar Ghata P.O. & P.S. Raozan, Chittagong Mb: 01814659349	May	2002
27.	Kadamtoli Branch	1409/1494, Nozu Fakir Lane, Poschim Madarbari, P.S. Dabalmuring, Chittagong Mb: 01814659331	December	2002
28.	Brahammanhat	P.O. Gujra Noapara	May	2003

	Branch	P.S. Raozan, Chittagong Mb: 01814659351	
29.	Eidgaon Branch	Al Machia Madrasha Main Gate, (Near Arakan Road), P.O. Eidgaon, Cox's Bazar Mb: 01811415025	June 2003
30.	Oxygen Branch	C/O Hazi Hamdu Miah Bari Beparipara, WAPDA Gate, Kulgaon Jalalabad, Chittagong Mb: 01814659359	July 2003
31.	Cox's Bazar Branch	Rumalirchara (Behind Al Mustafa KG School) Cox's Bazar Mb: 01814659340	August 2003

Annex- 4.3

IDF Branch Offices

Name of Branches		Address	Year of establishment
32.	Karnelhat Branch	Mostafa Hakim College Road P.O. Karnelhat, P.S. Pahartoli, Chittagong Mb: 01814659333	February 2004
33.	Boalkhali Branch	Buri Pukurpar Purba Gomdandi P.S. Boalkhali, Chittagong Mb: 01814659356	March 2004
34.	Ukhia Branch	Court Bazar, Fazal market (2 nd floor) P.O. Ratna Palang, P.S. Ukhia, Cox's Bazar Mb: 01814659341	August 2004
35.	Pomra Branch	Danu Member Bari P.O. N.T Madrasa (Code No. 4360) P.S. Rangunia, Chittagong Mb: 01814659336	August 2004
36.	Banshkhali Branch	Village-Chandpur, P.O. Belgao, P.S. Banshkhali, Chittagong Mb: 01811415017	September 2004
37.	Sarkarhat Branch	P.O Mirzapur, P.S. Hathazari, Chittagong Mb: 01814659353	December 2004
38.	Jurachari Branch	P. O. Jurachari P.S. Rangamati Sadar, Rangamati Md: 01553531236	March 2005
39.	Moriomnagar	Village + P.O Shilok P.S. Rangunia, Chittagong Mb: 01811415009	July 2005
40.	Satkania Branch	C/O – G M Safura Manson (In front of Satkania High School) PO + PS Satkania, Chittagong Mb: 01811415003	September 2005

41.	Azadi Bazar Branch	Dhoapukurpar P.O. Azadi Bazar, P.S. Fatikchari, Chittagong Mb: 01814659337	October	2005
42.	Rajshahi Branch	Sector # 1 Upashahar House # B 499 (Ground floor) P.O. Sofura, P.S. Boalia, Rajshahi Mb: 01811415013	December	2005
43.	M. Charhat Branch	C/O. Omor Ali Saodagor P.O. M. charhat, P.S. Lohagora Chittagong Mb: 01811415004	December	2005
44.	Bariarhat Branch	C/O. Islam Market (Ground Floor) P.O. Hinguli, Bariarhat. P.S. Mirshorai Chittagong Mb: 01814659339	March	2006

Annex- 4.4

IDF Branch Offices

Name of Branches		Address	Year of establishment	
45.	Podua Branch	C/O. Abdul Hakim Chowdhury's Petrol Pamp, P.O. Emchorhat, P.S. Lohagora Chittagong Mb: 01814659346	March	2006
46.	Dhopachari Branch	P.O.Dhopachari, P.S. Chandonysh Chittagong Mb: 01811415006	March	2006
47.	Uttar khan Branch	Moinartek Bazar (Etyadi Library) P.O. Uzanpur, P.S. Uttara, Dhaka-1230 Mb: 01811415023	May	2006
48.	Dighinala Branch	P.O. Dhighinala, P.S. Dhighinala Rangamati Mb: 01811415021	June	2006
49.	Soroi Branch	P.O. Soroi, P.S. Soroi Bandarban Mb: 01811415005	August	2006
50.	Anwara Branch	Jamal Market (2 nd Floor), P.O. Bot Toli, P.S. Anwara, Chittagong Mb: 01811415008	September	2007
51.	Arani Branch	P.O. Arani, P.S. Bagha Rajshahi Mb: 01811415014	December	2007
52.	Patharghata	P.O. Firingibazar P.S.-Kotwali, Chittagong, Mb: 01814659357	March	2008
53.	Poba	P.O. Darusha, P.S. Poba Rajshahi Mb: 01811415015	May	2008
54	Amilaish	Vill+PO-Amilaish, PS- Satkania Dist-Chittagong Mb: 01811415007	March	2009

55	Fatikchhari	South Durung (near Khulshi School) PO+PS- Fatikchhari, Dist-Chittagong Mb: 01811415019	March	2009
56	Tongi	Nayan Supar Market, T&T. Gate, PO+PS- Tongi, Gazipur, Mb: 01811415024	October	2009
57	Langadu-02	PO+PS-Langadu, Dist-Rangamati Mb: 01814659369	November	2009
58	Bagha	Al-hajj Abdur Rahman Supar Market (2 nd Floor), Monigram Bazaar, PO+PS- Bagha, Dist-Rajshahi, Mb: 01814659370	September	2010
59	Ramghar	New Bus Terminal Road, PO+PS-Ramghar, Dist-Khagrachari, Mb: 01811-415051	December	2010
60	Sripur	Vill-Kajipara, PS-Sripur, Dist-Gajipur. Mb: 01811415067	January	2011
61	Shibgong	C/O-Dr. Md. Bariul Alam, Vill+PO- Ranihati, PS-Shibgonj, Dist-Chapai Nobabgonj. Mb: 01814 659367	January	2011
62	Chandanish	C/O-Rupkanon, PO-Borma Dhamerhat, PS-Chandanish, Dist-Chittagong Mb:01811415050	January	2011

Add solar branch list upto December 2011

Annex- 4.2

MEMBERSHIP AND LOAN OPERATION BY BRANCHES (as of December 2012)

Branches		Member No.	Disbursement (000)	Outstanding (000)	Savings (000)	Overdue (000)
Bandarban District						
1	Shoalok	1156	99023.1	8061.1	3843.6	426.8
2	Balaghata	1731	159976	12293.1	7057.5	354.1
3	Ruma	710	63431	5887.2	3109.3	846.8
4	Rajbila	1623	162215.5	10580.7	5353	505.3
5	Lama	1439	155375.9	13322.5	5239.8	463.3
6	Baishari	1576	131526.7	9263.6	4000.8	204.5
7	Sarai	971	57758	7802.8	2814.2	319.2
Sub Total		9206	829306.2	67211	31418.2	3120
Rangamati District						
8	Rangamati	2315	320365	23522.5	13152.1	1249.1
9	Jurachari	664	6506	2644.1	662.9	2643.9
10	Baghaichari (1+2)	1317	89155.5	9872.9	3657.8	4248.7
11	Banarupa	1702	157613.5	14227.1	8792.1	873.5
12	Rajsthali	1306	94398.5	6728.9	4305.3	427.5
13	Langadu-1	1078	135048.4	7336	2831.3	1318.5
14	Langadu-2	718	20692	4362.6	1768.6	659.5
15	Betbunia	1560	170159.4	15001.6	5575.2	751.5
16	Raikhali	1993	233885.6	11673.8	6957.1	659
Sub Total		12653	1227823.9	95369.5	47702.4	12831.2
Khagrachari District						
17	Khagrachari	2142	268146.5	20519.4	12397.6	809.7
18	Manikchari	1865	156126	14586	7321.3	27.7
19	Guimara	1,059	114875	8626.6	4702.1	72
20	Matiranga	1171	93534.9	7917.6	3200.7	378.2
21	Dighinala (1+2)	1598	63091.6	11873.3	4484.7	3822.5
22	Ramghar	649	5689	3307.1	956	0
Sub Total		8484	701463	66830	33062.4	5110.1
Chittagong District						
23	Mohora	1876	198221	14518.8	8067.9	1116.1
24	Bahaddarhat	2914	355948	25787.3	17117.9	525.5
25	Halishahar	2580	305371.5	20248.5	10893.1	1040.6
26	Kadom Tali	2413	195153	19305.6	13097.8	567.8
27	Satkania	1053	50814.6	8663.9	3475.8	56.8
28	Brahamon Hat	1435	155613.9	12320	5588.1	819.7
29	Bansh Khali	1641	100551	15021.5	4372.6	463.1
30	Moriomnagar	1353	71379	10620.3	3944	321.4
31	Padua	1062	58727.5	9165.5	2736.5	305.3
32	Dhopa Chari	1085	89277	10583.2	3084.5	1052.5

33	Emchar Hat	1186	77055.5	10219.3	3960.2	2952
34	Ranirhat,Ctg.	1924	182823	11220.3	6734.9	537.8
35	Fatikchari	977	24086	6707.9	2445.3	14.8
36	Katghar	1664	146018.2	12922.7	8919.4	80.9
37	Amilish	816	22244	6790.2	1820.3	84.8
38	Raozan	1802	213850	21291.1	8985.9	663.2
39	Rajarhat	2185	239665.4	18130.5	6050.8	235.3
40	Baraichari	1356	157164.3	14443.2	7070.3	148.7
41	Colonnel Hat	1817	94887	10251.1	5166	410.3
42	Pahartali (1+2)	1710	224519.8	12156.9	7387.8	732
43	Oxyzen	1662	120601	12528.4	5503.3	1416.7
44	Sarkarhat	2007	129539	18865.9	7470.1	233.2
45	Pomra	1008	76739.5	8275.9	3376.1	319.8
46	Azadi Bazar	1215	52585	5832.9	3011.1	322.7
47	Bariar Hat	1003	49230.1	7314.3	3248.4	513.7
48	Boal Khali	1517	94391.3	10763.1	4451.4	228
49	Anowara	1399	45055	10921.8	3414.9	129.5
50	Patherghata	1462	44113.1	8838	4760	296
51	Chandanish	440	4537	2681.3	424.4	0
Sub Total		44562	3580160.7	356389.4	166578.8	15588.2
Cox's Bazar District						
52	Eidgoan	1254	95764	7876.9	3030.2	808.5
53	Cox's Bazar	1316	97999	12670.2	5050	438.3
54	UKHIA	1206	55789	5585.9	1982	1221.6
Sub Total		3776	249552	26133	10062.2	2468.4
Rajshahi District						
55	Rajshahi	1748	64541	9481	3943.8	129.3
56	Arani	1727	39135	9365.2	3043.1	139.4
57	Poba	1542	35698	8631.9	2366.6	203.6
58	Bagha	784	8290	4850.5	882.4	0
59	Shibgong	572	2592	1656.9	474.1	0
Sub Total		6373	150256	33985.5	10710	472.3
Dhaka District						
60	Uttar Khan	685	45535	6357.1	2983.4	1085.6
61	Tongi	735	16453	4888.7	2027.7	56.2
62	Sripur	478	4506	2286.9	773.9	0
Sub Total		1898	66494	13532.7	5785	1141.8
Grand Total		86952	6805055.8	659451.1	305319	40732

