

ANNUAL REPORT 2021



INTEGRATED DEVELOPMENT FOUNDATION
Bangladesh

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



ANNUAL REPORT 2021

Edited by
Zahirul Alam

Adviser
Fazlul Bari

Composed by
IDF Team

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Integrated Development Foundation

Print & Publications
Khokan Quality Printers
Chattogram.
Cell: 01818-996937
E-mail: knokanqp@yahoo.com

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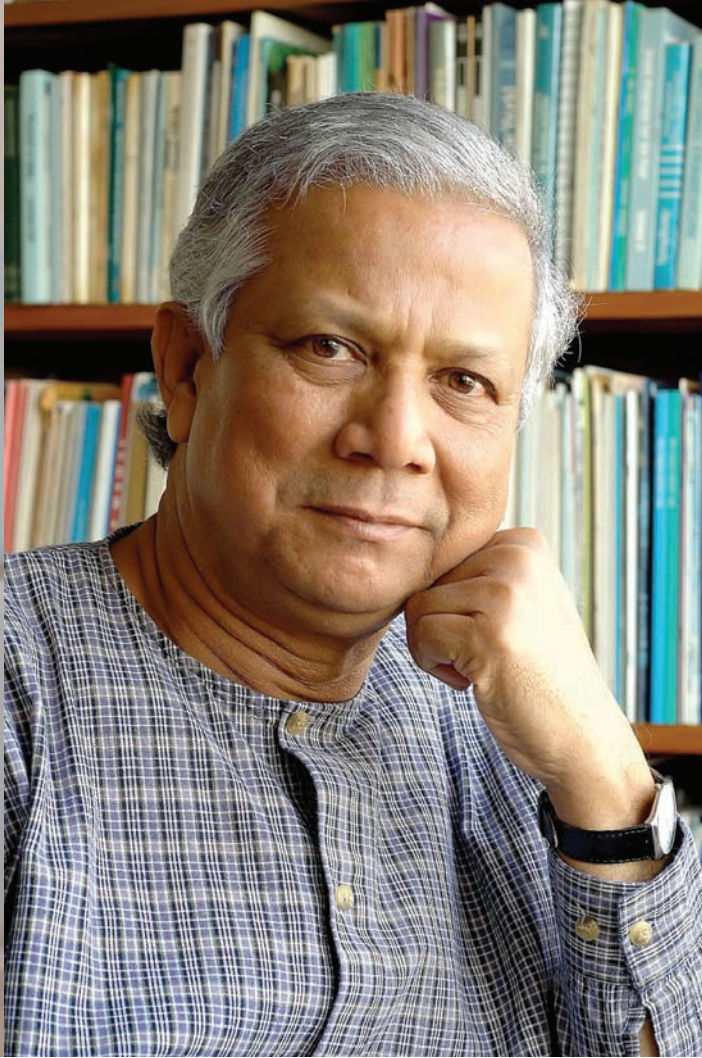
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IDF Programs





Quotes from Nobel Laureate Prof. Muhammad Yunus

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



MESSAGE FROM THE CHAIR

I am pleased to see the publication of Annual Report of our organization (IDF) for 2021. IDF has completed 29 years of its successful journey as a leading development organization in Bangladesh.

In the process of building an organization, IDF has been developing an army of social business-oriented workforce. Around 2000 people work directly under the organization; more importantly the loan-receiving group-members numbering one hundred thousand (plus) [in 18 administrative districts, belonging to 114 upazilas] are being served by the organization. In the accounting year (2021), IDF disbursed Taka 4,158.54 (in Million BDT) of loan-money to the group-members, of which overwhelming 70 percent of the total amount went to the poor and the ultra-poor households. In other words, in this period about 70,000 poor households of the country benefitted from the organization's loan-disbursement. The IDF-disbursed loans are utilized in financing crop production and allied business, grocery and related activities, agricultural machineries and hardware, transports/vehicles, service-oriented business. Bangladesh rural economy has been going through a perceptible structural transformation i.e. more diversification in product-mix, mechanization and higher levels of agricultural /rural productivities and IDF's loan disbursements are helping these inevitable and progressive changes.

IDF's multisectoral activities in the productive sectors of agriculture, livestock and fisheries maintained a sustained growth in 2021. In other sectors e.g. health (with some solid developments in Kazi Halima Sattar Health Complex, Mohora, Chottogram), social and human development (e.g., education, skill-training, insurance-benefits), R & D (with some social engineering component in the Halda River Project, for conservation of natural breeding ground of fishes, supported by financial and technical of PKSf and IFAD[Rome]) the organization has done well.

Due to the continued incidence of pandemic of Covid-19, the reporting year has been a difficult one for IDF, as it has been generally for other business and household units. The organization faced significant difficulties in interacting with its clientele and other stakeholders due to restrictions in movements and communications; the economy slowed down. IDF management led by the executive Director and other senior officials improvised new ways to keep the loan-disbursement and repayment in the key micro-finance sector running at a satisfactory level.

I congratulate our patrons especially PKSf, members of IDF governing Body, different multilateral and bilateral donors for their support. I put on record my heart-felt appreciation for the dedicated service of IDF staff-members; their inspired and collective activities have made the year 2021 a successful one for the organization. Thank you.

Mahmudul Alam

Chairman, IDF



Notes from the Executive Director

IDF completed about 29 years since its birth in December 1992. The year 2021 is a special year for IDF as it has been able to recover to a great extent from the devastating effect of Covid-19 which impacted severely the income, employment and health of the majority people of Bangladesh reducing their living standard and loan servicing capacity in 2020, resulting a sharp drop in “On Time Repayment(OTR)” rate to about 64% at a point in 2020.

IDF undertook various measures to address the economic, employment and health problems arose due to Covid-19. The major actions taken are, i) food grant and health services, ii) soft loans for loss recovery, iii) strengthen tele-health services and introduce real time monitoring and electrical recording systems of health data, iv) dearness allowance for employees and, v) performance based salary system.

IDF opened six new branches in 2021, which increased number of members by 2514 in 2021 while IDF experienced a negative growth of 6241 membership in 2020. The portfolio at risk has improved to 4.86% in 2021 from 16.09% in 2020. The loan portfolio has increased from Tk 2384.0 million in 2020 to Tk2800.0 million in 2021. The increase is about 24%. The OSS and FSS improved respectively to 117.59% and 109.05% in 2021 compare to 109.05% and 101.76% in 2020. IDF team plans to expand and improve the services further in coming years.

The hard and disciplined work of IDF team have made the above progress possible in 2021. IDF team is very grateful to its general and governing body for their valuable guidance and support. The support of the relevant government ministries and departments, MRA, PKSF, CDF, banks and other partners was remarkable. We extend our sincere thanks and gratitudes to all who supported us and conclude here with a great expectation that all government, non-government partners and well wishers at home and abroad will continue their support even in greater extent in coming years.

A handwritten signature in black ink, appearing to read 'Zahirul Alam'.

Zahirul Alam

Founder & Executive Director

IDF



Awards

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



■ **Nobel Laureate Prof. Muhammad Yunus**

Grameen Bank Campus
Mirpur-2, Dhaka

■ **Prof. H.I. Latifee**

Grameen Turst
Mirpur -2, Dhaka
Tel : 8016319 (O)

■ **Mr. A. K. Fazlul Bari**

Lane-12, House-541/3, DOHS Baridhara,
Dhaka-1206
Tel : 01713-426402, 8417271 (R)

■ **Mrs. Mufaweza Khan**

House # 8, Road #7A, Sector # 3
Uttar Modal Town, Dhaka
Tel : 8918892

■ **Dr. Md. Ismail Chowdhury**

C/O, Prayash, 318 Mohammadpur,
Muradpur Panchlaish, Chattogram
Tel : 01818-703546

■ **Mr. Nurul Alam Chowdhury**

House # 4, Lane- # 2, Road # 1
Block # L, Halishahar H/E
Chattogram, Tel : 01711-430681

■ **Arct. Maung Than Han**

Ujani para Kiang Road
Ujani para, Bandarban
Tel : 01712-921164

■ **Mr. Zafar Ullah**

House-6, Road-3, Rupali Housing
Mirpur-3, Dhaka
Tel : 01817-596152, 01676-592493

■ **Mr. Mahfuzur Rahman**

House No-3, Road No.-11, Maddha Badda, 10,
Acore Punurbashan Area, Dhaka
Tel: 01535-234964, 01841-441736

■ **Mr. Sher Afzal Khan**

MIDAS, Dhanmondi R/A
Dhaka

■ **Mr. Mohammad Siddiquir Rahman (Late)**

House #42/1, Road # 7
Block -11, Banani, Dhaka -1213

■ **Mr. Zahirul Alam**

House # 20, Avenue # 2
Block # D, Mirpur-2, Dhaka
Tel : 9005452, 01711-538142

■ **Prof. Dr. Mahmudul Alam**

Flat # A2, Property Triad
38, Lake Circus, Kalabagan, Dhaka
Tel : 01713-017402, 889112829 (R)

■ **Principal Dr. Md. Rezaul Kabir**

7, Shegun Bagicha, Eastern Dream,
Flat No. 102 (First floor), Dhaka
Tel : 01817-753275, 01741-308741

■ **Prof. Md. Shahidul Amin Chowdhury**

Flat-7A, Prince Tower
Nabab Habibulla Road
Shahbag, Dhaka
Tel : 01711-969822

■ **Mr. A.T.M. Nasir Uddin**

54, New Eskaton Road, Dhaka
Tel : 8127984 (R)

■ **Mr. K.M Asaduzzaman**

Grameen Bank Campus
Mirpur-2, Dhaka

■ **Mrs. Khaleda Rahaman**

House # 42/1, Road # 7
Block-H, Banani
Dhaka-1213

■ **Mr. Jawher Lal Das**

Flat # A/1, Rosetta
House # 8, Road # 12 (New)
Dhanmondi, Dhaka
Tel : 01713-046979

■ **Mrs. Hamida Islam (Late)**

Hasnaband Colony, Moghbazar
Dhaka



- **Mr. A. K. Fazlul Bari**
Lane-12, House-541/3
DOHS Baridhara, Dhaka-1206
Tel : 01713-426402, 8817271 (R)
- **Mr. Zahirul Alam**
House # 20, Avenue # 2
Block # D, Mirpur-2, Dhaka
Tel : 9005452, 01711-538142
- **Mr. Maung Thoai Ching**
Ujani para Kiang Road
Ujani para, Bandarban
Tel : 01818-445766, 0361-62088
- **Mr. Jawher Lal Das**
Flat # A/1, Rosetta, House # 8,
Road # 12 (New), Dhanmondi, Dhaka
Tel : 01713-046979
- **Mr. Mahfuzur Rahman**
House No-3, Road No. 11, Maddha Badda,
10, Acore Punurbashan Area, Dhaka
Tel: 01535-234964, 01841-441736
- **Mrs. Hosne Ara Begum**
House # 192, Road # 08, Block # C
Basundhara R/A, Dhaka-1229
Tel : 01713-426403
- **Mr. Ranglai Mrou**
Post Office- Shoalok, P.S. & Dist.- Bandarban
Tel : 01727-262957
- **Prof. Afroza Khanam**
Flat # B/1, BDDL Vermilion, House # 1KA,
Road # 7A, West Dhanmondi, Dhaka
Tel : 01741-144984
- **Mrs. Biva Chakma**
Village: Narankaiya, PO+PS Khagrachari,
Dist. Khagrachari
Mobile: 01823-968877
- **Prof. Dr. Mahmudul Alam**
Flat # A2, Property Triad 38, Lake Circus,
Kalabagan, Dhaka
Tel : 01713-017402, 889112829 (R)
- **Principal Dr. Md. Rezaul Kabir**
7, Shegun Bagicha, Eastern Dream,
Flat No. 102 (First floor), Dhaka
Tel : 01817-753275, 01741-308741
- **Prof. Md. Shahid-ul-Amin Chowdhury**
Flat-7A, Prince Tower, Nabab Habibulla Road,
Shahbag, Dhaka . Tel : 01711-969822
- **Arct. Maung Than Han**
Ujani para Kiang Road
Ujani para, Bandarban
Tel : 01835-207591, 01712-921164
- **Mr. Nurul Alam Chowdhury**
House # 4, Lane # 2, Road # 1 Block # L,
Halishahar H/E, Chattogram
Tel : 01711-430681
- **Prof. Dr. Md. Saleh Uddin**
Sovasto Nilima, 3/9, Block # A
Lalmatia, Dhaka
Tel : 01919-934311, 01711-934311
- **Prof. Lalon Kanti Chakma**
Kyachalong Degree College
Baghaichari, Rangamati
Tel : 01553-129227
- **Mrs. Farzana Rahman**
House # GP-CHA-54/03, Quaty Mosque Road
North Badda, Gulshan Dhaka
Tel : 01819-830108

GOVERNING BODY, 2021



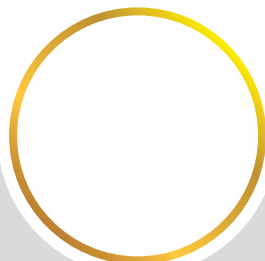
Prof. Dr. Mahmudul Alam
Chairman



Principal Dr. Rezaul Kabir
Vice-Chairman



Mr. Zahirul Alam
Executive Director & Secretary



Joint Secretary
Vacant due to death



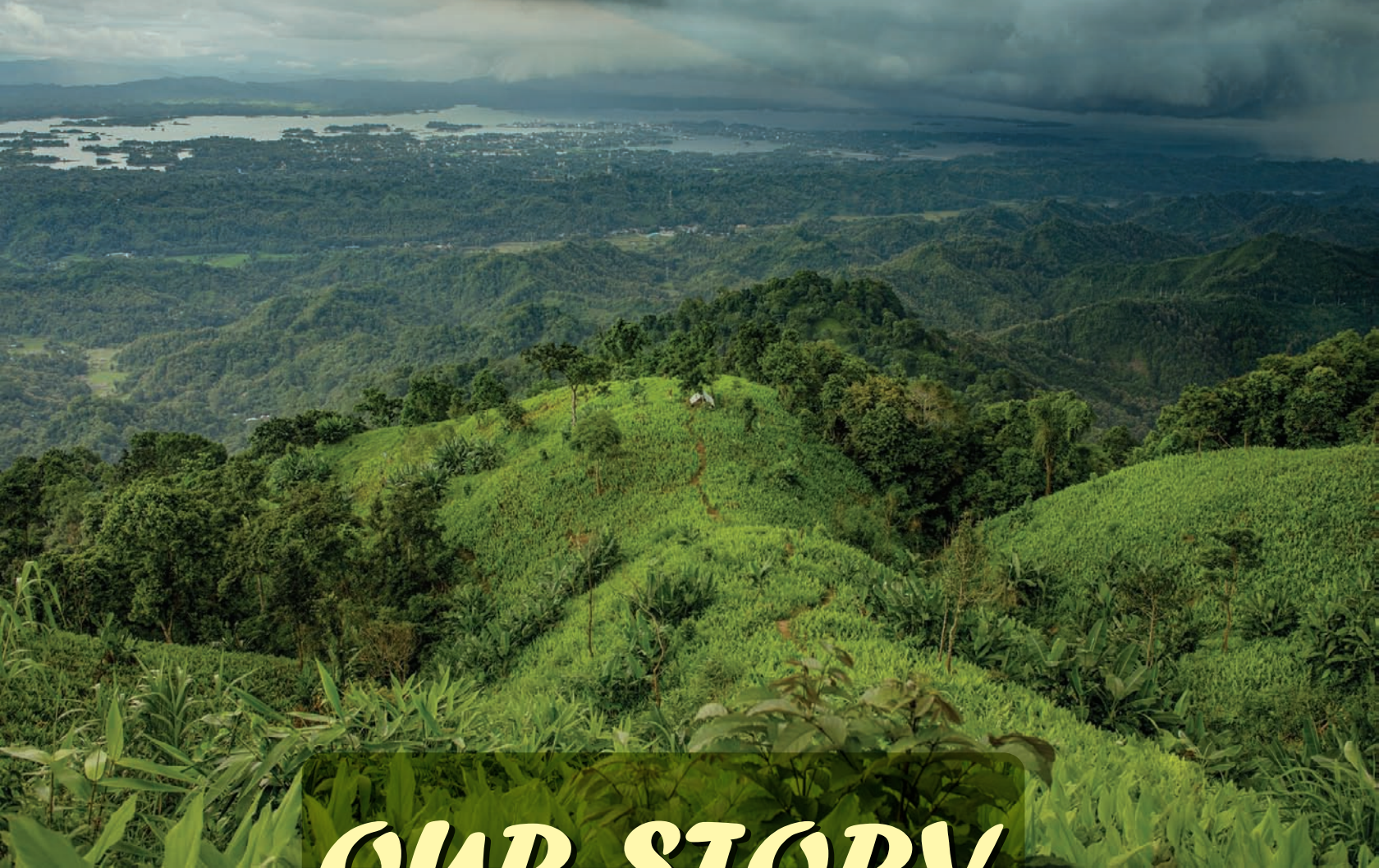
Mr. Jawher Lal Das
Treasurer



Mrs. Farzana Rahman
Member



Prof. Afroza Khanam
Member



OUR STORY

1.1 INTRODUCTION

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

IDF started its journey with the experiment of Grameen model in Bandarban Hill District in 1993 with a seed capital of US\$7,500.00 (loan) from Grameen Trust. Following the success of this pilot project, Swedish International Development Co-operation Agency (Sida) came forward to support IDF for the expansion of Grameen model in all over Chattogram Hill Tracts in the framework of a long-term (8 years) sustainable plan. The success of IDF attracted other development partners; who came forward to assist IDF in its initial days. These were ILO, Helen Keller International (HKI), UNICEF, CARE Bangladesh, AusAID, IDCOL, Grameen Foundation USA, Deutsche Bank, Cow Bank (Australia) and others. Later, Palli Karma Sahayak Foundation (PKSF) joined in 1997-98 with technical and other supports and has been continuing till to date.

Gradually, various financial organizations including Banks like Basic Bank Ltd., Sonali Bank Ltd., Bangladesh Krishi Bank, BRAC Bank Ltd., Bank Asia Ltd., Prime Bank Ltd., One Bank Ltd., Mercantile Bank Ltd., Eastern Bank Ltd., EXIM Bank Ltd. are also extended their supports to IDF. Currently IDF is implementing a project on nutritional development of the hilly people in Khagrachari district in partnership with United Purpose (UP), with the financial assistance of European Union.

1.2 VISION

To create comfortable poverty free Bangladesh.

1.3 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, various social and safety-nets services such as health, agriculture, livestock, fisheries, education, members' protection etc. for their overall socio-economic upliftment.

1.4

OBJECTIVES

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

1.5

FROM MICROFINANCE TO FINANCIAL INCLUSION

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

IDF started its operation through providing financial services to the poor people of Bandarban Hill District and gradually integrated other services such as health, water and sanitation, eye care, solar power, agriculture, livestock, fisheries, protection against deaths and damages of IGAs and other supports based on the needs of the people during the last 29 years. IDF implements the above activities in partnership with various governments, non-government institutions, banks and national and international partners in 114 upazilas of 24 districts in the country. The details of these activities are presented in this report.



1.6 GOVERNANCE

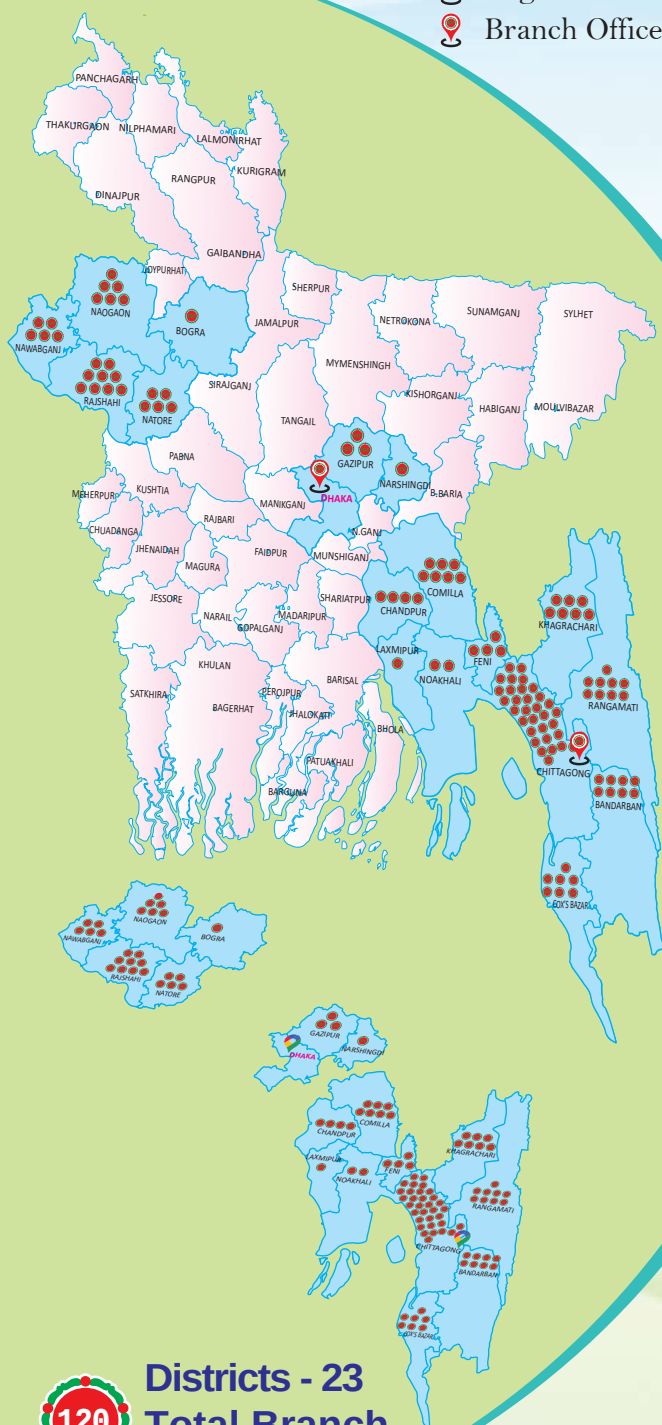
The supreme authority of IDF is General Body which is composed of 19 members from different professions such as university teachers, academicians, engineers, medical doctors, retired UN officials, community leaders etc. Unfortunately, in the middle of the last year (2020), 2 of our honourable members died leaving the Body with 17 members. IDF has a Governing Body of 7 members elected from the General Body. The General Body is the highest policy and decision-making body of IDF.

The Governing Body is responsible for the formulation of plan and budget for the programs and projects to be implemented by the organization. The Governing Body evaluates and monitors the implementation of policies, programs and projects through various monitoring tools and visits to the project areas. A Chairman elected by the General Body heads both General and Governing Body. The Executive Director works as General-Secretary of both the Bodies.

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

1.7 THE OPERATIONAL AREA

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



Districts - 23
Total Branch
Offices

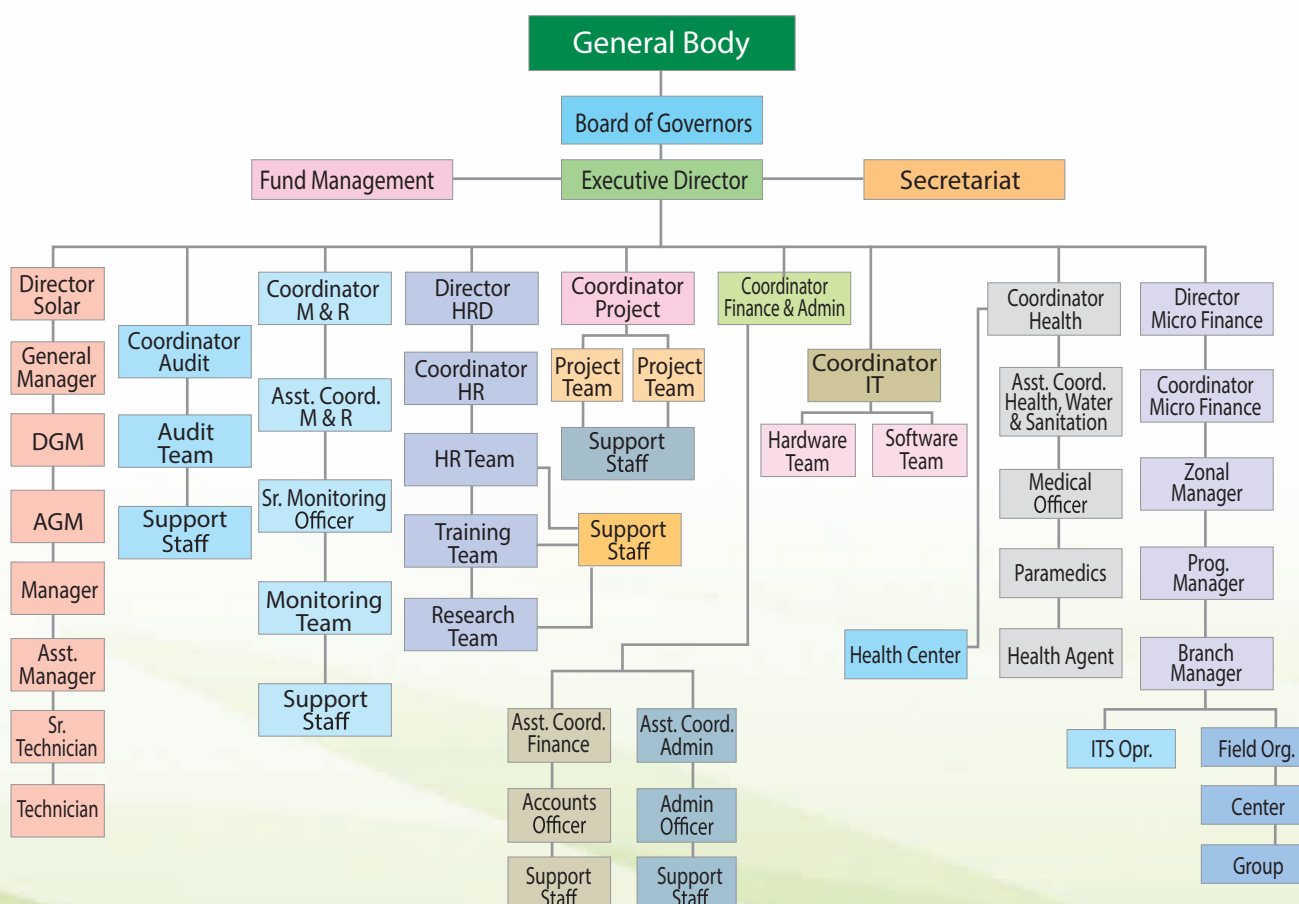
IDF started its operation from Chattogram Hill Tracts in 1993 which is hilly and remote inhabited by about thirteen diverse poor tribes speaking different dialects. The area is wedged between the Bay of Bengal and the hills of Mizoram of India. IDF gradually expanded its activities to 22 districts by 2021.

IDF also provide solar services in 12 districts of which 6 branches are in Lakshmipur, Moulvibazar, Sylhet, Hobiganj and Brahmanbaria districts where there is no microfinance activities. The remaining 14 are with existing micro credit Branches (more details are in chapter 2.7. There, IDF's operational area, during 2021, were 23 districts with 120 Branches including solar branches. The list of all IDF Branches with their addresses is shown in **Annex 6.1** and **Annex 6.2**.

1.8 THE ORGANIZATIONAL STRUCTURE

The programs and projects are implemented mainly by Branch offices supported by Head office, Zonal offices, and Area offices. The Branch offices work directly with the people in their respective areas; people through centres and groups. Group is lowest level of organization followed by centers. The organogram of the organization is presented below (diagram-1)

Organogram of IDF



2. PROGRAMS

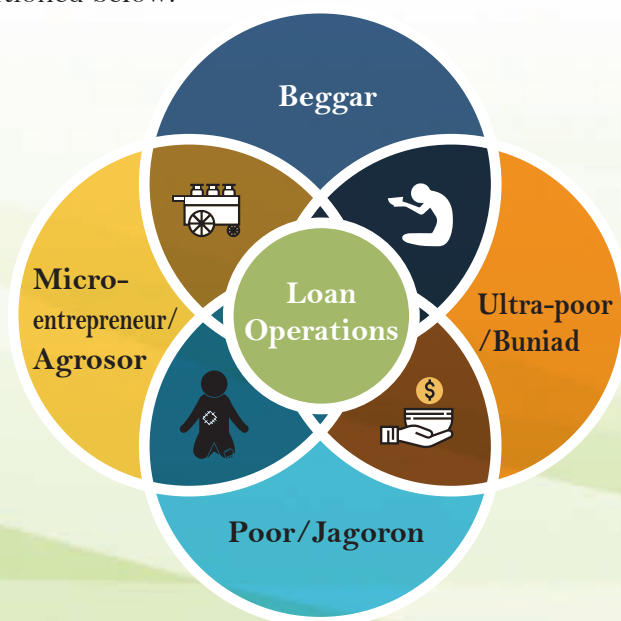




2.1 MICROFINANCE

2.1.1 Loan Operations

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



a. Beggar Program



In order to support the most vulnerable people, especially the beggars in the society, IDF launched a separate program called beggar program in May 2006 with the financial and technical assistance of Grameen Trust. The name of the project is “project dignity”. The objectives of the program are to i) build confidence and capacity of beggars, ii) enable them to gain access to resources, iii) provide credit for investment and iv) transform them into productive manpower. Some basic

features of the program are that i) the loans are interest free and protected by IDF insurance program without any premium, and ii) each member receives an identity badge with his/her photograph and logo of IDF. As at December 2021, a total of 925 beggar was given loan of Tk. 21,26,600 of which 19,19,658 Tk. has been repaid and 420 beggars have joined normal program. About 130 beggar gave up begging through IDF Beggar program.

Table 1: Status of Beggar Program as on 31 December 2021

Particulars	Till 2020	In 2021	End 2021
No. of Branch	6	-	00
No. of Members	20	-	00
Disbursed (million in BDT)	2.12	-	2.12
Outstanding (million in BDT)	00	00	00
Repayment Rate	00	00	00
Savings Balance (million in BDT)	00	00	00

b. Ultra-Poor Program

IDF started this program in 1993 in Bandarban Hill District with assistance of Grameen Trust and gradually expanded to other areas. Currently PKSf and Banks are supporting IDF to run this program. The objectives of the program are to i) build confidence and capacity of the ultra-poor, ii) organize and build a receiving mechanism of them so that they can receive their necessary services, inputs and financial assistance for the improvement of their socio-economic status. The total number of members in this category has reduced by 1483 in 2021 which indicates that these members have been graduated to next level. The status of loan position of the ultra-poor till the end of the year 2021 is shown in Table 2.



Table 2: Status of Ultra Poor/Buniad loan program as on 31 December 2021

Particulars	Till 2020	In 2021	End 2021
No. of Branch	85	-13	72
No. of Member	3,485	-1483	2002
Loan Disbursed (million in BDT)	152.81	11.49	164.30
Loan Outstanding (million in BDT)	16.71	-9.60	7.11
Repayment rate (%)	99.64	99.60	99.60
Savings Balance (million in BDT)	20.41	-4.14	16.27

c. Poor Program/Jagoron



IDF started this program in Shoalok mouza of Bandarban Hill District in 1993 and expanded gradually to other parts of the country during the past 28 years. The objectives of the program are to i) build confidence and capacity of the poor, ii) organize and build a receiving mechanism of the poor through which they can receive their necessary services, inputs and financial assistance for the improvement of their socio-economic status and iii) alleviate poverty from the very grass-roots level of the country. Table 3 describes the status of

loan positions of the poor till the end of the year 2021.



Table 3: Status of Poor/Jagoran Loan Program as on 31 December 2021

Particulars	Till 2020	In 2021	End 2021
No. of Branch	108	6	114
No. Members	88,841	3,020	91,861
Loan disbursed (million in BDT)	22,531.81	2,574.29	25,106.1
Loan outstanding (million in BDT)	1,250.96	230.23	1,481.19
Repayment Rate (%)	99.39	99.24	99.01
Savings Balance (million in BDT)	562.47	50.99	613.46

d. Micro-enterprise/Agrosor Program

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

The characteristics of the graduate members are as follows:

- Jagoron borrowers who developed capacity to manage bigger loans;
- Received Enterprise Development and Business Management (EDBM) Training;
- 90% attendance in the weekly/fortnightly meetings;
- 100% proper utilization of previous loans;

- o Good track record of running business profitably;
- o At least 10% of the proposed loans are accumulated in savings account;
- o Willing and able to contribute at least 10% of the investment;
- o Cooperation and involvement of family members in the enterprise;
- o Regular deposit in savings account;
- o Willingness to attend monthly cluster meetings.
- o The graduate members are usually provided with a working capital for 1 year and/or a fixed capital for 2 years. The loans are repaid by weekly, fortnightly, and/or monthly installments.
- o Must have bank account.

The details of the micro-enterprise loans till the end of December 2021 are shown in Table 4.

Table 4: Status of Micro-enterprise/Agrosor Loan as on 31 December 2021

Particulars	Till 2020	In 2021	End 2021
No. of Branch	108	3	111
No. Members	24,071	997	25,068
Loan disbursed (million in BDT)	9,317.83	1,572.76	10,890.59
Loan outstanding (million in BDT)	1,116.80	195.37	1,312.17
Repayment Rate (%)	99.52	98.06	98.06
Savings Balance (million in BDT)	479.22	19.17	482.34



2.1.2 Loan operation at a Glance

All categories of members together with the loan portfolio and the savings are shown in Table 5. Data were shown for 2 years: 2020 and 2021. The following figures show that there is a increase of 2514 (2.16%) members in the year 2021 compared to the year 2020. The amount of loan outstanding has also been increased by 416 million (1.74%) in 2021 compared to 2020. The total amount of savings of all categories of the members recorded an increase of Tk. 49.97 million (4.70%) over the year 2020 (Table 5).

Table 5: Members by Category, Loan Portfolio and Savings

Categories of Members	No. of Members		Loan Outstanding (In million BDT)		Savings Balance (In million BDT)	
	2020	2021	2020	2021	2020	2021
Beggar	20	-	-	-	-	-
Ultra-poor/Buniad	3,485	2,002	16.71	7.11	20.41	16.27
Poor/Jagoran	88,841	91,861	1,250.96	1,481.19	562.47	613.47
Micro-entrepreneur/ Agrosor	24,071	25,068	1,116.80	1,312.17	479.22	482.34
Total	1,16,417	1,18,931	2,384.47	2,800.47	1,062.10	1,112.08

Figure 1: Number of Members, Loan Outstanding and Amount of Savings in 2020, 2021



2.1.3 Savings Mobilization



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

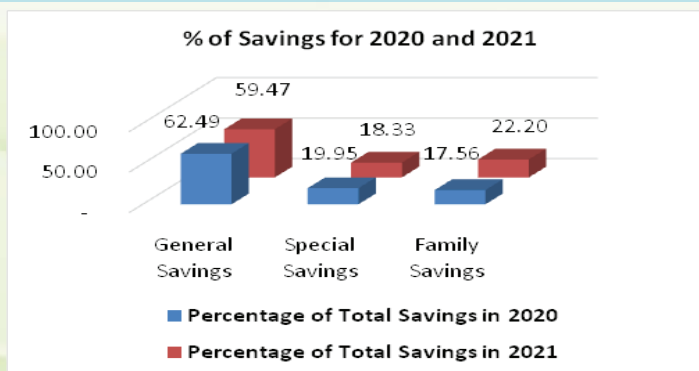
deposited in General Savings is not allowed to be withdrawn by the members when there is loan outstanding while the amount deposited in Special Savings is allowed to be withdrawn any time the member requires. The Family Savings are being operated by the members for long-term deposits.

Table 5 shows that the total amount of savings balance recorded an increase of Tk. 49.97 million(4.70%) from 1062.10 million in 2020 to 1112.07 million in 2021. The table also shows that the proportions of savings deposited by the members were 62.49%, 19.95% and 17.56% respectively in "General Savings", "Special Savings" and "Family Savings" in 2020 while there were 59.41%, 18.33% and 22.20% respectively in 2021. This shows that the members, deposited higher proportion of money in 'family savings' in 2021 compared to the previous year (Table 6 and Graph 2).

Table 6 : Members' Savings in 2021

Name	Savings in 2020 (in million BDT)	%	Savings progress in 2021 (In million BDT)	%	Savings in 2021 (In million BDT)	%
General Savings	663.72	62.49	-2.38	-4.76	661.34	59.47
Special Savings	211.88	19.95	-8.03	-16.07	203.85	18.33
Family Savings	186.50	17.56	60.38	120.83	246.88	22.20
Total	1062.10	100.00	49.97	100	1112.07	100

Figure 2: Percent of Different Kinds of Savings in 2020 and 2021



2.1.4 Growth during 2017-2021

a. Growth at a glance (2017-2021)

Micro- finance program is basically operated by IDF Branches at the grassroots level. Every year IDF attempts to expand its program to cover more eligible people in the program to provide services to them. Physical expansions of the geographical areas as well as expansion of IDF activities are being taking place every year and as a result there is positive trend of growth in physical activities like number of unions, upazila and district; in number of members, borrowers, groups, centers as well as in savings etc. But due to Covid-19 pandemic situation, during the years 2020 and 2021 the overall progress was affected and showed a downward trend. The year 2020 was worst affected and few indicators of microcredit operations slowed down as the field operations could not be run properly due to frequent lockdown, problems of free movements, abnormal life-style etc. However, the overall situation, although showed a little improvement on the following year (2021), it showed a little progress but far from improvement and even to bring to normal as previous years. About 12 indicators were selected and their growth trends were shown in Table 8. It could be seen that there was a fall in the indicators of number of members, number of borrowers, number of groups, number of centers, amount of savings etc. for the last 2 years compared to the previous 3 years.

Table 7: Growth at a glance during 2017-2021

Sl.No.	Component	2017	2018	2019	2020	2021
1	No. of Branch	95	104	107	108	114
2	No. of Union	631	846	945	967	1000
3	No. of Upazila	86	108	111	112	114
4	No. of District	15	18	18	18	18
5	Increase of Membership	1,564	1,550	4,386	-6241	2514
6	No. of Members (cumulative)	1,16,722	1,18,272	1,22,658	116417	118931
7	No. of Borrowers	91,386	92,811	90,195	86227	89210
8	No. of Groups	28,780	29,059	29,103	29124	29193
9	No. of Centers	6,220	6,687	6,923	6632	6674
10	Year-wise increase of Savings Balance (in million BDT)	115.82	120.01	144.39	29.01	49.97
11	Total Savings Balance (in million BDT cumulative)	768.69	888.70	1,033.09	1062.10	1112.07
12	Average Savings Balance (in million BDT cumulative)	6,585	7,514	8,422	9123	9351

Figure 3: Growth of Members and Borrowers by Year (2017-2021)

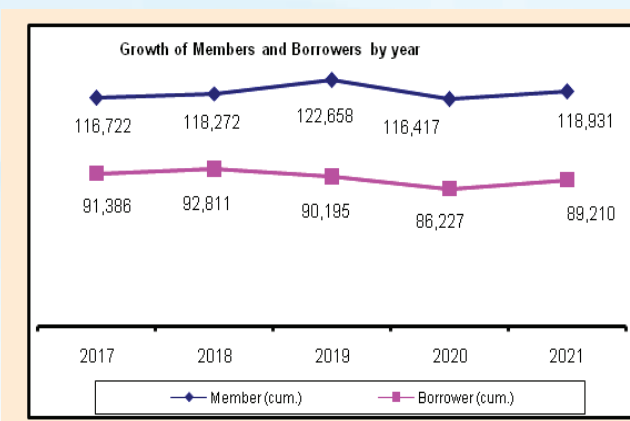
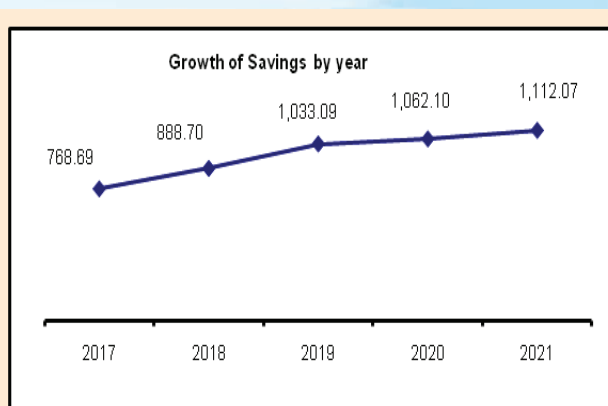


Figure 4: Growth of Savings by Year (2017-2021)



b. Loan Operations (2017-2021)

A summary picture of trend of loan operations during the last 5 years from 2017 to 2021 is presented in Table 7. The indicators are number of loans, number of borrowers, amount of loans disbursed, amount of loans realized, loans outstanding and overdue, and so on. These are shown both year-wise and cumulative. The indicators for the years from 2017 to 2019 before the Corona situation had increasing trend while during the year 2020, the indicators experienced downward trends in almost all cases. The situation started improving in 2021. (Table 8 and Figure 5 and Figure 6 respectively).

Table 8 : Details of Year-wise Loan Operations during 2017-21

Sl.No.	Component	2017	2018	2019	2020	2021
1	No. of loans (by year)	1,09,228	1,02,479	1,19,285	57,712	93,317
2	No. of loans (cum.)	12,52,399	13,54,878	14,74,163	15,31,875	62,25,192
3	Borrower (net)	91,386	92,811	90,195	86,227	89,210
4	Loan disbursed (by year)*	3,358.19	3,850.67	4,338.01	3,211.95	4,158.54
5	Loan disbursed (cum.)*	20,601.84	24,452.51	28,790.52	32,002.45	36,160.99
6	Loan realized (by year)*	3,052.19	3,588.47	4,100.74	3,232.85	3,742.54
7	Loan realized (cum.)*	18,695.92	22,284.39	26,385.13	29,617.98	33,360.52
8	Outstanding increase (by yr.)*	306.00	262.2	237.27	-20.92	416.00
9	Loan outstanding (cum.)*	1,905.92	2,168.12	2,405.39	2,384.47	2,800.47
10	Loan overdue*	94.91	107.24	126.34	186.94	116.65
11	Portfolio at risk >30 days*	4.98	6.18	6.93	16.09	4.86
12	Average loan size (5/2)	16,457	18,048	19,530	20,891	22,250
13	Average outstanding (cum.) (9/3)	20,856	23,361	26,669	27,653	31,392
14	Rate of repayment (by year)	99.49	99.52	99.52	99.37	99.01

Note: cum = cumulative; * figures in million Taka

Figure 5: Growth Trend of Loan Outstanding

Figures in million (cumulative)

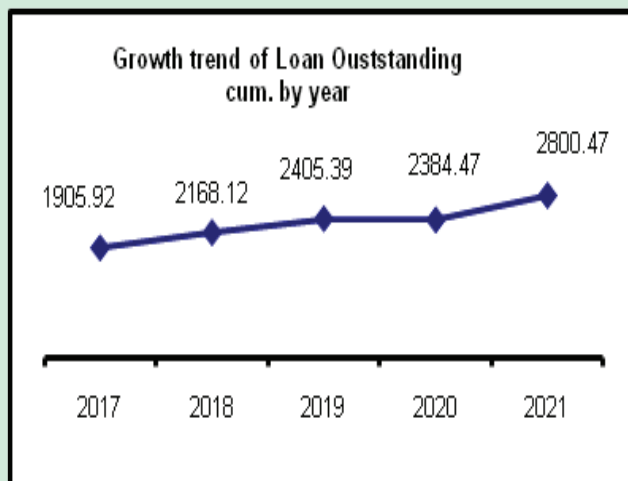
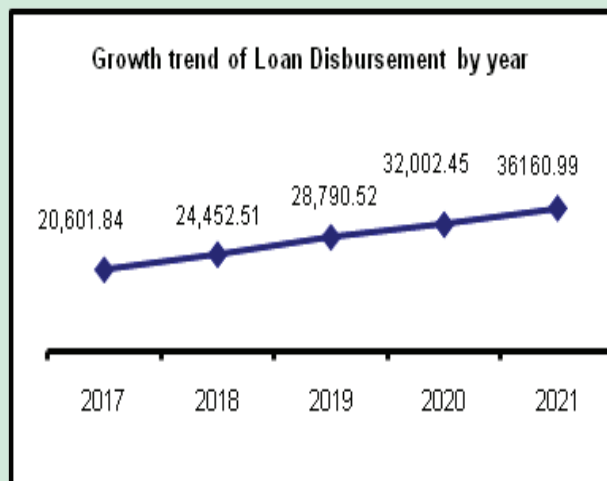


Figure 6: Growth Trend of Loan Disbursed

Figures in million (cumulative)



c. Financial Growth



The overall picture of IDF's financial growth for the last 5 years during 2017-2021 has been presented in Table 9. IDF experienced a moderate and sustainable financial growth in the past years but it had experienced a downward growth during the year 2020. The data for the year 2020 in Table 9 elaborate that the capital fund or equity (any of these two) as well as the total income had been reduced while total expenses were increased in the reporting year. This had happened due to the Covid-19 pandemic. Again

in 2021 it had experienced upward growth because of improvement of Covid situation. However, the growth trend of capital fund and growth of Financial & non- financial expenses are shown in Figure 7 and Figure 8 respectively.

Table 9: Financial Growth during 2017-21

Particulars	2017	2018	2019	2020	2021
A. CAPITAL FUND					
Capital Fund/Equity (Million in BDT)	435.38	485.45	571.97	558.75	642.00
B. RATE OF SERVICE CHARGE (Declining Method)					
General Loan	25%	25%	25%	24%	24%
Ultra Poor	20%	20%	20%	20%	20%
Housing Loan	5.50%	5.50%	5.50%	5.50%	5.50%
Project Dignity (Beggar)	0%	0%	0%	0%	0%
C. INFLATION RATE	5.60	5.60	5.75	5.50	5.55
D. INCOME					
Service Charge (Million in BDT)	402.92	466.92	564.94	445.36	542.01
Other income (Million in BDT)	5.06	8.59	17.46	22.72	32.12
Total income	407.98	475.51	582.40	468.08	574.13
E. FINANCIAL & NON -FINANCIAL EXPENSES (Million in BDT)					
General Operating Expenses (Salaries, rents, utilities, cost of fund etc.)	335.50	392.03	427.80	417.97	471.59
Depreciation on fixed assets	6.43	5.68	5.17	7.50	7.57
Loan loss provision expense	25.31	27.73	36.86	3.78	9.09
Total Expenses	367.24	425.44	469.83	429.25	488.25
F. ADJUSTED FINANCIAL EXPENSES (Million in BDT)					
Adjusted Financial Expenses (A* C/100)	24.38	27.19	32.89	30.73	35.63
G. Total Expenses (E plus F)	391.62	452.63	502.72	459.98	523.88
H. Operational Self Sufficiency (OSS) (D/E x 100)	111.09	111.77	123.96	109.05	117.59
I. Financial Self Sufficiency (FSS) (D/G x 100)	104.18	105.06	115.85	101.76	109.59

Figure 7: Growth of Capital by Year (2017-2021)

(Figures in BDT million)

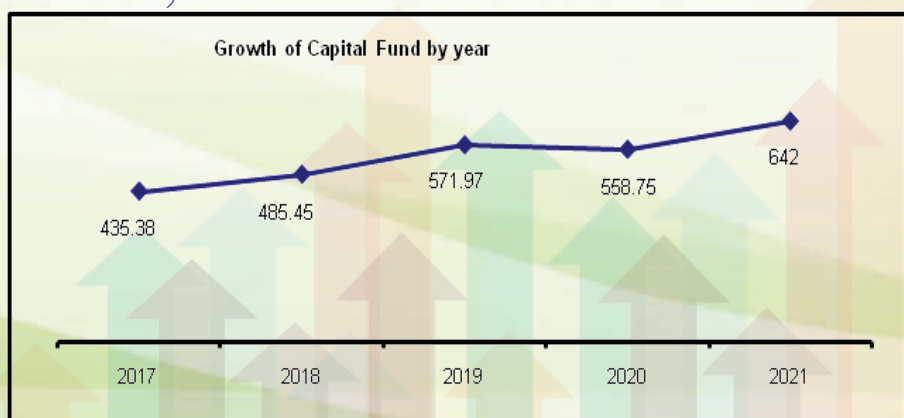
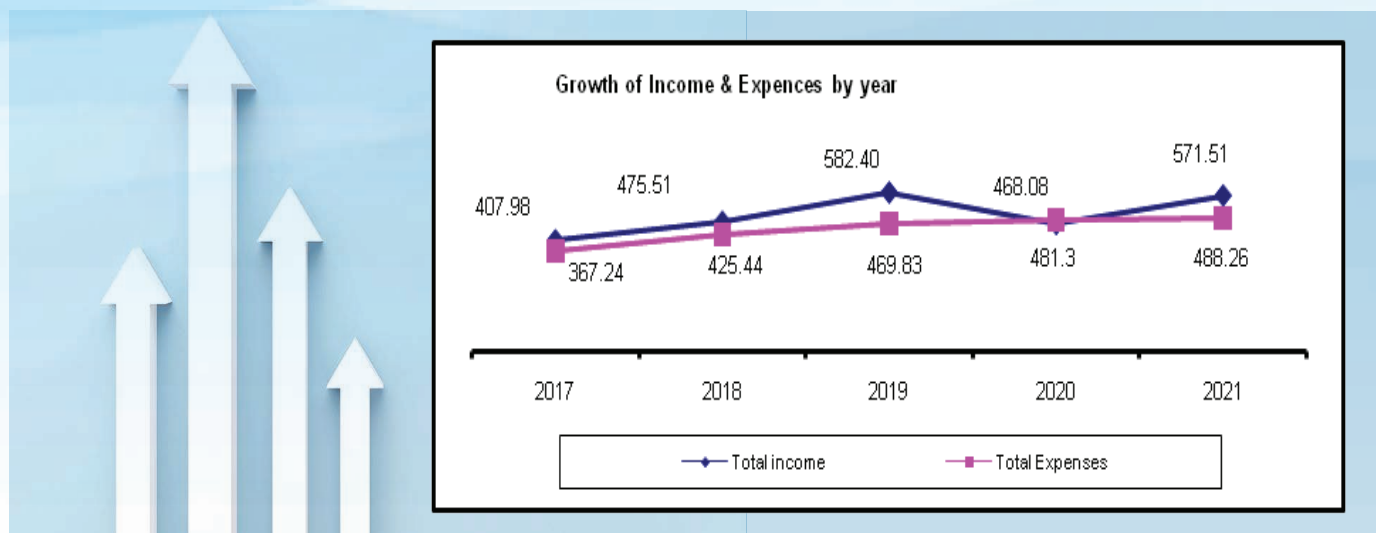


Figure 8: Growth of Income and Expenses by Year (2017-2021)
(figures in BDT million)



2.1.5 Areas of Loan Investment



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

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

During the year 2021, a total loan amount of BDT 4158.53 million had been disbursed to 89,210 borrowers. These borrowers took a total number of 93,317 loans (one borrower sometimes receiving more than one loan). These loans were invested for different kinds of income generating activities (IGAs). It was found that the numbers of IGAs were of 370 different types. During the previous year i.e. the year 2020, the numbers of loans were 78,829 and the amount of loan disbursed were BDT 3211.95 million – both were lower than this year. But the numbers of IGAs were same i.e. 370.

However, the types of specific IGAs remained to be diversified. An attempt was made to group them into some broad areas considering the closeness of the nature and types of various IGAs. Considering this, the IGAs were grouped into 7 broad areas, although the grouping was not exactly appropriate everywhere. A description is provided below to give an idea how the diversity took place in the rural economy despite Covid-19 scenario (Table 10 and Figure 9).

1. The 1st area was designated as the 'production of crops and related businesses. Here 80 different types of IGAs were grouped together. The borrowers are basically involved in farming and producing field crops, jute, tea, rubber, vegetables, spice crops, nurseries, fruit gardening etc. The borrowers who are engaged in doing businesses with these crops produce or products are also included in this group.

Of the total numbers of loans 36,564 (39.18%) went for 80 (21.62) different types of IGAs. This area of 'production of crops and related business' needed more than one-fourth of the total loan money of BDT 1187.43 million (28.55%).

2. The 2nd area was 'production of livestock animals, fisheries and related businesses'. About 36 IGAs were grouped together. The borrowers were involved in rearing cattle, cows, buffaloes, pigs, poultry farms, fish farming, pisciculture etc. The borrowers engaged in doing businesses with livestock/ fish produce and products like cattle trading, dairy products, selling dry fishes, eggs, meat, goat/poultry businesses etc. were grouped into this category.

Of the total numbers of loans 17,045 (9.13%) went for 36 (9.73) different types of IGAs. This area of 'production of livestock animals, fisheries and related businesses' needed almost one-fifth of the total loan money of BDT 818.94 million (19.69%).

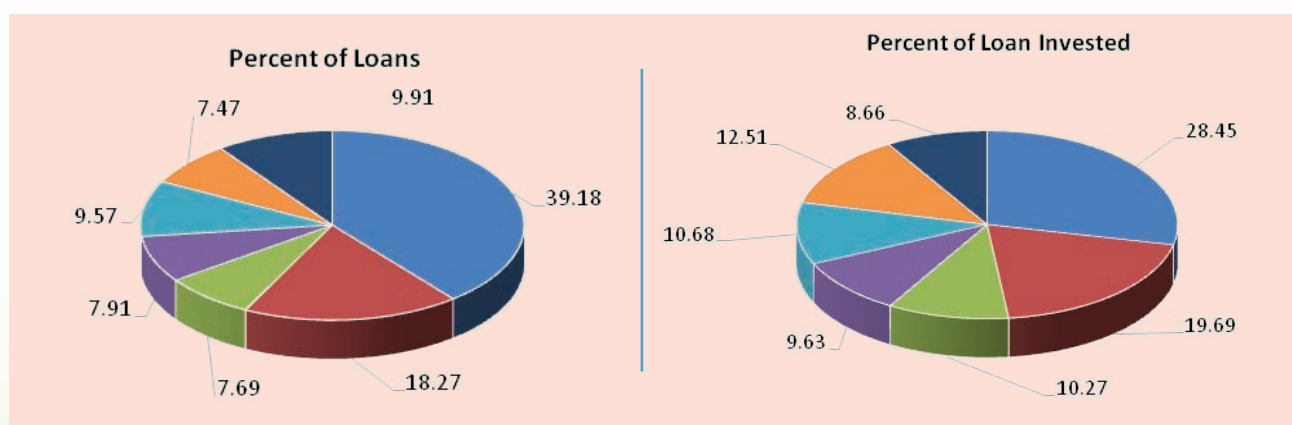
3. The 3rd area categorized was the 'business of various products through shops'. The borrowers who pursued their businesses through shops in markets and or in roadsides are tagged in this area. The types of businesses they followed were generally crockeries, decorators, community centers, pottery, textiles,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

Of the total numbers of loans 7,173 (7.69%) went for 79 (21.35%) different types of IGAs. This area of 'business of various products through shops' needed about one-tenth of the total loan money of BDT 427.25 million (10.27%).

Table 10: Broad Areas of Investments by IDF Borrowers and Amount of Investment in 2021

Sl. No.	Areas	No. of IGAs	Percent	No. of loans	Percent	Amount (Million in BDT)	Percent
1	Production of Crops & Related Business	80	21.62	36,564	39.18	1,187.43	28.55
2	Production of Livestock Animals/Fishes & Related Business	36	9.73	17,045	18.27	818.94	19.69
3	Business of Various Products through Shops	79	21.35	7,173	7.69	427.25	10.27
4	Agricultural Machineries, Hardware & Other Related Business	65	17.57	7,384	7.91	400.35	9.63
5	Transports & Vehicles	30	8.11	8,935	9.57	444.24	10.68
6	House Making and Repairing	2	0.54	6,968	7.47	520.18	12.51
7	Service Oriented Business	78	21.08	9,248	9.91	360.15	8.66
	Total	370	100.00	93,317	100.00	4,158.54	100.00

Figure 9: Number of Loans and Broad Areas of Investments



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

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

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

About 7.91% loans were invested 9.63% of the loan money in this area. The percent of borrowers was 17.57% of the total number of IGAs.

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

About 9.57% loans were invested 10.68% of the loan money in this sector. Of total number of IGAs, this group represented 8.11%.

6. The 6th area was 'house making and house repairing'. About 7.47% of the loans were invested 12.51% of the loan money for this purpose. Of course, in terms of IGAs, this represented 0.54% of the total IGAs.

7. The last and the 7th group was 'service-oriented businesses'. This group pursued 78 IGAs in the categories of pharmacy, food shops, library, and audio-visual materials. More specifically, they were involved in medicine shops, clinics, hygienic equipment, sanitary materials, confectionery, bakery book shop, paper and packaging, studio, mike, mobile computer, TV etc.

About 9.91% loans were invested 8.66% of the loan money in this area. The percent of borrowers was 21.08% of the total number of IGAs.

This is a summary picture about the broad areas for which the borrowers had asked for loan money and were supposed to invest. The analysis however may not reflect the exact areas as the large number of IGAs (370) had been grouped into only 7 broad areas. Of course, before grouping them into shorter areas, these IGAs were grouped into 18 areas wherefrom they were shortened to seven areas. For readers interested to see the categories of 18 areas may look into Table 11. For seeing the names of all 370 income generating activities, a list is provided in Annex 6.3.



Table 11: Investment by purpose, no. of loans and amount

Purpose of Investment	No. of Loans	Percent	Amount in Taka in million	Percent
1. Production of Crops & Related Business				
i) Farming, Gardening, Nurseries	32157	34.46	1005.06	24.17
ii) Business on Agricultural Produces and Products	4407	4.72	182.37	4.39
Sub-Total	36564	39.18	1187.43	28.55
2. Production of Livestock Animals/Fishes & Related Business				
iii) livestock and Fisheries	8896	9.53	442.01	10.63
iv) Business on Livestock and Fisheries Produces and Products	8149	8.73	376.94	9.06
Sub-Total	17045	18.27	818.95	19.69
3. Business of Various Products through Shops				
v) Aluminum/Silver/Plastic Products, Crockerries, Decorator Services	350	0.38	22.8	0.55
vi) Handicrafts, Tailoring Bamboo Products	1431	1.53	52.05	1.25
vii) Garments, Hosieries, Leather Products	2191	2.35	133.01	3.20
viii) Grocery Shops, Cosmetics, Jewelry and Other Kinds of Shops	3201	3.43	219.39	5.28
Sub-Total	7173	7.69	427.25	10.27
4. Agricultural Machineries, Hardware & Other Related Business				
ix) Agricultural Machineries, Tools, Irrigation Equipment	882	0.95	33.73	0.81
x) Hardware/Iron/Steel Products and Electrical Goods	2420	2.59	143.91	3.46
xi) Land Purchase and Land Lease	2534	2.72	143.46	3.45
xii) Furniture and Wood related Business	1548	1.66	79.24	1.91
Sub-Total	7384	7.91	400.34	9.63
5. Transports & Vehicles				
xiii) Transports, Vehicles, Lubricants	8935	9.57	444.24	10.68
Sub-Total	8935	9.57	444.24	10.68
6. House Making and Repairing				
xiv) House Making and House Repairing	6968	7.47	520.18	12.51
Sub-Total	6968	7.47	520.18	12.51
7. Service Oriented Business				
xv) Pharmacy, Hygiene & Sanitary Materials, Toiletries, Cosmetics	5644	6.05	167.71	4.03
xvi) Food Shops, Confectionary & Others	2811	3.01	141.34	3.40
xvii) Library, Stationeries	136	0.15	10.81	0.26
xviii) Audio Visual Materials	657	0.70	40.28	0.97
Sub-Total	9248	9.91	360.14	8.66
Grand Total	93317	100.00	4158.53	100.00

STRENGTH OF MICRO CAPITAL: CASE STUDY

By providing small capital support to rural poor families who are making their living through various occupations, they are able to increase their income. It helps low-income households to stabilize their income flows and save for future needs. Microfinance helps poor families and low income traders to prosper, in their occupational businesses at their normal times and it can help them cope and rebuild their economies at the time of crisis. Integrated Development Foundation, from the beginning has been continuing to provide financial assistance to these hardships and hardworking people. With the help of this capital from IDF, many poor people have been able to free themselves from the shackles of poverty and make great changes in their socio-social conditions. Md. Delwar Hossain, Branch manager of Rangamati branch, has prepared, among many, one such successful story that is published here.

A successful micro- entrepreneur Selina Begum

Selina Begum lives in Swarntila area of Tabalchari in Rangamati hill district who is a successful entrepreneur. Selina Begum and her husband Md. Jamal Uddin are running their textile/weaving business. But even a few years ago, they had to struggle against poverty.



Selina Begum was born in Chandpur district but she grew up in Rangamati as her father used to work in a local weaving factory in Rangamati. Due to her father's poor income, Selina Begum could not continue her study although she had keen interest in studies. To fight poverty, she had learned weaving from her father. She then got married with Md. Jamal Uddin. Her father-in-law's family was also poor despite their owning of some land in the village. There was always scarcity in the family due to low production and unemployment, especially of her husband. Seeing this situation in their family, Selina Begum thought of doing something by herself. In such a situation, she came to know about the IDF through a neighbor. Selina Begum informed her husband about IDF's activities and mentioned particularly of savings and simple terms of loan without collateral.

After that, consulting with her husband, Selina Begum went to 35/th Rehana Bari center of Rangamati branch of IDF and contacted them to know in details. She then got admitted as a group member on 23/01/2013. Her borrower number is 010-035-03042. She took the 1st loan of BDT 10,000 from IDF in 2013 and started a very small weaving business by purchasing 1 weaving machine with this loan. After investing in the loan taken from IDF, the business became successful within a year.

Later, she invested further in the business by taking more loans from IDF at several times and made profits. Since joining, she had received loans 7 times; the amounts of loans were BDT. 10,000; 30,000; 70,000; 1,50,000; 1,80,000; 35,000 and 2,50,000 respectively.

Last, on 11/01/2022, she took a loan of BDT. 2,50,000/- which she is repaying properly. Currently she has 25 machines. The clothes produced in her factories are in demand in different districts of the country. Her monthly income excluding all expenses is BDT.1,00,000/-.

Along with Selina Begum and her husband, currently 20 women and 3 men are running their family business by working in the factory. In this way, Selina Begum is also creating employment for many unemployed people besides becoming self-reliant.

The success that has come from following this long path is truly unbelievable. Selina Begum bought 2 decimals of land next to her house with the profit from the business, the current market value of which is Tk 10 lakhs.

Her elder daughter and younger son are studying in class X and class II respectively. In the future, she dreams of getting her two children's higher education and making them good citizens.

Selina Begum is currently living a very happy and peaceful life with her husband and two children. Now they don't have to worry about the next day without eating like before. They have overcome their past sorrows and poverty. Besides working herself, she is also helping other helpless women to become self-reliant by encouraging them in this work.

Above all, Selina Begum believes that her interest made her conscious to establish herself as an independent woman. She established herself as a successful entrepreneur with her proper planning and hard work by taking loan from IDF. Above all, she expresses her gratitude to the IDF for the change and success in her life.





2.2 HEALTH, WATER AND SANITATION

2.2.1 Introduction

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

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

2.2.2 Progress of Health Activities

The total number of patients served and people benefited from IDF Health Programme in 2021 is 324,879. The details of components and coverage are presented in the following table.

Table no. 12 : Summary of number of clinics, health sessions, attendants & patients through health program of IDF in the year 2021

SL. No	Subject	Number	Comments
01.	Patient served in three health centers	2,755	Medicine worth BDT 5,23,305 for three health centers
02.	Patient served in Municipal hospital, Satkania	1,173	
03.	Health education sessions	14,154	
04.	Participants attended the sessions	1,59,999	
05.	Static clinics	1,136	
06.	Satellite clinics	15,141	
07.	Patients in static clinic	2,755	
08.	Patients in satellite clinic	126,103	
09.	Total patients received treatment from static & satellite clinic	128,858	
10.	Patients received telemedicine services.	10,706	
11.	Vaccinated people against Covid-19 with collaboration of CCC	24,143	
Total number of beneficiaries through health program		324,879	

Note: Health camps are being organized by IDF regularly. This year, due to Covid situation, however no camps could be organized; for this number of beneficiaries reduced a little but we mitigate the gap through telemedicine where MBBS doctors of the organization provided tele-health services in all the operational area of IDF.

Health Centers:

Health Centers are being run by the qualified MBBS doctors with assistances of other technical staff and laboratorial equipment and facilities. Therefore the members and their dependents who visit these Centers receive the services of the MBBS doctors. There are provisions in these Centers of providing some basic medical tests. The patients are also given free medicines. Members receive cash money in case medicines cannot be provided.

The year 2021 was a troubled year, because of the Covid-19 situation. The turn up of the patients was low during the year. A total of 2,755 patients received health services from these 3 Health centers. Free medicines were provided to all. Medicines worth BDT 5,23,305 were given to all these patients. IDF operates three regular health Centers. Health Center 1 is located at Bohoddarhat, Health Center 2 is located at Halishahar, Naya Bazar and Health Center 3 at Mohora. The last one is named after Kazi Halima Sattar Health complex and is proposed to be developed as a Maternity and Child Hospital

Patient served in Municipal hospital, Satkania :

IDF health program gives health services day long throughout the year at municipal hospital, satkania where treatment to the patients & limited diagnostics facilities are available. In the year 2021 we treated 688 general patients, random blood sugar test done for 105 people, blood grouping of 265 people, pregnancy test done for 21, urine sugar test for 71, s.uric acid detection for 14, s.cholesterol for 9; total 1,173 people served in Municipal hospital, Satkania by IDF health program.

Health Education Session:

Health education sessions were organized to make the members aware about primary health care and become health conscious so that they can take preventive measures against some common diseases. The numbers of such sessions organized in the year were 14,154 and the number of participants attended the sessions were 1,59,999.

Operations of Clinics:

Health services provided by MBBS doctors of the organization at a fixed place that is health centers where members from the respective branches & community people come to take health services is termed as static clinics.

IDF's basic health services throughout the project areas are provided by organizing **Satellite Clinics**. Within the operational areas of IDF Branch offices, these satellite clinics are organized at different villages where Paramedics provide regular health services to the members. In addition to the Paramedics, there are village Health Agents who assisting running the satellite clinics. The Health Agents are selected from the villages are trained to perform their responsibilities. There are two major responsibilities of the Health Agents: to inform patients of the date and place of holding the clinics and to make physical check-up of the patients. Since the Agents are local people, the patients can also consult them whenever necessary.

The numbers of static (3 health center's total working day & working day at municipal hospital, Satkania) and satellite clinics organized were 1,136 and 15,141 respectively; and the number of patients attending static clinics was 2,755 and the number of patients attending satellite clinics was 1,26,103 during the year 2021. The total numbers of patients attending these clinics were 128,858.



Telemedicine Services:

IDF started telemedicine services on an experimental basis in early 2019 in 3 project areas of Sualok, Lama and Satkania. This was started especially for the patients who were found, for some reasons, unable to visit any clinics or camps. But soon it was found more necessary for most of the patients due to sudden prevalence of Covid-19. The services were found not only necessary but also effective. IDF doctors and all Medical Assistants are providing now the telemedicine services throughout the project area. During the year 2021, a total number of 10,706 patients had received telemedicine services.

Vaccinated people against Covid -19 with collaboration of CCC :

IDF health program participated at covid-19 vaccination activities with collaboration of Chattogram city corporation; in the year 2021. CCC & IDF health program jointly worked at 21 temporary vaccination camp & through those camp we (IDF health program) vaccinate total 24,143 people.



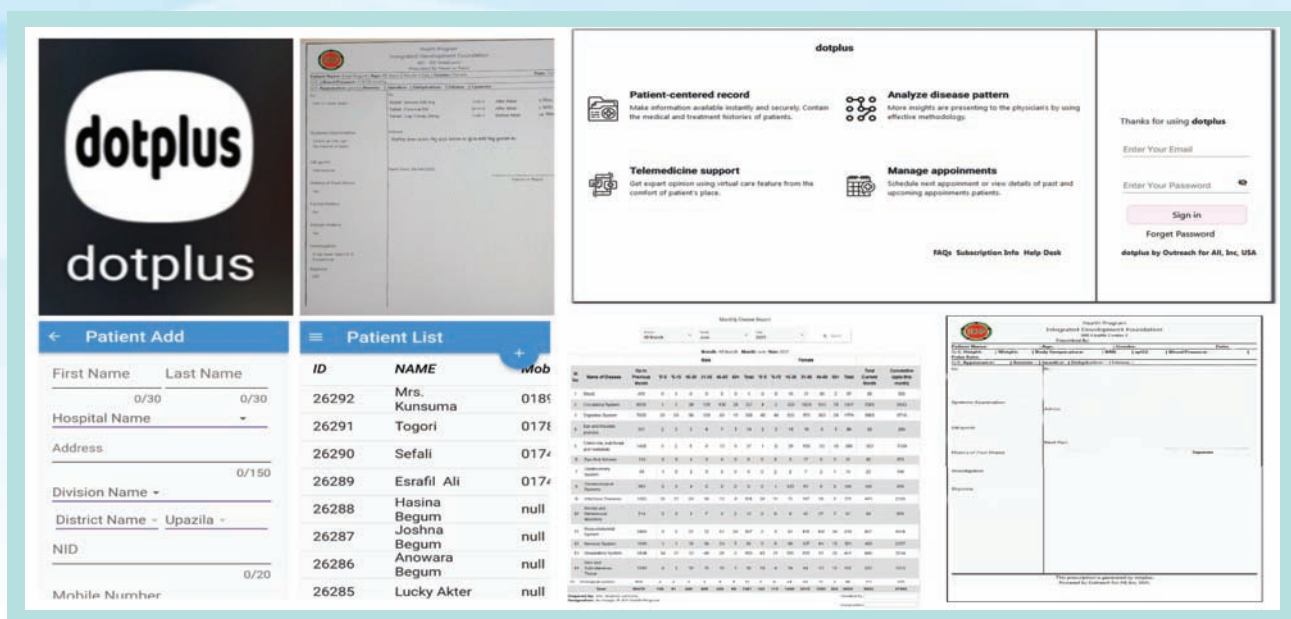
Gynae and Medical Camps:

These types of gynae and medical camps are being organized by IDF regularly. This year, due to Covid situation, however no Camps could be organized.

Eye Care:

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

- The basic objectives of eye care supports are to i) raise awareness on eye care and blindness among the common people, ii) provide primary care, treatment and referral support, iii) arrange surgery services at free of cost or nominal cost. During the year 2021, of course, no Eye Camp could be organized due to COVID situation.



Electronic health record software:

IDF had started and implemented a digital health service by Electronic Health Record software “DOTPLUS” since 11 October 2021 by Outreach for All, Inc, USA. It was started phase wise through piloting and participated by 4 doctors and 6 paramedics initially. Since it was a new program started at the end of the year 2021, its experiences will be reported in the next year.

2.2.3 Water and Sanitation

In the fields of water and sanitation, IDF has been providing supports for the installation of sanitary latrines, tube wells and ring wells for safe drinking water. IDF's motivation programs have been found to be very effective in changing the attitudes and behaviors of the people towards the use of sanitary latrines and safe drinking water. More emphasis and activities for such works as installation of sanitary latrines, wells for safe drinking water were undertaken during the year 2021 in 4 Upazilas under Samriddhi program and were described in details there.



AGRICULTURE



LIVESTOCK



FISHERIES

2.3 AGRICULTURE, LIVESTOCK & FISHERIES

Agriculture, livestock and fisheries are the major areas of income generating activities of IDF group members. Chattogram Hill Tracts areas have immense potentials in these sectors. IDF has been giving special focus on these areas since its inception. IDF initiated integrated agriculture with the assistance of Sida in 1996 and then HKI in 1998 on home-gardening, nutrition, fruit gardening and local poultry raising. IDF later created a separate Unit on agriculture, livestock and fisheries that has been continuing the activities on the sector. Since 2014, PKSf has been supporting, both technically as well as financially, in the program in its extension works in providing training, in extending new technologies and in marketing of agricultural produces. The progress of major activities done by the Unit during the year 2021 is described below.

2.3.1 Agriculture

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

a) Demonstration

During the reporting year, about 9 different types of demonstrations on various crops were organized within the areas of 7 different IDF branches. The purposes of these demonstrations were to introduce new crops and new technologies among the farmers. About 118 farmers were involved in organizing these demonstrations in these areas. For details of the technologies, crops and areas where demonstrations were organized, please see Table 12.



Table 13: Demonstration plots by farmers, crops and areas in 2021

Sl. No.	Name of Demonstration	Name of Crop	No. of Farmers	Areas
1	Production and Use of Trico-compost for Well Protection of Soil	Various	18	Sorkarhat (3), Bashkhali (4), Amchorhat (3), Baishari (3), Cox's Bazaar (3), Rojarhat (1) and Betbunia (1)
2	Introduction of High Quality Crops Resistant to Adverse Environmental Conditions	Potato (Diamond), BRRI Rice-24, Broccoli, Red Cabbage, Squash (BARI-1), Egg plant (BARI BT-4), Capsicum, Summer Bean	25	Sarkarhat (4), Bashkhali (5), Amchorhat (4), Baishari (4), Cox's bazaar (4), Rajarhat (2) and Betbunia (2).
3	Production of Safe Crops in Clusters/Hubbs by Shooting Platforms	BARI Bitter Gourd, Bari Tomoto-2,, BARI Water Gourd (Lau), BARI Eggplant-4 Hathazari Sweet Pepper (mishti morich), French Bean, Khira BARI-!, Sweet Gourd (Supriya), Bitter Gourd (Korolla-Tiya), Kakrol, Cucumber, Okra (dherosh).	27	Sarkarhat (5), Bashkhali (6), Amchorhat (5), Baishari (4), Cox's bazaar (3), Rajarhat (2) and Betbunia (2).
4	Production of vegetables and Fruits in Multi-layer system	Various vegetables	18	Sarkarhat (3), Bashkhali (4), Amchorhat (3), Baishari (3), Cox's Bazaar (3), Rajarhat (1) and Betbunia (1).
5	Production of Seedlings and Saplings by Using Coco-dust	Various vegetables and fruit plants	9	Sarkarhat (2), Bashkhali (2), Amchorhat (2), Cox's bazaar (2) and Baishari (1)
6	Demonstration on Cropping Pattern	BARI Potato (Diamond), Felon (Bean). Kakrol	5	Sarkarhat (1), Bashkhali (1), Amchorhat (1) and Cox's bazaar (1), Baishari (1)
7	Inter-cropping	Various vegetables and other crops	7	Sarkarhat (1), Bashkhali (1), Amchorhat (1), Baishari (1), Cox's bazaar (1), Rajarhat (1) and Betbunia (1).
8	Developing Entrepreneurs for High Value fruit Crops	Mango (Amropali)and Malta (Bari-1)	4	Amchorhat (2), Bashkhali (1) and Cox's Bazar (1)
9	Cultivation of Summer Fruit	Baby Watermelon	5	Sarkarhat (1), Bashkhali (1), Amchorhat (1), Cox's Bazar (1) and Baishari (1)



b) Training

- i) Three training programs were organized where 75 formers attended as participants.
- ii) Consultation centers on crop production were organized in 3 villages where 120 formers took part in discussions.
- iii) Upazila Coordination and Planning meetings were held in 3 Upazilas.

c) Distribution of inputs/materials

- i) Pheromone lures were distributed to 360 farmers and
- ii) Seeds of various vegetables were distributed to 40 vegetable growers

2.3.1.1 Maintenance of Nurseries

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



2.3.2 Livestock Services

The activities carried out in the field of livestock production and services consisted of i) organizing demonstration farms at the field level, ii) providing training to farmers and organizing field days iii) distribution of livestock related inputs and materials and iv) publicity/publications. The specific activities carried out during the year 2021 are:



a) Demonstration Farms

- i) Organized 15 demonstration farms on rearing cows by following the better management system.
- ii) Organized 1 layer poultry farm.
- iii) Hilly chicken farms were organized with 15 farms.
- iv) Established 10 Turkey rearing farms through semi-slatted method.
- v) Developed 20 farms on local (deshi) chicken rearing through better management practices.

b) Distribution of Inputs & Materials

- | | |
|--|----|
| i) Vaccination for FMD diseases | 20 |
| ii) Vaccination for disease of Anthrax | 15 |
| iii) Vaccination for BCRDV (Ranikhet) | 25 |

2.3.3 Fisheries /

The activities carried out during the year 2021 in the field of fisheries could be categorized into three, such as, i) Demonstration, ii) Training and iii) Publication/Publicity. The followings are the details.



a) Demonstration

Table 14: Demonstration farms by fish and farmers organized in 2021

Name of Demonstration	Name of Fishes	No. of Farmers	Areas
Mixed culture of carp/ mola/tilapia	Mola, Carp, Tilapia	17	Sarkarhat (3), Cox's Bazar (3), Baishari (3), Rajarhat (1), Betbunia (3), Banshkhali (2) and Amchorhat (2).
Mixed culture of carp-prawn	Golda, Carp	4	Cox's Bazar (2) and Banshkhali (2)
Local varieties of shing/magur /pabda/gulsha/carp	Shing, Magur	7	Cox's Bazar (2), Baishari (2), and Banshkhali (3).
Carp fattening	Carp (Katla, Rui, Mrigel),	29	Sarkarhat (7), Cox's Bazar (5), Baishari (4), Rajarhat (2), Betbunia (2), Banshkhali(5), and Amchorhat (4).
Mixed culture of high value chitol/aieer/shoul	Chitol, Tilapia, Carp	7	Sarkarhat (2), Cox's Bazar (2), Baishari (1) and Banshkhali (2).
Vietnam pangus culture	Pangash, Carp, Tilapia	5	Sarkarhat (3) and Cox's Bazar (2)
Developing entrepreneurs in nursery ponds	Carp (Catla, Rui, Mrigel), Tilapia, Shing	11	Sarkarhat (2), Cox's Bazar (3), Baishari (2), Banshkhali (2) and Amchorhat (2).
Tank/ Biofloc fish culture	Tilapia, Shing, Magur	4	Sarkarhat (1), Cox's Bazar (1), Baishari (1) and Banshkhali (1).

b) Training

- During the year only 1 non-residential training program was organized for the fish cultivators at Sarkarhat branch. A total of 25 farmers attended the training program. Upazilla Fisheries Officer, Assistant Professor of the Department of Fisheries in the , University of Chittagong participated in the training program as trainers.
- Two field days were organized, one at Bashkhali and another at Cox's Bazar. The field day at Bashkhali was on 'production and use of Trico-compst' held on 23 February 2021 and attended by 65 farmets. The Field day at Cox's Bazar was on 'mixed cultivation of local shing/magur/pabda/gulsha-carp fishes'held on 24 March 2021 and attended by 75 farmers. and another at Banshkali where many farmer had attended.

c) Publication/publicity

One Billboard was prepared and hung on the roadside in Cox's Bazar Branch office. The billboard contains the facts on 'Carp mola fish cultivation and nutritional values'. One Folder was published by the Fisheries Unit. Two informative signboards were also set up in Banshkhali and in Cox's Bazar Branches.



2.4 INTEGRATED FARMING COMPLEX

In the year 2009, IDF established an Integrated Farm in the hilly area of Rasulpur in Matiranga upazila in the district of Khagrachari. The long-term purpose of starting the Farm was to develop it into a model integrated farm in a manner that it would be able to train the hilly poor farmers to develop their improved livelihoods. The far-reaching goal of establishing this Complex is to build an Institution where teachings could be provided to any farming community asking for and willing to improve their livelihoods in respects of economic and social upliftment. For this all facilities would be developed to equip the Complex with knowledge, technologies and infrastructures.

Integrated Farming Complex

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

The integrated farm therefore was located, far from the city, on a setting of natural beauties of hills, lakes, streams and bushes. The farm area consists of 50 acres of land. Over the years, it has been developed as an integrated farm with planned growth of various plants of fruit trees, timbers and herbal plants, and field crops, various spice crops, vegetable and flower gardens and nurseries. The complex has now a cattle farm with Red Chittagong Cattle (RCC), a goat farm with Black Bengal Goats, lakes and ponds for pisciculture. Roads were built within the farm area for proper communications. A Training Center was built with hostels and cafeteria that has started providing residential training to the farmers. During the year 2021, the training Center was being renovated and expanded (details were described under (2.5). Another establishment, an eco-village (a Resort) was being constructed within the Complex area where a 44-bed accommodation with one conference room and one Convention Hall would be created. The establishment was under construction within the Complex.

However, the details and the progress of activities during the year 2021 are shown in Table 14.

Table 15: Status of Integrated Farm in 2021

Sl.No.	Description	As at 2020	In 2021	Total	Remarks
1	Fruit Trees	7708	520	8228	
2	Forest/Wooden Trees	1030	0	1030	
3	Herbal Trees	492	0	492	
4	Various spices crops	955	0	955	
5	Home Garden	2	1	3	
6	Nursery	1	0	1	
7	Fish Farm	2	0	2	
8	Fishery Ponds	2	0	2	
9	RCC Farm	1	1	2	ongoing
10	Black Bengal Breeding Center	1	0	1	ongoing
11	The Agricultural Training Center	1	0	1	Being expand and renovated
12	Construction of an Eco-village (a Resort)	1	-	1	Construction in progress
13	Gayal Firm		1	1	

2.5. AGRICULTURAL TRAINING CENTER FOR FARMERS

An Agriculture Training Center for farmers was established with funds from the Government of Japan within the area of the Integrated Farm. It was established to provide training to the poor and marginal farmers of Chattogram Hill Tracts in particular and all farmers of the country in general.

During the year 2021, the Agricultural Training Center was being expanded and renovated. The



existing 2-storied building was made 3-storied with 18 rooms (with attached bathrooms), one conference room and other facilities. For this reason and for the reason of Covid-19 pandemic no training courses could be organized in the Training Center during the year 2021.. But before pandemic quite a good number of farmers received training on different subjects, such as Horticulture, Nursery, Home Gardening, Poultry, Beef Fattening, Milk Cow Rearing, Bee Keeping, Fisheries, Goat/ Sheep Rearing (Black Bengal), Spice crop cultivation, etc.

2.6 MEMBERS' PROTECTION PROGRAM

Background:

Immediately after launching the credit program in 1993, it was observed that many of the IDF members and the members of their families, in Chattogram hill districts, very often suffer from various diseases. This was because of, perhaps more unhygienic conditions where they have to live. And as such, they had to spend a lot of money for treatment purposes. It was observed that in most cases the borrowers need to use money invested in their businesses or had to borrow from money lenders. This made their economic situation worse and they sometimes run into problems to repay their loans. Group members felt concerned about this and requested IDF to find solutions/safety nets to this problem in the annual workshops of the Center chiefs at that time.

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

In the year 1997, an “Emergency Fund” was created with joint contributions of IDF from its surplus and nominal contributions made by the group members. The main purpose of this fund was to support the group members for meeting the costs of treatment due to illness. Later, over the years, these supports were extended to cover all members of the borrower families as well as to cover various other nature of losses like funeral costs due to deaths, damage of running project (business activity) including death of cattle. The initial attempt of covering the problem of death by forming the ‘Emergency Fund’, gradually transformed into a broad-based program named “Members’ Protection Program”. Currently the program comprises of three components. These are:

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

Contribution and coverage:

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

Health (treatment) coverage:

The members, spouses and their dependent children below 18 years are covered under this scheme.

A maximum amount of Tk. 2,000 is paid for the treatment purpose in each case. In case of severe sickness, like 15 days hospitalization in the govt. hospitals are entitled to be reimbursed. IDF medical officer examines each case before its approval.

Death coverage:

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



Damage of project (business activity/product):



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

Loss/death of cattle:

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

Procedure of claims and mode of payment:

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

Claims and Payment during 2021:

During the year 2021, a total of 3836 claims were made by the members and were processed. Of them, 3457 (90.12%) claims were for health hazards (treatment), 354 (9.22%) claims were for deaths and 25 (0.64%) claims were for project losses or for cattle damages. Details of each category of the claims as well as the amount paid during the year 2021 are described below.

(i) Payments for Treatment

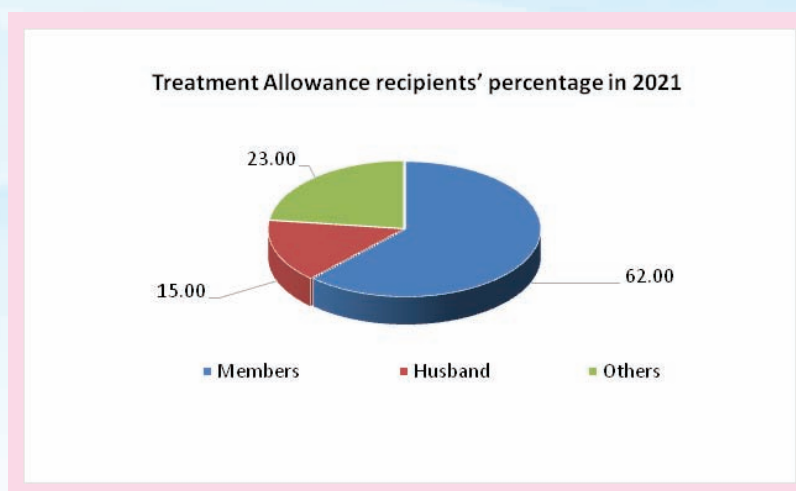
It was mentioned earlier that IDF members and the members of their families are supported against their sickness up to a maximum amount of Tk. 2000. During the year 2021, a total of 3,457 families were supported with an amount of Tk 13,74,812.00. Of the total recipients, more than half 2149 (62.16%) were IDF members, 516 (14.92%) were their husbands, 359 (10.38%) were sons and 433 (12.52%) were daughters, brother/sister staying and taking food in the same Chula as special consideration. More details and month-wise break-up are shown in Table 15 and Figure 10.



Table 16: Number of Treatment recipients by month in 2021

Month	Members	Husband	Son	Daughter	Others	Total	BDT
January	244	48	42	48		382	135127
February	238	61	40	46		385	147208
March	260	57	45	49		411	172799
April	130	42	21	16		209	100629
May	84	17	17	16		134	40050
June	227	64	27	43		361	172400
July						0	
August	204	63	35	38		340	120160
September	196	43	41	60		340	126647
October	168	48	34	42		292	115106
November	157	29	29	35		250	90247
December	241	44	28	40		353	154439
Total	2149	516	359	433		3457	1374812
Percent	62.16	14.93	10.38	12.53		100	

Figure 10: Treatment Allowance recipients' percentage in 2021



(ii) Payments for Deaths

During the year 2021, payments were made for deaths of 354 people. Of them, 149 (42.09%) were IDF members, 201 (56.78%) were their husbands, 3 (0.85%) were sons and 1 (0.28%) were other members of the family. As per the arrangement, each of the deceased family was paid an amount of Tk, 5,000 for funeral. And the outstanding amount of loan of the concerned IDF member at the time of death was paid out of this fund. Thus, a total amount of Tk 11.19 million was paid as death coverage. Out of the total money, 42.09% were paid for members' death, 56.78.4% for the death of husbands and for others the payment was 1.13.0%. More details for member-wise and month-wise payments are shown in Table 16 and Figure 11.

Table 17 : Number of death Members by category in 2021

Month	Number of IDF Members and their Family Members						Amount Paid in Taka
	Members	Husband	Son	Daughter	Others	Total	
January	3	7		0	0	10	207066
February	24	30		0	0	54	1118925
March	20	21		0	0	41	1797004
April	10	9		0	0	19	496029
May	5	9		0	0	14	404827
June	14	20		0	0	34	1663591
July				0	0		
August	17	22	1	0	0	40	1016549
September	10	17		0	0	27	1098490
October	16	30	1	0	1	48	1315347
November	16	18		0	0	34	1213725
December	14	18	1	0	0	33	864672
Total	149	201	3	0	1	354	11196225
Percent	42.09	56.78	0.85	0	0.28	100	

Figure 11: Percent of Members and Others Received Death Allowances, 2021



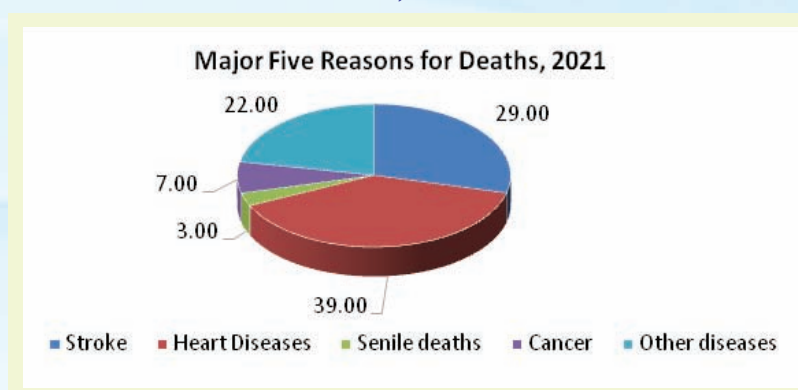
(iii) Causes of Deaths

IDF maintained records of death and the cause of death for each deceased person. There were about 20 diseases identified by which these 354 people died. Maximum deaths were for the cause of heart disease (38.98%), stroke (28.81%), cancer (6.78%), senile/natural death (3.39%), and others. The rest of the causes and the number of persons died are provided in Table 17 and Figure 12.

Table 18: Causes of Deaths by category of Family Members in 2021

Sl.No.	Name of Disease	Members	Husband	Son	Others	Total	Percent
1	Heart Disease	55	82	1		138	38.98
2	Cancer	15	9			24	6.78
3	Road accident	1	5		1	7	1.98
4	Accident	1	6			7	1.98
5	Stroke	44	57	1		102	28.81
6	Tumor	1	2			3	0.85
7	Covid-19	7	6	1		14	3.95
8	Diabetes	5	4			9	2.54
9	Kidney Disease	3	3			6	1.69
10	Senile Death	3	9			12	3.39
11	Jaundice	2	6			8	2.26
12	Illness	2	3			5	1.41
13	Snake Bite	1	1			2	0.56
14	Death by Lightning/ Thunderbolt	1	1			2	0.56
15	Delivery	4				4	1.13
16	Fever	3				3	0.85
17	Diarrhea	1				1	0.28
18	Asthma		4			4	1.13
19	Operation		2			2	0.56
20	Dengue		1			1	0.28
Total		149	201	3	1	354	100

Figur 12: Major Five Reasons for Deaths, 2021



iv) Payments against Project Damages/losses and Cattle Deaths

During the year 2021, a total of 25 members claimed losses of their respective activities that they had been doing with loan money. Out of 25 members, 2 members reported that they lost their cattle due to different diseases. Another 3 members lost their grocery/Tea shop by fire, 3 members lost their poultry due to bird flu and ranikhet disease and 10 members lost their cloth and stationary business due to Covid situation and the remaining members claimed different reasons.

These affected members were assisted with Tk. 2,34,242 considering the extent of damage and the amount of loan outstanding at the time of losses. Please see details in Table 18.

Table 19: Causes of Loss/Damage of Project Activities by the Amount reimbursed

Sl. No.	Project Name	No. Members Affected	Amount Reimbursed (Taka)	Causes of Loss/Damage of Project
1	Cattle rearing	2	10923	Death due to attack of diseases
2	Grocery/Tea shops	3	20000	Fire
3	Saloon	2	4000	Fire
4	Motor garage	1	6000	Fire
5	Cooling Corner	1	15000	Fire by electric circuit
6	Poultry Farms	3	24000	Bird flu/Ranikhet etc.
7	Grocery	1	3600	Products damaged due to road accident
8	Vegetable cultivation	1	3119	Damaged by natural hazards
9	Cloth business/Stationery store	10	142600	Due to the loss of business in Covid situation
10	House repair	1	5000	Considers as Humanitarian aspect
Total		25	2,34,242	

v) Total Amount Paid during 2021

A total amount of Tk. 12.20 million had been paid to 3836 members as supports to the basic causes of their serious difficulties like treatments for sickness, deaths of borrowing members or their spouses and for losses in their on-going loan activities. The break-up showed supports of Tk. 1.37 million to 3457 members for treatment, Tk. 11.20 million to 354 members for deaths and Tk. 0.23 million to 25 members for their losses in the projects of on-going loan activities.

2.7 SOLAR POWER

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

From January 2015, there was a change in the mode of operations. The Government provided funds for carrying out solar activities from its TR-KABITA program. The local bodies at the upazila levels were involved in identifying the beneficiaries of the solar program and funds were allocated to them. IDCOL was given responsibilities for arranging implementation and supervising and monitoring the program. IDCOL assigned their partners the responsibilities of implementation. IDF was one of the partners and had been doing the work in the areas where assigned. Therefore, the areas of work changed from year to year.

Progress during 2021

During the year 2021, due to worst situation of Covid 19 in many places in the country, no fund was released under the program. However, there was a need to provide the overall maintenance services to the existing installations already done during the previous years. There were about 51,615 different types of systems installed in different locations in 28 upazilas of 12 districts. The different types of systems included 38,728 solar home systems, 1,083 AC grid, 1,835 DC grid, 9,324 solar street light, 4 biogas plant, 1 solar pump and 650 improved cook stoves. It may, however, be mentioned here that the solar program was run through IDF's existing 14 Credit Branches and covered 17 upazilas; and IDF established 6 Solar Branches to cover the rest 11 upazilas (see details in Table 19).

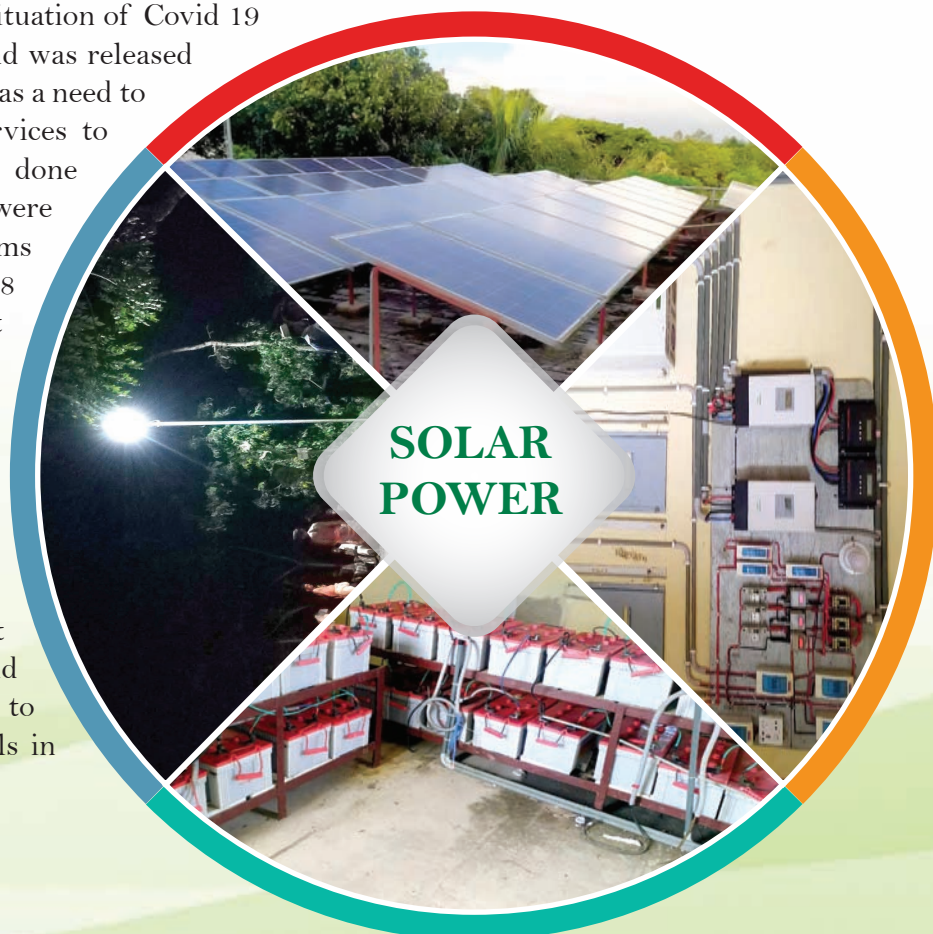


Table 20 : Maintenance Services of Solar System by number and area.

Sl No	District Name	Name of Sub district	Operation from Branches	Number of Systems							
				SHS (Solar Home System)	AC Grid	DC Grid	Solar Street Light	Biogas	Solar Pump	ICS (improved cook stove)	Total
1	M.Bazar	Juri	Solar	1435	1	6	174				1616
2		Company gonj	Solar	1247	0	0	204				1451
	Sylhet	Fenchugonj	Company gonj Solar Branch	515	1	0	242				758
	Sub-Total			1762	1	0	446				2209
3	B-Baria	Bancharampur	Chandina Credit Branch	1,028	4	24	138				1194
4	Cumilla	Chandina	Chandina Credit Branch	4,335	0	94	133				4562
		Laksam	Laxmipur Sadar Solar Branch	427	18	75	165	3			688
	Sub-Total			4,762	18	169	298	3			5250
5	Feni	Porsuram	Credit Branch	55	44	70	313				482
		Dagonbhuyian	Laxmipur Sadar Solar Branch	57	11	1	167				236
	Sub-Total			112	55	71	480				718
6	Chandpur	Hajigonj	Kochua Solar Branch	1005	1	5	93				1104
		Kochua	Solar	627	78	152	1642				2499
	Sub-Total			1632	79	157	1735				3603
7	Laxmipur	Laxmipur Sadar	Solar	6332	307	369	491				7499
8	Chattogram	Fatikchori	Fatikchori Credit Branch	2005	286	57	853				3201
		Mirsorai	Baroiarhat Credit Branch	3079	11	5	826				3921
		Boalkali	Boalkali Credit Branch	196	59	154	142				551
		Anwara	CCO, Solar, Chattogram	33							33
		Sakania	Satkania Credit Branch	1605	41	404	775				2825
		Banskali	Jaldi Credit Branch	1577	139	151	779				2646
		Lohagara	Padua Credit Branch	1638	8	2	119	1			1768
Sub-total			10133	544	773	3494	1			14945	

Sl No	District Name	Name of Sub district	Operation from Branches	Number of Systems							
				SHS (Solar Home System)	AC Grid	DC Grid	Solar Street Light	Biogas	Solar Pump	ICS (improved cook stove)	Total
9	Coxs Bazar	kutubdia	Pekua Solar Branch	819	16	37	77	0			949
		Pekua	Solar	899	9	33	413				1354
		Ramu	Solar	980	18	55	1130				2183
	Sub total			2698	43	125	1620				4486
10	Khagrachori	Manik Chori	Manikchori Credit Branch	789	6	42	163				1000
		Guimara	Manikchori Credit Branch	1099	0	0	31				1130
	Sub total			1888	6	42	194				2130
11	Rangamati	Kaptai	Boroichori Credit Branch	1149	4	27	102				1282
		Rajostoli	Rajosthali Credit Branch	1242	2	20	30		1	650	1945
		Jurachori	Jurachori Credit Branch	1490	15	27	66				1598
		Longdu	Longdu Credit Branch	2153	3	22	56				2234
	Sub-Total			6034	24	96	254	4	1	650	7059
12	Hobigonj	Bahubal	Companigonj Solar Branch	912	1	3					916
	Sub-Total			38,728	1,083	1,835	9,324	4	1	650	51,625

Establishment of a Solar Plant

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

Liabilities with IDCOL

It may be mentioned here that during the year 2021, IDF had repaid BDT 4.56 million to IDCOL. Therefore, the outstanding with IDCOL remained to be BDT 170.73 million.



2.8 EDUCATION PROGRAMS

IDF's education program currently consists of 3 components. One is to support educational activities, second, to award scholarships to the IDF members' children studying in different schools and thirdly to run evening schools for primary school students to help learn their lessons. To support the educational activities, IDF is currently involved in running one school at Satkania with the target of upgrading it into a college. The objective is to encourage and enroll all children of the locality in schools and to provide better education to them. The other regular activity is to award scholarships to the children of IDF members throughout the project studying in different schools and colleges including universities every year. In addition, IDF, in cooperation with PKSF, under the Samriddhi program is running 'evening schools' with primary school students to reduce or stop the drop out from primary schools. The details are described below.

2.8.1 IDF School and College

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

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

After taking over, IDF set the name of the school as 'IDF School & College' and formed a new 12-member managing committee with Prof. Shahidul Amin Chowdhury, a renowned educationist and the founding member of IDF, as its chairman. Mr. Md. Yousuf Zobair, MA, B.Ed., LLM, LM – the Principal of the IDF School & College is the member-secretary of the committee. The committee took initiative to enlarge the area of the school campus and had acquired about 50 decimals of land adjacent to the school. In September



2019, this new campus of the school was inaugurated and a foundation stone for constructing a new building was laid down by the Honorable Minister of Planning Mr. M. A. Mannan, MP. IDF intends to develop this as an international standard educational institute where students would be able to acquire academic and technical knowledge in future.

In the year, 2021, there were 7 teachers (4 females and 3 males) in the school. In the beginning of the year 2021, the school was being operated with 139 students from Play group to Class IX. Due to Covid pandemic all schools in the country were closed by the Govt. order. So was this school also. However, the teachers of the school maintained contacts with the students. Throughout the year, in order to keep the students in contact with their learning habits, they provided assignments of lessons to them and followed them up. This was how the teachers tried their best to keep their students busy in their studies.

During the year 2021, the managing committee of the school held 2 meetings. The committee members monitored the activities of the teachers and provided guidance to them to work under Covid situations. The committee members discussed matters related to include the school within govt.

2.8.2 Scholarships

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

Eligibility:

The eligibility criteria of the applicants are, in principle, three-fold: i) that they are the current students of grade III to graduate levels, ii) that they got minimum marks of 60% in the last annual examinations in respective classes in schools and at higher levels of SSC, HSC and undergraduate levels, and iii) that the applicants should come from the economically stressed families.

Selection Procedure:

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

Scholarship in 2021:

This usual practice had a setback for the year 2021. Due to Covid-19 pandemic, the schools remained closed almost throughout the year. The students remained confined to their respective houses. Therefore, the regular scholarships were not given to the students for the year 2021.

2.8.3 Evening Schools



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

2.9 HUMAN RESOURCES AND TRAINING

IDF has its human resources policy for the development of both its staff members as well as of its beneficiaries. IDF, in addition to microfinance, has been implementing a number of development projects in its operational area of 20 districts. Therefore, IDF has to maintain a large number of staff members of different positions and categories for smooth implementation of its programs and projects. During the year 2021, following the guidelines and the procedures set by the IDF human resource Manual, a total number of 61 staff members of different categories had been recruited and a total number of 89 staff members had left the organization. At the end of the year, IDF had a total strength of 1,042 staff members.

The staff members of IDF usually receive 3 different types of training like pre-service training, in-service training and training provided by outside agencies. The group members receive an initial mandatory training on group functioning to get recognized as group members, known as 'financial education training', and later on various skills development training. Following are the details.

2.9.1 Staff Training

i) Pre-service Training

After recruitment, the Field Organizers (FOs) and Program Organizers (POs) are required to undergo intensive training on group and office management and disciplines, credit rules and conditions, accounting, reporting and monitoring system for six months. The trainees complete their training in 3 phases. They are required to sit for a test after the completion of each assignment. The trainees are terminated if they cannot pass the tests in two consecutive chances. Out of a total of 80 new staff members



recruited, 30 were Field Organizers, 37 were Program Organizers and 13 were Junior Agricultural Officers and all of them received pre-service training during the year 2021.

ii) In-service Training

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

iii) Participation in Training Organized by Outside Agencies

In addition to in service training, IDF staff members received training on various aspects offered by other organizations. During the year 2021, a total of 13 staff members received training on different subjects. Among them, 5 officials participated in 5 courses organized by PKSf and remaining 8 officials attended 4 courses offered by CDF. The duration of the courses varied from 3 to 5 days. Major topics covered in the training programs included Microfinance Auditing, Risk Management Tool kits for MFIs, Micro Enterprise Financial Analysis, Training Course on Financial Statements, Tax, Vat & Internal Audit for Regulatory requirements, COVID-19 and Risk Management Toolkits for MFIs and so on. See more details in Table 20.

Table 21: Categories of training by duration, organization and participants.

Sl. No.	Name of Training	Organizing Agency	Duration (Days)	No. of Participants		
				PO & Above	DPO & Below	Total
1	Microfinance Auditing	CDF	3 days	02	-	02
2	Risk Management Toolkits for MFIs	CDF	3 days	02	-	02
3	Micro Enterprise Financial Analysis	PKSF	4 days	01	-	01
4	ToT on Stress Management & Human Communication	PKSF	4 days	01	-	01
5	COVID-19 and Risk Management Toolkits for MFIs	CDF	3 days	01	01	02
6	Expansion Strategy for Micro-enterprise Loan Product	PKSF	4 days	01	-	01
7	Training Course on Financial Statements, Tax, Vat & Internal Audit for Regulatory requirements	CDF	3 days	02	-	02
8	VAT and TAX	PKSF	5 days	01	-	01
9	Micro Enterprise Analysis & Loan Appraisal	PKSF	4 days	01	-	01
Total				12	01	13

2.9.2 Group Members' Training

i) Basic Training

IDF works with the eligible members by forming small groups since its inception. Immediately after formation of any group, or enrolling a new member they are required to undergo a 5-day training that focuses on group functioning, members' duties and responsibilities, terms and conditions of micro-credit operations, importance of savings, role and responsibilities of kendra meetings, rational expenses and budgeting, simple accounting and other related activities and functions. Following the training, Branch Manager on the 6th day takes a test and if qualified Area Manager provides the

recognition as Member of IDF group. In the year 2021, around 30,400 new members were enrolled as members. But due to Covid-19 situation throughout the year the duration of this training was reduced to 1 or 2 days.

ii) Skills Development Training

IDF provides various types of training to its members for enhancing their functional skills through which they can earn additional income. These are mainly business management, crop production, nursery growing, home-gardening, vegetables and fruit gardening, cutting & tailoring, cattle fattening, milk cow rearing and mushroom production. During the reporting year of 2021, the farmers received training on various aspects of agriculture, Fisheries, livestock and on other skills. All these training program details were described under different projects throughout the report.

iii) Enterprise Development and Business Management (EDBM) Training



In addition to training on agriculture, livestock, fisheries and other skills, IDF provides a special training on Enterprise Development and Business Management (EDBM) to the members. This EDBM training is one of the major activities of Micro Enterprise Department. IDF of course restructured and improved the methodologies and materials of its financial education program after the participation in the Citi-FT Financial Education Summit in New Delhi about 13 years ago. IDF later improved and intensified the financial education program for the graduate members, particularly by improving training module and strengthening the training on “Enterprise

Development and Business Management”. IDF Agricultural Training Center at Khagrachari provides lessons to farmers on financial education with practical demonstration on various income generating activities. In 2021, IDF organized 03 EDBM training at 3 Branches and a total of 90 participants participated. Details of Branch-wise and number of male/female members attending EDBM training courses are shown in Table 21.

Table 22: Number of Members Received EDBM Training by branch and gender.

Sl. No.	Name of Branch	Number of Members		
		Male	Female	Total
1	Chhagalnaiya	14	16	30
2	Boalkhali	14	16	30
3	Rajarhat	12	18	30
Total		40	50	90

iv) Business Experience Sharing

Business sharing training/meeting is another important activity of Micro Enterprise department through which entrepreneurs get opportunity to share their problems, prospects and experiences with others. In 2021, IDF organized only one business sharing meeting at Narayanhat Branch where 20 female members attended.

2.9.3 Conferences/Workshops/Meetings

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

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

This system of holding review meetings continued regularly during the year 2021. Almost all meetings were held through Zoom system due to the Covid-19 pandemic. In most of the meetings, the Executive Director used to preside. All stakeholders from Zonal Managers to Branch Managers including Field Organizers attended these meetings. These meetings were held at least once a month or even twice a month when necessary. The meetings reviewed the progress and problems of specific nature and used to get necessary directions from the authorities in view of, especially the Covid-situation. The audit reports were also reviewed in the meetings.



3. PROJECTS



3.1 ENRICH (SAMRIDDHI) PROGRAM

3.1.1 Concept of Enrich Program

The ENRICH (Enhancing Resources and Increasing Capacities of Poor Households) is a program being implemented by Integrated Development Foundation (IDF) since late 2012. The basic concept of the program was proposed by Palli Karma Sahayak Foundation (PKSF). The overall purpose of the program was to work with the poor people, to create an environment to achieve a humanly dignified living standard and to enjoy an universal human rights in a specific geographical area like an Union. The key components of the ENRICH program, proposed by PKSF composed of about 16 areas and are suggested to be adopted by the implementing organizations as per applicability considering the local environmental situations.

3.1.2 Purposes of Enrich Program

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

3.1.3 Areas and Locations Covered

- a. **Selection of areas:** IDF started this program in September 2012 with the assistance of PKSF in one union, Wagga of Kaptai upazila in Rangamati district. Three other unions were added later, two of them, Shoalok union in Bandarban district and Satkania union in Chattogram district in 2015; and Kadolpur union in Chattogram district in 2018. The Samriddhi Program therefore has been in operation in 4 unions.

- b. Information on areas and staff members:** In these 4 unions, 113 villages were covered under the program. The number of households included under the program was 15,252 with a total population of 84,927; the average size being 5.71 persons per household. To achieve the objectives and to implement the various activities, 4 Coordinators, 6 Health Officers (paramedics), 37 Health Visitors (females), 4 Education Supervisors and 141 Evening School Teachers had been deployed in this program during the year 2021. See Table 22.

Table 23 : Basic Information on Samridhi Program, 2021

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of villages	52	52	7	2	113
2	No. of HHs	2,080	2421	5,599	5147	15,252
3	Total population	12667	16232	30772	25554	84,927
4	Average size per HH	6.09	6.70	5.50	4.96	5.71
5	Coordinators	1	1	1	1	4
6	Health officers (Paramedics)	1	1	2	2	6
7	Health visitors (Female)	8	8	11	10	37
8	Education supervisors	2	0	1	0	3
9	Evening school teachers	30	30	40	41	141

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

During the year 2021, the Coordination Committees formed at the union levels with the staff members of project at the respective unions worked properly throughout the year. This committee is chaired by the Coordinator of the Samridhi Project. The committee generally reviewed the progress of activities of the previous month, discussed problems and planned the activities of the current month.

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

3.1.4 Progress of Activities during the Year 2021

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

In fact, both types of the various activities of Samriddhi program were planned at the beginning of the year and started to be implemented. During the last 2 years, 2020 and 2021, the implementation was interrupted due to prevalence of Covid-19 in the whole country. Some of the activities could be continued, some had faced problems, but continued with special measures, some had to be closed and some new activities especially to aware and face Corona situations had to be initiated. However, the progress of activities and the details of these two types are described below.

3.1.5 Progress of community level actions:

The activities of the nature of first type of infrastructural nature had been completed in Samriddhi areas till the end of the year 2021 comprised of the following: About 63 deep tube wells were sunk; 2,600 sanitary latrines were distributed, 40 bridges/culverts were constructed, 30 Samriddhi Kendros were set up and 200 Samriddhi houses were built. Please see the Samriddhi area wise distribution in Table 23.

Table 24: Achievement of Activities in Samriddhi Program till December 2021

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	Establishment of Samriddhi Kendro	9	9	9	4	31
2	Establishment of Samriddhi Houses	63	50	60	50	223
3	Establishment of Deep Tube Wells	16	8	29	13	66
4	Distribution of Sanitary Latrines	1600	400	400	200	2600
5	Construction of Bridges/Culverts	20	5	5	-	30

3.1.6 Progress of service delivery oriented activities

A number of service delivery activities were carried out during the year 2021 amid Corona pandemic by following the government guided safety health rules. The following description provides such activities.

A. Health Services

- a. **Health services through clinics and camps:** Health services are provided to the household population of the Samriddhi villages by conducting different types of Clinics and Camps like static clinics, satellite clinics and organizing health camps and eye camps. The Health Assistants and the Health Workers (shaystha shebika), conduct these clinics and camps to provide these services. Usually, before starting the clinics, they organize awareness sessions for the patients who come to these clinics and camps.



Organizing all types of clinics and camps are the responsibilities of the Health Assistants with the cooperation of health workers. Of them, Static clinics and health camps are run by the health assistants. Qualified doctors usually working in the respective upazila health complexes attend the satellite clinics and eye camps as invited Specialists. During the year 2021, a total of 5,209 static clinics were organized where 52,661 patients had attended; a total of 834 satellite clinics were organized where 21,003 patients attended in these 4 Samriddhi areas. A total of 49 health Camps could be organized where 8,841 patients attended. Thirteen (13) Eye camps were organized at Wagga and at Satkania where 2,314 patients were given services. Out of 2,314 patients, 19 were advised to go for cataract operations. Altogether 5,559 awareness sessions were conducted in these clinics. For union-wise break-up, please see Table 24.

Table 25 : Number of Clinics/Camps Organized and Number of Patients Attended in Four Samriddhi Areas, 2021

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Static Clinics	1911	192	2752	354	5209
2	No. of Patients	13946	1728	33727	3260	52661
3	No. of Satellite Clinics	298	14	501	21	834
4	No. of Patients	8238	350	11828	587	21003
5	No. of Health Camps	25	1	22	1	49
6	No. of Patients in Camps	4367	175	4088	211	8841
7	No. of Eye Camps	7	-	6	-	13
8	No. of Patients in Eye Camps	1292	-	1022	0	2314
9	No. of Awareness Sessions	2034	352	2693	480	5559
10	Diabetic Tests Done	2919	84	3821	1094	7918

- b. Medical services provided to the patients:** Samriddhi program provides special attention to the pregnant women and lactating mothers. Therefore, services are provided for pre- and post-natal care, lactating mothers and under-5 children. During the year 2021, the number of pregnant women under observation was 2,069, the number of pregnant women provided with pre-natal services was 5,547, number of lactating mothers with 0-23 month old babies was 20,691, number of lactating mothers provided with post natal services was 13,508 and number of 0-59 month old babies provided services was 52,905. For union-wise distribution, please see Table 25.

Table 26: Type and Number of Patients Provided with Medical Services in Four Samriddhi Areas, 2021

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	Current number of pregnant women under observation	183	143	1040	703	2069
2	No. of pregnant women provided with ante-natal services	3182	128	1702	535	5547
3	No. of lactating mothers with 0-23 months old babies	4488	190	14916	1097	20691
4	No. of lactating mothers provided with post-natal services	4429	164	8826	89	13508
5	No. of 0-59 month old babies provided services	9223	402	42847	433	52905
6	Diabetic tests done	2919	84	3821	1904	7918

- c. **Distribution of free medicines:** Free medicines are distributed to the members of the Samriddhi program. During the year 2021, a total of 70,676 de-worming tablets, 1,184 packets of Pushti-kona, 1,121,510 tablets of iron folic acid and 1,05,750 calcium tablets were distributed free to the members. For union-wise distribution, please see Table 26.

Table 27: Distribution of Free Medicines to the Patients during 2021

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	De-worming tablets	25559	4820	35701	4596	70,676
2	Pushti-kona packets (1 packet = 30 sachet)	383	60	634	107	1,184
3	Iron folic acid tablet	32980	6400	68630	13500	1,21,510
4	Calcium tablet	18300	6200	70250	11000	1,05,750

B. Education Services



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

At the beginning of the year 2021, there were 141 such centers started operating in the samriddhi areas and there were a total of 141 teachers with 3,434 students. Of them 1,674 (48.75%) were male students and 1,760 (51.25%) were female students. The average number of students per center was 24.35 with an average ratio of male and female students being 1:1.05. At least one Supervisor is engaged in each union to see and assist the teachers in performing their duties.

These centers remained closed almost the whole year (2021) as per Govt.'s decision due to Corona pandemic.

However, the teachers maintained regular contacts with the students and their guardians. Since there were all located nearby, sometimes they held small group meetings with the guardians following

the health rules to discuss precautionary measures to be taken in the corona pandemic. They also tried to convince the guardians to make their wards to sit for reading and writing to continue and maintain their reading habits. The teachers also made regular contacts with the students overseeing them with short and time to time assignments by following the health regulations. Please see the basic information on the evening schools in Table 27.

Table 28: Progress of Afternoon Coaching Centers' Activities during 2021

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	No. of Afternoon Coaching Centers	30	30	40	41	141
2	No. of Teaching Supervisor	1	1	1	1	4
3	No. of Teachers	30	30	40	41	141
4	No. of Students Male	290	320	542	522	1,674
5	Female	257	327	592	584	1,760
6	Total No. of Students	547	647	1134	1,106	3,434
7	No. of Guardians' Meeting	918	178	1760	155	3011

- b. Scholarships:** IDF used to promote education of the children of poor families, and for this, in cooperation with PKSF, such students were provided with education scholarships. During the year 2021, however, the scholarships were not awarded as the schools were closed down throughout the year.

C. Economic Programs for the Poor

- a. Beggar program:** This was a very special activity of the Samriddhi program. The idea was to rehabilitate the beggars of the program area by supporting them both economically as well as socially and thereby to reject the profession of begging. The beggars living in the area were persuaded to leave the profession and support them to start a life of their own. A total of 32 beggars in the 4 areas of Samriddhi program (Wagga 10, Shualok 6, Satkania 8 and Kodolpur 8) had already been rehabilitated. An amount of BDT 100,000 was given to each beggar as interest-free loan. With this amount the beggar was supported with one house having the facilities of a drinking tube well and a sanitary latrine. The beggar was supported with some income generating activity of her/his choice so that she/he could support livelihoods and could pay back loan money. Out of 32 beggars, 3 of them died. The assets owned by the members who died had been inherited by their sons and daughters. Currently there are no eligible beggars in the Samriddhi areas to be supported.
- b. Credit operations:** Providing credit to the members of the Samriddhi program for pursuing income generating activities is an important work. Usually, all of them invest their loan money in different kinds of income generating activities.

Various training programs were also designed and implemented for the members and the youths of all four program areas to pursue various income generating activities and for implementation of the innovative activities. Programs were organized on beef fattening, cow rearing, poultry keeping, vermin compost making and so on. Resource persons on specific subjects from the relevant govt. departments were invited to take classes.

3.1.6 Samriddhi Houses

Samriddhi houses: The concept of Samriddhi House was to select some specific houses within the project area with the families who would be interested to make their houses as models for others. This was to be achieved by using every inch of land for production, by planting trees of fruits, timber, medicinal plants etc., by developing home gardening, nurseries etc. within the household, by rearing livestock animals and poultry, by cultivating fishes in ponds and so on. Further, the areas of the households were to be kept clean and good looking.



For this, Samriddhi program provided necessary assistance and guidance. Till the end of the year 2021, a total number of 200 houses (Wagga 50, Shualok 50, Satkania 50 and Kodolpur 50) had been developed as the Samriddhi houses. All the activities were being carried out there and Samriddhi staff members had been visiting the houses and providing necessary advice.

3.1.7 Environment friendly activities

a. Vermi-compost:

The program is encouraging its farmers to produce vermin-compost themselves in order to replace or reduce the use of chemical fertilizer. Cultivation of vermi-compost is both productive and profitable. During the year 2020, Wagga had selected 100 farmers and motivated them to produce vermi-compost. They produced 12,000 kg of vermi-compost. They had used part of it in their own land and sold out the rest to earn profits. This activity is being carried out by the farmers during the year 2021. Some farmers had expanded their units of vermin-compost while some other (about 20 new farmers) had joined the group this year.

b. Cultivation of medicinal plants (Basak leaves):

As Basak plants are used largely by the pharmaceutical companies for preparing medicines, common farmers usually do not grow them. Samriddhi program, in cooperation with PKSf, took a special drive for its cultivation. In Wagga, a farmer was selected in 2020 to grow the plant in his farm on an experimental basis to demonstrate to other farmers. For this, the farmer was given a drying machine worth BDT one lac for drying the leaves. The farmer got a total produce of 2000 kg of leaves that he sold out to pharmaceutical companies at the rate of BDT 40 per kg. In the following year, his production got down as the area of his crop was lowered due to expansion of the road (it may be mentioned that basak leaves are planted by the road sides).

3.1.8 Program for Elderly People



The program for elderly people (Probin) was implemented actually in 7 unions including these 4 unions of Samriddhi program. A separate chapter was written and included in this report entitled 'program for elderly people' under 3.3. The activities of these 4 unions were included there. Therefore for details, please see chapter 3.3.

3.1.9 Special Activities

a. Mujib Borsho:

The year 2021 was declared as the Mujib Borsho and it was extended to March 30, 2022 by the Govt. of Bangladesh. Samriddhi program, in cooperation with PKSF, observed the year by organizing different events and activities to mark and publicize the Borsho. Last year, the activities included organizing discussion sessions on the life and activities of Bangabandhu Sheikh Mujibur Rahman in all the four areas of Samriddhi program; holding competitions among the youths on four topics, such as, i) writing poems, ii) preparing essays, iii) drawing different arts and iv) undertaking social activity and awarding prizes to the winners etc. All the programs and events organized during the year 2021, the banners and posters prepared earlier were used to mark and remind the audience about the observance of the Mujib Borsho.

b. Special Services on Covid-19:

Like the year 2021 special features related to Covid-19 were continued this reporting year also. The health services units of the Samriddhi program at all 4 unions took special care of this Covid-19 pandemic. In all the awareness sessions, discussions were held on the measures to be taken against covid-19. Special emphases were given to wear masks, wash hands frequently and restrict movements. Practicing hand washing continued as a regular feature in the program. Sufficient numbers of leaflets, published in this regard, were distributed among the people. In addition, enough hand sanitizers and masks were distributed to the members and were motivated to use them in order to face the corona pandemic situation.

3.2 HALDA RIVER PROJECT

Introduction

IDF has been implementing this project on “Conservation of Natural Breeding Ground of Fishes and Development in the Halda River” under the “Promoting Agriculture Commercialization and Enterprises (PACE)” Project of PKSF with the assistance of International Fund for Agricultural Development (IFAD) for the last 6 years.

Importance of Halda River

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

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

Some other species of fishes that were available earlier seemed to have become extinct now from Halda River. Amongst the extinct species of fishes, important ones are Bani Koksa (*Balius barila*), GhorPoia (*Garragotyla*), Guijja Ayre (*Sperata aor*), Pangas (*Pangasius pangasius*), Mad/Kata Chanda (*Pseudambassis baculis*), Kata Bhukh, GoniChapila (*Goniosaman minna*), Baila (*Stigmatogobius sadanundio*), Meni/Bheda (*Nandus nandus*), Koi Punti (*Puntius* sp), Kuichcha (*Monopterus albus*), Rata Borua (*Moringuaria itaborua*) etc.

Goal of the Project

The goals of the project are set to:

- i) intensify the production of fish,
- ii) conserve the species of fish from threat to extinction and

- iii) create the opportunity of livelihoods of entrepreneurs by conserving and developing natural breeding ground of carp fishes (Rui/Rohu, Katla, Mrigal and Kalibaush) in Halda River.

Objectives of the Project

The objectives of the project are set to:

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

Working Area

- i) Hathazari Upazila: Mekhal, Garduara, Uttar Madrasa, Dakshin Madrasa and Burishchar Union Parishad.
- ii) Raozan Upazila: Gahira, Binajuri, RaojanPourashova, Paschim Guzara and Noajispur Union Parishad in Chattogram district.

Activities Performed during the year 2021

The year 2021 was important in the history of Halda River. This year, the Govt, of Bangladesh have declared the Halda River as Bangabandhu Fisheries Heritage. The Halda Research Laboratory had published the Xenome sequence of Carp varieties of fishes and dolphin in Halda River. Halda Research and Training Center was inaugurated thus year. Besides, the egg production in Halda River was marked highest in the last year in the recent time. A separate and a detailed report on these activities have been described at the end of this chapter on Halda River.

Besides, a number of other activities were carried out during the year 2021 that are described below.

i) Introducing modern techniques of hatching:

IDF has been working since 2016 on introducing the modern techniques of hatching in earthen ponds in order to produce fry from eggs. So far, 300 poor fishermen were selected and trained on this technology. During the year 2021, all these farmers were being supported to maintain and use these ponds for the purposes.



ii) Distribution of drums for disposal of wastes:

Drums were distributed during the last year from the project at the levels of Pouroshovas and Unions to assist them to be able to dispose of the wastes easily. These were distributed at the Raozan Pourashova and at Gahira, Binajuri, Paschim Guzara and Noajispur unions of Raozan upazila. The unions of Hathazari upazila where drums were distributed covered the unions of Mekhal, Garduara, Uttar Madrasa, Dakshin Madrasa and Burishchar. The drums were being used during the year 2021.

iii) Alternate livelihoods for tobacco cultivators:

Cultivation of tobacco along the riversides of Halda was being pursued by the hilly farmers of Manikchori upazila that affected the Haldariver. These farmers were trained and motivated to leave the tobacco cultivation and practice alternate farming. This was a continuing process being followed up by IDF. With this purpose, some farmers were persuaded by IDF to establish demonstration plots of various other profitable crops. Last year, about 40



farmers were assisted to establish demonstration plots of papaya gardens, 12 farmers developed Nagpuriorange, 10 farmers established Rambutan gardens, 5 farmers yellow lemon and 2 farmers established dragon gardens. In addition, 100 farmers were given saplings, each one receiving 1 Taiwani mango, 1 Vietnam Jackfruit and 1 Sharifafruit saplings. Potato seeds amounting to 2000 kg were given to each of 56 farmers, and 5 kg of groundnut seeds were distributed to each of 15 farmers. This year i.e 2021, the efforts were continued. A committee was formed to look after the farmers to abandon tobacco cultivation and grow other profitable crops. A meeting of this committee was held this year to discuss this issue. About 10 more demonstrations were organized during the year.

iv) Educational support to fishermen's children:

IDF used to provide educational scholarships to the children of the fishermen of the areas. Last year about 50 students were awarded at BDT 4000 to each student. This year it was not given as the schools remained closed.

v) Awareness campaign for Imams and school/madrassa students:

Campaigning activities and motivational meetings were carried out for imams, students of schools and madrasas situated along the river sides last year. The purposes were to explain the history of Halda river and its importance as a natural breeding ground of carp and other fishes and its unique and distinct features due to genetic purity of fertilized spawn of these fishes. The trained imams and students continued to play their roles during the reporting year.

vi) Meeting with local administration:

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

vii) Yield of eggs in 2021:

This year in 2021, an amount of 8,500 kg of eggs were produced in Halda River. Last year in 2020, a record breaking amount of 25,536 kg of eggs were produced in Halda River. This was the highest production in last 14 years. Productions of eggs in the previous years were 1,680 kg, 22,680 kg and 7,000 kg in the years 2017, 2018 and 2019 respectively. Although there were contributions of many

agencies and organizations - both govt. and non-govt.- behind this achievement, but the contributions of IDF, a partner organization of PKSF, was also remarkable and had been applauded by many including the press. The steps that IDF had taken throughout the year were praiseworthy. Activities conducted and actions taken by IDF could be briefly mentioned here. IDF staff members and its volunteers had worked hard in maintaining an environment favorable for mother-fishes to lay eggs safely. The steps taken included i) guarding the Halda River in a manner that the river remains safe for natural breeding, ii) assist the local administration to stop illegal fishing, create obstacle to use engine driven boats and dredgers, iii) motivate owners and employees of locally established mills and factories



Halda River Research Laboratory

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

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



along the river sides not to spoil the river water by draining wastes and chemicals, iv) taking steps to stop tobacco cultivation, v) building social awareness among local people by orienting the farmers, fishermen, religious leaders etc., and vi) above all, assisting fishermen with modern technologies on hatchery and so on.

viii) Technical committee meeting:

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

ix) Halda River Research Laboratory:



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

x) CC Camera in Halda River:

Total 4 numbers of 360 cameras had been installed in the bank of Halda river among them 2 cameras installed at Kagotia sluice gate point and another 2 cameras installed at Azimerghat point in Raozan upazila. These cameras are being used to tighten security in order to catch illegal nets, stop fishing, stop motorized boats, lift sand or protect dolphins.



A Special Report on Recent Events of Halda River*

Introduction

Halda River is the only natural breeding ground for the carp species of Bangladesh. Also it is the only tidal river in the world from where fertilized eggs of Rui-type fishes are collected directly from the river. The technology of collecting eggs from the river and producing fries from collected eggs is completely indigenous to the locals. From time immemorial, locals have been using this technology combined with religious sentiments and traditional technical knowledge. According to the data, although there are precedents of fish being extracted from the rivers, but there is no precedent of eggs being extracted from any other river in the world except Halda. For this reason Halda River is also a world heritage for Bangladesh.

The major achievement for the Halda River, in year 2021 was its declaration as Bangabandhu Fisheries Heritage. After the declaration of Halda River as Bangabandhu Fisheries Heritage, the concerned authorities took various steps to protect the fish and biodiversity of the river. Among these, the construction of IDF Halda Research & Training Center on the banks of the river for the convenience of the egg collectors is particularly noteworthy.

Another significant achievement for this river in this year was the unveiled of complete genome sequencing of four carp fishes and dolphin of the Halda River. This discovery will provide a comprehensive knowledge about the genetic formation, evolutionary origin, conservation and population genetics of the fishes and dolphins in this region.

Halda River declared as “Bangabandhu Fisheries Heritage”

Halda is one of the most important rivers in Bangladesh which is famous for breeding of pure carp fish. This is the only pure Indian Carp breeding field in Bangladesh and possibly in South Asia. Apart from fish habitat, this river also plays important roles in domestic water supply, agriculture, industry and navigation. This river is also the home to the endangered Gangetic dolphin.

In order to ensure the safety of carp fish and preserve the habitat of Gangetic dolphins through conservation of natural environment and improvement of environmental standards, rivers flowing through Ramgarh and Manikchhari upazilas of Khagrachhari district, Fatikchhari, Raozan, Hathazari upazilas of Chattogram district and rivers flowing through Chandgaon area, 23, 422 acres of land to be declared as Bangabandhu Heritage. As per the promise of MujibBorsho, the Ministry of Fisheries and Livestock has issued a notification in this regard on 22nd December 2020. The declaration of heritage has created the possibility of Halda River being recognized in the world as well as being recognized as a World Heritage by UNESCO. According to the govt's gazette, 12 conditions will be applicable in Bangabandhu Fisheries Heritage area:

1. No fish or aquatic animals can be caught or hunted from this river. However, under the supervision of the Department of Fisheries, fertilized fish eggs can be procured at certain times during the breeding season every year.
2. No activity that destroys the habitat of animals and plants can be done.
3. Not everything that can ruin or alter the natural properties of land and water can be done.
4. No activities that are harmful to fish and other aquatic animals can be done.
5. Sewage and liquid waste from sewers of houses, industries and other establishments around the river cannot be discharged.
6. Under no circumstances can the river bend and straighten.
7. Fish cannot be caught during the breeding season (February to July) in 18 canals connected to the Halda river.
8. No new rubber dams and concrete dams can be built on the Halda River and its connecting canals.
9. Water cannot be extracted by setting up any new water treatment plant and irrigation project in Halda river without the permission of Bangabandhu Fisheries Heritage Supervision Committee.
10. Halda river can be used for research of aquatic animals including water and fish with the permission of Bangabandhu Fisheries Heritage Supervision Committee.
11. In order to keep the pre-breeding circulation of fish active, the flow of water in Halda river and connecting canal cannot be obstructed.
12. During the pre-breeding and breeding season (March-July) of the Rui national fish, motorized boats will not be able to operate.

13. Full genome sequencing of carp, dolphin of Halda River unveiled:

The complete genome sequencing of four carp fishes and riverine dolphin of the Halda River has been unveiled. The announcement was made at a virtual event on November 18, 2021 by Dr. Nomita Halder, ndc, Managing Director, PKSf. The two-year research was funded by the Palli Karma-Sahayak Foundation (PKSF) and the Integrated Development Foundation (IDF). The research was carried out in collaboration with the laboratories of North-West ANF University in China and Textgen Informatics in New Zealand. Researchers say that the genome sequence will play an important role in increasing fish population by eliminating genetic defects.

Mr. Fazlul Quader, Additional Managing Director, PKSf delivered the welcome speech at the event. Dr. Md. Manzoorul Kibria, Professor and Coordinator, Halda River Research Laboratory, gave a detailed presentation on the importance of Halda River as a natural fish breeding ground, activities of Halda project run by PKSf-IDF and the success achieved so far from the project. Highlighting the unique features of the only tidal river of the world, he mentioned the biodiversity of the four carp species (Rui, Catla, Mrigal and Kalibaus) is found only in the Halda River. These four species may face extinction if the Halda is harmed in any way. Genome sequencing was essential to protect these species from extinction. Chittagong Veterinary and Animal Sciences University Professor, AM Junaid Siddiqui presented detailed information on the complete genome of carp and dolphins.

Mr. Zahirul Alam, Hon'ble Founder and Executive Director, IDF, joined the event virtually from the holy city of Mecca. In his brief remarks, he thanked the dedicated team members of PKSf-IDF, volunteers of Halda project, local administrations and all those who were involved in the research activities. He spoke of his dream of setting up a research center institute at the Hatchery on the banks of the Halda River, from where thesis and PhD research could be done through the university. At the end of the program, Mr. Nizam Uddin, Hon'ble Deputy Executive Director, IDF, showed the various parts of the newly constructed hatchery through video conferencing and presented detailed information about its activities.

At the end Honorable Managing Director, PKSf, Namita Haldar, NDC officially announced the inauguration of the "Halda Fisheries Research and Training Center", a hatchery research and training center on the banks of the Halda River, a joint venture of IDF and PKSf.

Background of the Full genome sequencing:

Halda fish fry of Chattogram is always at the top of interest among fish farmers across the country for its rapid growth, fertility and taste. That is why these fish fries are sold at 15-20 times more than fish fries in other parts of the country.

To know why Halda's fish fry has this special feature, from August 2019, a group of researchers officially started the research of unraveling the life secrets of the Gangetic Dolphin and carp fish of this River. The research was recently completed and its results were submitted to the National Center for Biotechnology Information (NCBI), a US-based organization recognized as a specialized repository of genome-based information.

The research was led by Dr. Md. Manzoorul Kibria, Professor and Coordinator, Halda River Research Laboratory, and AMJ Jonaidd Siddiqui, Professor, University of Chittagong Veterinary and Animal Sciences. Earlier, the country's researchers have unveiled the genomes of Rui and Katla on the Ganges River in India and the United States has revealed the genomes of dolphins in the Atlantic Ocean. However, this is the first time that the genomes of Mrigal and Kalbaush, including Gangetic dolphins, have been revealed.

IDF Halda Research & Training Center

IDF established the IDF Halda Research & Training Center in 2021 on the banks of Halda River in Binajuri union of Raozan. Within the year of its establishment, it has been able to attract the attention of egg collectors and fishermen of Halda River. The hatchery has started the process of hatching



with the combination of local traditional and modern technology. In addition to hatching, the hatchery has already engaged with multifaceted activities including research and training on Halda river. Currently this is the only private hatchery on the Halda bank.

In February 2021, this hatchery was built on an area of about 6 acres. The hatchery has 24 wells for hatching. Among them, 15 are brick built wells, 1 is overhead tank and 8 are

earthen wells. Besides, there are 4 small and big ponds. From 2021, the hatchery started the process of hatching from the eggs of Rui fish. There are 1 speed boat and 2 solar boats under the hatchery.

This hatchery has the capacity to produce 20 kg of fry from eggs. In 2021, 13 egg collection groups brought about 600 kg of eggs to IDF hatchery. About 9 kg of fry is hatched from these eggs. In addition, the hatchery is carrying out various activities to brand Halda pure fish fingerlings all over the country.

The main objective of setting up the IDF Halda Research and Training Center is to produce and marketing of pure fish fingerlings (Renu, Dhani and Anguli fingerlings) and improved brood fish from the natural breeding ground of Halda River. Apart from this, the hatchery will work for providing services to the poor riverside communities through hatching facilities and fish production. Besides this, it will also work for ensuring fish branding and research activities across the country.

Status of egg collection of carp fishes from Halda River in 2021:

The declaration of Halda River as Bangabandhu Fisheries Heritage and the concerted efforts of everyone to protect Halda River, from local egg collectors to national and international levels, have created a different expectation about Halda this year. Efforts to protect fish were visible throughout the year, with extensive operations against illegal fish poachers and river polluters. But due to natural antagonism, the expected eggs were not found in Halda this year.

The desired egg was not found in the first phase due to the natural antagonism:

This year in 2021, on May 25, at around one o'clock in the morning, the mother fish in Halda released the sample eggs for the first time. The brood fish laid the second round of sample eggs from the morning to the afternoon of Wednesday, on May 26. The mother fish then laid the third round of eggs from the morning of Thursday, on May 27. This year the number of egg catching boats is much higher than the last year which was around 350. The number of people collecting eggs directly from the river was also more than last year. This year around 800 egg collectors participated in collecting eggs directly from the river. According to the information of Chittagong University Halda River Research Laboratory, the total amount of eggs collected this year in the first phase is about 6500 kg.

Reasons for not getting the expected eggs in the first phase:

According to Professor Manjurul Kibria, there are two main reasons of not getting the expected results in the first phase of collecting eggs from mother brood fish in this year, 2021. He said two environmental parameters turn all calculations upside down. These are:-

One: April to June is the breeding season of Halda Rui fish. During these three months, the mother fish lays eggs in the river when there is heavy rain on Amavasya or Purnimatithi. But this year, although two months of April-May have passed, the expected rainfall did not occur in the upstream region of Halda River. As a result, due to the lack of hill slopes, favorable environment for fish spawning was not created in the river.

Two: The fourth 'Jo' i.e. Full Moon Tithi of May was 23rd to 29th. If there is a small amount of rain during this time, the mother fishes are ready to release the eggs. But due to Cyclone Yaas, the sea became rough. The height of the water increases. At the same time, the Halda River being a tidal river, the height of the water increases a lot during the high tide. Along with this tidal water there is intrusion of sea salt water into Halda river which is many times more than the normal level.



Due to these two environmental obstacles, the normal process of creating favorable environment for fish breeding in Halda River is disrupted. But due to the fact that the mother-fishes are mature enough to release the eggs, they are kind of 'forced' to release some eggs in the least favorable environment. But due to the lack of complete and expected natural environment, the Rui fishes did not spontaneously spawn in the expected quantity and rate despite the pollution free status of the Halda river.

Brood fishes spawn in Halda River for second time:

Five days after the first phase of spawning, carp spawned again around 5 pm on June 2. The quantity of eggs collected in the 2nd phase was comparatively higher. When the mother fish hatched at the first phase, the salinity of the water of Halda River was 72 percent. In the 2nd phase it came down to 0.46 percent i.e. less than one percent. Also, due to the rain and the downpour, the mother fish hatches again after getting a favorable environment. The amount of eggs collected in the 2nd phase is about 2000 kg.

Statistics of egg collection in Haldariver in last 10 years:

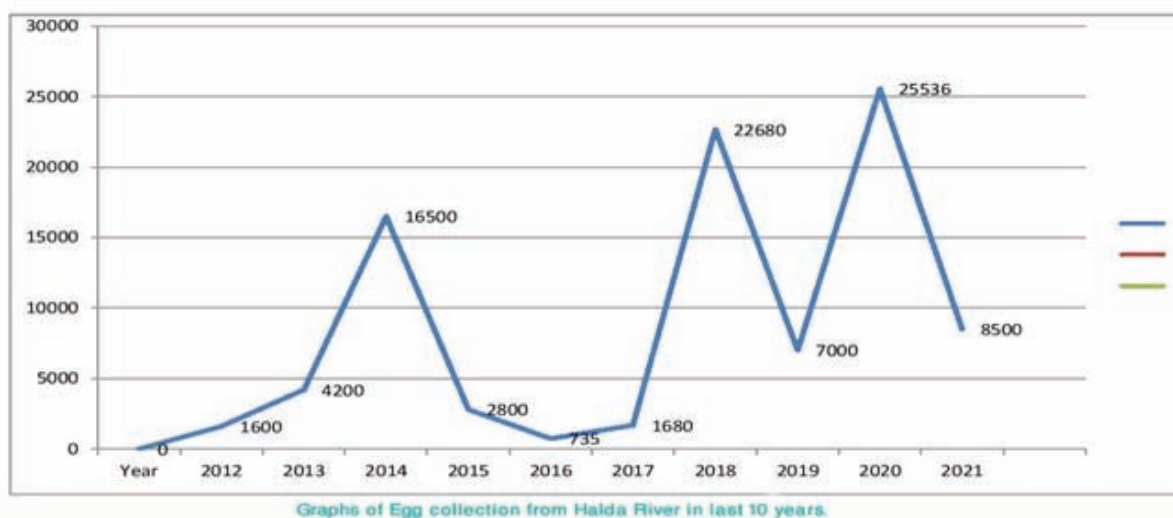
This year i.e in 2021, a total of 8500 kg eggs were collected from Halda River in 2 phases. (First phase, on (25-27) May and second phase on 2nd June). Last year on May 23, 25 thousand 536 kg of eggs were collected which broke the previous record of 14 years. In 2019, 7 thousand kg of eggs were found in Halda River. In 2018, 22,680 kg, in 2017, 1,680 kg, in 2016, 735 kg, in 2015, 2,800 kg,

in 2014, 16,500 kg, in 2013, 4,200 kg and in 2012, 1,600 kg eggs were collected from Halda River (Table 28).

Table 28:: Amount of Egg Collection from Halda River during the Last 10 Years

Year	Amount/kg
2012	1,600
2013	4,200
2014	16,500
2015	2,800
2016	735
2017	1,680
2018	22,680
2019	7000
2020	25,536
2021	8500

Figure 13: Yrar-wise Egg Collection from Halda River during Last 10 Years



From the last April 10, 2016, the value chain project titled “Conservation of Natural Breeding Ground of Fishes and Development in the Halda River” is being implemented through the joint initiative of PKSf-IDF with the assistance of International Fund for Agricultural Development (IFAD). Analyzing the data of egg collection from Halda River for the past 10 years, it can be seen that the amount of egg collection has increased to a large extent in the years following the implementation of the project.

Finally it can be said that Halda is a symbol of our national heritage. A strong economic activity revolves around this river throughout the year. If we calculate the eggs obtained from Halda river, the amount of fry produced from eggs and the amount of fish produced from these fries, it can be seen that the direct economic contribution of Halda river is at least 800 crore taka. If we add to this the agricultural production, communication and other economic activities, the contribution of Halda River to our national economy as a single river is particularly significant.

**This special report is prepared by Shamim Ud Doha, IT Specialist, IDF*

3.3 SPORTS AND CULTURAL PROGRAM

Along with economic development, it is essential to give attention to the physical and mental development of the children and young generation. For this, two programs were designed in collaboration with PKSF, styled as 'sports and cultural' program and 'Koishore' program. Sports and cultural program was meant for the students studying in schools and colleges; and the Koishore program was mainly for the out of school children and youths. Of course, students of schools and colleges were also included if there were such institutions within the localities. The target groups for both programs are the young generations aged usually between 9-16 years. The purposes of designing these programs were to develop brotherly friendship, better understanding and mutually respectful relationships among the target groups in cooperation with the local people.

3.3.1 Sports and Cultural Program

Areas and Institutions/Organizations

As stated, this program is being implemented for the students of some selected schools and colleges within the project areas. These schools and colleges are selected on the criteria where the students generally lacked in these activities. Once these are selected, it is necessary to take permission of the local administration like the respective UNOs and the Education officers to work with the students. The different activities of the program are first organized among the students of different classes in respective schools and then inter-school competitions are organized in the upazilas. In the year, 2021, there were not many activities under sports and cultural program as the schools and colleges remained mostly closed due to spread out of Covid 19.

3.3.2 Koishore Program

The IDF Adolescent Program has been working since 2019 to build the mental and physical well-being of adolescents in Satkania and Boalkhali areas. The activities of the program expanded exponentially and in implemented in 4 Clusters of upazilas, Satkania, Boalkhali, Ragamati and Bandarban. With the local youths - young males and adolescent girls of the areas, Kishore and Kishoree groups were formed; and School Forums were formed with the students (both males and females) of schools and colleges of the local areas. In the year 2021, a total of 19 Kishore clubs with 408 members and 45 Kishoree clubs with 901 members were formed. The total club members were therefore 1309. A total number of 13 School Forums were organized; of them 1 was a kishoreforum, 6 were Kishori forums and 6 were combined forums of kishore and kishori forums. The total number of school forums was 2364 with 860 Kishore and 1504 Kishoree members (Table 29).



Table 29: Number of Clubs/School Forums and Members, 2021

Description	No. of Clubs/School Forums				No. of Members		
	Kishore	Kishori	Combined	Total	Kishore	Kishori	Total
Clubs	19	45	-	64	408	901	1309
School Forums	1	6	6	13	452	603	1055
Total	20	51	6	77	860	1504	2364

Activities and Number of Institutes and Students

The activities covered by the clubs/forums broadly include four areas. These were i) Development of values and social awareness activities, ii) Activities for health services and awareness activities on nutrition, cleanliness etc. iii) Development of skills and leadership and iv) Sports and cultural activities. Under each activity there were a number events carried out by the organizers. The areas covered during the year, the number of clubs/forums joined and the total number of members participated were shown in Table 30.

Table 30: Area-wise Number of Clubs/School Forums and Members, 2021

Sl.	Areas	Number of Clubs/Forums				No. of Members			
		Kishore	Kishori	School Forum	Total	Kishore	Kishori	School Forum	Total
1	Development of values and social awareness activities,	19		8	72	938	1742	-	2680
2	Activities for health services	19	45	9	73	846	1974	-	2820
3	Awareness activities on nutrition, cleanliness etc.	19	45	8	72	534	800	-	1334
4	Sports and cultural activities	19	45	10	74	863	576	-	1439
Total		76	180	35	291	3181	5092	-	8273*

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

Events Conducted

The areas covered during the year 2021 were mentioned in the preceding paragraph. A short description on the events conducted under each area is provided below.

1. The events covered under the area 'development of values and social awareness activities' included discussion topics like 'I am the best with my own talent', importance and necessities of cleanliness, duties and responsibilities towards the parents, mutual cooperation, practice of morality, discussions on liberation of war and so on. On 'awareness programs on nutrition and hygiene', a number of events were conducted like organizing health camps, discussing issues like abortion, vaccination, child marriage, menstrual problems etc. Moreover, some workshops have also been conducted on what to do to stop child marriage and dowry.



2. The events related to 'Activities for health services' carried out were actions on determining blood groups, taking measurements of heights and weights, discussions on importance and use of sanitary napkins, distribution of pads at low prices, distribution of pressure machine, diabetes machine and so on.



3. Within the area of 'Awareness activities on nutrition, cleanliness etc.', the events covered were adolescent health & care, primary diseases and treatment, types of nutritious food and their uses etc.



4. Regarding 'sports and cultural activities', events like songs, dancing, recitations, essay competitions, football, badminton, carom, chess, cricket and different types of games were planned and organized by the respective clubs and school forums.



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

The year 2021 was also the year of Covid-19 pandemic. The whole nation vis-à-vis the whole world faced a disastrous situation during the pandemic. In this situation, Koishore program of IDF took special measures to face the problem. The lives of human beings were at stake, but people are for peoples' sake. 'Awareness can build stop Corona' - with this idea Koishore program' of IDF worked for building the awareness activities among the people. The following activities were carried out by the Kishore Club members.

- i. The Chorpara Kishore club members of Satkania upazila, worked as volunteers at the covid vaccine program of upazila health complex. Side by side, arrangements were made to frequently announce through the mikes of the local mosques about what to do in this corona pandemic. The announcements contained the messages to the public about using masks, washing hands with soaps frequently and not to go out without emergencies. The club members along with the volunteers were maintaining the practice of keeping the area clean.
- ii. The members of the Kishore-Kishori clubs of Satkania, Boalkhali, Ragamati and Bandarban distributed the Soft water among all the members of the clubs. Soft water was prepared by mixing 4 table spoon detergents in one and a half liter of water.
- iii. Similar activities of making publicities on Corona awareness from the local mosques were carried out by the Kishore Club members of Boalkhali upazila in their respective areas. Cleaning campaigns were also being continuing to keep the area clean jointly by the club members and the volunteers.



3.4 PROGRAM FOR ELDERLY PEOPLE (PROBIN)

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

Coverage of the Program

Area:

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

Villages:

In each of the union, a few numbers of villages were selected as the area for the Probin Program. A total number of 154 villages were selected for the purpose. First, a survey on the total population of the village was undertaken for each village. People over 60 years of age were identified, and the economic conditions of their respective families were assessed. Those who were very poor and were not receiving any allowances from any other sources were selected and made members of the Probin programs. These members have now become eligible to get any benefits provided by the Probin program.

Formation of Committees:

In each union, one union committee was formed with the Probinmembers. In each union there are 9 wards; and in each ward one Ward committee was formed for implementation of all activities of the Probinprogram. In total, there were seven Union Committees and 63 Ward Committees were functioning in the Probinprogram.

Progress of Activities during the year 2021

- i) **Committee meetings:** Till December 2021, a total of seven (7) Probin social Centers were established in 7 unions. During the year, the union and ward level committees remained functional. Due to Covid-19 situation the meetings of the committees were not held regularly but different committees met based on the needs by following the Govt. health safety rules.
- ii) **Active number of members:** There were 154 villages within Probinprogram where a total number of 6562 members were functional during the year. Of them 3,540 (56%) were male members and 3022 (46%) were female members.
- iii) **Members receiving health services:** Health services were provided to 1,087 probin members; of them 340 (31.28%) were male members while 747 (68.72%) were female members.
- iv) **Old age allowances:** During the year, a total of 649 probin citizen received old age allowances from those 7 unions. Of them, 376 (57.94%) were males and 273 (42.06%) were females. Each one of them received the allowance at the rate of Tk 500 per month. The total amount of cash allowances distributed to 649 probin members was BDT 38.94 lacs.
- v) **Burial assistance:** During the year 2021, 56 probin members died in 7 unions, 9 in Kodolpur, 18 in Shualok, 5 in Wagga, 12 in Hathazari, 6 in Raikhali, 5 in Kadhurkhil and 1 in Satkania. Each family was provided with Tk 2000 for burial of the deceased member. For union-wise distribution, please see Table 31.



Table 31: Progress of Probin Activities during the Year 2021

Description	Name of Unions							
	Wagga	Satkania	Shualok	Kodolpur	Hathazari	Raikhali	Kodurkhil	Total
General Information								
Starting Date	April-16	July-18	July-18	Jan-18	Sep-18	July-17	July-18	
No. of Villages	52	7	47	18	9	18	3	154
No. of Probin Members								
Male	270	505	228	975	553	598	411	3,540
Female	275	480	224	676	503	419	445	3,022
Total	545	985	452	1,651	1,056	1,017	856	6,562
Formation of Probin Committees								
Union Committee	1	1	1	1	1	1	1	7
Ward Committee	9	9	9	9	9	9	9	63
Activities during 2021								
No. of Committee Meetings Held								
Union Committee	1	1	1	1	1	1	1	27
Ward Committee	9	9	9	9	9	9	9	63
Health Services Provided								
Male	56	98	21	81	35	31	18	340
Female	87	275	25	210	55	65	30	747
Total	143	373	46	291	90	96	48	1,087
Monthly Allowance given								
Male	52	47	52	59	64	53	49	376
Female	44	40	45	34	20	46	44	273
Total	96	87	97	93	84	99	93	649
Amount Distributed in '000' Taka								
Male	312	282	312	354	384	318	294	2256
Female	264	240	270	204	120	276	264	1638
Total	576	522	582	558	504	594	558	3894
Burial assistance	5	1	18	9	12	6	5	56

3.5 Leadership to Ensure Adequate Nutrition (LEAN)



3.5.1 Aim and Objectives of the Project

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

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

3.5.2 Project Areas and Implementers

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

3.5.3 Role of IDF in Implementation

IDF, as Technical Partner, is responsible for undertaking the capacity building in the related fields within the targeted regions. As part of the project activities, IDF, during the year 2021, had undertaken and implemented a number of activities related to capacity building of the related stakeholders. The activities included organizing awareness sessions, training programs, exchange visits, workshops etc. The participants were the upazila levels staff members and officials who were associated with implementation of the project activities. The details of the types of activities and the number of participants attending the events were shown in Table 32.

Table 32: Capacity Building Activities and the Number of Participants, 2021.

Sl. No	Activity	Name of Upazila					Total
		Dighinala	Panchari	Guimara	Mahalchari	Laxichari	
1	Annual planning & review workshop to strengthen stakeholder collaboration	2	2	2	2	2	10
2	Facilitate annual planning workshop with UNCCs on the upazila level stakeholders collaboration for strengthening nutrition program in 18 upazilas of three hill districts	1	1	1	1	1	5
3	Organize consultation, formation & planning workshop for Union- MSP with Union Parishads, Mouza Headmen and Karbaries, and School Management Committees, Community based organizations, local social activists and develop Union Multi Stakeholders Platforms for strengthening nutrition and WASH activities at Union level .	5	5	3	4	3	20
4	Cross learning events	6	6	4	4	3	23
5	Capacity building and strengthen line agency/inter-departmental coordination	1	1	1	1	1	5
6	Annual Program Review workshops to receive feedback	2	2	2	2	2	10
7	Facilitate public sector platforms to promote nutrition integration in activity plans, budgets and activities	1	1	1	1	1	5
8	Facilitate mother and child health (MCH) coordination meetings	2	2	2	2	2	10
9	Capacity building of Union Parishad Bodies of Nutrition Sensitive Programming	5	5	3	4	3	20
10	Facilitate Union Parishad and its Standing Committees to strengthen female members as change maker	10	10	6	8	6	40
11	Engage communities in awareness-raising events (e.g. World Health Day, World Egg day, World Food day).	15	15	9	12	9	60
12	Promote nutrition and WASH through theatre, local artists and folk musicians	11	11	8	9	6	45
13	Promote Tippy Tap at community and schools	10	10	7	8	6	41
14	Identify, re-engage and train existing adolescent clubs on nutrition activities	790	760	685	620	554	3,409
15	Hold demonstrations for clubs engaging the private sector	10	10	5	6	6	37
16	Hold demonstrations on diet diversification for clubs and community	10	10	6	7	6	39

17	Support adolescent clubs to host awareness-raising events	22	22	14	18	12	88
18	Facilitate WBCs to organize nutrition session for producers groups	2032	2013	1540	1620	1040	8245
19	Facilitate community events hosted by WBCs	40	40	30	35	30	175
20	Match making between producers and input & output value chain actors, including financial service providers	1220	1200	600	800	500	4340
21	Facilitation of multi-stakeholder joint initiatives to establish collection and sale points in production zones	1	1	1	1	1	5





3.6 Black Bengal Goats

Objectives of the Project

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

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

Coverage of the Area

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

Progress of Activities

i) Demonstration Farm of Black Bengal Goats

Demonstration farm of Black Bengal Goats: The demonstration farm of Black Bengal Goats is situated at the campus of Integrated Farming Complex at Matiranga, Khagrachari. The farm was established in January

2013 and serving basically as a breeding farm. In the beginning of the year 2021, the stock of goats in the farm was 123; during the year 2021, there were 375 goats born in the farm totaling the number to be 498. Out of this, 233 goats died and 213 goats were sold and/or distributed to the farmers. Therefore, at the end of the year the stock of goats in the farm was 52. Demonstration of fodder grasses: Along with the farm, 05 decimal of land was marked for producing fodder crops for the farm goats. During the year 2021, about 12,000 kg of German fodder grasses were produced and approximately 44,000 cuttings were distributed to the group member of goat rearers.

ii) Goat rearing farmers' groups

In the 4 upazilas, under 4 IDF Branches, there were 43 villages where 75 groups of women farmers were formed. These women farmers comprised of 383 members. The name of upazilas, the number of villages, the number of groups and the number of members were shown in Table 33.

Table 33: Branch-wise No. of Goat Rearing Farmers' Groups and Members, 2021

Sl. No.	Name of Branch	No. Villages/Wards	No. of Groups	No. of Members
1	Khagrachari	7	11	42
2	Matiranga	12	30	37
3	Guimara	2	3	23
4	Manikchari	22	31	281
Total		43	75	383

iii) Training

Usually, a one-day training program on goat farming was organized for the farmers who were interested in goat farming. However, no training program could be organized during the year 2021 because of Corona pandemic.

iv) Supports provided to the farmers rearing goats

- Supports of Black Bengal Goat breeds:** Farmers are being supplied with Black Bengal Goat breeds from the Demonstration Farm. Initially, some breeds were supplied free of cost, but now they are being sold to the members. A total of 213 goats were sold so far. Any farmer can now buy Black Bengal Goat breeds from the Demonstration Farm at Matiranga.
- Providing credit facilities to the farmers rearing goats:** Out of 383 members, 300 goat rearing farmers asked for loans for rearing goats. On an average, each member was granted an amount of BDT 30,000. These loans were granted from the respective IDF Branches.
- Supply of fodder:** As described earlier, the fodder growing demonstration farm attached to Black Bengal goat farm, during the year 2021, produced about 12,000 Kg of German grasses from where approximately 44,000 cuttings were distributed to the members of goat rearers' groups.
- Supply of vaccines and technical advice:** So far, till the end of the year 2021, PPR vaccines were given to 253 farmers for 15,012 goats; de-worming tablets were distributed to 9,619 farmers for 16,367 goats and technical advices were provided to 20,024 farmers for 35,943 goats.

3.7 Red Chittagong Cattle (RCC)



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

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

Progress of the project activities till December 2021:

The project had established a Demonstration Farm at Durlover Para, Satkania. At the end of the year 2021, the number of different types of RCC available in the farm was shown in Table 34.

Table 34: Number of Different Types of RCC in Demonstration Farm, 2021

Sl. No.	Description	No. of RCC
1	Milch Cow	11
2	Pregnant Cow	5
3	Dry Cow	-
4	RCC Oxen	22
5	Heifer	9
Total		47

Apart from maintaining the demonstration farm of RCC, the project had set a number of objectives described earlier. To achieve the objectives, a number activities were carried out. Chief among them was to motivate local farmers to rear RCC. The intending farmers were provided with training on the technology, adoption practices and the benefits of rearing RCC. The farmers who had agreed to rear RCC were assisted with certain supports and services. A direct contact was maintained with them and on their farm. Apart from this, bull centers were established at the farmers' levels to provide artificial insemination services. Grasses were

grown to supply feed for cattle. However, a description of the various activities done during the year 2021 and the progress of work is given in Table 35.

Table 35: Description of Activities and their Progresses in RCC, 2021

Sl. No	Description	No./Litre/Kg.
1	Sale of cattle	BDT 597570
2	Sale of milk	2711 liters
3	Sale of compost	206 kg
4	Sale of cutting	400 cuttings
5	Artificial insemination	775 times
6	Distribution of cows to members	64 nos.
7	Distribution of heifers to members	11 nos.
8	Distribution of oxen to members	51 nos.
9	Distribution of deworming tablets	372 nos.
10	Vaccination	498 vaccines
11	Establishment of bull center	03 nos.
12	Artificial insemination from bull center	185 times
13	Direct assistance in purchasing cattle	173 cattle
14	Farmers' meetings	45 nos.
15	Implementation of training	02 nos.

3.8 Integrated Farming in CHT through Transfer of Technology



The project on 'Integrated Farming in CHT through Technology Transfer' had been implemented by IDF in cooperation with and financial assistance of PKSF. The overall objective of the project was to create opportunities for the farming households of the Hill Tracts areas to improve their livelihoods through developing integrated farms combining agriculture, livestock and fisheries. The specific objectives were to i) establish a number of demonstration farms on agriculture including fruit cultivation and forestry, livestock including hilly poultry etc and fisheries especially chuchia and other hilly fishes; ii) assist the community farmers interested in developing integrated farms of their own; iii) train the selected farmers in adopting improved technologies with practical lessons from the demonstration farms; and iv) support them with credit and other supplies and services. The duration of the project ended in December 2020.

The project area covered 2 upazilas, Matiranga and Manikchari of Khagrachari district. The activities done during the project period were being carried out by IDF with its own fund. However, PKSf had been continuing providing the credit fund for the farmers.

Activities done under the Project:

A total of 8 Demonstration Farms have been established by IDF under the project at the the location of Integrated Farm Complex at Matiranga, Khagrachari. Demonstration Farms of various natures were established for the farmers of the area. These demonstration farms were on:

- i) Farm on fruit trees (1). There are 60+ different types of fruit trees in the farm.
- ii) Goat farm (1),
- iii) Local but hilly poultry farm (1),
- iv) Home gardening farm (1),
- v) Fisheries farm in lakes (2) and
- vi) Cow farm (1).
- vii) Nursery (1)

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

At the starting time of the project, while making a survey of the project villages, it was ascertained who were the women farmers to be interested in receiving training on improved technologies on crops, livestock and fisheries and would be interested in developing integrated farms at their respective households. Later on, these women farmers were provided with training on different subjects at the Agricultural Training Center at Matiranga. According to their interests, these farmers were provided training on 5 different subjects by batches. Till the end of the year 2020, a total of 480 women farmers were provided with training. Of them, 120 women farmers in 6 batches (20 per batch) received training on goat rearing, 100 women farmers received training in 5 batches on cow rearing, 120 received training in 6 batches in rearing of hilly chickens, 20 farmers in 1 batch in cattle fattening and 100 women farmers received training in 5 batches on fruit tree cultivation.

Among the trained farmers who took initiatives to start the farm and adopt the improved technologies, they were provided with necessary supports. The supports comprised of loans, breeds, seeds, vaccines, medicines, technical advice etc. during the project period about 160 integrated farms were developed by these farmers. Around 20 farms were developed by them in each area of goat farming, milch cow farming, hilly chicken farming, fruit tree gardens, homegardens, pineapple gardens, cultivation of fisheries and cultivation of spice crops. During the last 2 years these farms were affected in various ways due to Covid-19 spread in the areas. The demonstration farms are of course being run in the Integrated Farm Complex. We are thankful to PKSf for their cooperation and assistance.





3.9 Cultivation, Processing and Marketing of Seaweed (Shaibal)

Introduction:

IDF, with the assistance of PKSf, had initiated a project entitled 'Creation of Employment for Poor People of Coastal Areas through Cultivation, Processing and Marketing of Seaweed (Shaibal)' in the year 2019-20. Shaibal is seaweed that possesses nutritional and medicinal values. It is not commonly cultivated in our country, but there are about 10 varieties of Shaibal found in our mangrove. The University of Chittagong has recently recommended its production technology for cultivation in our country.

Selection of area:

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

Selection of cultivators:

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

Designing training course:

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

Conduct of training programs:

Last year altogether 7 courses were offered to 175 women farmers. This year, 3 courses were conducted. Two courses were organized in February and 1 course in December 2021. In each course, 25 women cultivators attended these courses as participants. Therefore 75 women cultivators, 25 in one batch, took part in the training programs during the year 2021.

Cultivation of Shaibal:

Out of 75 women farmers trained, 33 participants agreed to cultivate shaibal. They were directly assisted in their cultivation to develop their areas as demonstration plots. For developing demonstration plots, these farmers were provided with some supports and assistances from the project. These were described below.

Supports provided to the farmers:

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

Cultivation season of Shaibal:

The cultivation season of Shaibal starts from the month of September-October and continues till March-April. This is the season when saline water is available and the plants grow well. Usually, shaibal is harvested every fortnight i.e twice a month during this period. However, when the rain comes in April-May, salinity of water reduces because of inflow of sweet water and the plants do not grow well. Shaibal is harvested wet, and can be sun-dried well because of sunny weather prevailing during the harvesting time. Some farmers of course sell wet shaibal also.

Production of Shaibal for 33 farmers:

Project personnel maintained the records of production and other data of the 'demo' farms of 33 women cultivators. The total production (both wet and dry), the quantity of both wet and dry Shaibal sold and the total amount of price received etc. were shown in Table 36.

Table 36: Total Production & Quantity of Wet and Dry Seaweed Sold and Price Received by 33 Farmers during 2021-22

Prices in BDT

Species	Total Production (wet) in kg	Total Wet Quantity Sold in kg	Total Price (wet) Received	Total Dry Quantity Sold in kg	Total Price (dry) Received	Total Price (wet & dry) Received
Gracilaria	8,230	1,830	91,500	1,233	234,270	325,770

Marketing of the produce:

All these 33 women farmers sold their products to the fairs coming from Lama, Bandarban, Rangamati and Bazarghata of Cox's Bazar for buying. Besides, one firm, Mahi Agro Products Ltd. also purchased shaibal from the farmers.

Organization of Field Days

For the purpose of publicity and wider orientation among the public about Shaibal, a 'Seaweed Fair' was organized in Cox's Bazar last year on 29 February 2020. The day long fair was open to the general public. Different organizations participated in the Fair. A discussion session on seaweed (shaibal) was also a part of the Fair. A large number of people turned up to visit the Fair. This year, two Field days were organized with the same purpose.



3.10 Production and Conservation of Cuchia in Hilly Areas



Introduction: Cuchia is a kind of fish usually grown in low, marshy lands in lakes, springs of the hills and in ditches and abandoned places, usually in shallow plain lands. It is a fish normally grown wildy. This fish is not only popular to hilly poor and other people but also considered as delicious food by them. Due to the recent atmospheric and climatic changes, the ecosystems, water flow in marshy and low riverine areas are being affected in Bangladesh. The indiscriminate catching and consuming of cuchia by the local people has threatened its existence.

In this background, for preserving and expansion of cuchia IDF, with assistance from PKSF, started a project entitled “Promoting Natural Production and Preservation of Cuchia through Creating Employment for the Rural Poor by Establishing Family Farms of Cuchia”. The project on Cuchia was approved in December 2018 with a 3-year duration ending in March 2022. The main purpose of the project was to mobilize the farmers to establish family farms of Cuchia. It is to be noted here that since cuchia is grown wildy in marshy and abandoned lands in a traditional way, but is considered to be a delicious food. People living around such places, especially, the hilly people used to harvest them for consumption. In big markets of Khagrachari and Bandarban Cuchia is available for sale also. Growing Cuchia in family farm is seldom practiced or even perhaps not practiced at all. It is mentioned earlier that climate changes in the eco-system in Bangladesh and the indiscriminate catching of cuchia by the people posed a threat to its existence. In this context, the idea of developing family farms of cuchia is conceived to accelerate its natural breeding and production. The project concept is a challenging job

Objectives:

The objectives of the project are to:

- i) Establish modern farms of cuchia in the homesteads of the farmers,
- ii) Preserve and expand cuchia through adoption of technology and management practices,

- iii) Meet the demands of food and nutrition,
- iv) Increase earning of foreign exchange, and
- v) Create alternate employment for the rural poor.

Progress of Activities till December, 2021

- i) **Area covered :** The project is being implemented in 2 districts – Khagrachari and Bandarban. In these 2 districts, 8 upazilas are included as project sites. These are 5 upazilas in Khagrachari district. These are Khagrachari sadar, Matiranga, Guimara, Dighinala and Manikchari upazilas; the other 3 upazilas are in Bandarban district. They are Sualock, Rajbila and Balaghata upazilas. In each upazila there is Branch office of IDF.
- ii) **Establishment of a Hatchery :** The project activities started with the establishment of one Hatchery plant along with necessary accessories at Sualock upazila during early 2019. The accessories of the hatchery consists of 1 tank with a ditch, 1 nursery tank, 1 nursery ditch, 1 overhead tank, 1 hatchery shed and other related establishments necessary for the Hatchery. The area of the hatchery farm is approximately 30 feet by 15 feet. The purpose of the hatchery is to multiply cuchia at a large scale. The stock of cuchia seedlings were collected from the fish sellers of the markets of Bandarban sadar.
- iii) **Preparation of a 2-day training program :** While establishing the Hatchery plant, the project management prepared a 2-day training program to be implemented for the farmers during the project period. The course contents consisted of theoretical discussions on importance, nutritional values and modern way of cultivating Cuchia for one day and practical sessions for the second day. The training course was implemented by the project officials. First day speakers consisted of project officials and the upazila Fisheries Officer. For the 2nd day practical sessions, the project management took preparatory actions. As cuchia farming was new and as the project areas were spread over in seven upazilas of two hill districts, it was difficult to organize the training program in a central venue. So the training venue was decided to be at the respective IDF Branch offices located at the upazilas levels. Therefore in each upazila one farmer was selected and provided with supports so that she could start ‘demo’ in her homestead that should serve as venue for practical sessions.
- iv) **Selection of trainees :** The project management, in the year 2019, prepared a small questionnaire and surveyed the project area villages to list the farmers interested in establishing family farms for cuchia cultivation. About 200 such women farmers were selected for training from all the eight areas. They were provided with training in batches. Twenty five women farmers were given training in one batch and altogether there were 8 batches accommodating 200 trainees. The venue of the training was the seven IDF Branch offices at the respective upazilas. Of 8 batches, 6 batches were given training in 6 upazilas while two batches were given training in one upazila at Sualock.
- v) **Implementation of the training :** The 2-day training course was implemented by the project officials at the respective upazila levels. The venue of the first day’s training was at the respective upazila Branch office. The project officials and the Upazila Fisheries Officer used to take classes on the first day. The subjects covered were the importance of cuchia, its nutritive values and the modern way of cultivation of cuchia. The venue of the second day for practical classes was the house of the selected farmer who had developed a ‘demo’ on cuchia cultivation. The trainees were shown there the practical demonstration on cuchia cultivation practices. The farmer who had developed the ‘demo’ also served as a resource person. The training was of the non-residential type. The trainees used to turn up at the IDF branch office on the first day and on the farmer’s house on the second day. All trainees were females and turned up at the training venues regularly. Sometimes some of the husbands of the trainees also accompanied them. Of the 200 trainees, 100 were from Khagrachari district and other 100 farmers were from Bandarban district.

- vi) **Selection of farmers for cuchia farming :** Of the 200 trained farmers, 100 farmers were selected in the year 2020 who showed interest in developing family farms of cuchia and were willing to adopt technologies for higher production. Of these 100 selected farmers, 50 were from Khagrachari district and another 50 farmers were from Bandarban district. In the year 2021, another 25 farmers joined to adopt growing of cuchia in both methods.
- vii) **Supports provided to cuchia growers :** Each selected farmer was provided with some supports of materials and inputs to start the cultivation of cuchia. In order to establish the 'demo' each farmer was provided with tripal, blue colored polythene pipes, bamboos etc. to prepare the tank and the ditch. Cash money was provided to buy cuchia from the local markets to start the cultivation. Supports were provided for preparing vermi-compost that serves as food for cuchia. It may be mentioned here that since cuchia is a wild fish, it is important to make its living place favorable for its growth and in the similar way it is important to supply its food that are available naturally as they do not usually take any artificial food. The project personnel were providing technological supports to the farmers throughout the year. All 125 farmers were given these supports during these 2 years of 2020 and 2021.
- viii) **Observations :** All 125 farmers established 'demos' of cuchia cultivation by ditvh method. In the demo areas, in order to increase the farmers' income, they were encouraged and supported to go for mixed farming. Therefore, along with cuchia, the fishes like Tilapia and cat fishes (shing, magur) and also carp fishes were cultivated in the tank. Moreover, they were advised to grow some fruits and vegetables around the ditch. For example, papaya plants were grown around and crops like water gourds, chalkumra etc were grown with the help of preparing macha over the ditch. Apart from selected farmers, some neighboring farmers in some areas also started it at their own. The project management however is maintaining records for proper assessment based which the future actions could be taken.
- ix) **Publicity and publications:** The project management published a 'poster' on cuchia cultivation and circulated among the concerned people. In addition, a 3-page 'folder' introducing cuchia was also published for circulation among the concerned population. This year, i.e. 2021, a book on different aspects of Cuchia cultivation was published.

3.11 Sustainable Enterprise Project (SEP)

Introduction:

The "Socio economic development of the microenterprises through environment friendly dairy farm" -a sub project under the Sustainable Enterprise Project (SEP) is being implemented by Integrated Development Foundation (IDF), supported by "Palli Karma- Sahayak Foundation (PKSF) and funded by the World Bank. IDF is implementing the SEP project that supports microenterprises in dairy farm clusters with a focus on areas that are environmentally stressed and/or vulnerable to climate change and natural disasters.

Objectives:

The broad objective of the SEP is to increase the adoption of environmentally sustainable practices by targeted microenterprises. Within this broad objective, the specific objectives of the project on 'socio economic development of the microenterprises through environment friendly dairy farm' are to:



- Increase the adoption of environment friendly dairy production practices and safe production of milk and milk-products,
- Improve the management of dairy wastes at the cluster level,
- Reduce the mortality and morbidity of farm animals, and
- Make aware the raising of environmental promotion for dairy production, processing and marketing clusters.

Locations and initial works:

The project started its operations from July 2020 and its duration is for initial three years. The areas of operations had been decided to be 3 upazilas, such as, Patiya, Anowara and Chadanaish under Chattogram district. Four IDF branches were involved in the project. These are Anowara, Chandonais, Rowshanhat and Patiya.

Progress of activities till December 2021:

To start the project works, initially, an inception workshop was organized where a detailed plan for activities to be carried out were finalized and approved. Accordingly the activities were carried out and the progress of work as per plan and achievement during the last 18 months till December 2021 were shown in Table 37 mentioning the broad heads of activities.



Table 37: Status of Different Activities Done in SEP till December 2021

i) Training status for capacity development of MEs

Name of Training	No. of Batches		Percent	No. of Batches	
	Plan	Achievement		Plan	Achievement
Training on sustainable dairy rearing	11	11	100	87	163
Training on fodder cultivation	6	6	100	62	83
Training on vermin composting	7	7	100	32	124
Paravet training	1	1	100	0	25
Staff capacity building training	1	1	100	2	10
Inception workshop	1	1	100	2	46
Status of Agrosor Loans SEP Members					
Particulars	Plan		Achievement		
No. of Branch	4		4		
No. of member (Agrosor,SEP)	500		1455		
No. of Borrower (Agrosor,SEP)	500		1196		

Loan Disbursed (Agrosor,SEP)	15,00,00,000 tk	11,33,47,000 tk		
Total Outstanding (Agrosor,SEP)		57306858		
No. of Borrower (Common service)	50	44		
Loan Disbursed (Common service)	50,00,000	30,40,000		
Total Outstanding (Common service)		19,08,385		
Status of Revenue Generating common services				
Particulars	Plan	Achievement	Percent	
Milking machine	4	1	25	
Automatic butter/Ghee making machine	1	1	100	
Automatic curd making machine	1	1	100	
Fodder rolling or bale machine	1	0	0	
Brand shop rent	3	2	67	
Safe dairy feed producing machine	1	0	0	
High yielding fodder production	3	24	-	
Safe animal health pharmacy	3	2	67	
Safe dairy feed sell Centre	3	0	0	
Cow dung or urine dryer	1	1	100	
Commercial vermi-compost	10	5	50	
Cow dung carrying trolley	1	3	-	
Rickshaw van for cow dung carrying	1	0	0	
Status of Non-Revenue generating common services				
Particulars	Plan	Achievement	Percent	Remarks
Development of cow dung collection center with shed	2	0	0	Ongoing Process
Community drainage system development	2	1	50	
Weight machine for cow dung	5	0	0	
Community milk collection center development	3	0	0	
Rump development at market	2	0	0	Ongoing Process
Eco friendly cow comfort shed making	15	15	100	
Status of Monitoring and Evaluation				
Particulars	Plan	Achievement	Percent	
Baseline survey	1	1	100	
External audit	1	1	100	
Status of Eco-leveling and access to premium market				
Particulars	Plan	Achievement	Percent	Remarks
Workshop for business certification	3	3	100	
Workshop for environment certification	3	0	0	Ongoing Process
Workshop for product certification	2	0	0	Ongoing Process
Workshop for linkage building with DoE, DAE and DLS	2	0	0	Ongoing Process
Website development	1	0	0	Ongoing Process
Media coverage	1	1	100	

Status of Animal Health Center				
Particulars	Plan	Achievement	Percent	Remarks
Installation of Animal Health Centre	1	0	0	
Vaccination Program (Batch Number)	18	14	77	
Providing veterinary services	700	540	77	
Status of Environmental development activities				
Particulars	Plan	Achievement	Percent	Remarks
Practice environmental development activities at the member level	524	385	73.47	
Environment Club Meeting	12	12	100	
Status of Printing and Publication				
Particulars	Plan	Achievement	Percent	Remarks
No. of Poster	2500	1500	60	
No. of Training manual on dairy farm	300	110	37	
No. of Brochure	500	0	0	Ongoing Process
Other Activities				
Particulars	Plan	Achievement	Percent	
Community consultation for cow dung collection Centre, Rump & community drainage system development.	10	10	100	
Community engagement for milk collection Centre	5	5	100	
Formation of milk cluster	8	8	100	

3.12 Water Credit Adoption (WCAD) Project

3.12.1 Introduction

More than 1.8 million people in Bangladesh lack access to improved water source and 36 million lack improved sanitation. No doubt, clean water, along with decent sanitation and hygiene, is very effective in reducing poverty. Whereas, one of the major barriers to safe water and sanitation is affordable financing. To address this financing gap water.org, being a global nonprofit organization, is working to bring water and sanitation to the target beneficiaries. To make the water and sanitation loans accessible, water.org, Institute for Inclusive Finance and Development (InM) and IDF have embarked into a collaborative project titled Water Credit Adoption across IDF's working area. WCAD is a microfinance solution that helps bring small loans to those who need access to affordable financing and expert resources to make household water and toilet solution a reality.

3.12.2 Objectives of the project

The main objectives of the project are to

- Create demand for WCAD product among the beneficiaries at the field level through raising awareness.
- Bring those who do not have access to safe water, sanitary latrines and hygienic sewerage system in their homes under this program.
- Provide WCAD loans for setting up safe water and sanitation system on easy terms for underprivileged people.

3.12.3 Duration of the Project & Coverage of Area

The project will be implemented during July 2021 to May 2022. IDF will disburse 10000 loans to the target beneficiaries for water supply and sanitation related purposes. The average loan size will be BDT 25000-30000. IDF has its micro-credit activities into 18 districts through 114 Micro-credit Branches till the end of the year 2020. As per the demand from the borrowers IDF has been implementing the WCAD project in its all operational areas.

3.12.4 Progress of the Project Activities

- i) **Training:** At the very onset InM organized a 5-day ToT course on WCAD model, where project focal Person and Project management related staff have joined the virtual course. Further, till December 2021, 5 batches of training were organized virtually where the concept of water credit model, program objectives and action strategy, concepts about safe water, sanitation and hygiene, ways to create consumer demand for water credit products were discussed. All the training sessions were facilitated by the subject matter experts from InM, Water.org and IDF where a total of 120 Branch Managers, Area Managers and Zonal Managers have attended the course.
- ii) **Exposure visit:** Under this project, a 2-day exposure visit was also organized where the project focal person and the Deputy Executive Director have got the opportunity to visit the WCAD program areas of TMSS and RDRS. The purpose of this visit was to exchange knowledge among the partner organizations. On the first day they visited the WSS borrowers' households of TMSS at Rangpur. Besides, a discussion session on Water Credit program was also held. The next day they visited Thakurgaon working area of RDRS. In the exposure visit, the participants had learnt the WCAD implementation modalities which are very helpful for replicating the WCAD Project in the working areas of IDF.
- iii) **Disbursement of loan:** The details of the progress of WCAD Loans till the end of December 2021 are shown in Table 38.

Table 38: Status of WCAD Loan till December 2021

Particulars	Purposes of Loan			Total
	Water	Sanitation	Water & Sanitation	
No. of loans disbursed	1711	3719	198	5628
Total amount of loans disbursed (BDT)	46,836,000	98,802,000	4,767,000	150,405,000
No. of beneficiaries covered	8372	18075	934	27381

3.12.5 Remarks

It is hoped that the WCAD project will make significant progress in the health and hygiene behavior of target beneficiaries. It will also reduce morbidity including children and women mortality and medical experiences of the beneficiaries' vis-à-vis increase productivity and women empowerment.



3.13 Fruits Processing Project



3.13.1 Objectives of the Project

IDF initiated the Fruits Processing project in the year 2018 with financial assistance from PKSF. The main objective of this project is to establish a factory for processing different types of fruits such as pineapple, jackfruit, mango, banana etc. and gradually develop new entrepreneur in the locality. More specific objectives of the projects are to:

- i) Establish a factory for processing different types of fruits.
- ii) Develop new entrepreneur in the locality and
- iii) Provide training to the farmers on safe food production

3.13.2 Coverage of the Area

The project area covers 4 upazilas-Khagrachari, Manikchari, Matiranga and Guimaraupazilas within the district of Khagrachari. There are one Food Technologist and one Accountant looking after the project. The respective 4 IDF Branch officers are supervising project activities.

3.13.3 Progress of Activities

v) Establishment of a Fruit Processing Factory

The factory of this project is established at Muslimpara, Matiranga, Khagrachari. It was established in January 2021 and different types of machineries such as cutting machine, peeling machine, slicing machine, dryer and packaging machine are purchased and installed for processing and operation.



Dry Pineapple



Dry Papaya

vi) Trial Production of Dry Fruits

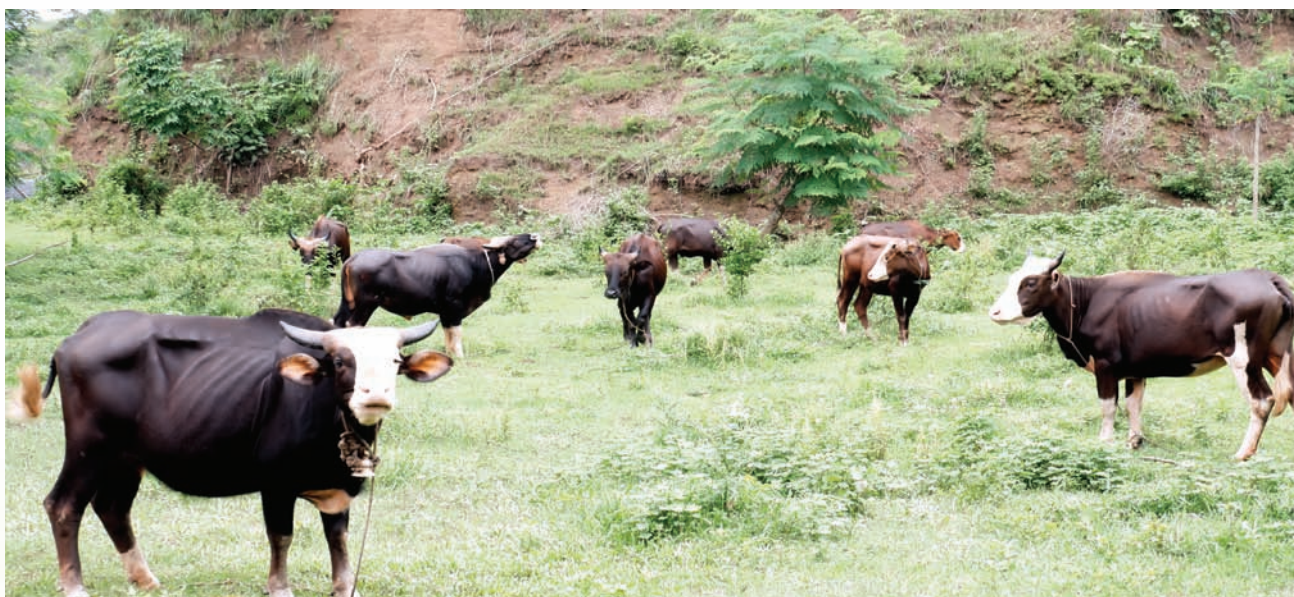
Different types of dry fruits such as dry pineapple, dry mango, dry jackfruit, dry banana, dry papaya, dry apple, mix dry fruits etc. are produced at small scale on experimental basis and analyzed the quality and economical value of these products.

vii) Select Farmers and Organize them into Groups for Training

In the 4 upazilas, under 4 IDF Branches, there were 43 villages where 8 groups of farmers were formed. Each group is comprised of 25 members. Upazila-wise numbers of villages, f groups and the numbers of members are shown in Table 39.

Table 39: Branch-wise No. of Farmers' Groups and Members,

Sl. No.	Name of Branch	No. Villages/Wards	No. of Groups	No. of Members
1	Khagrachari	7	2	50
2	Matiranga	12	2	50
3	Guimara	2	2	50
4	Manikchhari	22	2	50
Total		43	8	200



3.14 Gayal Project

3.14.1 Introducing Gayal

The cross between Gaur (*Bos gaurus*) and domestic cattle has given birth to Gayal (*Bos frontalis*). Since it looks like our cattle, it is called 'wild cattle' in our country. It is also known as Chittagong Byson as there is mostly found in hilly areas of Bandarban district in our country. Gayal is seen in India where it is called Mithun. In China it is known as Dulong and is seen in Yunnan province of China. It is also seen in northern part of Myanmar and hilly areas of Bhutan. Gayal is being reared as a semi domesticated animal in these countries. For the indigenous communities of the above-mentioned countries, Gayal is observed as a symbol of social vigor. These indigenous communities sacrifice Gayal on their religious and social festivals.

Gayal, of course, has been declared as an endangered species in Bangladesh according to listings of the International Union for Conservation of Nature (IUCN).

3.14.2 The Project on Gayal

With the background as stated above, Integrated Development Foundation (IDF), in collaboration with PKSf had developed a project entitled “Breed conservation, development of Gayal (*Bosfrontalis*) and poverty alleviation by rearing at the farm level”. The Project was approved by PKSf under the program “Learning and innovative fund to test new ideas (LIFT)” and IDF has been implementing the project since March 2020.

3.14.3 Objectives of the Project

The objectives of the project were set to

- i) establish a Gayal conservation Farm at the institution level,
- ii) arrange Gayal demonstration farms at the farmers; level,
- iii) select members especially eligible to Gayal rearing,
- iv) disburse loans and distribute grant money among the farmers for treating of Gayal.
- v) organize specialized training on Gayal rearing in order to increase potentiality of the farmers, and
- vi) publish posters and other documentations for mass awareness.

3.14.4 Working Areas

The areas selected for implementation of the project were 2 upazilas, Sitakunda and Lohagara, of Chattogram district and Matiranga upazila of Khagrachari district.

3.14.5 Progress of project activities during 2021

Although the project on Gayal was approved in the year 2020, but much progress in terms of activities could not be done due to continuous Covid-19 pandemic situation. In fact, on 8 March 2020, Bangladesh reported the first three confirmed cases of coronavirus illness (COVID-19) in the country. This recognition was followed by the “General Leave” with the term “Lockdown” from 20 March 2020 which had been extended for more than a year. As a result, the Gayal project had a tremendous down impact on its activities. Therefore, the outcome of this project was limited to demonstration farm at the institution level only. Meanwhile, there was no livestock officer in duty from July to September in 2021. The newly recruited Livestock Officer came into duty in October, 2021. Therefore, the total output up to December 2021 is very limited. However, the progress of different activities of the project is shown in Table 40.



Table 40: Progress of Gayal Project during 2021.

S.L	Name of The Sector	Target (In 3 Years)	Progress upto 31 March 2021	Grand Progress (%)	Remarks
1	Demo Farm at The Institution Level				
1.1	Demo Farm (No.)	1	1	100	
1.2	Gayal Purchase (No.)	10	10	100	
1.3	Maternity Shed (No.)	1	1	100	
1.4	Breeding Chute (No.)	1	1	100	
2	Gayal Loan				
2.1	Gayal Loanee (No.)	40	4	10	
2.2	Gayal Loan (Lakh Taka)	72.2	4	5.54	
3	Grand Money				
3.1	Demo Farm (No.)	30	4	13.33	
3.2	Demo Farm (Lakh Taka)	18	2.4	13.33	
3.3	Training (Non-Residential) (No.)	4	1	25	
3.4	Vaccine (Thousand Taka)	40	0	0	
3.5	Anthelmintics (Thousand Taka)	60	0	0	
3.6	Sanitizer (Thousand Taka)	20	0	0	
3.7	Workshop (No.)	2	0	0	
3.8	Workshop (Thousand Taka)	40	0	0	
3.9	Poster (Thousand Taka)	75.52	0	0	
3.10	Video Documentary (Lakh Taka)	1.66	0	0	

Gayal Population at Fouzdarhat Gayal Conservation Farm (Upto 31 December 2021)

S.L	Animal Type	No.	Total	Subtotal	Remarks
1	Female Calf	1	1	10	
2	Male Calf	0			
3	Heifer	3	3		
4	Cow	4	4		
5	Bull	2	2		



4. OTHER ACTIVITIES

4.1 Governing Body Meetings & AGM during 2021

During the calendar year 2021, six meetings of the Governing Body of IDF were held in January, February, May, June, October and November respectively. The Annual General Meeting (AGM) was held on 30 June 2021. All six meetings were held virtually by Zoom due to Covid-19 Pandemic. The meetings were presided over by IDF Chairman Prof. Dr. Mahmudul Alam. In every



meeting, the updated progress of the organization's various activities, presented by the Executive Director and the respective program Heads, were reviewed and discussed. Besides, draft Annual Report, Annual Plans and Budgets, Auditor's Report were reviewed and approved. Policy decisions were set in respect of staff development, staff welfare, and proposals of new projects, fund collection and management; liaise with other organizations and agencies and so on.

4.2 Covid 19 Management during the Year 2021

The outbreak of Covid-19 started in Wuhan city, China at the end of the year 2019 and spread throughout the world infecting countries one after another. In March 2020 WHO declared the Covid - 19 outbreak as the pandemic. The Severe Acute Respiratory Syndrome Covid-19 is an emergent virus responsible for the severe respiratory illness. The virus is transmitted quickly- from person to person via droplets. The infected person may have symptoms or not. But infected person spread the virus irrespective of having symptoms or not. About 60% of people with corona virus show mild or nosymptoms. However, persons are thought to be most contagious when they are showing symptoms such as coughing. The main symptoms of covid-19 are a) a high fever (temperature) that felt hot to touch on chest or back, b) a new continuous dry cough which has more coughing fits than usual, c) a difficulty in breathing that can occasionally appear after exercise. Besides these symptoms like fatigue, sore throat, muscle pain, loss of taste and smell can also be seen in the patients of Covid - 19.



The common ways of avoiding infection are:

- Everyone should behave as if he/she is already infected and try to avoid transmitting the virus to others ;
- Everyone should protect him/himself as if all others are infected;
- Both healthy and infected people should use mask to block outgoing and incoming droplets and glasses/sunglasses for eye protection;
- Avoid unnecessary contact with other people;
- Wash and /or sanitize hands as optimal possible to protect transmitting virus from hands which may touch any materials with virus. Washing hands with soap and water or using alcohol based hand rub that kills viruses on our hands;
- Staying at home as much as possible
- Avoid crowded areas and keep a minimum distance of 2 (meters) away from people.

The first corona patient was identified in Bangladesh on March 8, 2020 and now it is gradually spreading. The ongoing pandemic has adversely affected the country's overall economy including health, education, food and employment. In order to ensure the safety of the people from this terrible pandemic, various steps have been taken in Bangladesh at the Government and private levels in tandem with the rest of the world. Apart from the government, various non-governmental development organizations are also playing an important role in combating the corona virus through distribution of relief and providing cash supports, employment generation and other activities at grassroots level. IDF also has undertaken several activities with the assistance of PKSF to overcome the Corona situation. These are

- IDF had taken all necessary steps in all its offices and working areas so that all officials/employees and other concerned people become able to work in a situation following the government health regulations.
- IDF developed and distributed leaflet to make the clients aware about the COVID pandemic and regarding how to operate economic activities maintaining social distances. IDF has so far distributed 195,000 warning leaflets among members and local people through its staff and volunteers in different areas. The leaflet provides information on creating awareness among the members about the symptoms of corona, how it spreads, ways of preventing corona infection and what to do if infected. The leaflet also provides the contact numbers of the doctors to contact them for emergencies and consultations.
- IDF's health workers have continued to provide health care and free services to the members and local people. To protect transmission on covid-19, various protection materials such as hand sanitizers, liquid for handwash, soaps, masks, gloves, etc. are distributed among the members through IDF staff at the field level. So far 14,470 masks and 12,000 sanitizers have been distributed at the members' level which is continuing till date. IDF has been providing adequate PPE for the protection of serving physicians, providing their own guest rooms to doctors, providing emergency equipment to the hospital, providing assistance in hospital isolation and other services that are continuing till today. In addition, 5000 hand washing setup facilities have been provided in the work area and 13500 members have been provided free medical services so far. Further to this IDF provided health services and telehealth services in the working area through its appointed doctors and paramedics.
- IDF also facilitated the process of COVID vaccination of its clients and provided cash and food items who were in distress. IDF has also assisted the local administration in various service activities. IDF has already provided relief items to 3,800 extremely poor people in Chattogram and Rajshahi districts, including assistance to the Relief Fund of Union Parishad Chairmen, and has continued to distribute essential items such as rice, pulses, potatoes, onions, salt, oil, etc. maintaining safe social distances.

- IDF has helped 1,000 poor members to run their businesses by distributing cash. As well as IDF also contributes cash taka 40,000; 50,000 and 50,000 in Hathazari, Satkania and Mirsora Upazila relief fund.
- IDF channeled BDT 83,60,000 to 95 families whose foreign wage earning member have come to Bangladesh and could not manage to go back to their workplaces due to COVID19 outbreak. This initiative helped facilitate employment creation.
- As part of credit risk management IDF ceased to finance in perishable goods, transport sector, garments worker etc. Conversely, IDF promoted and delivered financial services in the area of health services, agriculture, livestock etc.
- IDF relaxed the policy of compulsory physical presence of every member at the collection center. Instead, the group leader/chairman was instructed for collection facilitation.
- In few cases mobile banking channel was used to collect installment.
- The staff members were provided with regular salary. Further, under the employee welfare fund IDF provided the employees with medical expenses.
- The field level employees were restricted to move from their workstation, which helped to control the spread of COVID19 and maintain strong communication with the clients.
- A specialized product was launched titled Livelihood Restoration Loan (LRL) @ 18% at borrower level, who are at the verge of severe economic loss due to COVID19.
- A special mechanism was introduced to monitor the overdue loanee. Continuous communication with them was reinforced.
- Rescheduling the loans of the borrowers who were unable to pay the regular installment.
- Sanitation Development Loan (SDL) was promoted and disbursed to fight against COVID 19 @ 18%
- Under the stimulus finance scheme of Bangladesh Bank, IDF has disbursed about 30 crore @ 9% as Revolving Refinance Scheme (RRS) to the borrowers whose economic activity was severely hindered amid COVID19.

All officials and employees of IDF had contributed their respective one day's salary to the Hon'ble Prime Minister's Relief Fund through the Palli Karma Sahayak Foundation. In addition, during the nationwide lockdown due to the corona virus, IDF officers/staff have remained safe in their respective branches without leaving their workplaces and have carried out comprehensive inquiries over the telephone, including health awareness of members and their families. Thus, IDF has joined the nationwide fight against the corona virus and stood by the poor people of the country.

4.3 Exposure visit to IDF by Nepalese Teams

On the basis of an MoU signed between IDF and RMDC (Rural Microfinance development Centre) & CSD (Centre for Self-help Development) - the two Apex organizations for Microfinance in Nepal, a group of Nepalese officials and representatives of Governing Bodies of different microfinance organizations have been visiting Bangladesh in batches for the last several years. The purposes of these visits were to promote mutual learning from each other through these exchange programs.

The duration of these visits for each batch comprising of about 10-12 participants was about a week or so. IDF used to design and organize these programs keeping in view the purposes of the visits. The programs contained orientation and briefing about 3 MFIs – IDF, Grameen Bank and ASA; extensive field visits to Chattogram areas and a round-up session in Dhaka. The participants therefore had to spend major portion of their visiting time in Chattogram areas looking into the field operations and activities of IDF and other

organizations. Since the participants had been working in similar micro-finance programs in Nepal, they had the advantages of making comparisons and identifying the opportunities of learning. Similarly, the Bangladeshi counterparts also could learn from their experiences. Such visits were observed to be very effective. Unfortunately no visits took place in 2021 due to pandemic situation in all over the year.

4.4 Humanitarian Support to Rohingya Refugees:



Since 1992, IDF as a non-governmental development organization has been playing a leading role in poverty alleviation as well as in dealing with national calamities, epidemics or any humanitarian disaster. IDF has the policy of meeting any emergency response experiences either jointly or individually when such needs arise. During the last year, among others, activities, IDF has provided emergency supports of various food and non-food items along with medicines to Rohingya people at Cox's Bazar & Bhasanchar from its own fund and jointly with PKSF, HBB, USA and United Purpose. With the assistance of Refugee Relief and Repatriation Commission and Bangladesh Navy, on May 31, 2021, a four-member special delegation of IDF handed over the food items worth BDT. 6,78,237/- (Six lakh seventy eight thousand two hundred and thirty seven) only to the concerned district representative at Bhasanchar. These relief items included onion, ginger, garlic, turmeric powder, chili powder, coriander powder, cumin powder which were distributed to 750 families with the help of local administration.

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Apart from this, IDF, since 2017, supported the Rohingya refugees sheltered in Cox's Bazar with health care services, distribution of essential medicine, arranging sewage disposal facilities, installing deep tube wells for drinking water, establishing solar minigrids to distribute lights to houses and streets etc.

From the very 1st week of arrival of Rohingya Refugees at Ukhia, Cox's Bazar, IDF provided various supports to them on the ground of humanitarian responsibilities. At the beginning stage, IDF participated with other organizations and individuals to provide food, blankets, cloths, drinking water and primary health service from its own resources informally and there after established a health center through which a MBBS doctor and two paramedics served there for longer period.

At the later stage, IDF in collaboration with UP (United purpose) established two formal health centers through which two MBBS doctors, two Paramedics are still serving. The main objectives of these two health center are to serve mainly pregnant and lactating women and lactating mothers, children, adolescent people with disabilities and older persons living in a sub section of Balukhali 2 camps.

In collaboration with PKSF, IDF established a solar mini grid through which 200 households were given lighting facilities in the evening and then in collaboration with UP, IDF has established another mini grid and installed 100 street lights in different places.

5. PLANS, BUDGETS & AUDIT

5.1 PLANS AND BUDGET

The background of the preparation of a plan and a budget for IDF was that a 5-year Strategic Business Plan for the years 2017-18 to 2021-22 was prepared on a 3-day workshop organized by IDF in November, 2016 at Chattogram Office. All branch managers, area managers, zonal managers, higher management staff including the Executive Director of the organization participated in the workshop. Executive Director played the role of facilitator of this workshop. The workshop reviewed the achievements of the last 5-year plan and current strengths and weaknesses of the organization before starting the exercise of preparing the new 5-year plan.

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

However, for the preparation of the plan and budget for the year 2021, the process was followed from below (field organizers) to higher level (zonal manager) and then submitting them to the planning and budget department of the head office. Due to Covid-19 situation, the formal workshops could not be held, but extensive discussions were held and clarifications were sought wherever necessary. In this way the plan and budget of the year 2021 – the year of corona virus was done and finally approved by the Governing Body.



5.2 AUDIT

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

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

Due to Covid-19 situation and lockdown declared by the Govt. all the branches were not possible to bring under audit in 2021 but yet a total of 64 branches and 08 projects accounts were audited. However, the internal audit was found to be a very fruitful tool for maintaining and improving the quality of work.

- ii) **External Audit :** A. K. Dev & Co., a Chartered Accountancy Firm was appointed to audit the accounts of the organization for 3 years effecting from 2018-19 to 2020-21. The Audit Report for the year 2020-21 is given in Annex-6.6.

Addresses of IDF Branch Offices Micro-credit Program

Registered Office

Plot # 33, Kathaltali Residential
Area Banarupa, Rangamati

Head Office

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

Regional Office

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

Area Offices

Bandarban Area

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

Satkania Area

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

Cox's Bazar

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

City Area-01

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

City Area-02

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

Brahammanhat Area

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

Karnaphuli Area

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

Khagrachari Area

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

Rangamati Area

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

Feni Area

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

Rajshahi Area

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

Chapai Nawabganj Area

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

Manikchari Area

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

Cumilla Area

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

Natore Area

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

Naogaon Area

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

Dhaka Area/Zone

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

IDF Branch Offices

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

Sl. No	Name of Branches	Branche Code	Address	Year of establishment
5.	Rajasthali	5	Rajastali Sadar, Rangamati Mobile no. 01811-415011	May 1996
6.	Raikhali	6	Raikhali Bazar, Kaptai, Rangamati Mobile no. 01814-659350	December 1996
7.	Baraichari	7	Boroichari, Kaptai, Rangamati Mobile no. 01811-415010	December 1996
8.	Bahaddarhat	8	House #19, Road #2, Block-B, Chandgaon R\A, Chattogram. Mobile no. 01814-659329	January 1997
9.	Lama	9	Chairman Para, P.O- Chokoria, P.S- Lama, Bandarban. Mobile no. 01811-415027	May 1997
10.	Rangamati	10	Plot # 38/38-1, Mabia villa, Kataltali, Banarupa, Rangamati. Mobile no. 01814-659347	September 1997
11.	Khagrachari	11	Khagrachari Aparna Chowdhury Para Mohila Collage Road, Khagrachari Mobile no. 01814-659352	October 1997
12.	Manikchari	12	Old Upazila Parishad, P.O & P.S: Manikchari, Khagrachari. Mobile no. 01811-415018	March 1998
13.	Halishahar	13	House #-06; Road #06, Block-G, Halishahar H\E, Chattogram. Mobile no. 01814-659330	March 1998
14.	Pahartali	14	House#31, Road #01, Lane#10, Block-A, P.S : Halishahar, Chattogram. Mobile no. 01814-659334	April 1998
15.	Guimara	15	P.O & P.S: Guimara, Khagrachari Mobile no. 01814-659358	April 1998
16.	Ranirhat	16	Rajanagar up Road, P.O-Thandachari, PS- Rangunia, Chattogram. Mobile no. 01811-415069	December 1998
17.	Langadu	17	Union porisad (2nd Floor), P.O & PS- Langadu, Rangamati. Mobile no. 01814-659335	July 1999
18.	Matiranga	18	Mujib Nagar Mour, P.O+PS- Matiranga, Khagrachari. Mobile no. 01814-659345	April 2000
19.	Ruma	19	Ruma Sadar, Bandarban. Mobile no. 01551-170288	June 2000
20.	Rajarhat	20	Rajarhat Bazar, Padua, Rangunia, Chattogram. Mobile no. 01814-659344	November 2000
21.	Mohora	21	Ispahani Jetty Road, Mohra, Kalurghat, Chattogram. Mobile no. 01814-659328	November 2000
22.	Baishari	22	Baishari bazaar, P.O- Baishari, P.S- Naikhong chari, Bandarban . Mobile no. 01811-415026	February 2001
23.	Banarupa	23	Plot # 38/38-1, Mabia villa, Kataltali, Banarupa, Rangamati. Mobile no. 01811-415012	September 2001
24.	Katgar	24	Ali Haydar Chowdhury Bari, 1st floor, Dhumpara, Kathgar, Chattogram. Mobile no. 01814-659332	September 2001

Sl. No	Name of Branches	Branche Code	Address	Year of establishment
25.	Baghaichari	25	Subarna Vaban, BGB Camp, Marishya Baghaichari, Rangamati. Mobile no. 01811-415022	November 2001
26.	Raozan	26	Shikdar Ghata, P.O & PS-Raozan, Chattogram. Mobile no. 01814-659349	May 2002
27.	Kadamtali	27	House # 48, Aykub mansion, Nazirpul, Chattogram. Mobile no. 01814-659331	December 2002
28.	Brahammanhat	28	Gujra Noapara, Raozan, Chattogram Mobile no. 01814-659351	May 2003
29.	Eidgaon	29	Al Machia Madrasha Main Gate, Near Arakan Road, P.O- Eidgoan, Cox's bazar Mobile no. 01811-415025	June 2003
30.	Oxygen	30	121/4, Shamsul Alam Bari, Zela Parishad R/A Mirpara Jalalabad, Chattogram Mobile no. 01814-659359	July 2003
31.	Cox's Bazar	31	Rumalirchara, behind AL Mustafa K.G School, PS & Dist- Cox's bazar Mobile no. 01814-659340	August 2003
32.	Cornelhat	32	Mostafa Hakim College Road, Chattogram Mobile no. 01814-659333	February 2004
33.	Boalkhali	33	Buri Pukur Par, Purba Gomdandi, Boalkhali, Chattogram. Mobile no. 01814-659356	March 2004
34.	Ukhiya	34	Court Bazar, Fazal Market (2nd floor), P.O- Ratna Palang, PS- Ukhiya, Cox's bazar Mobile no. 01814-659341	August 2004
35.	Banskhali	36	Zinzi Fakir Mazar, Belgao, Banskhali, Chattogram. Mobile no. 01811-415017	September 2004
36.	Sarkarhat	37	Mirzapur, Hathazari, Chattogram Mobile no. 01814-659353	December 2004
37.	Jurachari	38	Jurachari Bazar, P.O & PS- Jurachari, Rangamati. Mobile no. 01844-005437	March 2005
38.	Moriomnagar	39	Isakhali, Rangunia, Chattogram Mobile no. 01811-415009	July 2005
39.	Satkania	40	C/O: GM Safura Mansion, P.O.+P.S.: Satkania, Chattogram Mobile no. 01811-415003	September 2005
40.	Azadi Bazar	41	Azadi Bazar, Fatichari, Chattogram Mobile no. 01814-659337	October 2005
41.	Rajshahi	42	Sector # 01, Block-B-392/1, On the West Side of Rajshahi Satellite Town High School, PO: Sopura, Thana: Boalia, Dist: Rajshahi Mobile no. 01811-415013	December 2005

Sl. No	Name of Branches	Branche Code	Address	Year of establishment
42.	Amcharhat	43	Kashem Villa, C/O: Abul Kashem, P.O.: Amchorhat, P.S.: Lohagara, Chattogram Mobile no. 01811-415004	December 2005
43.	Bariarhat	44	Moniria Market, Bariarhat Purosova, Mirashorai, Chattogram Mobile no. 01844-07850	March 2006
44.	Podua	45	Hasan Tower, C/O: Md. Ayub Ali Sordar, Padua, P.S.: Lohagara, Chattogram Mobile no. 01814-659346	March 2006
45.	Dhopachari	46	P.O.: Dhopachari, P.S.: Chandanish, Chattogram. Mobile no. 01811-415006	March 2006
46.	Uttar Khan	47	Chamur Khan, PO- Uzanpur, PS-Uttar Khan, District- Dhaka. Mobile no. 01844-070970	May 2006
47.	Dighinala	48	Dilip Kumar Chakma Bari, P/O+P/S: Dighinala, Khagrachari Mobile no. 01811-415021	June 2006
48.	Sarai	49	Sarai Keaju Para Bazar, P.S.: Lama, Bandarban, Chattogram Mobile no. 01811-415005	August 2006
49.	Anowara	50	Jamal Market (1nd floor), Rustom Hat, Battali, Anowara, Chattogram Mobile no. 01811-415008	September 2007
50.	Arani	51	House # 275, Masterpara, Arani Pouroshava, Bagha, Rajshahi. Mobile no. 01811-415014	December 2007
51.	Patharghata	52	Saha Amanath Majar Gate, Chattogram Mobile no. 01814-659357	March 2008
52.	Poba	53	C/O Md.Abdul Kuddus, Sarishakuri, P.O Darusha, PS Kornohor (Poba), Rajshahi Mobile no. 01811-415015	May 2008
53.	Amilaish	54	Sarwar Bazar, Vill+P.O.: Amilaish, P.S.: Satkania, Chattogram Mobile no. 01811-415007	March 2009
54.	Fatikchari	55	South Durung, Near Jubilee School, P.O&PS: Fatikchari, Chattogram Mobile no. 01811-415019	March 2009
55.	Tongi	56	Holding No-321, Plot- 368/611, C/o- Lutfur Rahuman (Kalu), Morkun Koborastan Gate PO+PS- Tongi, District- Gazipur Mobile no. 01811-415024	October 2009
56.	Bagha	58	Rofiqul Super Market, 2nd flor Monigram Bazar, Bagha, Rajshahi. Mobile no. 01714-659370	September 2010

Sl. No	Name of Branches	Branch Code	Address	Year of establishment
57.	Ramgar	59	Harun Commissioner Bhaban, Collage Road, Masterpara, P.O & P.S: Ramgar, Khagrachari. Mobile no. 01811-415051	December 2010
58.	Sreepur	60	Vill- Kajipara, PO+PS- Sreepur, District- Gazipur. Mobile no. 01811-415067	January 2011
59.	Shibgonj	61	Hol mur, Ranihati, Shibgonj, Chapainawabgonj. Mobile no. 01814-659367	January 2011
60.	Chandanish	62	Nazir Hat, Satbaria, Chandanish, Chattogram. Mobile no. 01811-415050	January 2011
61.	Kapasias	63	Vill-Torgaon, PO+PS-Kapashia, District- Gazipur. Mobile no. 01833-329040	February 2012
62.	Taherpur	64	Porvath Shaha Building 2 flor, Tilipara, Noldanga Road, Taherpur, Bagmara, Rajshahi. Mobile no. 01833-329041	February 2012
63.	Durgapur	65	Rob Vila, Jamtala, Near Power Station, Durgapur, Rajshahi. Mobile no. 01833-329042	June 2012
64.	Narayanhat	66	C/O. Dr. Abul Kalam Building, P.O: Narayanhat, Upazila: Fatikchari, Dist: Chattogram. Mobile no. 01847-005453	November 2012
65.	Shitakundo	67	Sitakundu Pourosova, Sitakundu, Chattogram. Mobile no. 01847-005450	November 2012
66.	Natore	68	C/O, Abul Hossain Peon, PO-Dighaporia, PS-Natore Sador, Dist-Natore Mobile no. 01833-329043	November 2012
67.	Badolgachi	69	Masterpara, Post: Badolgachi, PS: Badolgachi, Naogaon. Mobile no.01833-329044	November 2012
68.	Sherpur	70	C/O, Birash Chandro Sarkar, House No-149, Jagonnat Para, PO+PS-Sherpur, Dist.- Bogura. Mobile no. 01833-329045	November 2012
69.	Monohordi	71	Near Govt. Hospital, Vill+PO+PS- Monohordi, District-Norshingdi. Mobile no. 01847-005452	November 2012
70.	Rohonpur	72	C/O Nura Alom Syddiki (Biplob), Station Para, Rohanpur, Upazela Get, Gomasthapur, Chapainawabgonj Mobile no. 01833-329046	November 2012
71.	Baliadanga	73	Vill+Post: Baliadanga, Thana+Dist: Chapai nawabgonj. Mobile no. 01833-329047	November 2012
72.	Chowdala	74	Janani Vila, Madrasha Mor, PO: Chowdala, PS: Gomasthapur, Dist: Chapai nawabgonj Mobile no. 01833-329048	November 2012

Sl. No	Name of Branches	Branche Code	Address	Year of establishment
73.	Potiya	75	Relative Park 1st Floor, Santirhat, Ziri Madrasa Road, Thana mahira, Patiya, Chattogram Mobile no. 01847-005451	November 2012
74.	Gurudaspur	76	Hazi Abul kalam Mansion, Elahabad, Kanchan Nagor, Chattogram. Mobile no. 01847-156632	June 2015
75.	Lalpur	77	Near by Chandina Pouroushava, Chandina, Cumilla. Mobile no. 01847-156637	June 2015
76.	Chandina	78	Beside sadar south Upozila porisod Sador South, Cumilla. Mobile no. 01847-156636	June 2015
77.	Chowara	79	C/O, Md Anowar Hossen, Village, Khamar Naskoir (Gurudashpur Bazar) PO+PS- Gurudashpur, Dist-Natore Mobile no. 01847-156635	June 2015
78.	Rowshonhat	80	C/O. Md. Abul Hossain, Village- Biopara, PO-Gopalpur, PS-Lalpur, Dist-Natore. Mobile no. 01847-156634	June 2015
79.	Boraigram	81	C/O(Advocate), Md Shoriful Islam Mukta, Luxmikul Bazar, PO-Luxmikul, PS-Boraigram, Dist-Natore. Mobile no. 01844-134981	April 2016
80.	Noldanga	82	C/O, Md. Alamgir Kobir (Haoya Vila) Noldangha Pourasava, PO+PS-Noldangha, Dist-Natore. Mobile no. 01844-134982	April 2016
81.	Mohipal	83	Hazi Afzalur Rahaman Road, Academi Feni Sadar, Feni. Mobile no. 01844-070838	June 2016
82.	Chewra	84	Dourkora Bazar, Gunboti Road, Chewra, Cumilla. Mobile no. 01844-070836	June 2016
83.	Dhampti	85	Dhampti Uttar para, Debidwar, Dhampti, Cumilla. Mobile no. 01844 070837	June 2016
84.	Panchari	86	Changi Vaban, Upazila Porisad, Panchari, Khagrachari. Mobile no. 01844-070843	February 2017
85.	Halda	87	Gordoara, Noyarhat, Chattogram Mobile no. 01818-637907	March 2017
86.	Godagari	88	Infront of Godagari Posu Hospital, Godagari, Rajshahi. Mobile no. 01844-070846	March 2017
87.	Chapai Nawabgonj	89	261/Shahibag, P.O: Bottola Hat, P.S: Chapai nawabgonj Sadar, Chapai nawabgonj Mobile no. 01844-070847	March 2017
88.	Naogaon	90	Chokbirham, Post: Naogaon Sodor, PS: Naogaon, Naogaon. Mobile no. 01844-070848	August 2017

Sl. No	Name of Branches	Branch Code	Address	Year of establishment
89.	Mohadebpur	91	College Para, Borendro Mur, Mohadebpur, Naogaon. Mobile no. 01844-070849	August 2017
90.	Borura	92	Kadoba, Chandina Road, Barura, Cumilla Mobile no. 01844-070972	August 2017
91.	Dagan Bhuiyan	93	Amanullahpur, Bangla Bazar, Dagonbhuiyan Sadar, Dagonbhuiyan, Feni Mobile no. 01844-070971	August 2017
92.	Boktar Munshi	94	Baktermunsi, Sonagazi, Feni Mobile no. 01844-070975	September 2017
93.	Mohichail	95	Joynal Market, Mohichail Chandina, Cumilla. Mobile no. 01844-070976	November 2017
94.	Niamotpur	96	C/O: Dr. Dinobondhu, Balahor, Post: Niamatpur, Thana: Niamatpur, Naogaon Mobile no. 01844-070977	February 2018
95.	Najipur	97	Notun Hat Mor, Gogonpur Road, Harirampur, Najipur, Patnitala, Naogaon Mobile no. 01844-070978	February 2018
96.	Batakandi	98	Salam Plaza, Raypur Road, Batakandi, Titas, Cumilla. Mobile no. 01844-070982	April 2018
97.	Jaldi	99	Askaria Road, Jaldhi, Banshkhali, Chattogram. Mobile no. 01844-070979	April 2018
98.	Senbag	100	Samir Munsirhat, Senbag, Noakhali Mobile no. 01844-070983	April 2018
99.	Mohanpur	101	Raighat, Dinanto Chinamaholler Mor, Khashorhat, Mohanpur, Rajshahi Mobile no. 01844-070993	July 2018
100.	Bhabanigonj	102	AKM Aftab Uddin (Advocate) Near of godown North Side, Bhawanigong, Upazila-Bagmara, Dist- Rajshahi. Mobile no. 01844-070994	July 2018
101.	Harbang	103	Ukil Market (2nd Floor), Harbung Bus Stand, P.O.: Harbung, P.S.: Chakaria, Cox's Bazar Mobile no. 01844-070997	August 2018
102.	Shahrasti	104	Doavanga Bazar, Upolota, shahrasti, Chandpur. Mobile no. 01866-195640	October 2018
103.	Chhagolnaiya	105	Contacto Maszid Bazar, East Silva, Chhagalniya, Feni. Mobile no. 01844-070995	October 2018
104.	Hazigonj	106	Village: Mokimabad, PO+PS: Hazigonj, Chandpur. Mobile no. 01857-585506	March, 2019
105.	Chakoria	107	RTS villa, Bhara mohori, Chiringa, Cox's bazar Mobile no. 01851-422827	July 2019

Sl. No	Name of Branches	Branch Code	Address	Year of establishment
106	Sapahar	108	Telna Road, 314, Kazipara, Reazaul Building Veterinary Hospitals (East Side), Shapahar, Naogaon. Mobile no. 01844-470801	July 2019
107	Chitoshi	109	Village: Chitoshi, PO: Chitoshi Bazar, Shahrasti, Chandpur. Mobile no. 01811-415041	September 2019
108	Naohata	110	Baya-5 Building, Airport Road, Airport, Poba, Rajshahi. Mobile no. 01844-470811	January 2020
109	Kadalpur	111	Fakir Mohammad Talukdar Bari, Vill- Asraf Ali Chawdhuryhat, Middle Kadalpur, P.O: Middle Kadalpur, Union: 03-kadalpur, P.S: Raozan, Dist: Chittagong. Mobile No. 01844-070985	October 2021
110	Kafuria	112	Vill- Dastanabad, Po- Dastanabad-6260, Word NO: 06, Natore Sadar, Natore. Mobile No. 01894-883501	December 2021
111	Atrai	113	Vill- Biharipur, Union: Panchpakhia, P.O - Ahsanganj, P.S: Atrai, Dist: Naogoa. Mobile No. 01894-883502	December 2021
112	Tanor	114	Vill: Tanore (next to Fire Service Office) P.O: Tanore, P.S: Tanore Sadar, Dist: Rajshahi.	December 2021
113	Nachole	115	Samiul Alam (in front of Palli Bidyut Office), Vill + P.O: Nachole, Upazila: Nachole, Dist: Chapai nawabganj. Mobile No. 01894-883504	December 2021
114	Bagatipara	116	Vill- Baripara, P.O: Lakshanhati, P.S: Bogatipari, Dist: Natore. Mobile No. 01894-883505	December 2021



6. ANNEXES

Annex 6.2

SOLAR PROGRAM

Branch Office Addresses

Sl.	District	Name of Upazila	Name of the Branches	Branch Address	Mobile No	Remarks
1	Chandpur	Kachua	Kachua	IDF Solar Program, Kochua Bazar, PO+PS: Kochua, Dist: Chandpur	01833-219021	Solar Branch
2	Chattogram	Bashkhali	Jaldi	IDF Solar Program, Askaria Bazar, PO: Jaldi, PS: Banskali, Dist: Chattogram	01847-070447	Micro-credit
3		Fatikchari	Fatikchari	IDF Solar Program, South Dhurung, PO+PS: Fatikchari, Dist: Chattogram	01833-329038	Micro-credit
4		Lohagara	Padua	IDF Solar Program, Hasan Tower, C/O Md. Abdul Kasem, P/O: Padua, P/O: Lohagara, Chattogram	01814-659346	Micro-credit
5		Miresarai	Baraiyerhat	IDF Solar Program, C/O Moniria Market, Baryerhat Powrosov Station, PO: Barayerhat, PS: Mirersorai, Dist: Chattogram.	01811-415055	Micro-credit
6		Satkania	Satkania	IDF Solar Program, C/O Safura Manson, PO+PS: Satkania, Dist: Chattogram	01811-415003	Micro-credit
7	Cumilla	Chandina	Dawdkandi	IDF Solar Program, Matribhumi Girls School, Sadolpur, Eliotgonj Bazar, PO: Eliotgonj Bazar, PS: Dawdkandi, Dist: Cumilla	01833-148934	Solar Branch
8	Lakshmipur	Lakshmipur Sadar	Lakshmipur Sadar	IDF Solar Program, C/O Zakair Hossain, Beside Election Commission Office, PO+PS: Lakshmipur Sadar, Dist: Lakshmipur	01833-329026	Solar Branch
9	Feni	Dagon Bhuiyan	Dagon Bhuiyan	IDF Solar Program, Dagon Bhuiyan Bazar, PO+PS: Dagonbhuiyan, Dist: Feni	01833-329026	Solar Branch
10	Coxs Bazar	Pekua	Pekua	IDF Solar Program, Abu Salek Vi Building, Baimmakali Road, Beside Pekua UP, PO+PS: Pekua, Dist: Coxsbazar	01847-005442	Solar Branch

Sl.	District	Name of Upazila	Name of the Branches	Branch Address	Mobile No	Remarks
11		Ramu	Ramu	IDF Solar Program, C/O Johir Master, PO+ PS:-Ramu, Dist.-Coxsazar.	01847-070453	Solar Branch
12	Khagrachari	Guimara	Guimara	IDF Solar Program, PO & PS: Guimara Khagrachari	01814-659358	Micro-credit
13		Manikchari	Manikchari	IDF Solar Program Nnear Upazila Agricultural Office (old) PO & PS: Manikchari, Khagrachari	01811-415018	Micro-credit
14	Rangamati	Juraichori	Jurachori	IDF Solar Program, Jurachori Bazar, PO+ PS:-Jurachori, Dist.-Rangamati.	01847-005437	Micro-credit
15		Longodu	Langdu	IDF Solar Program, Beside Longdu UP, PO+ PS:- Langdu, Dist:-Rangamati	01814-659335	Micro-credit
16		Rajasthali	Rajasthali	IDF Solar Program, Rajostali Bazar, PO+ PS : Rajastali, Dist.-Rangamati	01811-415056	Micro-credit
17		Kaptai	Boroichari	IDF Solar Program, Boroichari Bazar, PO: Boroichari, PS: Kaptai Dist. Rangamati	01847-005446	Micro-credit
18	Moulvi Bazar	Juri	Juri	IDF Solar Program, New Market, PO+PS: Juri, Dist: Moulvi Bazar	01811-415033	Solar Branch
19	Sylhet	Fenchugonj	Fenchugonj	IDF Solar Program, Ferighat Bazar, PO+ PS-Fenchugonj, Dist.- Sylhet	01811-415033	Solar Branch
20		Companigonj	Companigonj	IDF Solar Program, C/O MojibMiya, PO+PS- Companygonj, Dist.- Sylhet	01811-415033	Solar Branch



List of Income Generating Activities

1. Farming, Gardening, Nurseries

1	Apple Cultivation	26	Mushroom Cultivation
2	Arum (kochu) cultivation	27	Mustard (Sorisha)
3	Banana cultivation	28	Nursery
4	Bean (Shim) cultivation	29	Nut (Supari)
5	Betel leaf cultivation	30	Onion Cultivation
6	Brinjal (Begun) cultivation	31	Orange Cultivation
7	Coriander (Dhone)	32	Paddy cultivation
8	Cucumber (Shosha) Cultivation	33	Papaya Cultivation
9	Cumin Seed (zira)	34	Parble (poto) Cultivation
10	Date (Khajur) Cultivation	35	Plum cultivation
11	Flower Cultivation	36	Potato cultivation
12	Gardening	37	Rabar Garden
13	Garlic (rosun)	38	Radish (Mula) Cultivation
14	Grass Cultivation	39	Rice cultivation
15	Ginger (Ada) Cultivation	40	Spice Plantations
16	Gourd (lau) Cultivation	41	Sugarcane cultivation
17	Green Chili (kacha morich)	42	Tea Cultivation
18	Guava garden	43	Tobacco
19	High yielding fodder/Grass cultivation	44	Tomato
20	Jute cultivation	45	Turmeric (Holud) cultivation
21	Lemon cultivation	46	Vegetable cultivation
22	Litchi Cultivation	47	Water melon (Tormuj) Cultivation
23	Mace (Joyotri)	48	Wheat Cultivation
24	Maize (Bhutta) Cultivation	49	Corn
25	Mango gardening	50	Linseed (Tisi) Cultivation

2. Business on Agricultural Produces and Products

1	Agorbati Making Factory	16	Lemon business
2	Agror Bati Sale & purchase	17	Mustard Business
3	Chestnut Business	18	Nut business
4	Banana seller	19	Oil Business
5	Betel Leaf Business	20	Paddy business
6	Betel Nut (Supary)	21	peanut business
7	Bitter gourd (korolla) business	22	Potato business
8	Cardamon (alach) business	23	Rice Business
9	Coconut & nut business	24	Salt production/business
10	Cotton business	25	Turmeric/pepper/spice business
11	Flower Business	26	vegetables Business

12	Fertilizer, insecticide& seed business	27	Paddy/rice/wheat/flour mill
13	Fruit business	28	Sugar, Molasses (chini, Gur) Business
14	Jute business	29	Sugar, Molasses (chini,Gur) Making Factory
15	Khor (Straw)	30	Kunear Business

3. Livestock and fisheries Production

1	Birds sale & business	9	Goat rearing
2	Boss Frontalis Rearing (GOYAL PALON)	10	Layer Chicken Farms
3	Buffalo rearing	11	Pigeon Rearing
4	Cow fattening/cow rearing	12	Pig rearing or sale and purchase
5	Dairy farm	13	Poultry farm
6	Duck and Hen rearing	14	Raising goats
7	Fish cultivation	15	Seaweed Culture
8	Fisheries, poultry & Fodder	16	Vermi compost

4. Business on Livestock and Fisheries Produces and Products

1	Beef Business	11	Dry fish business
2	Chicken Business	12	Dry processing of nappi
3	Cow food Production	13	Egg Business
4	Cow food sale & purchase	14	Egg Production
5	Cow Pharmacy	15	Fish business
6	Cow sale & purchase	16	Fish feed trading
7	Cow Shed (GORUR GHAR) repair	17	Fishing net making
8	Dairy feed sale	18	Goat Business
9	Dairy pharmacy	19	Meat Business
10	Dairy products (sweet, curd, etc.) business	20	Oyster and snail business

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

1	Aluminum product Business	11	Crockeries/Pots and pans business
2	Blender purchase	12	Pan (korai) Making
3	Bottle Making	13	Plastic materials business
4	Candle (Mombati) Making factory	14	Pottery
5	Bucket (Balti) Making	15	Rope (Dori)
6	community center	16	Silver
7	Crockeries	17	Tape Making
8	Decorator	18	Toy Business
9	Glass Factory	19	Tub (Gamla) Making
10	Glove sale's Shop		

6. Handicrafts, Tailoring & Bamboo Products

1	Bamboo and rattan production	6	Loom-(Tath Shilpo)
2	Bamboo Business	7	Mattress Making & sale's shop
3	Handicraft Business	8	Mosquito net Sale's Shop
4	Handicraft factory	9	Sewing Machine Purchase
5	Handkerchief Making	10	Tailors

7. Garments, Hosieries & Leather Products

1	Bag business	21	Napkin (Gamsa) Making Factory
2	Bag Making	22	Necktie (Tie) Making
3	Bed sheet making/ sale's Shop	23	Needle (Such) Making
4	Belt Making	24	Pillow making Factory
5	Belt making sale's Shop	25	Readymade garments
6	Blouse Making	26	Sackcloth/bag business
7	Blouse Sale's Shop	27	Shari sale's Shop
8	Cap Business	28	Shoe making/Shop
9	Cap Making	29	Shopping Bag making
10	Cloth Business	30	Slipper/sandal Shop
11	Cloth Making factory	31	Textile mill
12	Coating-Mattress Store	32	The shoes and leather goods
13	Dress and Garments	33	Thread (Suta) factory
14	Export And Import business	34	Towel Making Factory
15	Undershirt Business	35	Towel Sale's Shop
16	Garments, hat making	36	Turban (Pagri) Making
17	Hosiary	37	Turban (Pagri) Sale's Shop
18	Laundry	38	tyre
19	Leather business	39	Wastage business
20	Muffler Making		

8. Grocery shops, Cosmetics, jewelry and Other Kind of Shops

1	Beauty parlor	7	Jewellery business
2	Cosmetic	8	Ornaments Business
3	Departmental store	9	Saloon
4	Distributor/Wholesale business	10	Umbrella Business
5	Gold/silver Jewelry	11	Umbrella Repairing
6	Grocery Shop		

9. Agricultural Machineries, Tools, Irrigation Equipment

1	Agricultural machinery business	7	Cow dung carrying trolley/van
2	Agricultural tools	8	Excavator (digging machine for land earth soil)
3	Agriculture Element	9	Generator business
4	Agriculture material (Power pump. Langol, power tiller etc)	10	Grass cutter machine purchase
		11	Irrigation pumps

5	Agriculture products	12	Submersible Pump
6	Bulldozer	13	Tractor

10. Hardware/Iron/Steel Products and Electrical Goods

1	Almira Making	22	Fuel/charcoal products
2	Sand Business	23	Grille/iron
3	Battery making	24	Hardware business
4	Battery products	25	Homemade tools business
5	Battery Making/sale	26	Iron (Loha Business)
6	Bandhu chulla	27	Kettle Making factory
7	Bedstead (khat) Making	28	Key making
8	Brick Business	29	Lighting
9	Broom (Zata) Making	30	Mechanical shipping business
10	Candle Business	31	Mike service
11	Cement	32	Nut Cutter (Jati)
12	Ceramic, Earthenware etc (matir bason)	33	Rock business
13	Chali soil Business	34	Refrigerator Purchase
14	construction	35	Scissors (Kachi) making factory
15	Contracting business	36	Sand/Stone/cement business
16	Cutter (Boti)	37	Steel business
17	Electric business	38	Steel products furniture
18	Electric Equipment factory	39	Sataring business
19	Electronic Shop	40	Solar System
20	Electronic parts & equipment	41	Watch Business
21	Fan Making	42	Watch servicing

11. Land Purchase and Land Lease

1	Land purchase	3	Loans to build houses for rent
2	Land lease for grass cultivation/ Cow Shed construction		

12. Furniture and Wood related Business

1	Bench/Chair/Table Business	5	Lukry (burning wood)
2	Burning element (Jalani/khori)	6	Saw Mill
3	Furniture Making	7	Wood business
4	Firewood & lakri business		

13. Transports, Vehicles, Lubricants

1	Auto Rickshaw Purchase	16	Motor cycle Purchase
2	Rickshaw purchase	17	Motor Mechanic
3	Rickshaw/Van Repairing Garage	18	Motor parts business
4	Van (Recycling)	19	Motor Vehicle Repair Workshop
5	Bi-Cycle purchase	20	Nasimon Purchase

6	Bike/rickshaw/van factory building	21	Petrol/Diesel business
7	Boat Making	22	Production of automobiles and parts, lathe industry
8	Bus purchase	23	Rent-A-Car
9	CNG Purchase	24	Tempo
10	C.N.G Repair	25	Transportation debt
11	Car Repairing	26	Trolley/Van/Rickshaw business
12	Garage	27	Truck purchase
13	Gas business/Lp gas	28	Van Purchase
14	Machine Purchase	29	Vehicle Parts business
15	Microbus	30	Workshop/welding

14. House Making and House Repairing

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

1	Chemical business	12	Sanitary equipment making
2	Clinic	13	Sanitation Development
3	Fixture made Sanitary	14	Shallow hand tube well
4	Fresh Water Making Factory	15	Shallow Machine
5	House hold water connection	16	Soap Making
6	Medical equipment	17	Syrup Business
7	Medicine business	18	Toothpaste
8	Medicine Factory	19	Tooth Powder Making
9	Pathology	20	Water business
10	Rain water harvesting	21	Water filter
11	sanitary business	22	Toilet Repairing

16. Food Shops, Confectionary & Others

1	Bakery	15	Hawker/Chapman (Feriwala)
2	Biscuit factory	16	Hotel/restaurant business
3	Butter, Gee, ponir making machine	17	Ice factories and ice cream made of twigs
4	Chatpoti	18	Ice-cream
5	Chira,puffed rice and popcorn	19	Jelly (Chatni) making/Business
6	Chocolate	20	Lollipop business
7	Cold drink Making Factory	21	Milk Business
8	Confectionary	22	Mobile food shop
9	Curd (Doi) Business	23	Marriage Purpose
10	Fast food Business	24	Muri Production
11	Flour (Moida) Making Factory	25	Pickle (Achar) Business
12	Food supply	26	Sweets Business
13	Fried Gram Salted & Spiced (ChanaChur)	27	Sweets factory
14	Fuchkar Babsa	28	Tea stall

17. Library, Stationeries

1	Basket making Factory	7	Packaging products factory and cartoons
2	Book Business	8	Paper Bag Making
3	Box making	9	Paper Business
4	Duster Business	10	Pen/Pencil Business
5	Khata Making	11	Sale of paper packet
6	Library/Stationery	12	Stationary

18. Audio Visual Materials

1	Cable tv business	9	Phone/Fax shop
2	Color Business	10	photocopy
3	Computer/Photocopy	11	Printing press
4	Cyber cafe business	12	Painting (color)
5	Dish/Cable connection	13	TV Purchase
6	Mobile phone business	14	Video and Graphics
7	Mobile Servicing center	15	Wall Clock Making
8	Musical instrument Business	16	Studio and Video Store



Audit Report and Statement of Accounts



INTEGRATED DEVELOPMENT FOUNDATION (IDF)

Micro Credit Program (MCP)

Year Ended 30 June 2021

A.K. DEB & CO.

CHARTERED ACCOUNTANTS

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AUDITOR'S REPORT

We have audited the accompanying Financial Statements of "Integrated Development Foundation (IDF)", which comprise the Statement of Financial Position as at June 30, 2021 and the Statement Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows, Statement of Receipts and Payments for the year then ended a summary of significant accounting policies and other explanatory Information.

Management Responsibility:

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

Auditor's Responsibility:

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

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

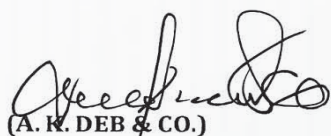
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion, the financial statements presents fairly, in all material respects, the financial position of "Integrated Development Foundation (IDF)" as at June 30, 2021 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations including Micro-credit Regulatory Authority (MRA) guidelines.

We also report that:

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

Dated; Dhaka
27 October 2021

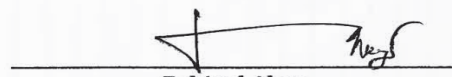

(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS
DVC: 2110270420A0243048



Integrated Development Foundation (IDF)
Statement of Financial Position
As at 30th June, 2021

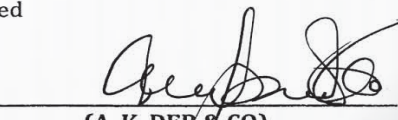
Particulars	Notes	Amount in TK.	
		30.06.2021	30.06.2020
Property and Assets			
Non Current Assets		140,368,936	145,916,940
Property, Plant and Equipment	6	140,368,936	145,916,940
Current Assets		3,331,168,024	2,892,997,762
Loan to Members	7	2,485,608,429	2,325,516,372
Short Term Investments	8	286,152,108	169,813,154
Advances, Deposits and Prepayments	9	102,430,027	131,984,840
Advance Income Tax	10	1,500,000	1,444,376
Stock and Stores	11	354,508	308,385
Unsettled Staff Advance	12	14,508,236	15,008,236
Interest Receivable on FDR	13	-	9,937,731
Cash and Bank Balances	14	440,614,716	238,984,668
Total Properties and Assets		3,471,536,960	3,038,914,702
Capital Fund and Liabilities			
Capital Fund		583,838,119	538,708,237
Cumulative Surplus	15	522,304,311	481,687,417
Reserve Fund	16	61,533,808	57,020,820
Non Current Liabilities		1,398,734,293	983,357,048
Loans from PKSf	17	737,624,981	576,993,333
Loans from Commercial Banks (long term)	18	423,691,633	198,790,068
Loans from Other Sources	19	237,417,679	207,573,648
Current Liabilities		1,488,964,548	1,516,849,418
Loans from PKSf	17	50,000,000	-
Members' Savings Deposits	20	1,093,264,788	1,093,124,180
Staff Welfare Fund (Organization)	21	3,649,271	4,081,996
Gratuity Fund	22	12,402,508	-
Loan Loss Provision Fund	23	147,439,181	126,755,018
Other Liabilities	24	182,208,800	292,888,224
Total Capital Fund and Liabilities		3,471,536,960	3,038,914,702


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
27 October, 2021


(A. K. DEB & CO)
CHARTERED ACCOUNTANTS
DVC: 2110270420AO243048



Integrated Development Foundation (IDF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30th June, 2021

Particulars	Notes	Amount in TK.	
		2020-2021	2019-2020
<u>Income</u>			
Service Charges		527,167,683	482,978,050
Interest on Staff Advance		894,931	547,274
Interest on FDR		16,007,462	11,765,819
House Rent		901,028	899,501
Bank Interest		1,969,119	1,148,006
Old News paper sales & Others income		772,538	-
Sale of Pass Book ,Loan form, Admission fee		2,355,292	1,945,341
Total Income		550,068,053	499,283,992
<u>Expenditure</u>			
Service Charge of PKSF Loan		43,324,539	41,008,560
Interest on Members' Savings	25	59,952,238	59,861,229
Interest on Bank Loans	26	19,718,246	20,619,573
Other Interest	27	17,485,189	18,176,777
Salary and Allowance		239,151,541	225,888,388
Travelling and Conveyance		6,453,878	9,815,533
Reporting, Printing and Publication		674,868	778,586
Stationery		4,382,276	4,483,697
Office Rent		13,224,631	12,622,181
Utilities		3,074,111	2,559,717
Postage and Telephone		2,872,702	2,131,183
Operation and Maintenance of Equipment		3,653,934	3,747,729
Workshop/Seminar/Entertainment		1,217,427	2,018,170
Motor fuel and Maintenance		4,826,599	4,349,687
Registration and Insurance		1,380,312	1,330,715
Bank Charges		2,198,312	1,308,034
VAT		1,980,847	876,959
Income Tax		7,330,376	1,622,966
Legal Expense		196,200	350,494
Carrying Transport		60,090	77,390
Advertisement		41,450	86,675
Audit Fee		70,000	65,000
Newspaper		334,801	319,139
Research and Development		180,000	298,217
Human Resources Development		74,526	366,355
Loan Loss Provision		32,325,598	21,473,098
Agriculture Programme		51,530	482,170
Donation		185,375	108,950



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

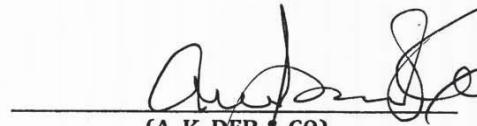
Particulars	Notes	Amount in TK.	
		2020-2021	2019-2020
Education Programme		1,100,073	687,125
Health Programme		610,995	14,700
Contribution to Provident Fund		13,273,036	10,853,868
Contribution to Staff Welfare Fund		456,131	336,353
Contribution to Gratuity Fund		13,273,036	10,831,948
Depreciation		7,634,872	6,433,844
Total Expenditure		502,769,738	465,985,010
Excess of Income over Expenditure before Tax		47,298,315	33,298,982
Tax Provision		2,168,433	-
Excess of Income over Expenditure after Tax		45,129,882	33,298,982
Total		550,068,053	499,283,992


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
27 October, 2021


(A. K. DEB & CO)
CHARTERED ACCOUNTANTS
DVC: 2110270420A0243048



Integrated Development Foundation (IDF)
Statement of Receipts and Payments
For the year ended 30th June, 2021

Particulars	Notes	Amount in TK.	
		2020-2021	2019-2020
Opening Balance		238,984,668	110,019,258
Cash in hand		5,209,898	3,379,207
Cash at Bank		233,774,770	106,640,051
Receipts			
Encashment of FDR, Savings		55,023,626	80,756,243
Encashment of FDR, reserve Fund		-	10,107,816
Encashment of FDR against Loan		1,250,000	276,000
Stock and Stores		1,131,974	1,130,451
Loan realized from Members		3,721,779,208	3,424,158,369
Staff Advance realized		1,760,865	785,838
Other Advance realized		54,185,677	22,700,399
Members' Savings		449,738,374	435,982,602
Paribarik Savings		95,690,236	82,144,700
Risk Fund		15,928,573	14,236,536
Death Risk Fund		23,167,443	20,204,659
Member Welfare Fund		10,751,147	9,457,756
Paramedic Service		13,626,507	11,847,099
Livestock Fund		10,830	1,507
Centre Fund received		284,370	254,700
Staff Welfare Fund (Staff)		29,977	91,756
Provident Fund (Staff)		299,779	454,696
Loans from PKSf		494,000,000	304,380,000
Loans from commercial Bank		590,000,000	185,000,000
Others		46,147,239	32,971,421
Service Charge		518,006,894	476,049,939
Interest on Staff Advance		127,313	640,860
House Rent		372,437	606,349
FDR & Bank Interest		2,206,675	1,855,917
Sale of old newspaper		534,872	-
Sale of Pass Book ,Loan form, Admission fee		2,355,869	2,039,634
Sale of Assets		-	1,234,845
Total receipts		6,098,409,885	5,119,370,092
Total		6,337,394,553	5,229,389,350



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Particulars	Notes	Amount in TK.	
		2020-2021	2019-2020

Payments

Loan disbursed	3,935,444,500	3,433,985,500
Operating Expenses	363,334,537	283,044,831
Salary and allowance	251,750,271	175,758,834
Travelling and conveyance	5,974,009	8,106,447
Reporting, printing and publication	674,868	795,195
Stationery	3,723,173	4,121,876
Office Rent	12,526,124	11,507,381
Utilities	2,966,828	2,533,223
Postage and telephone	2,642,224	2,050,963
Operating and maintenance of Equipment	3,054,775	3,448,197
Workshop/Seminar/Entertainment	1,013,918	2,625,990
Motor fuel and repair	3,942,825	3,618,664
Registration and Insurance	1,057,873	1,269,432
Bank Charges	1,889,984	1,239,223
VAT	2,054,177	723,032
Income Tax	4,366,813	1,529,474
Legal Expense	91,400	308,844
Carrying and transport	60,090	73,986
Advertisement	41,450	86,675
Audit Fee	64,500	54,000
Newspaper	317,619	316,011
Research and Development	100,000	151,540
Human resources Development	61,508	252,385
Education Programme	1,101,873	667,980
Agriculture Programme	61,030	84,194
Health Programme	610,345	2,200
Donation	144,075	92,950
Interest on Loan of Bank	19,718,246	20,619,573
Interest on Loan of PKSF	43,324,539	41,006,562
Capital Expenditure	2,057,888	9,659,556
Land	16,320	4,100
Software	-	29,000
Building	18,610	389,336
Vehicle	-	5,867,000
Equipment	938,986	1,493,041
Electrical instrument	890,447	925,344
Furniture	193,525	551,735
Sub Station & Transformer	-	400,000



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Savings Fund FDR
Reserve Fund FDR
FDR against loan
Stock and Stores
Staff Security Deposit
Loan refund to PKSF
Loan refund to commercial Bank
Staff Welfare Fund, Staff
Staff Welfare Fund, (Org)
Provident Fund, Staff
Provident Fund (Org)
Gratuity Fund returned
Members, Savings returned
Paribarik Savings returned
Emergency grant disbursed
Livestock Fund grant
Death Risk grant
Member Welfare Fund grant
Paramedic Service
Risk Fund grant

1,505,551,273	1,186,365,639
125,000,000	50,000,000
15,000,000	-
10,000,000	5,000,000
-	5,366
9,750	-
283,368,352	352,532,331
365,098,435	269,801,354
1,473,273	200,000
-	641,659
2,730	2,500,000
434,996	447,284
2,053,062	1,379,200
489,519,129	413,435,024
77,957,361	46,115,102
4,410,471	16,723,891
-	-
53,383,240	2,307,636
3,015,534	4,714,910
1,561,964	9,116,707
73,262,976	11,445,175

Other Fund

Other Advance
Advanced Tax Paid
Staff Advance
Others Liabilities
Education scholarship Fund
Centre Fund returned

90,391,639	77,349,156
72,776,923	70,102,318
1,645,162	-
13,659,167	7,026,138
272,522	220,700
2,021,600	-
16,265	-

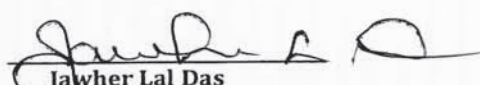
Total Payments

5,896,779,837 4,990,404,682

Closing Balance

Cash in Hand
Cash at Bank
Total

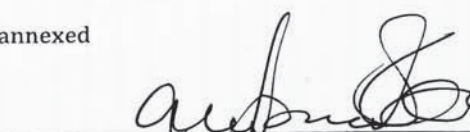
440,614,716	238,984,668
2,534,373	5,209,898
438,080,343	233,774,770
6,337,394,553	5,229,389,350


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

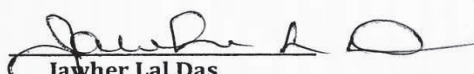
Dated; Dhaka
27 October, 2021

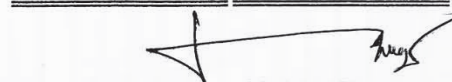

(A. K. DEB & CO)
CHARTERED ACCOUNTANTS
DVC: 2110270420AO243048



Integrated Development Foundation (IDF)
Statement of Cash Flows
For the year ended 30th June, 2021

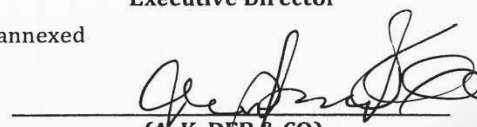
Particulars	Amount in TK.	
	2020-2021	2019-2020
A Cash flow from operating activities		
Excess of Income over Expenditure after Tax	45,129,882	33,298,982
Prior Year Adjustment	-	(31,499,960)
Depreciation	6,361,247	6,433,844
Increase/(Decrease) in Group Loan to Members	-	-
Loan Disbursement	(3,935,444,500)	(3,433,985,500)
Loan Collection	3,775,352,443	3,488,490,208
Increase/(Decrease) in Stock and Stores	(46,123)	(73,015)
Advance, Deposits and Prepayments	29,554,813	15,575,808
Increase/(Decrease) in unstated Sttaf Advance	500,000	-
Increase/(Decrease) in Interest Receivable on FDR	9,937,731	(9,937,731)
Income Tax paid	(55,624)	(271,131)
Net Cash used in operating activities	(68,710,132)	68,031,505
B Cash flow from investing activities		
Acquisition of Property, Plant and Equipment	(813,243)	(13,141,382)
Increase/(Decrease) in Other Liabilities	(110,679,424)	26,617,394
Increase/(Decrease) in Investment in FDR	(116,338,954)	35,056,250
Sale of Property, plant and equipment	-	-
Net Cash used in investing activities	(227,831,621)	48,532,262
C Cash flow from financing activities		
Loan from PKSf	210,631,648	(48,150,332)
Loan from Commercial Bank (long term)	224,901,565	(84,801,354)
Loan from Other sources	29,844,031	36,143,876
Savings Deposit	140,609	98,671,499
Change in Other Fund		
Bad debt reserve (LLP)	20,684,164	9,873,168
Staff Welfare Fund (Organization)	(432,725)	19,787
Gratuity Fund	12,402,508	-
Disaster Management Fund	-	645,000
Net Cash used in Financing Activities	498,171,801	12,401,643
D Net increase in Cash and Bank Balance (A+B+C)	201,630,048	128,965,410
E Cash and Bank Balances at beginning of the year	238,984,668	110,019,258
F Cash and Bank Balances at closing of the year (D+E)	440,614,716	238,984,668


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

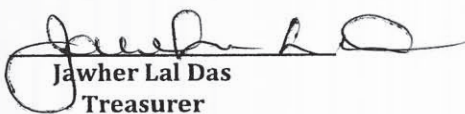
Dated; Dhaka
27 October, 2021


(A. K. DEB & CO)
CHARTERED ACCOUNTANTS
DVC: 2110270420A0243048



Integrated Development Foundation (IDF)
Statement of Changes in Equity
For the year ended 30th June, 2021

Particulars	Amount in TK.	
	2020-2021	2019-2020
Opening Balance	481,687,417	482,637,794
Add: Disaster Management Fund	-	645,000
: Surplus for the year	45,129,882	33,298,982
	526,817,299	516,581,775
Less : Adjustment with Reserve Fund for DMF	-	64,500
: Transferred to reserve Fund from surplus	4,512,988	3,329,898
Adjustment with Loan Outstanding	-	31,499,960
Closing Balance	522,304,311	481,687,417


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

As per our report of date annexed

Dated; Dhaka
27 October, 2021


(A. K. DEB & CO)
CHARTERED ACCOUNTANTS
DVC: 2110270420A0243048



Integrated Development Foundation (IDF)
Overall Loan Program Including PKSf funded Other Programs and Projects
Notes to the Financial Statements
For the year ended 30 June 2021

1 Background:

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

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

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

1.01 Corporate Information of the IDF:

Name of PO-MFI	Integrated Development Foundation (IDF)
Approving Authority for forming the PO	Registrar of Joint Stock Companies &
Year of establishment	1992
Legal Entity	a) Registrar of Joint Stock Companies & Firms. Registration No. S-1551(III) 93 dated 20.04.1993 b) Registered under the NGO affairs Bureau vide Sl. No. 941 dated 28.05.1995 and duly renewed 06.04.2007 c) Registered with Micro Credit Regulatory Authority vide No. 01920-01872-00249 dated 14.05.2008
MRA Registration No.	No. 01920-01872-00249
Nature of the operations (Programs)	Micro Credit Program and voluntary Services, Solar Program
Year of Enrolment with PKSf as Partner Organization	1998
Working Areas (Number of Districts)	18
Statutory Audit conducted up to	July 2019 to June 2020
Name of the statutory auditor for last year	A K Deb & Co. Chartered Accountants
Name of the statutory auditor for current year	A K Deb & Co. Chartered Accountants
No. of Executive committee meeting held in Financial year 2020-2021	07
Date of Last Annual General Meeting (AGM) Held	30.06.2021



1.02 List of Executive Committee Members

Sl No.	Name of Members	Designation	Qualifications	Address	Profession	Duration of the Committee
1	Prof. Dr. Mahmudul Alam	Chairman	B.A.(Honors in Economics), M.Sc.(Economics), Ph.D (Development Studies)	Flat #A-2, Property Triad, 38 Lake Circus, Kalabagan, Dhaka-1205	Educationist	3 Years (1/7/2020 to 30/6/2023)
2	Principal Dr. Rezaul Kabir	Vice Chairman	B, A (Hons), M.A Double, PhD.	Arunima Impulse, House # 908, Flat # C 8, East Ashkuna, Haji Camp Road (Muktijuddha Market) Airport, Dhaka	Educationist	
3	Mr.Zahirul Alam	General Secretary/ Executive Director	B. A (Hons), M. A (Economics)	House-192, Road-08, Block- C, Basundhara R/A, Dhaka-1229	Service holder	
4	Dr. Md. Ismail Chowdhury	Joint Secretary	MBBS. FCGP (BD)	318 Mohammadpur, Muradpur, Panchlaish, Chattogram	Physician	
5	Mr.Jawher Lal Das	Treasurer	M. A. (Sociology)	House no.-8, Road no.-12 (New), Dhanmondi R/A, Dhaka- 1209	Consultant	
6	Prof. Afroza Khanam	Executive Member	M.A	House-1/K, Flat-B/1, Road-7/A, West Dhanmondi, Dhaka	Service holder	
7	Mrs.Farzana Rahman	Executive Member	M.B.A (Asian University, Dhaka)	House # GP-CHA-54/03, Quaty Mosque Road, North, Badda, Gulshan, Dhaka-1212	Service holder	



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

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

Name of the Program	Name of the Program
1. JAGORON	8. ENRICH -LI
2. AGROSOR	9. LIFT
3. BUNIAD	10. AGROSOR (MDP)
4. SUFOLON	11. SDL
5. AGROSOR (SEP)	12. LRL
6. ENRICH - IGA	13. SER (RGSL)
7. ENRICH -AC	14. IAISCP

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

Name of the Projects
1. ENRICH
2. LIFT
3. Cultural Activities
4. Agricultural and Fisherish
5. Probin
6. SEP
7. PACE

2 Basis of Preparation of Financial Statements

3.00 Basis of Accounting:

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

3.01 General:

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

3.02 Consolidation of Branch Accounts:

The IDF has 108 (One hundred five) branch offices, 15 (fifteen) area offices, 1 (one) regional office and head office. Branch offices maintain their books of accounts at their offices. Monthly statements of accounts are sent by 121 (One hundred twenty one) outstation offices to the Central Accounts Division located at the head office of the Foundation in Dhaka. Branch accounts are consolidated by the head office and taken into their accounts. As such Financial Statements have been prepared based on consolidated accounts of all branch and area offices.

4.00 Summary of Significant Accounting Policies:

4.01 Currencies

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

4.02 Revenue Recognition:

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

4.03 Interest Income

i. Service charges on loan:

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

Interest Expenses:

Interest Expenses have been accounted for on cash basis.

Other Expenses:

Other Expenses have been accounted for on cash basis.

ii) Interest Paid on Savings

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



4.04 Fixed Assets and Depreciation:

Fixed Assets are stated on balance sheet at cost less accumulated depreciation. Rate of depreciation was varied from 4% to 33% according to the nature of assets. Details have been shown in Fixed Assets Schedule (Annexure-J). Depreciation is charged on Straight-Line Method (SLM) and depreciation on addition to Fixed Assets is charged on prorata basis considering date of purchase of assets.

5.00 Significant Organizational Policies:

5.01 Classification of Loan and Loan Loss Provision

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

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

Loan Loss provision and write off policy:

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

5.02 Loan to Beneficiaries:

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

- *To avail loan, a beneficiary should deposit 7%-20% of required loan amount to the Savings Fund.
- *25% interest on reducing balance is charged on the loan amount.
- *The loan has to be refunded by the beneficiaries on weekly, Bi-weekly, monthly or after the completion of activity basis.
- *The beneficiaries have to pay for the pass book but loan application is supplied free of cost of the Organization.

5.03 Savings Collection:

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

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

5.04 Grant/ Donation Accounting :

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

5.05 General

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

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



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

6.00 Property, Plant and Equipment

Amount in TK.		
	2020-2021	2019-2020
Opening Balance	189,928,744	176,787,363
Addition during the year	2,298,773	9,659,556
Add: Transferred/Adjustment during the year	-	3,481,825
Less: Transferred/Adjustment during the year	(1,485,530)	-
	190,741,987	189,928,744
Less: Depreciation	50,373,051	44,011,804
:Sales	-	-
Closing Balance	140,368,936	145,916,940

Details are shown in **Annexure - A/4**

7.00 Loan to Members

Opening Balance	2,325,516,372	2,380,021,080
Add: Disbursed during the year	3,935,444,500	3,433,985,500
	6,260,960,872	5,814,006,580
Less: Realized during the year	3,763,711,009	3,445,390,318
: Write off during the year	11,641,434	11,599,930
: Adjustment with Service Charge	-	31,499,960
Closing Balance	2,485,608,429	2,325,516,372

Details are shown in **Schedule - A**

8.00 Short Term Investments

Investment in FDR (Savings) Note - No. 8.01	145,229,790	65,000,000
Investment in FDR (Reserve Fund) - Note No. 8.02	66,722,823	45,062,663
Investment in FDR against Loan - Note No. 8.03	71,394,970	57,250,491
Printing FDR- Note No. 8.03	2,804,525	2,500,000
Total	286,152,108	169,813,154

8.01 Investment in FDR (Savings)

Opening Balance	65,000,000	95,000,000
Add: Interest received during the year	10,253,416	756,243
: Investment during the year	125,000,000	50,000,000
	200,253,416	145,756,243
Less: Encashment during the year	55,023,626	80,756,243
:Transferred to FDR against Loan during the year	-	-
Closing Balance	145,229,790	65,000,000

Details are shown in **Schedule - B**

8.02 Investment in FDR (Reserve Fund)

Opening Balance	45,062,663	55,118,913
Add: Interest received during the year	6,660,160	51,566
: Investment during the year	15,000,000	-
	66,722,823	55,170,479
Less: Encashment during the year	-	10,107,816
Closing Balance	66,722,823	45,062,663

Details are shown in **Schedule - B**



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

8.03 Investment in FDR against Loan

Opening Balance	57,250,491	52,250,491
Add : Transferred to FDR against Loan during the year	-	-
: Interest received during the year	5,888,307	-
: Investment during the year	10,000,000	5,000,000
	73,138,797	57,250,491
Less: Encashment during the year	1,743,827	-
Closing Balance	<u>71,394,970</u>	<u>57,250,491</u>
Details are shown in Schedule - B		

8.04 Investment in FDR against Printing

Opening Balance	2,500,000	2,500,000
Add : Transferred to FDR against Loan during the year	-	-
: Interest received during the year	304,525	-
: Investment during the year	-	-
	2,804,525	2,500,000
Less: Encashment during the year	-	-
Closing Balance	<u>2,804,525</u>	<u>2,500,000</u>
Details are shown in Schedule - B		

9.00 Advance, Deposits and Prepayments

Staff Advance	Note No. 9.01	18,592,158	13,700,687
Other Advance	Note No. 9.02	83,837,869	118,284,153
	Closing Balance	<u>102,430,027</u>	<u>131,984,840</u>

9.01 Staff Advance

Opening Balance	13,700,687	13,553,670
Add: Payment during the year	16,621,131	11,098,498
	30,321,818	24,652,168
Less: Realized during the year	11,729,660	10,951,481
Closing Balance	<u>18,592,158</u>	<u>13,700,687</u>
Details are shown in Schedule - C		

9.02 Other Advance

Opening Balance	118,284,153	134,006,978
Add: Payment during the year	55,452,917	74,472,288
	173,737,070	208,479,266
Less: Adjust with DMF during the year	-	-
: Realized during the year	89,899,201	90,195,113
Closing Balance	<u>83,837,869</u>	<u>118,284,153</u>
Details are shown in Schedule - C		

10.00 Advance Income Tax

Opening Balance	1,444,376	1,173,245
Add: Payment during the year	1,800,000	271,131
	3,244,376	1,444,376
Less: Realisation/Adjustment during the year	1,744,376	-
Closing Balance	<u>1,500,000</u>	<u>1,444,376</u>



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

11.00 Stock and stores

Opening Balance	308,385	235,370
Add: Purchase during the year	1,178,097	1,203,466
	1,486,482	1,438,836
Less: Adjustment during the year	1,131,974	1,130,451
Closing Balance	354,508	308,385

12.00 Unsettled Staff Advance

Opening balance	15,008,236	15,008,236
Add: Provision during the year	-	-
	15,008,236	15,008,236
Less: Realisation/Adjustment this year	500,000	-
Closing balance	14,508,236	15,008,236

Details are shown in **Schedule - D**

13.00 Interest Receivable on FDR

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

14.00 Cash and Bank balance

Cash in Hand	2,534,373	5,209,898
Cash at Bank	438,080,343	233,774,770
	440,614,716	238,984,668

15.00 Cumulative Surplus

Opening Balance	481,687,417	482,637,794
Add: Excess of income over expenditure after Tax	45,129,883	33,298,982
: DMF Fund received	-	645,000
	526,817,300	516,581,775
Less: Adjustment with Loan to Members	-	31,499,960
: DMF adjustment with reserve Fund	-	64,500
: Transferred to reserve Fund	4,512,988	3,329,898
Closing Balance	522,304,312	481,687,417

16.00 Reserve Fund

Opening Balance	57,020,820	53,626,422
Add: Transferred from this year surplus	4,512,988	3,329,898
: DMF adjustment with reserve Fund	-	64,500
Closing Balance	61,533,808	57,020,820

17.00 Loans from PKSF

Opening Balance	576,993,333	625,143,665
Add: Received during the year	494,000,000	304,382,006
	1,070,993,333	929,525,671
Less: Repaid during the year	283,368,352	352,532,338
Closing Balance	787,624,981	576,993,333

Details are shown in **Schedule - E**



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18.00 Loans from Commercial Bank (long term)

Opening Balance	198,790,068	283,591,422
Add: Received during the year	590,000,000	185,000,000
	788,790,068	468,591,422
Less: Repaid during the year	365,098,435	269,801,354
Closing Balance	423,691,633	198,790,068

Details are shown in **Schedule - F**

Bank wise breakup of the closing balance is given below:

UCBL Ltd	-	-
Grihayan (Bangladesh Bank)	3,192,000	4,508,000
Mercantile Bank Ltd	160,333,509	86,161,807
Bangladesh Krishi Bank	49,500,000	5,000,000
Bank Asia	-	50,000,000
Eastern Bank Ltd	130,666,124	28,120,261
South East Bank Ltd.	80,000,000	25,000,000
	423,691,633	198,790,068

19.00 Loans from Other Sources

19.01 Loan from Staff Welfare Fund - Staff	9,885,079	9,559,689
19.02 Loan from Provident Fund (staff & org)	155,929,765	126,224,644
19.03 Loan from Staff Security Deposit	6,103,141	6,103,141
19.04 Loan from Gratuity Fund	62,897,902	63,233,735
19.05 RO Employee Fund	2,601,792	2,452,439
Closing Balance	237,417,679	207,573,648

19.01 Loan from Staff Welfare Fund - Staff

Opening Balance	9,559,689	7,328,618
Add: Received from SWF	-	1,762,025
: Interest Received	575,390	669,046
	10,135,079	9,759,689
Less: Returned during the year	250,000	200,000
Closing Balance	9,885,079	9,559,689

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

Opening Balance	126,224,644	102,690,486
Add: Received from PF	27,832,998	22,447,398
: Interest Received	5,972,123	3,595,400
	160,029,765	128,733,284
Less: Returned during the year	4,100,000	2,508,640
Closing Balance	155,929,765	126,224,644



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19.03 Loan from Staff Security Deposit

Opening Balance	6,103,141	6,103,141
Add: Received from PF	-	-
	6,103,141	6,103,141
Less: Returned during the year	-	-
Closing Balance	6,103,141	6,103,141

19.04 Loan from Gratuity Fund

Opening Balance	63,233,735	53,062,127
Add: Received from GF	-	10,848,808
	63,233,735	63,910,935
Less: Returned during the year	335,833	677,200
Closing Balance	62,897,902	63,233,735

19.05 Loan from Resonal Office Employee Fund

Opening Balance	2,452,439	2,245,400
Add: Received from GF	-	-
Add: Interest	149,353	207,039
	2,601,792	2,452,439
Less: Returned during the year	-	-
Closing Balance	2,601,792	2,452,439

20.00 Members' Savings Deposits

20.01 Member Savings	865,959,422	893,323,115
20.02 Paribarik Savings	227,305,366	199,801,065
Closing Balance	1,093,264,788	1,093,124,180

20.01 Member Savings

Opening Balance	893,323,115	835,004,535
Add: Received during the year	589,861,729	545,042,091
	1,483,184,844	1,380,046,626
Less: Returned during the year	664,400,418	535,705,954
	818,784,426	844,340,672
Add: Interest	47,174,996	48,982,443
Closing Balance	865,959,422	893,323,115
Details are shown in Schedule - G		

20.02 Paribarik Savings

Opening Balance	199,801,065	159,448,146
Add: Received during the year	121,228,628	96,693,229
	321,029,694	256,141,375
Less: Returned during the year	106,501,570	67,219,097
	214,528,124	188,922,278
	12,777,243	10,878,787
Closing Balance	227,305,366	199,801,065
Details are shown in Schedule - H		



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21.00 Staff Welfare Fund- Organization

Opening Balance	4,081,996	4,062,209
Add: Contribution by Organization during the year	456,131	352,493
: Interest earned during the year	214,144	308,953
	<u>4,752,271</u>	<u>4,723,655</u>
Less: Donation	1,103,000	641,659
Closing Balance	<u><u>3,649,271</u></u>	<u><u>4,081,996</u></u>

22.00 Gratuity Fund

Opening Balance	-	-
Add: Contribution by Organization during the year	24,900,444	12,228,008
	<u>24,900,444</u>	<u>12,228,008</u>
: Interest earned during the year	-	-
	<u>24,900,444</u>	<u>12,228,008</u>
Less: Returned during the year	12,497,936	1,379,200
Less: Transferred to Loan from GF	-	10,848,808
Closing Balance	<u><u>12,402,508</u></u>	<u><u>-</u></u>

23.00 Loan loss provision

Opening Balance	126,755,018	116,881,850
Add : Addition during the year	32,325,598	21,473,098
	<u>159,080,616</u>	<u>138,354,948</u>
Less: Write off loan	11,641,434	11,599,930
Closing Balance	<u><u>147,439,181</u></u>	<u><u>126,755,018</u></u>

Details are shown in Annexure - A/3

24.00 Other Liabilities

24.01 Education Scholarship Fund	22,134,026	20,704,493
24.02 Health Programme	9,517,624	8,971,274
24.03 Centre Fund	3,806,684	3,353,995
24.04 Emergency Fund	610,335	-
24.05 Risk Fund	17,729,311	76,814,678
24.06 Death Risk Fund	26,161,367	67,837,656
24.07 Hospital Cash benefit	15,423	15,423
24.08 Member Welfare Fund	29,010,256	19,922,739
24.09 Paramedic Service Fund	15,834,488	16,603,160
24.10 Co-variant Risk Fund	5,042,913	4,317,483
24.11 Livestock Fund	67,065	56,235
24.12 Others current liabilities	52,020,909	74,193,538
Details has been shown in Schedule - I		
24.16 Staff Security Deposit	258,400	97,550
Closing Balance	<u><u>182,208,800</u></u>	<u><u>292,888,224</u></u>

24.01 Education Scholarship Fund

Opening Balance	20,704,493	19,590,191
Add : Received during the year	1,645,400	608,600
: Interest	1,748,933	1,763,502
	<u>24,098,826</u>	<u>21,962,293</u>
Less: Grant disbursed during the year	1,964,800	1,257,800
Closing Balance	<u><u>22,134,026</u></u>	<u><u>20,704,493</u></u>



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24.02 Health Programme

Opening Balance	8,971,274	8,455,661
Add: Received during the year		-
	<u>8,971,274</u>	<u>8,455,661</u>
Add: Interest	546,350	515,613
Closing Balance	<u>9,517,624</u>	<u>8,971,274</u>

24.03 Centre Fund

Opening Balance	3,353,995	2,978,898
Add: Received during the year	284,857	305,276
	<u>3,638,852</u>	<u>3,284,174</u>
Less: Returned during the year	23,545	104,525
	<u>3,615,307</u>	<u>3,179,649</u>
Add: Interest	191,377	174,346
Closing Balance	<u>3,806,684</u>	<u>3,353,995</u>

24.04 Emergency Fund

Opening Balance	-	16,690,475
Add: Received during the year	9,298,735	-
	<u>9,298,735</u>	<u>16,690,475</u>
Less: Grant disbursed during the year	8,714,934	17,054,417
	<u>583,801</u>	<u>(363,942)</u>
Add: Interest during the year	26,534	363,942
Closing Balance	<u>610,335</u>	<u>-</u>

24.05 Risk Fund

Opening Balance	76,814,678	87,801,985
Add: Received during the year	90,651,268	15,059,743
	<u>167,465,946</u>	<u>102,861,728</u>
Less: Returned during the year	152,197,983	30,526,211
	<u>15,267,963</u>	<u>72,335,517</u>
Add: Interest	2,461,348	4,479,161
Closing Balance	<u>17,729,311</u>	<u>76,814,678</u>

24.06 Death Risk Fund

Opening Balance	67,837,656	59,092,411
Add: Received during the year	81,009,063	21,129,891
: Interest	2,610,079	2,247,688
	<u>151,456,798</u>	<u>82,469,990</u>
Less: Returned during the year	125,295,431	14,632,334
: Transferred to Co-variant Fund	-	-
Closing Balance	<u>26,161,367</u>	<u>67,837,656</u>

24.07 Hospital Cash benefit

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



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24.08 Member Welfare Fund

Opening Balance	19,922,739	14,300,553
Add: Received during the year	10,762,945	9,479,555
: Interest	1,343,926	885,468
	32,029,610	24,665,576
Less: Returned during the year	3,019,354	4,742,837
Closing Balance	<u>29,010,256</u>	<u>19,922,739</u>

24.09 Paramedic Service Fund

Opening Balance	16,603,160	17,927,079
Add: Received during the year	13,777,290	12,227,015
: Interest	1,216,565	1,016,184
	31,597,015	31,170,278
Less: Returned during the year	15,762,527	14,567,118
Closing Balance	<u>15,834,488</u>	<u>16,603,160</u>

24.10 Co-variant Risk Fund

Opening Balance	4,317,483	3,678,633
Add: Received during the year	718,686	242,073
: Interest	6,744	441,805
	5,042,913	4,362,511
Less: Returned during the year	-	45,028
Closing Balance	<u>5,042,913</u>	<u>4,317,483</u>

24.11 Livestock Fund

Opening Balance	56,235	5,758,861
Add: Received during the year	10,830	1,507
	67,065	5,760,368
Less: Returned during the year	-	6,051,963
	67,065	(291,595)
Add: Interest	-	347,830
Closing Balance	<u>67,065</u>	<u>56,235</u>

24.12 Others current liabilities

Opening Balance	74,193,538	29,966,910
Add: Increase during the year	391,487,540	125,981,598
	465,681,078	155,948,508
Less: decrease during the year	413,660,169	81,754,970
	52,020,909	74,193,538
Less: Transfer to RO Employee Fund	-	-
Closing Balance	<u>52,020,909</u>	<u>74,193,538</u>



24.13 Provident Fund- Staff

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

24.14 Staff Security Deposit

Opening Balance	97,550	13,750
Add: Received during the year	170,600	83,800
Add: Interest	-	-
	268,150	97,550
Less: Returned during the year	9,750	-
	258,400	97,550
Less: Transferred to Loan from Security deposit	-	-
Closing Balance	258,400	97,550

25.00 Interest paid on Members' Savings

Members' Savings	47,174,996	48,982,443
Paribaric Savings	12,777,243	10,878,787
Total	59,952,238	59,861,230

26.00 Interest on Bank Loan

Housing Fund	21,802	7,791
RO Employee Fund	-	-
Bangladesh Krishi Bank	1,633,484	-
Merkentile Bank Ltd	7,299,651	12,209,010
UCBL Ltd	-	750,000
Bank Asia	5,287,074	4,575,665
Estern Bank Ltd	3,681,867	3,077,107
Southeast Bank	1,794,368	-
Total	19,718,246	20,619,573



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27.00 Interest on Internal Fund (Other Interest)

Interest on Provident Fund (Staff)	5,972,123	3,595,400
Interest on Staff Welfare Fund-loan	575,390	669,046
Interest on Staff Welfare Fund (org)	214,144	308,953
Interest on Health Fund	546,350	515,613
Interest on Education scholarship Fund	1,748,933	1,763,502
Interest on Emergency Fund	26,534	363,942
Interest on Livestock	-	347,830
Interest on Risk fund	2,461,348	4,479,161
Interest on RO Employee Fund	149,353	207,039
Interest on Crisis Management Fund	422,323	1,160,800
Interest on Centre Fund	191,377	174,346
Interest on Paramedics Fund	1,216,565	1,016,184
Interest on Member welfare fund	1,343,926	885,468
Interest on Death Risk	2,610,079	2,247,688
Interest on CRF Fund (MF)	6,744	441,805
Total	17,485,189	18,176,777





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