

Annual Report 2012

Photographs

Monogram

Integrated Development Foundation
Dhaka, Bangladesh

Annual Report 2012

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Integrated Development Foundation

House-18, Road-5, Block-A, Mirpur-2, Dhaka-1216

Tel: 880-2-9005452, 9014933

Fax: 880-2-9005452, 9014933 Ext.116

E-mail: idf_bd92@yahoo.com, ctgidf@yahoo.com

Website: www.idfbd.org

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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.

FOUNDER MEMBERS

1. **Professor Mohammad Yunus**
Grameen Bank Campus
Mirpur-2,Dhaka
2. **Prof. H.I. Latifee**
Grameen Turst
Mirpur -2, Dhaka
Tel : 8016319 (O)
3. **Dr. Mahmudul Alam**
Flat # A2, Property Triad
38, Lake Circus, Kalabagan
Dhaka
Tel : 9113543 (R), 01713-017402
4. **Mr. Zahirul Alam**
House # 02, Road # 02
Block # C, Mirpur-2, Dhaka
Tel : 9005452, 01711-538142
5. **Principal Rezaul Kabir**
Islamia Degree College
Sadarghat, Chittagong
Tel : 01817-753275
6. **Mr. Nurul Alam Chowdhury**
House # 4, Lane- # 2, Road # 1
Block # L, Haliashahar H/E
Chittagong, Tel : 01711-430681
7. **Arct. Maung Than Han**
Manoshi (1st floor)
1094/1196, O. R Nizam Road, Chittagong
Tel : 031-635771 (R)
8. **Mr. Zafar Ullah**
House-6, Road-4, Rupali Housing,
Mirpur-3, Dhaka
Tel : 01817-596152
9. **Dr. Md. Ismail Chowdhury**
C/O. Dr. Mahfuzur Rahman Lab
Opposite of Gulzar Tower
58, Chatteswari Road
Chawkbazar, Chittagong
Tel : 031-651516(R), 01818-703546
10. **Mr. Sher Afzal khan**
MIDAS, Dhanmondi R/A
Dhaka
11. **Mr. Mohammad Siddiquer Rahman**
House #42/1,Road # 7
Block -11,Banani,Dhaka -1213
12. **Mr. A. K. Fazlul Bari**
Lane-12, House-541/3, DOHS Baridhara,
Dhaka-1206
Tel : 8817271 (R), 01713-426402
13. **Mrs. Mufaweza Khan**
House # 8, Road #7A, Sector # 3 ,
Uttar Modal Town, Dhaka
Te : 8918892
14. **Mr. Mahfuzur Rahman**
House No-3, Road No.-11, Maddha Badda,
10, Acore Punurbashan Area, Dhaka
Mobile: 01713-426404
15. **Mr. Shahidul Amin Chowdhury**
Flat-7A Prince Tower,
Nabab Habibulla Road,
Shahbag, Dhaka.
Tel : 01711-969822
16. **Mr. A.T.M. Nasir Uddin**
54, New Eskaton Road
Dhaka
Tel : 8127984 (R)
17. **Mr. K.M Asaduzzaman**
Grameen Bank Campus
Mirpur-2, Dhaka
18. **Mrs. Khaleda Rahaman**
House # 42/1,Road # 7
Block-H, Banani,
Dhaka-1213
19. **Mr. Jawher Lal Das**
Flat # A/1, Rosetta
House # 8, Road # 12 (New)
Dhanmondi, Dhaka
Tel : 01713-046979
20. **Mrs. Hamida Islam**
Hasnaband Colony, Mogbazar
Dhaka

GENERAL BODY

1. **Mr. A. K. Fazlul Bari**
Lane-12, House-541/3,
DOHS Baridhara, Dhaka-1206
Tel : 8817271 (R), 01713-426402
2. **Dr. Mahmudul Alam**
Flat # A2, Property Triard
38, Lake Circus, Kalabagan
Dhaka
Tel : 9113543 (R), 01713-017402
3. **Mr. Zahirul Alam**
House # 02, Road # 02
Block # C, Mirpur-2
Dhaka
Tel : 9005452, 01711-538142
4. **Dr. Md. Ismail Chowdhury**
C/O. Dr. Mahfuzur Rahman Lab
58, Chatteswari Road
Chawkbazar, Chittagong
Tel : 031-651516(R), 01818-703546
5. **Mr. Zafar Ullah**
House-6, Road-3, Rupali Housing,
Mirpur-3, Dhaka-1216
Tel : 01817-596152
6. **Mr. Mahfuzur Rahman**
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10, Acore Punurbashan Area, Dhaka
Mobile: 01713-426404
7. **Mr. Jawher Lal Das**
Flat # A/1, Roseta
House # 8, Road # 12 (New)
Dhanmondi, Dhaka
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8. **Prof. Shahidul Amin Chowdhury**
Flat-7/A Prince Tower,
Nabab Habibulla Road,
Shahbag, Dhaka.
Tel : 01711-969822
9. **Principal Rezaul Kabir**
Islamia Degree College
Sadarghat, Chittagong
Tel : 031-615269 (O), 01817-753275
10. **Arct. Maung Than Han**
Manoshi (1st floor), 1047,
O. R Nizam Road, Chittagong
Tel : 031-635771 (R)
11. **Mr. Nurul Alam Chowdhury**
House # 4, Lane- # 2, Road # 1
Block # L, Haliashahar H/E
Chittagong, Tel : 01711-430681
12. **Mr. Maung Thoai Ching**
Ujani Para Kiang Road
Ujani Para, Bandarban
Tel : 0361-62088
13. **Mr. Ranglai Murang**
Post Office- Shoalok
P.S. & Dist.-Bandarban
Tel : 0361-62194
14. **Prof. Dr. Md. Saleh Uddin**
Sovasto Nilima
3/9, Block # A, Lalmatia, Dhaka
Tel : 01919-934311
15. **Mrs. Hosne Ara Begum**
House # 1, Road # 3
Rupnagar Housing Estate, Mirpur, Dhaka
Tel: 880-2-9011153 (R)
16. **Mr. Lalon Kanti Chakma**
Kyachalong Degree College
Baghaichari
Khagrachari
17. **Prof. Md. Nizam Uddin**
House # 25, Road # 2, Block # B
Chandgaon R/A, Chittagong
Phone # 031-671142(R)
18. **Mrs. Senti Chakma**
Village- Pankhaiya para,
PO+PS- Khagrachari,
Dist.-Khagrachari

IDF GOVERNING BODY, 2012

- | | | | |
|----|--------------------------------|---|--|
| 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 |

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 Economics Department, Chittagong University 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 in a small para (sub-village) of Shoalok Union of Bandarban Hill District with a seed capital of US\$7,500.00 (loan) from Grameen Trust in 1993. The demand of IDF's small loans grew very fast and it was very difficult to meet with that small seed capital. For meeting the 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 the 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. The successful implementation of the plan subsequently attracted other donors and partners including government ministries and department, 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 of 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 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, Natore, Hobigonj, Brahmanbaria and Gazipur.

A brief description of Chittagong Hill Tracts from where IDF started its operation is presented below.

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.

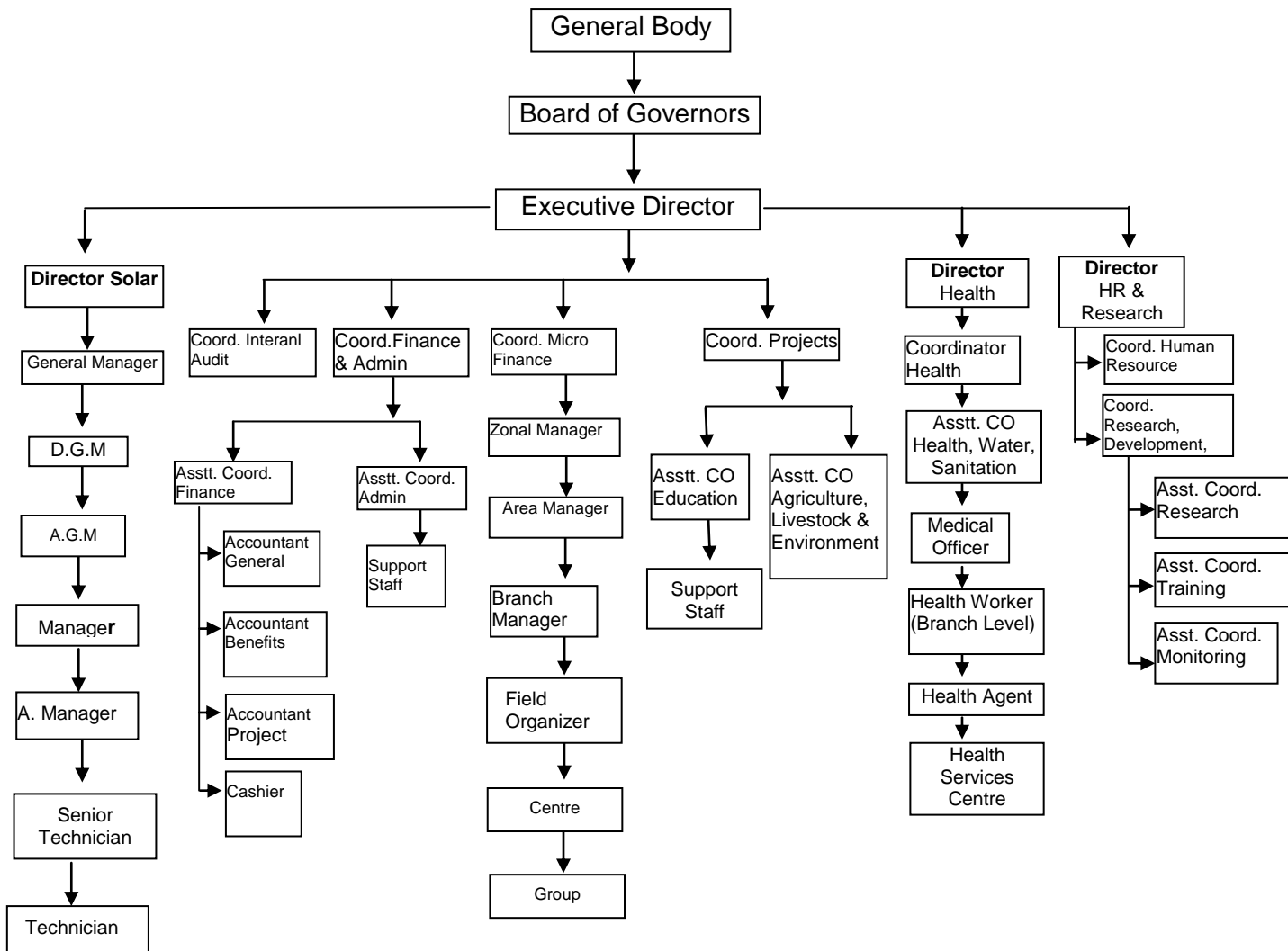
Adverse economic impacts created by Kaptai Dam on displaced people gradually resulted in armed insurgency in CHT. The counter-insurgency measures by the then Pakistan Government through military action worsened the situation. The increased military presence in CHT and search for insurgents created unsettled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

7. THE ORGANIZATIONAL STRUCTURE

The organizational structure of IDF is consists of General Body, Board of Governors, Executive Director and various departments. Mainly all the programs are implemented by Branch offices supported by Head office, Coordination office and Area 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. Head office, Coordination office and Area office provide all kinds of assistance to the branches.

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

THE STRUCTURE OF IDF



8. THE PROGRAMS

2012 is the 19th year of IDF operations in poverty alleviation and social economic development in Bangladesh. This annual report presents the overall progress of IDF activities in 2012. It also presents year-wise summary report up to December 2012. The major programs implemented in 2012 are:

- 8.1** Microfinance
 - 8.1.1 Beggar Program
 - 8.1.2 Poor and Ultra Poor
 - 8.1.3 Micro-enterprise
 - 8.1.4 Savings and Credit
 - 8.1.5 Loan by purpose
- 8.2** Renewable Energy (Solar Home System)
- 8.3** Automation

- 8.4 Health, Water and Sanitation
- 8.5 Emergency Fund (Micro Insurance)
- 8.6 Eye Care
- 8.7 Child Labour & Non Formal Education
- 8.8 Agriculture & livestock
 - 8.8.1 Agriculture
 - 8.8.2 Livestock
 - 8.8.3 IDF Integrated Farm
- 8.9 Improved Cook Stove
- 8.10 Skill Development
- 8.11 Housing
- 8.12 Scholarship Program
- 8.13 Disaster Management
- 8.14 Environment
- 8.15 Gender Promotion
- 8.16 Medicated Mosquito
- 8.17 Zero Fly Net

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 19 years of operation of its microfinance program in 2012. Many of IDF clients who started from ultra poor gradually graduated to micro-entrepreneurs. These are great achievement of the organization. IDF's clients broadly can now be classified into four categories such as:

- Beggar
- Ultra Poor
- Poor
- Micro-entrepreneur

The different categories of members by number, portfolio and savings as of December 2012 are shown in the Table 1.

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

Categories of Clients	Member		Loan Outstanding (m Tk)		Savings (m Tk)	
	in 2012	Cum.	in 2012	Cum.	in 2012	Cum.
Beggar	-262	469	-0.17	0.29	-0.18	0.09
Poor & Ultra Poor	8,267	90,094	208.45	799.03	80.78	360.51
Micro-entrepreneur	1,355	5,749	30.92	99.65	6.74	32.06
Total	9,360	96,312	239.2	898.97	87.34	392.66

8.1.1 Beggar Program

Though a lot microfinance organizations are working in the country, the beggars are deprived of credit facilities as they could not join in any group.

With the above background, IDF introduced a separate program for the beggars in May 2006 with the financial and technical assistance of Grameen Trust. The objective and status of the program are described below.

Objectives:

- Build confidence and capacity of beggars;
- Enable them to gain access to resources and provide credit to undertake various income generating activities;
- Turn the beggar into productive manpower;
- Improve their overall socio-economic status.

Table 2: Status of Beggar Program as on 31 December 2012

Particulars	Upto 2011	in 2012	upto 2012
No. of Branch	35	0	35
No. Member	731	-262	469
Disbursed (m)	2.04	0.01	2.05
Outstanding (m)	0.46	-0.17	0.29
Repayment Rate	100%	100%	100%
Savings (m)	0.27	-0.18	0.09

8.1.2 Poor and Ultra Poor Program

Poor and Ultra Poor Programs are meyor program of the organization. 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:

- Build confidence and capacity of the poor and ultra poor;
- 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 2012

Particulars	Upto 2011	in 2012	upto 2012
No. of branch	62	13	75
No. member	81827	8267	90094
Loan disbursed (m)	6415.05	1866.9	8281.95
Loan outstanding (m)	590.58	208.45	799.03
Repayment rate	99.06	99.24	99.69
Savings (m)	279.73	80.78	360.51

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 introduced this product in 2002-03 for the graduate members who developed their capacity to utilize and manage bigger income-generating activity (micro-enterprise) in 2002-03. The criteria of selection of a member for this product are as follows;

Criteria of micro-entrepreneur

- Graduate members who developed capacity to manage bigger project/activities.
- 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 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 2012

Particulars	Upto 2011	In 2012	Upto 2012
No. of Branch	53	4	57
No. of Member	4394	1355	5749
Loan Disbursed (m)	387.95	287.01	674.96
Loan Outstanding (m)	68.73	30.92	99.65
Rate of Payment	99.13	99.55	99.37
Amount of Savings (m)	25.32	6.74	32.06

8.1.4 Savings and Credit by size, number and amount

i) Savings

IDF members have been gradually motivated to savings scheme of the organization. IDF members are depositing savings in various ways. The savings products are: Savings fund, Special Savings, Saving Account and Family savings

Savings Fund: The members contribute to their savings fund on regular basis at certain rate decided by them. Members can withdraw all contributions from this fund with interest when they leave the group. IDF provides 6% interest per annum to savings fund.

Special Savings: The members deposit same amount as Savings fund to Special Savings. Members can withdraw Special savings any time for any purpose. They are required to come to Branch office to withdraw money from Special savings. The minimum required balance of special savings is Tk.100.00.

Savings Account: This savings product is mainly for micro-enterprise borrowers. This account is similar to a bank account in the schedule bank. The members can withdraw money from this account at any time for any purpose. The minimum balance for this account is Tk. 100.00.

Family Savings: Family Savings is a long term savings product similar to a pension scheme for the members. Members are given up to 12% profit in the Family Savings account. They can withdraw money any time before maturity. The depositors will get less profit in that case.

At the end of December, 2012 total no. of retained savers and the total amount of savings are respectively 96,312 and Tk.392.66(m). The No. of savers and their savings are shown by size in the table below:

Table 5: Distribution of savers as of 31 December 2012 by size and amount

Saving Size	Number	Amount(m)
Upto 2,000	39,138	72.22
2001 - 5,000	28,366	96.65
5001 - 10,000	17,291	97.35
10001 – 20,000	8,660	90.73
Above 20,000	2,857	35.71
Total	96,312	392.66

ii) Credit

The total No. of retained borrowers and amount of loan portfolio on 31 December, 2012 are respectively 72,806 and Tk.799.31 (m). The no. of borrowers and their portfolio are shown by size, number and amount in Table 6.

Table 6: Distribution of loan disbursed by size, number of loans and amount in 2012

Loan Size (in Tk)	Number	Amount (m.Tk.)
Upto 4000	14,625	78.50
4001 - 10,000	35,577	418.76
10001 – 30,000	22,468	610.44
30001 – 50,000	3,458	171.50
50001 - 100,000	1,154	104.20
100001 – 300,000	267	90.40
Above 300,000	11	3.10
Total	77,560	1476.90

Growth of Microfinance by Area, Members and Savings

Table below shows the growth trend of members and savings during 2008-12. It also shows trend of geographical expansion of the organization.

Table 7: Growth by Area members and savings during 2008-12

Sl.#	Component	2008	2009	2010	2011	2012
1.	Member (by year)	4,708	5,789	3,442	4,820	9,360
2.	Member (cum.)	72,901	78,690	82,132	86,952	96,312
3.	Group (cum.)	17,413	18,921	19,894	20,799	22,072
4.	Centre (cum.)	3,293	3,572	3,716	3,993	4,284
5.	Branch (cum.)	53	56	58	62	75
6.	Union (cum.)	146	307	307	317	325
7.	Upazila (cum.)	38	80	82	82	85
8.	District (cum.)	7	7	7	7	10
9.	Savings (by year)*	20.6	17.06	33.25	42.5	87.35
10.	Savings (cum.)*	212.5	229.56	262.81	305.31	392.66
11.	Average Savings (cum.)	2,914	2,917	3,199	3,511	4,076

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

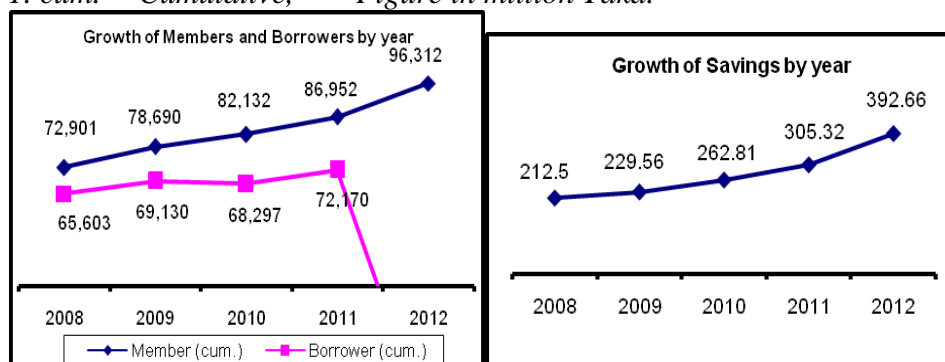


Table below shows the growth trend and status of loan operations during 2008-12.

Table 8: Growth and status of loan operations during 2008-12

Sl. No.	Component	2008	2009	2010	2011	2012
1.	No of Loans (by year)	75093	78690	70038	73786	77560
2.	No of Loans (cum.)	493226	571916	641954	715740	793300
3.	Borrower (cum.)	65603	69130	68297	72170	72806
4.	Loan disbursed (by year)*	755.55	853.13	950.8	1279.45	1476.9
5.	Loan disbursed (cum.)*	3721.67	4574.8	5525.6	6805.05	8281.95
6.	Loan due (by year)*	709.94	747.47	931.07	1172.08	1350.6
7.	Loan due (cum.)*	3288.94	4086.36	5017.43	6189.51	7540.11
8.	Loan realized (by year)*	702.85	745.01	915.88	1163.76	1334.13
9.	Loan realized (cum.)*	3256.06	4052.04	4967.92	6148.78	7482.91
10.	Outstanding increase (by yr.)*	1.77	38.06	104.94	101.78	139.86
11.	Loan outstanding (cum.)*	414.67	452.73	557.68	659.45	799.31
12.	Loan overdue*	84.82	34.53	43.84	40.73	50.7
13.	Portfolio at risk >30 days*	3.2	3.36	3.06	3.97	3.02
14.	Average Loan size	8771	6588	8607	9507	11272.17
15.	Average outstanding (cum.)	6313	6549	8165	9630	10015
16.	Rate of repayment (by year)	99.00%	99.67%	98.36	99.29%	99.54
17.	Rate of repayment (cum.)	99.00%	99.16%	99.01	99.34%	99.39

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

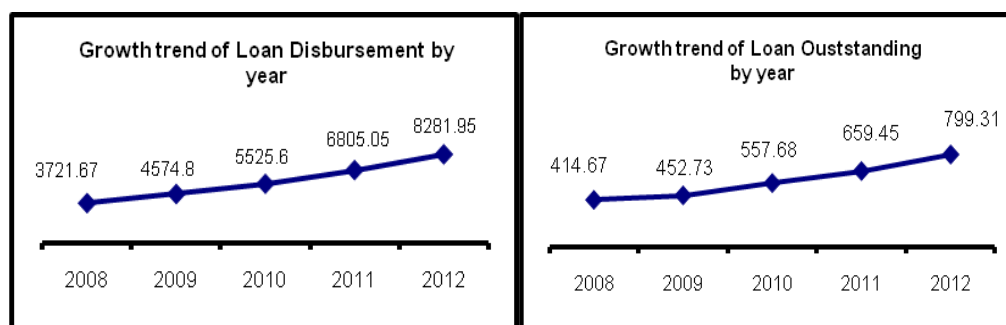
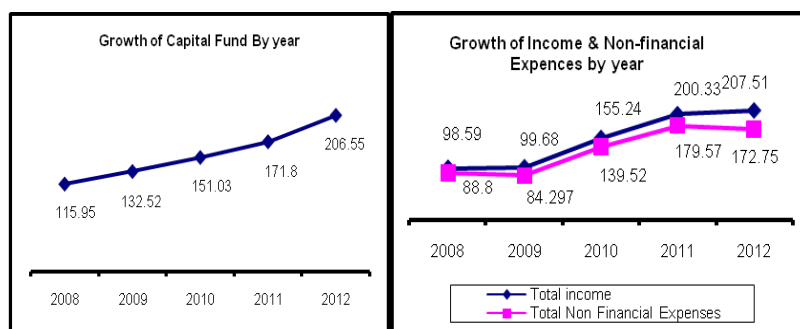


Table below shows the trend of financial growth of the organization for 2008-12.

Table 9: Financial Growth for 2008-12

(Currency figures are in million Taka)

Particulars	2008	2009	2010	2011	2012
A. CAPITAL FUND					
01 Capital Fund / Equity	115.95	132.52	151.03	171.8	206.55
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%	8%	7.5
C. INCOME					
04 Service Charge income from clients	94.68	93.33	112.96	145.71	193.28
05 Other income	3.91	6.35	42.27	54.61	14.23
06 Total income	98.59	99.68	15.52	200.33	207.51
D. NON-FINANCIAL EXPENSES					
07 General Operating Expenses (Salaries, rents, utilities, cost of fund etc.)	66.55	74.91	130.54	171.63	158.79
08 Depreciation on fixed assets	1.22	1.82	1.59	1.86	2.11
09 Loan loss provision expense	29.03	3.56	7.38	6.08	11.85
10 Total Non Financial Expenses	88.8	84.297	139.52	179.57	172.75
E. ADJUSTED FINANCIAL EXPENSES					
11 Adjusted Financial Expenses (Line-1 multiplied by line-3)	6.95	7.95	9.06	10.31	15.49
12 Total Expenses (Line-10 plus line-11)	95.75	92.24	148.58	189.87	188.25
13 Operational Self Sufficiency (OSS) (Line-6 divided by line-10)	111.02	118.25	111.26	111.56	120.12
14 Financial Self Sufficiency (FSS) (Line-6 divided by line-12)	102.96%	108.00%	104.48%	105.51%	110.23



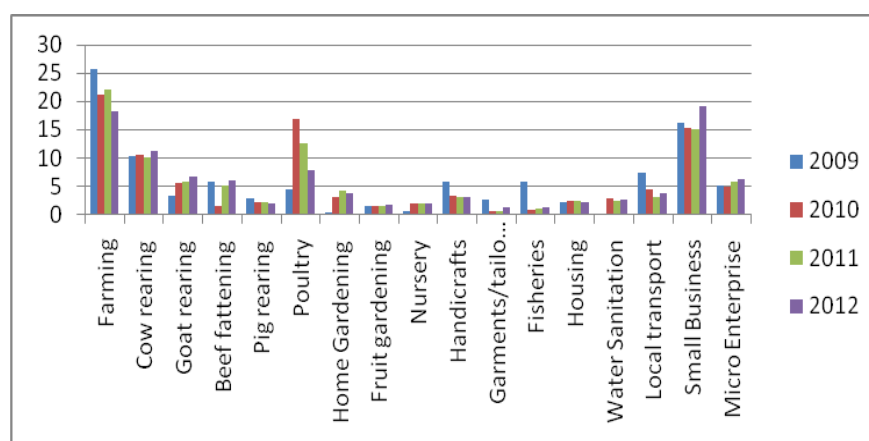
8.1.5 Loan by purpose

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	2008	2009	2010	2011	2012
01.	Farming	12.75	25.66	21.12	22.13	23.40
02.	Cow rearing	9.56	5.42	8.50	10.2	12.2
03.	Goat rearing	2.12	3.32	5.71	5.81	7.75
04.	Fruit gardening	1.38	1.60	16.40	16.1	8.6
05.	Pig rearing	1.52	2.92	2.36	2.3	4.4
06.	Poultry	3.98	4.36	20.02	12.60	11.7
07.	Home Gardening	1.40	0.39	3.10	4.3	4.40
08.	Local transport	9.79	7.36	2.44	2.1	2.5
09.	Nursery	1.65	0.64	0.97	1.11	1.1
10.	Handicrafts	3.61	.80	3.45	3.1	3.2
11.	Garments/tailoring	3.44	2.57	0.75	0.75	0.75
12.	Fisheries	6.74	5.71	0.92	1.2	1.2
13.	Housing	2.10	2.1	6.42	3.5	3.2
14.	Water Sanitation	1.23	0.13	2.94	2.4	2.5
15.	Beef Fattening	6.68	5.79	1.51	5.1	4.5
16.	Small Business	27.67	16.12	1.53	1.51	3.4
17.	Micro Enterprise	4.36	15.11	1.87	5.8	5.2
Total		100.00	100.00	100.00	100.00	100.00



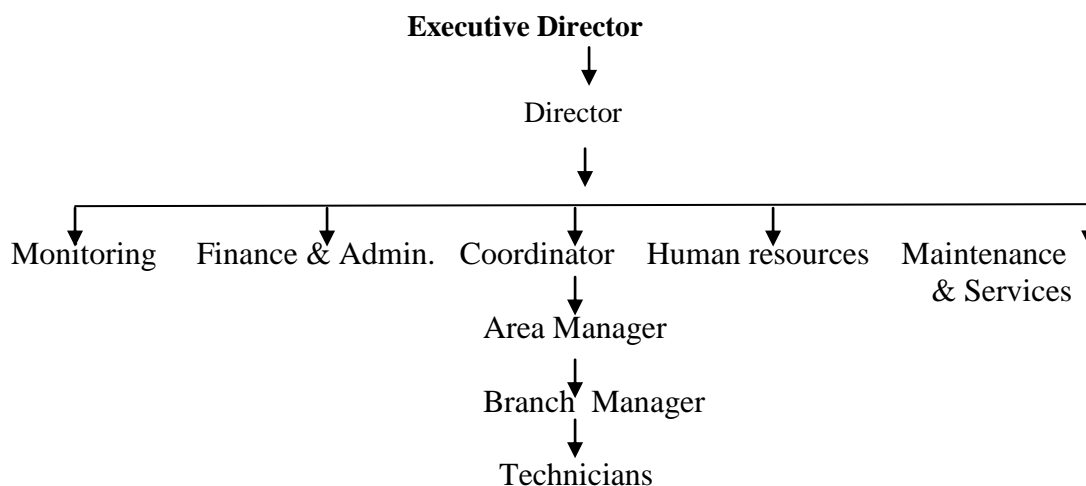
8.2 Renewable Energy (Solar Home System)

IDF started Solar Home System Program with the assistance of Infrastructure Development Company Limited (IDCOL), a government owned company in 2003. The main purpose of this program was to provide electricity to the rural and remote areas where people do not have access to power grid. IDF provides medium and long-term credit facility to procure these systems. IDF with three other partners established 100 Kis a mini solar plant in Shandwip, an isolated island of Chittagong district with the assistance of IDCOL.

The management team are responsible to maintain the quality of the services. It has a separate coordination office from where the Coordinator manages the whole operation. It has also separate area office, branch office and the employees are completely for this program. There is a strong monitoring and evaluation mechanism in IDFs solar program as most of the SHSs are on credit yet a down payment is involve there. The rate of recovery in the solar program is 100%.

The servicing facilities have been developed to support the clients. This support is provided through:

- Technicians at the field level
- Awareness training of the clients on maintaining SHS



In 2012, IDF installed 9,338 SHS making a total of 21,308 at the end of the year. The areas covered are Chittagong Hill Tracts, Chittagong, Cox's Bazar, Dhaka, Noakhali, Chandpur, Comilla, Feni, Rajshahi, Chapai Nawabganj, Hobigonj, Brahmanbaria and Gazipur.

Sources of Fund:

IDCOL assisted IDF with a grant and loan money in 2003 to start the Solar program. Up to December 2012, IDF received the total amount of grant from IDCOL is Tk.3,52,23,674 and the cumulative amount of loan is 29,23,67,499. Meanwhile IDF managed to repay to IDCOL Tk.2,86,49,683 against the principal amount.

Table 14: Progress of Solar Home System Program

Particulars	In 2012	Cumulative
System Installed (No)	9,338	21,308
Loan disbursed (m)	180.95	440.53
Loan repaid (m)	91.82	226.91
Loan outstanding (m)	89.13	213.62
Repayment Rate	100%	100%

8.3 Automation

IDF introduced branch automation activities in 2007 with the support of Grameen Foundation USA to replace manual MIS and FIS by computerized methods. IDF selected Southtech Limited as implementation partner for its Automation.

IDF established a separate IT department for maintaining the automation activities properly known as IS Department in 2007. IS Department also provides support to solve all kinds of hardware and software related problems occurred branch and other offices.

As of December 2012, IDF completed automation in 55 branches. The remaining are in live process. Accounting is done from data collection from computer after closing the day in the computer at automated Branches. The status of automation as on 31 December is shown in Table 19.

Table 18: Status of branch automation on 31 December 2012

Particulars	Up to 2009	Up to 2010	UP to 2011	UP to 2012
Automated	9	25	43	55
Live	10	8	8	9
Backlog	11	6	1	10
Total Branch	30	39	52	74

At present IDF has a work station based automation system. IDF is planning 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 anywhere. After closing the day in computer all the data and reports are uploaded to server. Manual reporting system will be closed by June 2013 when server is established. Any department can get their necessary reports from server based automation.

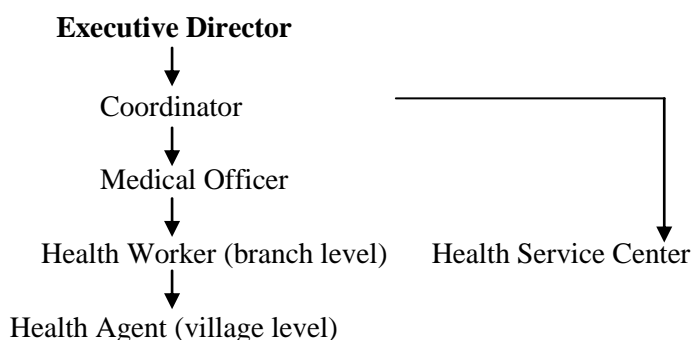
8.4 Health, Sanitation and Water

IDF started this program with the assistance of Sida in Chittagong Hill Tracts in 1995. There were mainly two reasons for initiating this program. These 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 2012:

- General Patient : 6,617
- STD Patient : 28
- Eye Patient : 16

8.5 Emergency Fund (Micro Insurance)

8.5.1. 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 very limited that they often experience great financial disruption when unexpected expenses/events fall on them. If a poor landless labor or farmer becomes sick, he/she 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.

Considering the above circumstances and requests from the members; IDF explored the possibility of getting micro-insurance services to cover these risks from the insurance companies and revealed that the insurance companies are very expensive which are not affordable by the poor. There after IDF started micro-insurance program for its members in 1997 at 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 or at a time..

8.5.2. 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

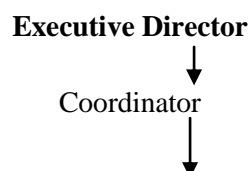
- 1) Provide education on micro-insurance to all IDF members;
- 2) Collect premium and payment of claims;
- 3) Monitor progress on monthly basis through monthly reports;
- 4) Preparation of reports;
- 5) Maintaining a data base.

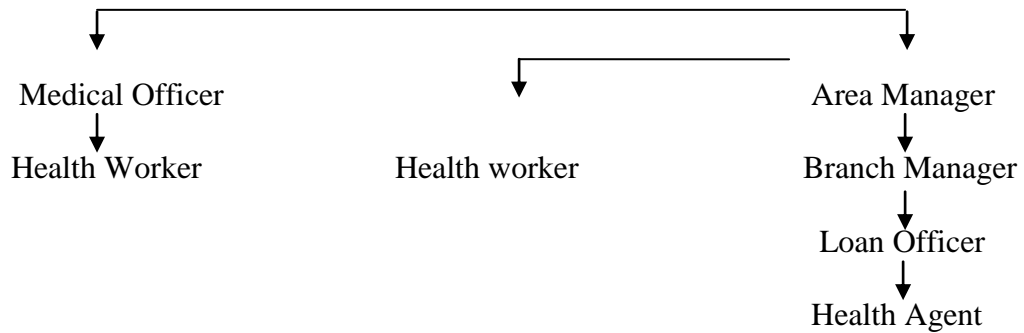
8.5.3 Methodology

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.

8.5.4. Components

IDF micro insurance scheme has 4 components.

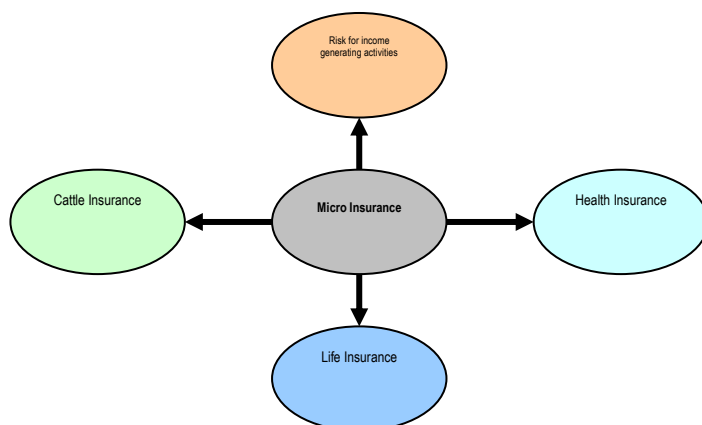
These are:

- 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”.

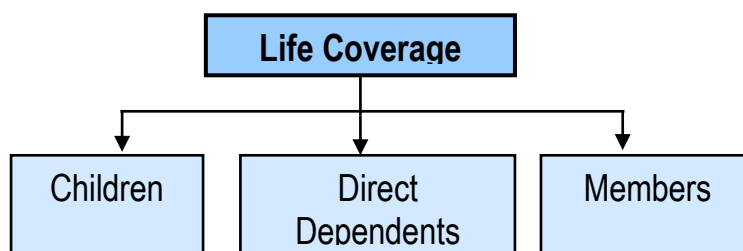
Diagram: Components of Insurance Scheme



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.

a) **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 approval.



In 2012, a total of 12265 patients (member including their dependent) were supported by 7.35 million taka for treatment.

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.

b) **Life Coverage:** In case of the death of a member or any dependent of the member’s family, the following benefits are given under this scheme.

- i) Member: Tk.11,000.00
- ii) Dependent : Tk. 5,000.00

iii) Children: Tk. 1,000.00

As on 31st December 700 people of IDF family died and the victim families were assisted by 3.02 million taka.

c) 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 through a prescribed format at 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.

About 18 families were assisted from this scheme by 0.15 million taka in 2012.

d) Livestock 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.

8.5.5 Present Status

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

Table 11: Claims met as of December 2012

Component	No. of claims met		Amount paid in BDT(m)	
	In 2012	2012	In 2012	2012
Health Insurance	12,265	31,184	7.35	25.76
Life Insurance	700	6,520	3.02	17.10
Risk Insurance/Cattle	18	75	0.15	1.02
Total	12,874	37,779	10.52	43.88

8.6 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 Southern in 2002. The costs of surgery for referral cases were shared jointly by IDF and Lions Club. Eye Care 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 after the completion of HKI Eye Care project in 2006.

Objectives

- Raise awareness on eye care and blindness among the common poor people of IDF commanding areas;
- Provide primary diagnosis, treatment and referral support;
- Prevent eye diseases from maiden period and provide services at the grass-root level.

The services provided in 2012 are shown in table below:

Table 12: Eye related services in 2012

Nature of Services		Number		
		Up to 2011	In 2012	Up to 2012
1	Operation	50	11	61
2	Treatment	871	16	887
3	Refractive Error treatment	242	36	278
4	Participants on Health Education Session	8,620	30	8,650
5	Number of Staffs /Health agents training	16	12	28
6	Participant on Staffs /Health agents training	185	180	365
7	Number of Beneficiaries training	512	105	617
8	Number of Participant on Beneficiaries training	11,377	3,150	14,527

8.7 Child Labour and Non-formal Education

IDF has been implementing this activities 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 2012:

- Books - 420 sets
- Note book - 840 pcs
- Sharpener - 8/40 pcs
- Eraser - 840 pcs
- Pencil - 840 pcs
- Colour Pencil - 840 sets
- Primary health check - 2 times/year
- Conducting examination - 3 times/year

Table 13: Status of Non-formal Education in 2012

Components	In 2012
No of School	14
No of Students	420
No of Teacher	14

8.8 Agriculture & Livestock

8.8.1 Agriculture

The following activities were completed in agriculture sector in 2012

- 1 Central Nursery, 2 Nurseries at two branches, 235 Village Model Farms, 4,328 homestead Gardens.
- Conducted 240 Centre workshops on Homestead Gardening covering 3,600 beneficiaries.
- Distributed 82 kg. hybrid Maize seeds to farmers in Lama and Rajasthali upazilla.
- Distributed various types of seeds (vegetables, fruits, woods, ornamental etc.) to the farmers.
- Produced 1,02,230 saplings in central and office Nursery in 2012.

8.8.2 Livestock

Progress in 2012

- Distributed beef fattening loan of Tk. 4,45,00,175/- amongst 2,764 members.
- Distributed of Tk 7,10,92,522/-as agriculture loan amongst 5492 members.
- Conducted 15 training on Beef fattening covering 375 members and 15 training on Milch Cow rearing covering 375 members.
- Provided Vaccines to 10,200 cattle, 3700 goat, and 29500 poultry birds.

- Provided treatment to 8180 cattle, 2950 goat and 29650 poultry birds.
- Distributed 3000 de-worming tablets for cattle and goat.

8.8.3 IDF Integrated Farm

IDF established an “Integrated Farm” in 2009 in the village Rasulpur of Matiranga Thana in Khagrachari. The total area of this 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.

In the last 4 years 80% of the fruit trees and herbal plants have already been planted. As of December, 2012 a total of 8,800 trees of various types are planted. In 2012, 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 Farm Manager, 1 supervisor, 2 permanent workers and 8 part time workers are engaged in the farm.

8.9 Improved Cook Stove Programme

Considering the demand and advantage of Improved Cook stove in the field, IDF undertook this program in May 2008 with the assistance of German Technical Cooperation (GTZ). IDF started the program in Chittagong and now it in Coxes Bazar and Rangamati. In 2012, there were not much progress due to various reasons which IDF is over coming in 2013. In 2013, IDF is planning to speed up the program. IDF has established a ICS production centre in Shatkania upuzila.

IDF 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 advantages 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.
- Cooking pots comparatively remains clean.
- The kitchen does not get much darty.
- Less possibility of fire accident.
- Less amount of carbon dioxide produce.

In 2012, IDF has installed 138 ICS making a total of 1,778 ICS at the end of the year.

8.10 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;
- Raise awareness of woman on rights.
- Organize skill training on various trade and activities

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

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

8.11 Housing

IDF introduced 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 do not have proper shelter access to safe water and sanitation facilities. Last year there were not progress in this program due to some unfavourable conditions imposed Grihayan Tahabil. The progress remained same as shown below:

Table 15: Status of Housing Program on December 2012

Particulars	As on Dec. 2012
1. No. of houses	300
2. Total amount disbursed	60,00,000
3. Total amount repaid	60,00,000
4. Total amount outstanding	--

8.12 Scholarship Program

Many children of IDF clients could not continue their studies though they are performing very well at different levels of examination in schools and colleges. In order to assist these children, IDF introduced this program with the income of prize money of Taka 6,00,000 of Grameen Foundation USA in 2004. Grameen Foundation USA added another US\$ 1,00,000 to this fund in 2006 to accommodate more children. The scholarships are provided from the income of this two funds. The details of scholarship program are as follows.

◆ **Objectives**

- Provide financial support to the children of poor families, particularly IDF members to get access to education.
- Encourage children to make good result
- 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	120	100	144,000	24000	16,800
VI – VIII	92	150	165,600	46000	211,600
IX – X	52	175	109,200	52,000	161,200
XI – XII	30	300	108,000	30,000	138,000
Undergraduate	20	600	144,000	20,000	64,000

(4 years)					
Total	314	1,325	670,800	172,000	842,800

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
2012	SSC/HSC	10	10,000

Total in 2005-12 (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
2012	314	842,800

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 which is 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 provides 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 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. 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.

8.16 Medicated Mosquito Net

In 2010, IDF introduced Medicated Mosquito Net Program to reduce malaria, dengue and other mosquito and vector transmitted diseases in the country. In order to achieve this objective IDF supplies medicated bed-net branded as Perma Net produced by Vestergaard Frandsen of Switzerland.

Vestergaard Frandsen is specialized in complex emergency response and disease control products. IDF supplies this mosquito nets known as Perma Net through its own branches and also the general outlets. As IDF has 75 branches in different areas in Bangladesh, it is quite easy to aware the mass people about the product and its effectiveness. IDF participated in trade fairs in Dhaka and some divisional and district headquarters.

Perma Net:

Perma Net is insecticidal net (LN) recommended by WHO for the prevention and control of mosquito transmitted diseases.

- Perma Net is being used in more than 140 countries.
- It has a long-lasting Killing effect on malaria mosquitoes, as well as other disease- transmitting susceptible.
- Does not allow mosquitoes to penetrate the net due to the optimum mesh size.
- Available in various colours, shapes and sizes to accommodate local preferences.
- Safe to use for all, including pregnant women and young children.
- Odour-free.

Direction to use:

- Before first use, Perma Net should be kept open for 24 hours.
- Perma Net should be hung low enough to touch the ground or tucked under the mattress for maximum protection.
- Perma Net should be washed gently with common soap and tube-well or tap water. River or Pond water is not recommended to wash Perma Net.
- After washing, the net should be hung in the shade to dry. The net should not be exposed to direct sunlight

8.17 ZeroFly Livestock Net

In order to improve the condition of livestock health IDF has been distributing a vector preventing medicated and long-lasting Net. The brand name of the net is ZeroFly livestock Net which is produced by Vestergaard Frandsen of Switzerland.

ZeroFly livestock Net controls all major livestock flies, mosquitoes, and midges. A fence made of ZeroFly Net around a farm or cowshed prevents all vectors and flies to enter into the farm. When the vectors land on the fence, 10-20 second exposure to the treated surface is sufficient to kill most of them. The fence is approved by FAO for agricultural use and WHO for use in public health. It is considered safe for human, livestock and environment.

Benefits of using ZeroFly Net

1. ZeroFly Net keeps livestock feed fresh for a longer time by preventing flies.

2. ZeroFly Net prevents flies to reach the cows and increase the quality of milk.
3. When there is no fly in the cowshed, the cows remain calm and take food peacefully which increase the quality of milk.
4. ZeroFly Net prevents flies from spreading diseases and thus reduces the cost of treatment.
5. It improves health and sanitation condition of the firm and its surroundings.
6. It keeps the farmer's house and neighbors free from unexpected flies.

IDF distributes ZeroFly net to Dairy and livestock Firms in Bangladesh through its branches and general outlets.

9. MANPOWER

The total manpower of IDF in various programs and projects as of December 2012 is 931. The total manpower is shown by programs/projects and sex in the table 19.

Table 19: Distribution of Staff by program and sex in 2012

Sl. #	Name of Program	No. of Staff		
		Male	Female	Total
01	Micro Finance	465	68	533
02	Health, Sanitation and Water	10	4	14
04	Renewable Energy	341	1	342
05	Child Labor & Non Formal Education	1	15	16
06	Agriculture, Livestock and Fisheries	16	0	16
08	Food Security Project	6	4	10
Total		839	92	931

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

Table 19.1: Micro Finance Program

SL No.	Designation	Male	Female	Total
01	Executive Director	1	-	1
02	Coordinator/Deputy Coordinator	2	-	2
03	Senior Assistant Coordinator	6	-	6
04	Assistant Coordinator	7	1	8
05	Consultant	5	1	6
06	Senior Program Organizer	10	5	15
07	Program Organizer	35	5	40
08	Deputy Program Organizer	12	1	13
09	Assistant Program Organizer	33	2	35
10	Senior Field Organizer	76	18	94
11	Field Organizer	136	31	167

12	Assistant Field Organizer	2	1	3
13	Trainee Program Organizer	34	0	34
14	Trainee Field Organizer	96	2	98
15	Receptionist	0	1	1
16	Messenger	4	0	4
17	Security Guard	2	0	2
18	Driver	4	0	4
Total		465	68	533

Table 19.2: Health, Sanitation and Water program

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Health Coordinator	1	0	1
02	Advisor	1	0	1
03	Medical Officer	1	1	2
04	Program Officer	0	1	1
05	Paramedics	5	0	5
06	Computer Operator	1	0	1
07	Support Staff	1	2	3
Sub Total		10	4	14

Table 19.3: Solar Home System Program

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Director	0	1	1
02	Assistant General Manager	2	0	2
03	Senior Manager	5	0	5
03	Manager	5	0	5
04	Assistant Manager	44	0	44
05	Senior Technician	191	0	191
06	Technician	89	0	89
07	Peon	1	0	1
08	Driver	4	0	4
Sub Total		341	1	342

Table 19.4: Child Labor & Non Formal Education .

SL No.	Designation	No. of Staff		
		Male	Female	Total
01	Project Coordinator	1	0	1
02	Program Officer	0	1	1
03	Teacher	0	14	14
Sub Total		1	15	16

Table 19.5: Agriculture, Livestock and Fisheries

SL No.	Designation	No. of Staff
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		Male	Female	Total
01	Assistant Coordinator	1	0	1
02	Program Organizer	1	0	1
03	Assistant Program Organizer	1	0	1
04	Senior Field Organizer	2	0	2
04	Gardener/Paravet	6	0	6
Sub Total		16	0	16

Table 19.6: Food Security Project

SL No.	Designation of Staff	No. of Staff		
		Male	Female	Total
01	Coordinator	1	0	1
02	Accountant	1	0	1
02	Field Officer	4	4	8
Sub Total		6	4	10

10.0 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 2012 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 2012.

Micro finance

i)	Assistant Coordinator	-	01
ii)	Program Organizer	-	26
iii)	Field Organizer	-	104
iv)	Audit Consultant	-	01
v)	Audit Officer	-	02

Agriculture and Livestock

i)	Agriculture Officer	-	01
ii)	Agriculture Worker	-	11

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 2012 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. 104 Field Organizer and 26 Program Organizer were recruited and provided pre-service training in 2012.

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 2012.

10.2.2 Inside and Outside Training in 2012

IDF staff members received training on various aspects in 2012. Table below shows the details of inside and outside training received by the IDF staff members.

Table 20: Inside and Outside Training

Sl. No.	Name of Training	Designation						Total
		ACO	SPO	PO	APO	SFO	FO	
01	Microfinance Operation and Management Training	4	4	14	8	2	2	34
02	Credit and Savings Management	--	--	-	--	--	90	90
03	Delinquency and Ration Analysis	--	--	-	--	--	67	67
04	Supervision and Monitoring	--	--	19	9	10	04	42
Total		4	4	33	17	12	163	233

11. OTHER EVENT

Generally in IDF, the Governing Body Meeting takes place every after 3 months and the Annual General Meeting once a year. In case of any emergency, an extra meeting is organized. Mostly the policy making issues are discussed in those meetings. The following meetings were held in 2012.

11.1. Annual General Meeting in 2012

<u>Meetings</u>	<u>Date</u>	<u>Venue</u>
18 th AGM	24/8/2012	IDF, Central Coordination Office

11.2 Extra-ordinary General Meeting in 2012

<u>Meetings</u>	<u>Date</u>	<u>Venue</u>
12 th EGM	2/3/2012	IDF Dhaka Office

11.3 Governing Body Meeting in 2012

<u>Meetings No.</u>	<u>Date</u>	<u>Venue</u>
75 th GBM	4/2/2012	IDF C.C. Office
76 th GBM	27/04/2012	IDF Head Office
77 th GBM	28/7/2012	IDF Head Office
78 th GBM	20/10/2012	IDF Head Office

11.4 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 Table 21.

Table 21: Strategic Business plan

Major Components	Upto June 2011	2011-12	2012-13	2013-14	2014-15	2015-16	Total
Branch	62	71	82	92	102	112	112
Member (by year)	85000	12200	14700	16200	17200	17700	163000
Member(cum)	85000	97200	111900	128100	145300	163000	163000
Borrower(cum)	74731	87720	100995	115625	131165	147165	147165
Disbursement (m)	6491.62	1557.96	1830.9	2139.66	2480.85	2840.31	17341.3
Outstanding (m)	615.83	857.1	1007.2	1176.9	1364.5	1562.2	1562.2

Net Savings (m)	295.09	344.3	428.7	530	653.7	794.6	794.6
Repayment rate (%)	99.2	99.3	99.4	99.5	99.6	99.7	99.7
Profit/Loss (m)	163.69	17.36	43.3	55.88	76.17	99.65	456.05

12. PLAN AND BUDGET

Under the framework of five-year plan, IDF prepared annual plan and budget for 2012-13 through a participatory process. Plan and budget for 2012-13 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 workshop was organized 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 2012-13 is attached (Annex- 4).

In 2012-13 IDF has planned to set up 10 new branches. IDF has planned to increase members, loan disbursement, outstanding and savings respectively by 15,901, Tk.180,98,86,000, Tk.18,12,90,980 and Tk.8,41,92,164 in 2012-13 making total number of members, loan disbursement, outstanding and savings are expected to increase to respectively by 1,07,800, Tk.936,02,08,790, Tk.92,49,38,028 and Tk.42,95,37,581 at the end of 2012-13(June 30, 2013).

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. PERFORMANCE AWARD

IDF provides award to staff members, clients and branches for their performance every year. The categories and number of awards for 2012 are presented below Table 22.

Table 22: Categories of award in 2012

Category	Number of Award	
	Best	Special
Branch	01	07
Manager	01	06
Micro-credit worker	01	08
IT worker	01	02
Agriculture worker	01	02
Centre School Teacher	01	-
Micro Enterprise Initiator	01	02
Centre Chief	10	-
Total	17	27

15. AUDIT

15.1 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 2012, all branches, Area Offices 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.

15.2 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 2011-12 and duly submitted the report. The Audit Report for 2011-12 is given in **annex- 5**.

Central Coordination Office and Area offices:

- A. **Central Coordination Office:**
House # 25, Road # 2, Block # B
Chandgoan Residential Area
Chittagong.
Phone: 880-31-671422,
Mb: 01711 338537
- B. **IDF Area Offices:**
- | | |
|--|---|
| <p>1. <u>Bandarban Area</u>
C/O. Balaghata Buddhist Anath
Asram, Balaghata, Bandarban.
Phone: 880-361-62416
Mobile: 01814-659377</p> <p>2. <u>Rangamati Area</u>
Plot # 126, Alam Dock Yard
(Kathaltali), Near Lakers Public
School, Rangamati Sadar,
Rangamati
Phone : 880-351-63353
Mobile : 01814659379</p> <p>3. <u>Khagrachari Area</u>
Aparna Chowdhury Para,
Mohila College Road,
Khagrachari Sadar, Khagrachari
Phone: 880-371-61412
Mobile: 01814659378</p> <p>4. <u>Cox's Bazar Area</u>
Rumalirchara
(Behind Al Mustafa KG School)
P.S & Dist. Cox's Bazar
Mb: 01814 659371</p> <p>5. <u>Rajshahi Area</u>
Sector # 1, Uposahar
House # B/499 (ground floor)
Sopora, Boalia, Rajshahi
Mobile: 01814 659375</p> | <p>6. <u>Dhaka Area</u>
Moinertek Bazaar.
P.O. Uzanpur, PS. Uttara,
Dhaka-1230,
Mobile: 01811 415068</p> <p>7. <u>Chittagong City Area-1</u>
Badhan Community Centre
(2nd floor), Kaptai Rastar Matha,
Mohora, Chittagong
Mobile: 01814-659373</p> <p>8. <u>Chittagong City Area-2</u>
2826, Nahar Manjil, West
Nasirabad,
(Kacha Rasta Eid-gah), Pahartali,
Chittagong.
Mobile: 01814-659380</p> <p>9. <u>Satkania Area</u>
Satkania Rastar Matha (Near
BRAC Office)
Karanirhat, Satkania, Chittagong
Mobile: 01814-659376</p> <p>10. <u>Brahammanhat Area</u>
P.O. Gujra Noapara
P.S. Raozan, Chittagong
Mobile: 01814-659361</p> |
|--|---|

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. Mb: 01814659334	April	1998
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
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 Branch	P.O. Gujra Noapara P.S. Raozan, Chittagong Mb: 01814659351	May	2003

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
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
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	Fatikchari	South Durung (near Khulshi School) PO+PS- Fatikchari, 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
63	Kapashia	Torgaon Medical More PO:Torgaon, PS: Kapashia Dist:Gazipur Mb;0183329040	February, 2012
64	Taherpur	Taherpur Bazar PO: Taherpur, PS:Bagmara Dist: Rajshahi Mb:0183329041	February, 2012
65	Durgapur	Hazi Abdul Gani Complex, PO+PS-Durgapur, Dist: Rajshahi Mb: 01833329042	June 2012
66	Narayanhat	C/O: Abul Kalam Building PO: Narayanhat, PS: Phatikchari Mb: 01825716145	November 2012
67	Shitakundo	C/O: Doaji para PO: Purbo Muradpur, PS: Shitakundo Dist: Chittagong Mb: 01814483225	November 2012
68	Natore	C/O: Abul Hossain PO: Diapotia, PS: Natore Dist: Natore Mb: 01833329043	November 2012
69	Badolgachi	Shamsul Alam Plaja, T NT Road PO: Badolgachi, PS: Badolgachi Dist: Naoga Mb: 01833329044	November 2012
70	Sherpur	141, Jagonnat Para PO: Sherpur, PS: Sherpur Dist: Bogra Mb: 0184485618625	November 2012
71	Monohordi	Hospital Raod, PO: Monohordi, PS: Monohordi, Dist: Norshingdi	November 2012
72	Rohonpur	Promadpur, Bagduar Para PO: Gomostapur, PS: Gomostapur Dist:Chapai Nobabgonj Mb: 01713 584570	November 2012

73	Baliadanga	Vill: Baliadanga, PO: Baliadanga PS: Chapai Nobabgonj Dist: Chapai Nobabgonj Mb: 01833322044	November 2012
74	Chowdala	Janani Vila, PO: Chowdala PS: Gomostapur Dist: Chapai Nobabgonj Mb: 01825716945	November 2012
75	Potia	Shantirhat Madrasha Connecting Road, Vill; Thana Mohira PO: Kalarpole, PS: Potia Dist: Chittagong Mb: 01847005451	November 2012

Annex-3

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	1251	112943.2	7630.5	3917.5	1219.6
2	Balaghata	1769	188119.4	14219.8	8317.3	314.5
3	Ruma	781	73934	6829.8	3830.6	1175.2
4	Rajbila	1745	190086.5	13800.8	6778.8	483.9
5	Lama	1483	176012.9	14614.6	5683.5	2458.5
6	Baishari	1590	149773.7	9368.8	4966.6	517
7	Sarai	1026	72073	7437.7	2611.2	1209.1
Sub Total		9645	962942.7	73902	36105.5	7377.8
Rangamati. District						
8	Rangamati	2387	376416	30225.7	15458.6	1203.2
9	Juraichari	628	6506	2168	627.1	2168
10	Baghaichari (1+2)	1362	103126.5	11730.2	4308.1	4410.9
11	Banarupa	1795	189486.5	17883.8	10087.6	831.7
12	Rajasthali	1384	110396.2	7944.4	5019.7	437.7
13	Langgadu-1	1140	151647.3	9188.1	3781.2	1509.8
14	Langgadu -2	802	28531	4984.1	2313.7	714.9
15	Betbunia	1744	203696.4	16140.9	6207	1193.6
16	Raikhali	2032	262475.6	14082.8	7965.5	687.9
Sub Total		13274	1432281.5	114348	55768.5	13157.7
Khagrachari District						
17	Khagrawchari	2206	313268.5	25516.3	14184.3	802.4
18	Manikchari	1995	190784	17303.7	8803	53.2
19	Guimara	1,128	136911	11365.6	5570.2	109.6
20	Matiranga	1230	111965.9	10043.3	3784.3	417.6
21	Dighinala (1+2)	1714	83888.6	14352.9	5572.6	3843.2
22	Ramgar	868	16539	5334.4	2331.7	0
Sub Total		9141	853357	83916.2	40246.1	5226
Chittagong District						
23	Mohora	2077	230674	17261.8	8984.8	1067.2
24	Baddarhat	3250	410659.5	31289.7	20082.1	761.9
25	Halishahar	2888	354418.5	26693.8	13692.8	980.7
26	Kadamtoli	2576	238489	23487	15401.8	572.9
27	Satkania	1292	77620	14010.2	4966.8	62.8
28	Brahammanhat	1512	180210.9	13517.6	5800	1107.7
29	Banshkhali	1891	140103.8	20338.5	5412.2	757
30	Moriomnagar	1441	92511.1	11292.9	4787.1	875.8

31	Padua	1226	82778.5	12929.3	3704.5	421.5
32	Dhopachari	1215	116145	12646.6	3798.3	1098.7
33	EMCharhat	1083	92176.5	10065.4	2881	3012.5
34	Ranirhat.ctg	1882	212650	15257.8	7457.2	456.8
35	Fatichari	1166	40730	8214.2	3209.3	32
36	Katghar	1775	176788.2	16365.9	11170.8	0
37	Amilish	959	39539	8707.8	2670	426.5
38	Raozan	1911	261140	22276.6	10077.1	683.2
39	Rajarhat	2218	279074	19730	6465.4	231.6
40	Baraichari	1391	185830.2	15368.5	7917.8	255.6
41	Colonelhat	2009	114067	10967	5863.9	421.7
42	Pahartali (1+2)	1888	251211.8	15550.7	8577.6	798.4
43	Oxyzen	1838	150043	16060.1	7019.3	1383.9
44	Sarkarhat	1998	157906	14317.3	6219	1102.6
45	Pomora	1048	93550.5	8916	3642.3	289.8
46	Azadibazar	1271	63738	5502.9	2427.4	668
47	Barairhat	1141	66346	9930	3685	521
48	Boalkhali	1616	115446.3	11264.5	4211.8	555.6
49	Anowara	1563	73300	14944.2	4581.1	218.5
50	Patherghata	1610	62414.1	9918.2	5636.2	231
51	Chandanish	751	16441	6867.1	1352.9	0
Sub Total		48486	4376001.9	423691.6	191695.5	18994.9
Cox's Bazar District						
52	Eidgaon	1314	113036	9886	3955.3	880.7
53	Cox's Bazar	1406	128305	16311.1	5967.9	782.2
54	Ukhia	1315	67067	6981.5	2257.4	1563.9
Sub Total		4035	308408	33178.6	12180.6	3226.8
Rajshahi District						
55	Rajshahi	2140	88785	12744.7	5408	129.8
56	Arani	1828	61321	11025.7	4100.3	198.7
57	Poba	1660	55704	10190.4	2996.9	431.8
58	Bagha	1000	20806	5571.4	1696.4	430.9
59	Shibgonj	1203	12504	5104.7	1691.8	0
60	Taherpur	675	4577	3095	645.2	0
61	Durgapur	336	1753	1438.7	232.1	0
Sub Total		8842	245450	49170.6	16770.7	1191.2
Dhaka District						
62	Uttarkhan	713	54871	5869.5	2185.3	1378.8
63	Tongi	962	30661	7963	3086.1	153.3
64	Shreepur	665	13826	4397	1719.5	0
65	Kapashia	549	4150	2594.5	752.5	0
Sub Total		2889	103508	20824	7743.4	1532.1
Grand Total		96312	8281949.1	799031	360510.3	50706.5

Plan and Budget for Microfinance Program

July 2012 – June 2013

Plan

Particulars	Upto June 2012	Plan (July 2012-June 2013)	Total (June 2013)
Branch	65	10	75
Center	4,151	489	4,640
Group	21,164	2,568	23,732
Member	91,899	15,901	107,800
Loan Disbursement (Tk)	7,550,322,790	1,809,886,000	9,360,208,790
Loan Repaid(Tk)	6,806,675,742	1,628,595,020	8,435,270,762
Loan Outstanding (Tk)	743,647,048	181,290,980	924,938,028
Saving Balance (Tk)	345,345,417	84,192,164	429,537,581

Budget

Sl. No.	Particulars	Total Tk.
1.	Expenditure	
	Head Office	7,473,270
	Central Coordination Office	18,029,870
	Area Office(10)	6,066,592
	Branch Office(75)	171,726,985
	Sub Total	203,296,717
2.	Depreciation	
	Head Office	400,000
	Central Coordination Office	655,200
	Area Office(10)	-
	Branch Office(75)	2,367,899
	Sub Total	3,423,099
3.	Interest Expense	
	Head Office	22,020,000
	Branch Offices	44,873,902
	Sub Total	66,893,902
4.	Other expenditure(HRD, Bank Charges, Audit Fee, Workshop/Meeting etc.)	
	Head Office	860,000
	Central Coordination Office	572,400
	Area Office(10)	124,800
	Branch Office(75)	3,258,920
	Sub Total	3,956,120

5.	Capital Expenditure	
	Head Office	258,400
	Central Coordination Office	2,494,400
	Area Office(10)	-
	Branch Office(75)	4,130,400
	Land Purchase	160,000,000
	Sub Total	166,883,200
	Total Expense (1+2+3+4)	277,569,838
6.	Income	
	Service Charge	221,208,409
	Interest on Advance	260,208
	Bank Interest	7,675,273
	House Rent	1,753,781
	Pass Book Sale	405,360
	Others Income	714,614
	Account Close	347,860
	Receipt from branch (30%)	65,072,664
	Total Income	297,438,169

Independent Auditors' Report
of
Integrated Development Foundation (IDF)