

ANNUAL REPORT || 2022 || INTEGRATED DEVELOPMENT FOUNDATION

ANNUAL REPORT 2022



INTEGRATED DEVELOPMENT FOUNDATION
Bangladesh



Website: www.idfbd.org

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





ANNUAL REPORT 2022

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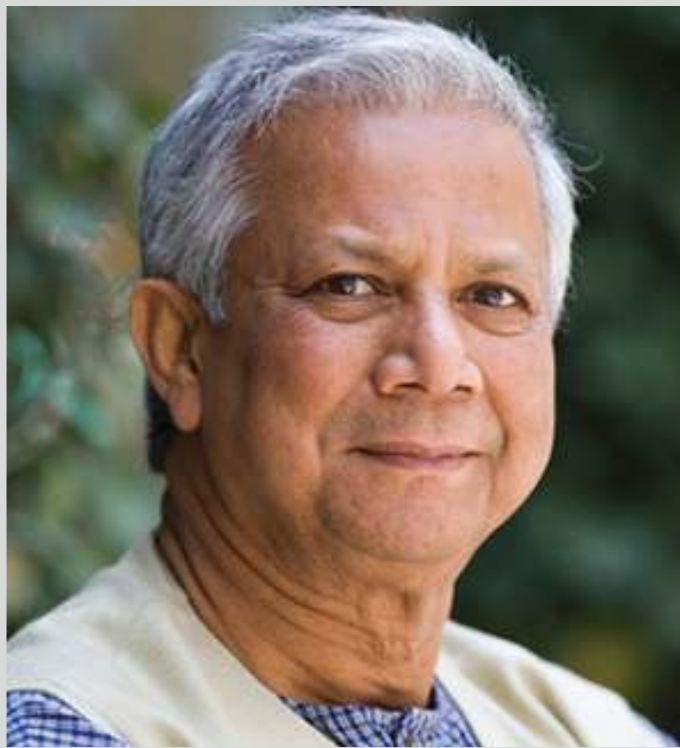
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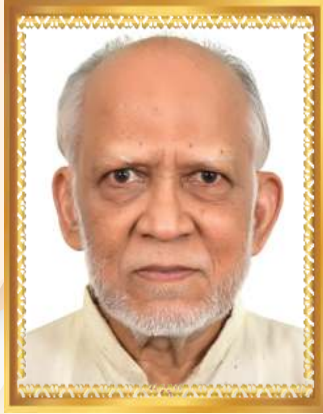
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Quotes from Nobel Laureate P r o f. M u h a m m a d Y u n u s

- “Poor people are the world’s greatest entrepreneurs. Every day, they must innovate in order to survive. They remain poor because they do not have the opportunities to turn their creativity into sustainable income.”
- “The developing world is full of poor entrepreneurs and visionaries, who with access to health services, education, equity and credit would play a key role in developing the economic situations in their countries.”
- “To overcome poverty and the flaws of the economic crisis in our society, we need to envision our social life. We have to free our mind, imagine what has never happened before and write social fiction. We need to imagine things to make them happen.”
- “World must adopt a policy of zero poverty, zero unemployment and zero carbon emission. Only then would the world have a sustainable development.”
- “What is impossible today becomes routine tomorrow.”



MESSAGE FROM THE CHAIR

Warm greetings to all the staff-members of IDF! You have completed another eventful year of the calendar. The organization is going to complete 30 years of its flourishing existence on October 30 of 2023. It has become one of the prominent MFIs (Microfinance Institutions) in the country, earning laurels both at home and abroad.

As expected, the center-piece of IDF is microfinance, in the reporting year it disbursed Tk 61,00.40 million to a total borrowers of 103,000 (approx.), spreading over 18 administrative districts and 117 upazilas. Fortunately, the exceptional drive and initiatives by the MFI section/management have been successful in lifting up the low disbursement and other related indicators after the COVID-19 pandemic. The recovery rates for major portfolios range between 96.0 to 99.55 percent. The programme-loans are put to productive uses, they financed in a descending order – crops, livestock, horticulture, fisheries, agricultural business, other rural non-farm activities.

IDF has been able to develop three long-term interventions in the fields of agricultural training, affordable healthcare, balanced ecology-friendly river basin (natural breeding ground of fishes). Firstly, in 2009 an area (of 50 acres) was acquired in the hilly area of Rasulpur (in Matiranga Upazilla), Khagrachari district to develop an integrated agriculture farm. Another 12 acres of land were added to the original land-mass. The project has been upgraded to an Eco-village. It now houses an agricultural training centre, an integrated agricultural farm (for growing fruit trees, herbal plants, field crops, spices, vegetables, flowers etc), two fish farms, one cattle farm (for Red Chittagong Cattle or RCC), one goat farm for indigenous special type, Black Bengal Goat) and one Goyal (Bosfrontalis) farm. The complex has become almost fully functional in the reporting year. The organization's efforts aimed at building a socio-economically improved and sustainable Halda River-basin in the northern parts of Chattogram district has started yielding results. With the technical and financial support of PKSF (Palli Kormo Shohayok Foundation) and IFAD (International Fund for Agricultural Development, Rome), the project 'Conservation of Natural Breeding Ground of Fishes and Development in the Halda River' started operations in Mid-2016. The time-series of yearly natural fish-eggs collection shows an upward trend after the project-interventions. Different socio-cultural (e.g. empowering the egg-collectors, educating the farmers cultivating crops on the river-bank, mobilizing students-teachers for knowledge and technology transfers) and administrative interventions (e.g. monitoring of project related routine works, upkeep of hardware, capital-assets etc.) are being experimented to protect and enhance the productivity of this unique natural fish-eggs breeding area. For a long time IDF has been trying to deliver basic health-care to its group members in a cost-effective way. There seems to be a reasonable degree of success in this endeavor. In the reporting year the unit manned by MBBS doctors, Paramedics, organized regular time-bound sessions (numbering 14,765) in 18 programme districts of the country. It served a total of 2,43,166 persons. The beneficiaries received services in basic health-related problems, gynecology and optical care. The organization runs three regular medical centres in Chattogram city. A total of 3,445 patients received health-services from these centers, free medicines worth Tk 674,674 were supplied to the patients.

We thank all our collaborators, supporting agencies, especially PKSF, Ministries /Departments/Directorates of Bangladesh Government for their assistance. We hope this complimentary relationships would continue in the future years.

Mahmudul Alam
Chairman, IDF



Notes from the Executive Director

2022 is a significant milestone for us. IDF completed 30 years in 2022. The journey was not easy, it was mixed of struggles, challenges, innovations, finding the solutions of problems and more. IDF started its journey with the piloting of Grameen Microfinance Model in Chit-tagong Hill Tracts in 1993 –a very remote and hilly with a very poor communication system and prevalence of political turmoil and worse security situation. It would not have been possible to start the journey without sincere support of Grameen Trust and Sida. IDF is very grateful to both of them.

During the past 30 years, IDF has been able to develop a model of integrated approach to solve the economic and social problems of poor people of un-served/under-served areas of Bangladesh through microfinance, social enterprise and business, technology transfer, processing of primary products and creation of market linkage.

As on 2022, IDF reached about 400,000 poor families of which 1, 30,774 families received various economic and social supports from IDF in 2022. These families so far received Tk43 billion for undertaking various income-generating activities and small & medium scale enterprise. The average recovery rate of this credit was about 99.40% in 2022. IDF maintained consistently operational and financial self-sufficiency in 2022. IDF health program attained substantial progress in digital tele-health services. More than 100,000 prescriptions have been uploaded since inception, of which 79,333 are uploaded in 2022 with all information related to health of an individual patient. IDF implemented 14 different socio-economic projects successfully in 2022 with the technical and financial assistance of PKSf including two other projects, one on Ensuring Adequate Nutrition and the other one on water Credit Adaptation with the assistance of respectively European Union and Water.org.

The total income IDF has increased by 30.25% in 2022. However, the financial self-sufficiency decreased from 109% in 2021 to 105% in 2022, mainly due to increase in inflation rate from 5.55% in 2021 to 7.70% in 2022. IDF has made a positive growth despite the economic hardship and higher inflation experienced by the country in 2022. It was possible due to hard work of IDF workforce, sincere support of IDF Governing Body and General Body and generous cooperation from the development partners and Regulatory Body. I sincerely thank all of them for their generous supports. I hope, they will also continue their supports in future.

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 en trepreneur 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.

FOUNDER MEMBERS



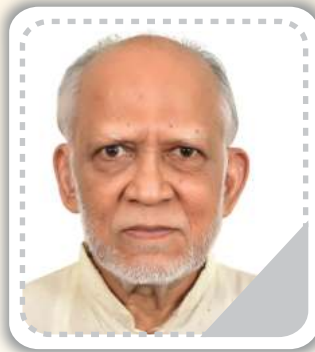
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GOVERNING BODY, 2022



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Chairman



Principal Dr. Rezaul Kabir
Vice-Chairman



Mr. Zahirul Alam
Executive Director & Secretary



Dr. Md. Ismail Chowdhury
(In Memorium) Now Vacant
Joint Secretary



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 also 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) extended their hands 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 Ltd., BRAC Bank Ltd., Bank Asia Ltd., Prime Bank Ltd., One Bank Ltd., Mercantile Bank Ltd., Eastern Bank Ltd., EXIM Bank Ltd. also extended their supports to IDF. Some banks are still continuing their supports. 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 and various social and safety -nets services such as health, agriculture, livestock, fisheries, education, risk coverage and 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 social 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, risk coverage against deaths and damages of IGAs and other supports based on the needs of the people during the last 30 years. IDF implements the above activities in partnership with various governments, non-government institutions, banks and national and international partners. The details of these activities are described throughout this report.



1.6 GOVERNANCE

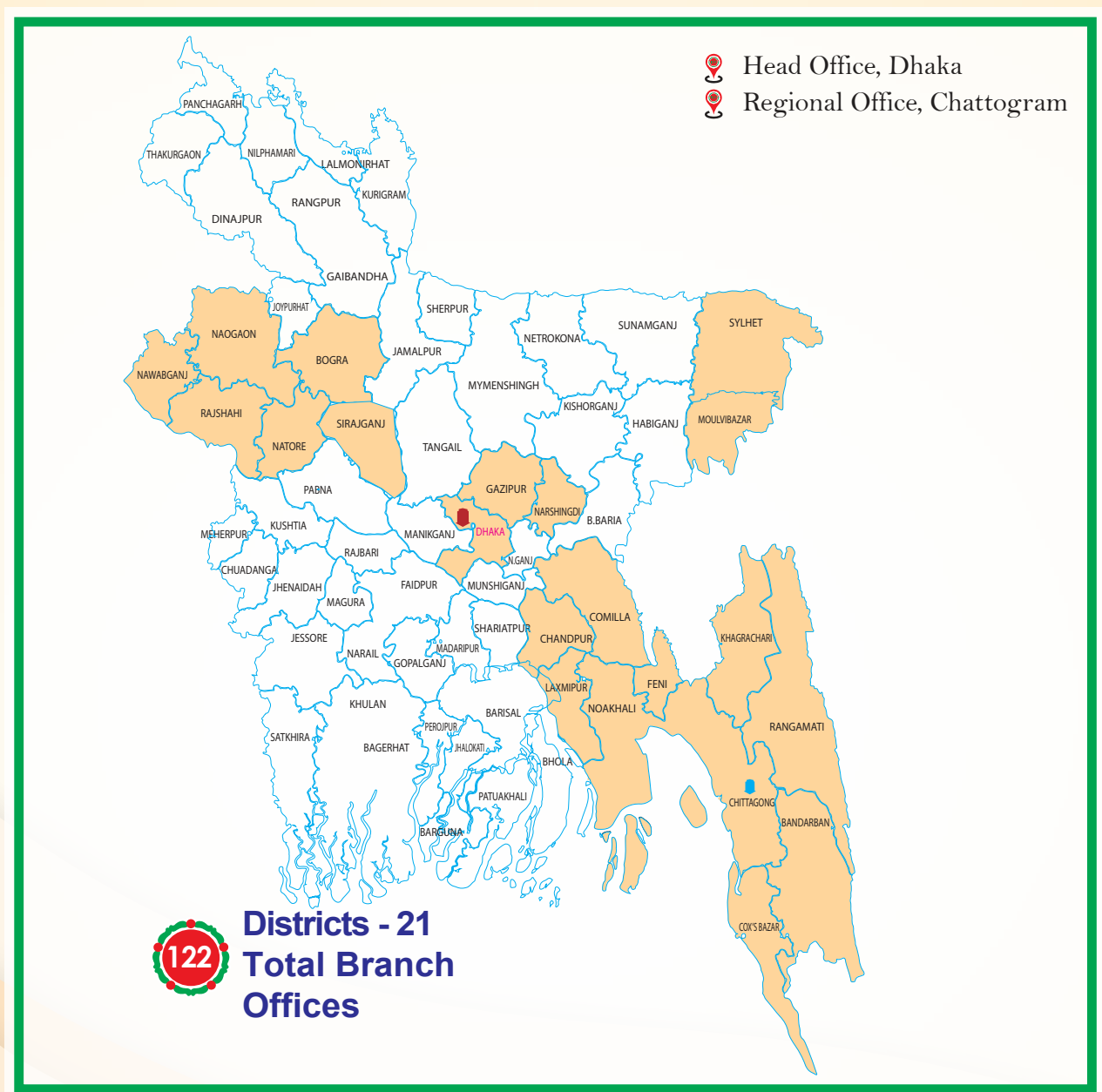
The supreme authority of IDF is its General Body which was composed of initially with 19 members drawn from different professional backgrounds, such as, university teachers, academicians, engineers, medical doctors, retired UN officials, community leaders etc. Unfortunately, during the year 2020, 2 of our honourable members and during the current year 2022, another honourable member died leaving the Body with 16 members. The current Governing Body of IDF was comprised of 7 members elected from the General Body, out of which one member died leaving the Governing Body with 6 members. 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

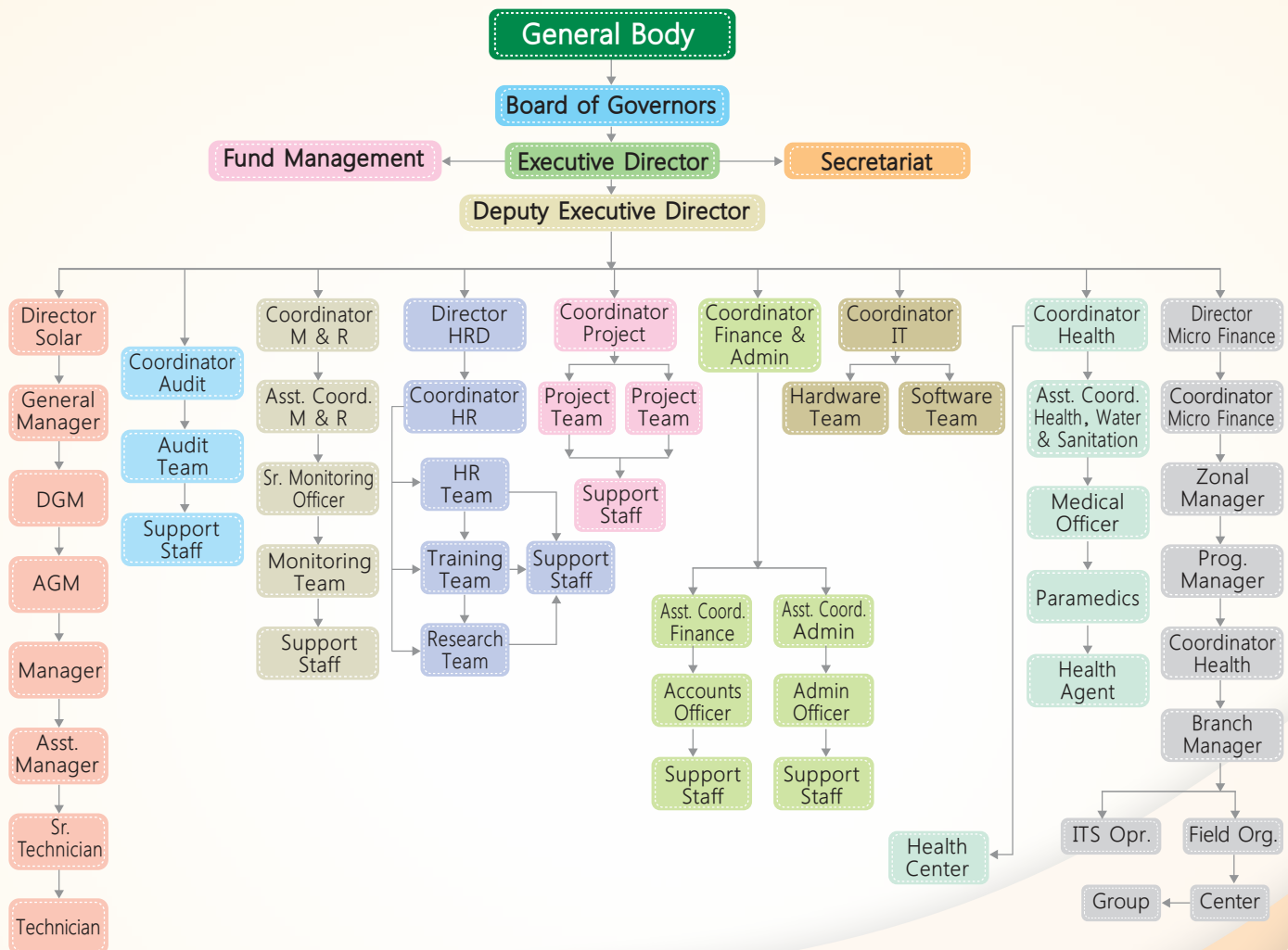
IDF started its operation from Chattogram Hill Tracts in 1993 which is hilly and remote areas inhabited by about thirteen diverse poor tribes speaking different dialects. The area is wedged between the Bay of Bengal and the hills of Mizoram of India. IDF gradually expanded its overall activities to 21 districts by the year 2022. Of them, micro-credit programs were being run in 18 districts and IDF Solar activities were extended to 3 new districts (Lakshmipur, Moulvibazar and Sylhet) where there were no microfinance activities. The micro-credit activities were being run through 116 Branches whose list was shown in Annex 6.1. The list of Solar branches operated during the year 2022 was given in Annex 6.2.



1.8 THE ORGANIZATIONAL STRUCTURE

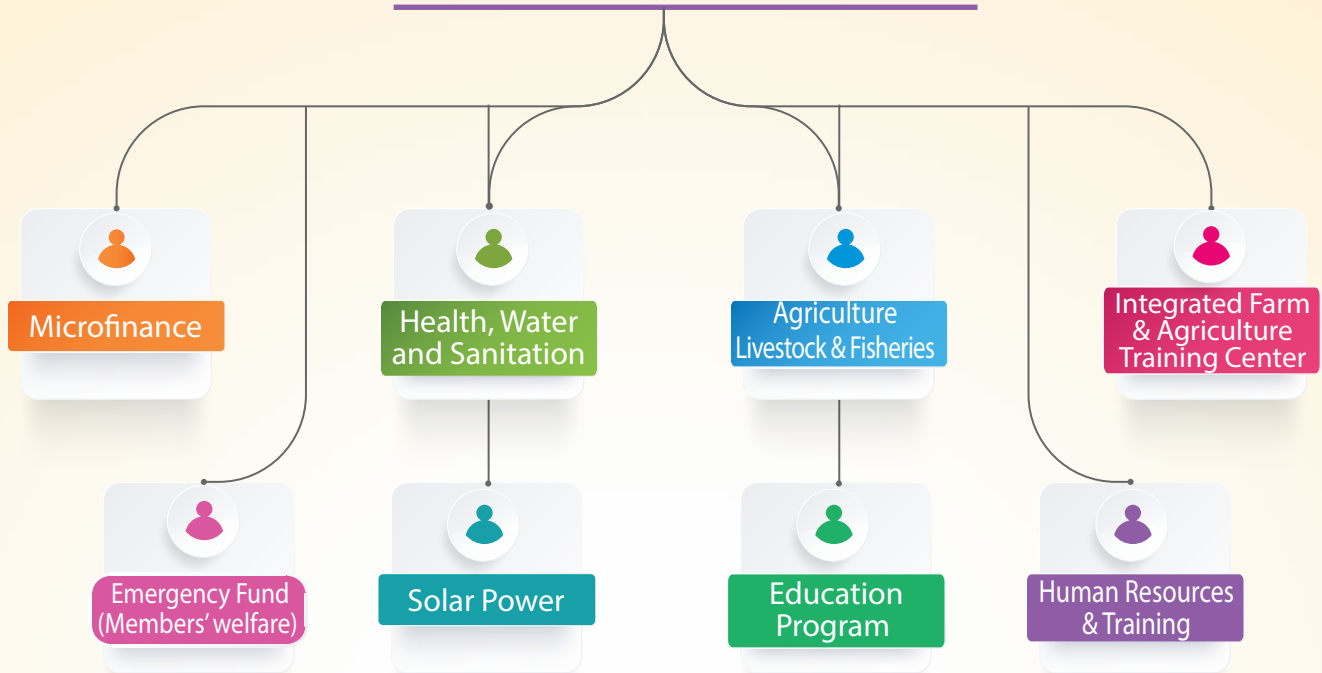
The programs and projects are implemented mainly by Branch offices supported by Head office, Zonal offices, and Area offices. The Branch offices work directly with the people in their respective areas, people through centers and groups. Group is the lowest level of organization followed by centers. The Organogram of IDF was presented in Diagram-1.

Organogram of IDF





IDF Programs



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 started its first micro-credit program by distributing small amount of loan to the ‘group’ of poor farmers from its Sualok branch in Bandarban district and gradually expanded the program along with other products over the years. This chapter therefore would describe the growth of IDF’ micro-credit from the beginning to till the end of December 2022, with particular reference to the growth and analysis for the last 5 years.

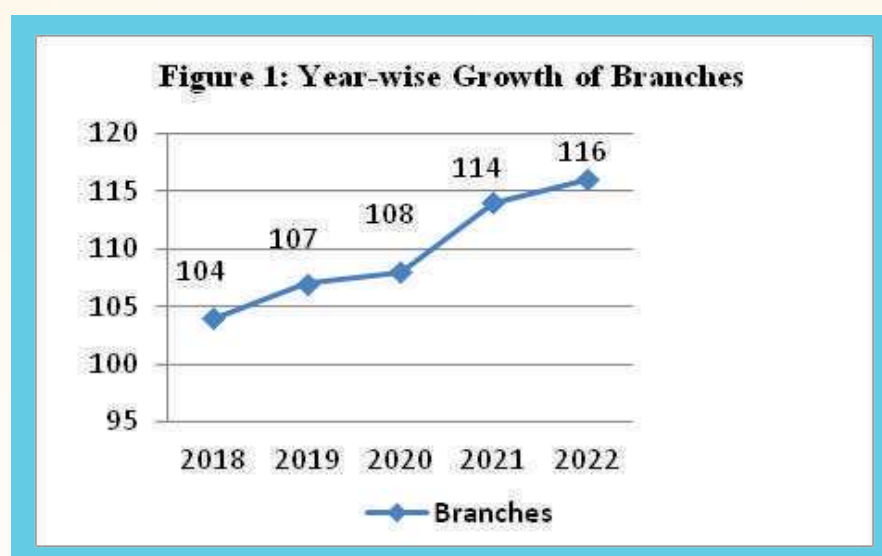
2.1.2 Area of Operations

Micro- finance program, as described earlier, 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 in all aspects, although Covid-19 pandemic situation during the years 2020 and 2021 affected the overall progress. However, till December 2022, a total of 116 IDF branches were established in 18 districts of the country. During the year 2022, only 2 new branches were established. The area of the operation of IDF micro-credit

program from its inception till December 2022 covered 18 districts, 117 upazilas and 1031 unions. The growth of these geographical areas of expansion of micro-credit program over the last 5 years from the year 2018 to 2022 is shown in Table 1 and Figure 1 respectively.

Table 1: Geographical Areas Covered till 2022

Year	No. of Districts	No. of Upazilas	No. of Unions	No. of Branches
2018	18	108	846	104
2019	18	111	945	107
2020	18	112	967	108
2021	18	114	1000	114
2022	18	117	1031	116

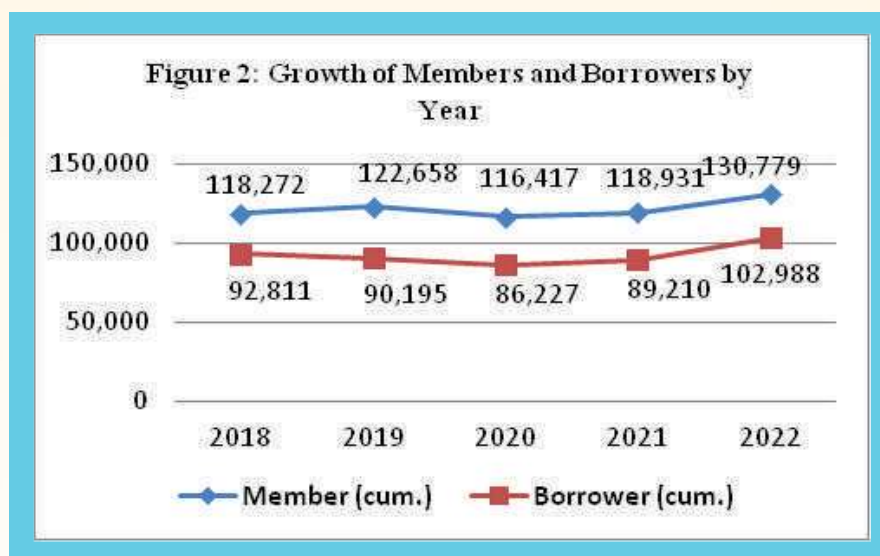


2.1.3 Number of Members and Borrowers

IDF's micro-credit program basically serves the 'poor' families of the village communities based on specific definitions. These 'poor' include, in general, (a) the ultra-poor including the beggars, (b) the moderate poor in rural and urban communities, and (c) the progressive /graduate members who become eligible to undertake higher economic activities that require bigger amount of credit. According to these definitions, usually 5 members together form a 'group' and undertakes some regular activities like holding weekly meetings, depositing regular savings, undertaking training etc. Once the members and the groups are recognized, some 5-6 groups in the nearby area form a kendra (center) where they meet regularly to transact their businesses. Till December 2022, a total number of 139,779 members had joined IDF forming 29,198 groups and 6,699 centers (kendras). The trend of joining members in IDF and the formation of groups and kendras for the last 5 years from 2018 to 2022 are shown in Table 2 and Figure 2 respectively.

Table 2: Number of Members and Borrowers

Year	No. of Groups	No. of Centers	No. of Members	No. of Borrowers
2018	29,059	6,687	1,18,272	92,811
2019	29,103	6,923	1,22,658	90,195
2020	29,124	6,632	1,16,417	86,227
2021	29,193	6,674	1,18,931	89,210
2022	29,198	6,699	1,30,779	1,02,988



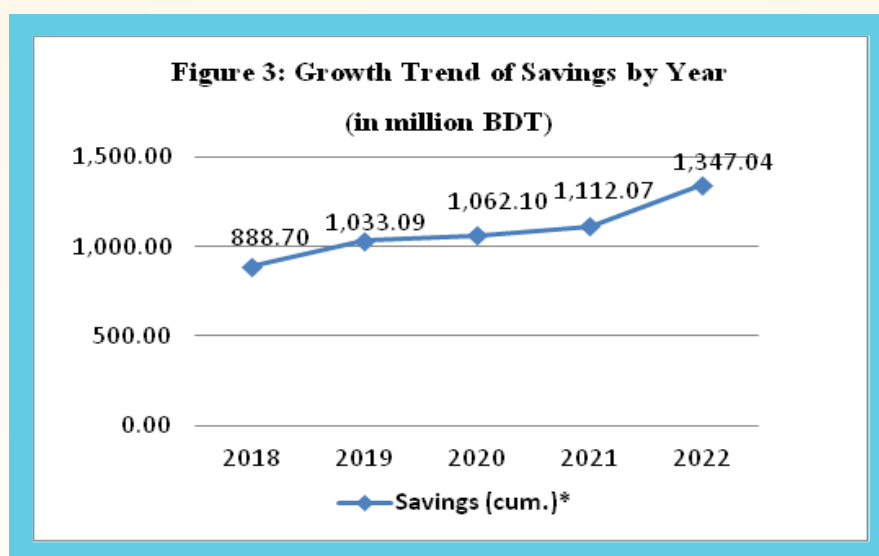
2.1.4 Mobilization of Savings

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

During the year 2022, all the members continued their savings program. At the end of the year, that is, December 2022, the savings balance of a total of 130,779 members were BDT 1347.04 million. The average amount of savings balance per member was BDT 10,300.12. A 5-year trend of the savings balance of the members showed an increasing rate of savings over the years (Table 3 and Figure 3).

Table 3: Number of Members and Amount of Savings

Year	No. of Members	Total Amount of Savings Balance (In million)	Average Amount of Savings Balance (Taka)
2018	1,18,272	888.70	7,514.03
2019	1,22,658	1033.09	8422.52
2020	1,16,417	1062.10	9123.24
2021	1,18,931	1112.07	9350.55
2022	1,30,779	1347.04	10300.12



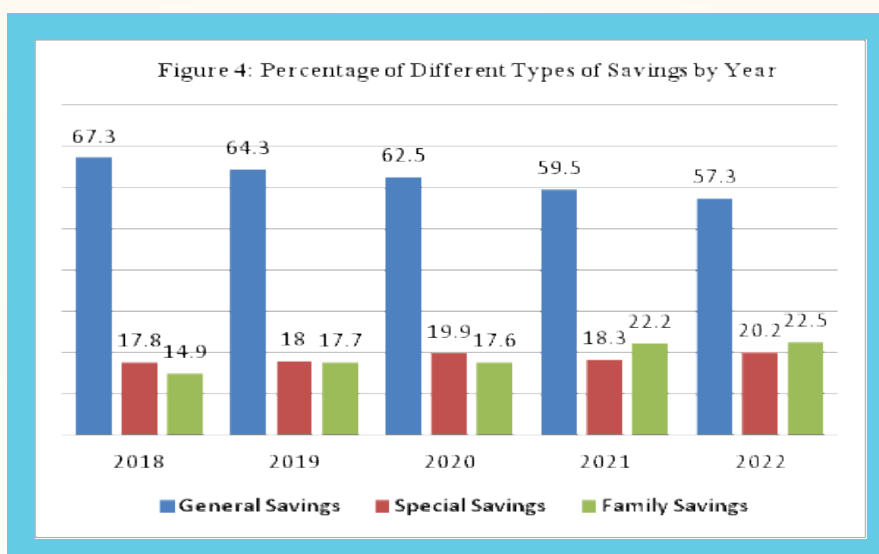
2.1.5 Types of Savings

The different types of savings, as offered by IDF, to its members were explained in the previous paragraph. Here it was tried to show the amount of each type of savings done by the members for the last 5 years. Out of 3 different types of savings, the trend for the last 5 years shows that the members roughly saved 57–67% of their savings in general fund which was somewhat mandatory savings, 18–205% in special savings that is withdrawable any time and 15–23% in family savings that is term deposit. The year-wise trend analysis shows that the members had grown tendencies for higher percentage of savings in term deposits for the last 2 years, especially after the Covid-19 pandemic. See Table 4 and Figure 4.

Table 4: Different Types of Savings Accumulated by Members

Year	General Savings	Special Savings	Family Savings	Total Amount of savings
2018	597.84 (67.3)	157.87 (17.8)	132.99 (14.9)	888.70
2019	664.10 (64.3)	186.32 (18.0)	182.67 (17.7)	1033.09
2020	663.72 (62.5)	211.88 (19.9)	186.50 (17.6)	1062.10
2021	661.34 (59.5)	203.85 (18.3)	246.88 (22.2)	1112.07
2022	771.76 (57.3)	272.47 (20.2)	302.81 (22.5)	1347.04

The figures in brackets indicate percentage



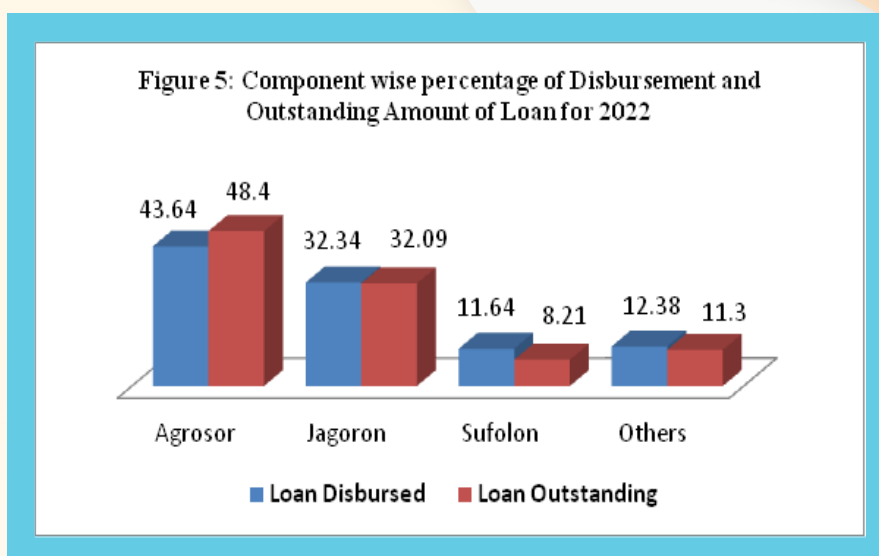
2.1.6 Loan Operations

Loan operations for all categories of members for all credit components during the year 2022 (January to December) are shown in Table 5. Loans were disbursed for 27 different credit components and a total amount of BDT 6100.40 million were disbursed during the year while BDT 3783.23 million was outstanding at the end of the year. It was observed that the highest amount of loan disbursed was BDT 2662.08 (43.64%) million for Agrosor with an outstanding amount of BDT 1831.02 (48.40%) million, the second highest loan disbursed was BDT 1972.88 (32.34%) for Jagoron with an outstanding amount of BDT 1214.10 (32.09%) million and the third highest amount of loan disbursed was BDT 710.02 (11.64%) with an outstanding amount of BDT 310.56 (8.21%) million for Sufolon. The rest of the 24 credit components were disbursed an amount of BDT 755.42 (12.38%) million while the outstanding amount was BDT 427.55 (11.30%).

In summary, the credit components for all the members during the year therefore dominated with agrosor, jagoron and sufolon loans with BDT 5344.98 (87.62%) million with an outstanding amount of BDT 3355.68 (88.70%) million (Table 5).

Table 5: Component-wise Disbursement and Outstanding Amount of Loan, 2022

Sl. No	Credit Component	No. of Branches	Loan Outstanding (million) December, 2022	Loan Disbursed (million)	Loan Recovery	Loan Outstanding (million)	Recovery Rate
1	Jagoron	116	826.41	1972.88	1,585.19	1214.10	96.98
2	Agrosor	114	1,312.17	2662.08	2,143.24	1831.02	96%
3	Buniad	72	7.11	14.55	13.09	8.57	99.44
4	Sufolon	78	222.09	710.02	621.56	310.56	99.55
5	Enrich-IGA	5	30.48	79.17	62.38	47.26	94.95
6	Enrich-LIL	5	0.24	0.90	0.77	0.37	99.26
7	Enrich-ACL	5	0.82	2.63	1.83	1.62	96.47
8	LIFT	6	11.09	18.53	15.75	13.87	91.71
9	Agrosor-SEP	4	57.31	61.85	84.28	34.88	94.08
10	Bashsthan Loan	11	1.88	11.05	3.16	9.77	87.06
11	Agrosor-MDP	101	25.06	52.38	50.53	26.91	95.48
12	Sanitation Development Loan (SDL)	1	0.38	0.49	0.71	0.15	95.74
13	HHs Appliances	108	8.44	34.87	23.75	19.56	96.03
14	Livelihood Restoration loan-LRL	40	35.80	1.00	35.88	0.92	97.35
15	Revolving Refinance Scheme (RRS)	112	84.22	191.20	188.00	87.41	95.02
16	Seaweed Culture Project-IAISCP	1	1.42	3.06	2.84	1.64	97.61
17	RGCSL (SEP)	4	1.91	7.24	4.34	4.81	87.80
18	Loan for Elderly	8	2.07	1.11	2.58	0.60	92.13
19	Microenterprise MDP-AF	77	40.45	49.21	42.41	47.26	97.85
20	Water Credit Adoption -WCAD	103	120.09	146.37	197.74	68.72	96.91
21	Bos Frontalis -IAIB	2	0.00	0.74	0.44	0.30	100.00
22	Livelihood -LRL 2nd Phase	86	11.04	36.56	29.83	17.77	97.97
23	BD Rural WASH (Water Loan)	13		1.72	0.24	1.48	100.00
24	BD Rural WASH -HH Sanitation Loan)	15		6.58	0.94	5.64	100.00
25	Informal Sector Employment -RAISE	21		33.61	6.15	27.46	99.25
26	RMTP-PACE- ME (Lease Financing)	2		0.40	0.00	0.40	100.00
27	RMTP-PACE-Start-up Capital Loan	1		0.20	0.00	0.20	100.00
	Total		2800.47	6100.40	5117.64	3783.23	94.43



2.1.7 Loan Operations Trend (2018-2022)

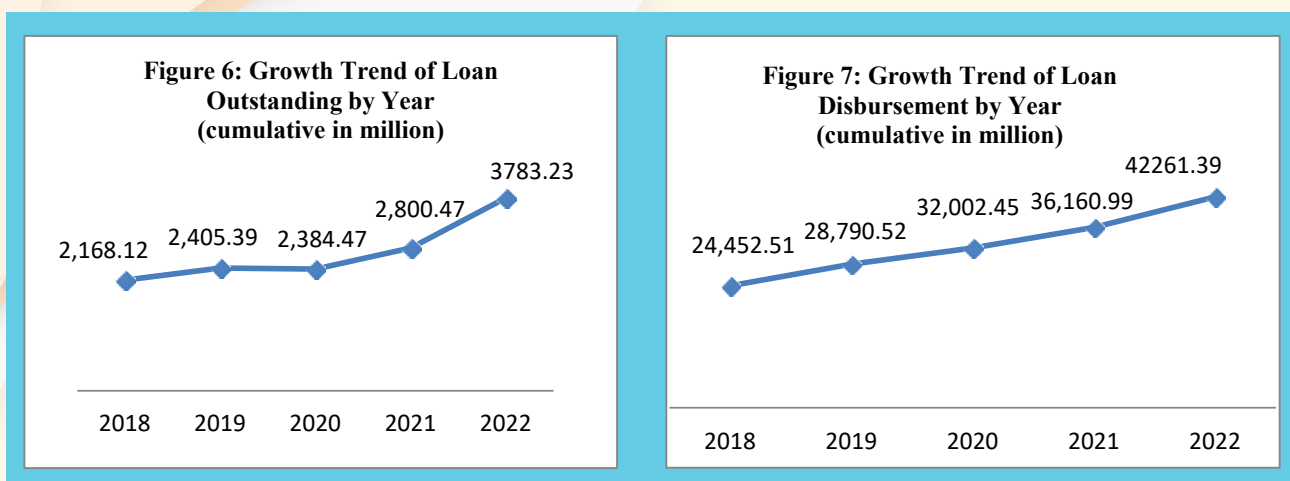
A summary picture of trend of loan operations during the last 5 years from 2018 to 2022 is presented in Table 6. The indicators are number of loans, number of borrowers, amount of loans disbursed, amount of loans realized, loans outstanding and overdue, PAR and so on. These are shown both year-wise and cumulative. The year-wise data for all the indicators showed an increasing trend in the initial 2 years i.e. 2018 and 2019 but the progressing trend lowered in 2020 due to year-round Covid situation throughout the country that continued till 2021 also. Although the overall progress during the year 2021 was a bit better compared to the year 2020 but not considered normal. The overall performances however continued improving during the year 2022. (Table 6 and Figures 6 and Figure 7).

Table 6 : Details of Year-wise Loan Operations during 2018-2022

(Figures in millions)

Sl. No.	Component	2018	2019	2020	2021	2022
01	No. of loans (by year)	1,02,479	1,19,285	57,712	93,317	122372
02	No. of loans (cum.)	13,54,878	14,74,163	15,31,875	16,25,192	1747564
03	No. of borrower (net)	92,811	90,195	86,227	89,210	102988
04	Loan disbursed (by year)*	3,850.67	4,338.01	3,211.95	4,158.54	6100.40
05	Loan disbursed (cum.)*	24,452.51	28,790.52	32,002.45	36,160.99	42261.39
06	Loan realized (by year)*	3,588.47	4,100.74	3,232.85	3,742.54	5117.64
07	Loan realized (cum.)*	22,284.39	26,385.13	29,617.98	33,360.52	38478.16
08	Outstanding increase (by year.)*	262.2	237.27	-20.92	416.00	982.76
09	Loan outstanding (cum.)*	2,168.12	2,405.39	2,384.47	2,800.47	3783.23
10	Loan overdue*	107.24	126.34	186.94	116.65	298.16
11	Portfolio at risk >30 days*	6.18	6.93	16.09	4.86	8.99
12	Average loan size (5/2)	18,048	19,530	20,891	22,250	24183
13	Average outstanding (cum.) (9/3)	23,361	26,669	27,653	31,392	36735
14	Rate of repayment (by year)	99.52	99.52	99.37	99.01	99.23

Note: cum = cumulative, * figures in million Taka



2.1.8 Financial Growth

The overall picture of IDF's financial growth for the last 5 years during 2018–2022 has been presented in Table 7. 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 7 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 year. This had happened due to the Covid-19 pandemic. Again, from 2021 it had been showing upward growth and continued in 2022, because of improvement of the Covid situation. However, the growth trend of capital fund and growth of Financial & non-financial expenses are shown in Figure 8 and Figure 9 respectively.

Table 7: Financial Growth during 2018–2022

Particulars	2018	2019	2020	2021	2022
A. Capital Fund					
Capital Fund/Equity (Million in BDT)	485.45	571.97	558.75	642.00	733.75
B. Rate of Service Charge (Declining Method)					
General Loan	25%	25%	24%	24%	24%
Ultra Poor	20%	20%	20%	20%	20%
Housing Loan	5.50%	5.50%	5.50%	5.50%	5.50%
C. Inflation Rate	5.60	5.75	5.50	5.55	7.70%
D. Income					
Service Charge (million in BDT)	466.92	564.94	445.36	542.01	727.61
Other income (million in BDT)	8.59	17.46	22.72	32.12	20.23
Total income	475.51	582.40	468.08	574.13	747.83
E. Financial & Non-financial Expenses (million In Bdt)					
General Operating Expenses (Salaries, rents, utilities, cost of fund etc.)	392.03	427.80	417.97	471.59	539.00
Depreciation on fixed assets	5.68	5.17	7.50	7.57	8.01
Loan loss provision expense	27.73	36.86	3.78	9.09	109.07
Total Expenses	425.44	469.83	429.25	488.25	656.09
F. Adjusted Financial Expenses (million In Bdt)					
Adjusted Financial Expenses ($A \times C / 100$)	27.19	32.89	30.73	35.63	56.49
G. Total Expenses (E plus F)	452.63	502.72	459.98	523.88	712.58
H. Operational Self Sufficiency (OSS) ($D/E \times 100$)	111.77	123.96	109.05	117.59	113.98
I. Financial Self Sufficiency (FSS) ($D/G \times 100$)	105.06	115.85	101.76	109.59	104.94

Figure 8 : Growth of Capital Fund by Year (2018–2022) (Figures in BDT million)

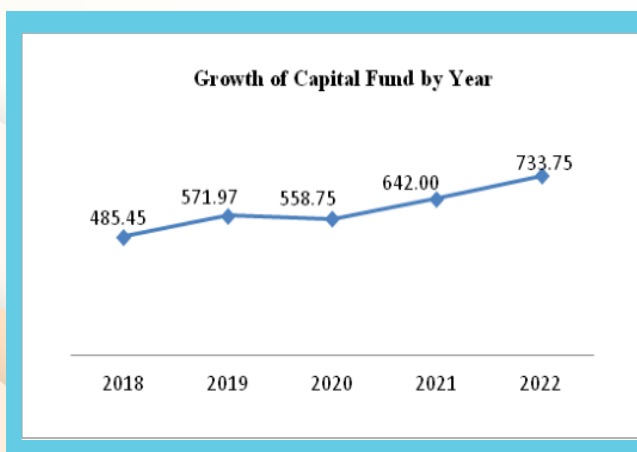
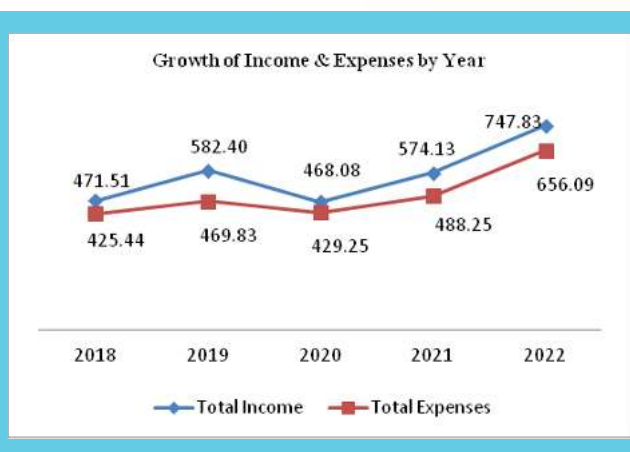


Figure 9 : Growth of Income and Expenses by Year (2018–2022) (Figures in BDT million)



2.1.9 Areas of 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 and how far the income generating activities (IGAs) had been diversified in the present day setting of rural areas.

During the year 2022, a total loan amount of BDT 6100.40 million had been disbursed to 1,02,988 borrowers. These borrowers took a total number of 1,22,372 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 undertaken by members were of 400 different types. During the previous year i.e. the year 2021, the numbers of loans were 93,317 and the amount of loan disbursed were BDT 4,158.54 million – both were lower than this year and the numbers of IGAs were increased by 30.

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 (Table 8 and Figure 10).

1. The 1st area was designated as the 'production of crops and related businesses. Here 89 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 produces or products are also included in this group.



Of the total numbers of loans 49,795 (40.69%) went for 89 (22.25) different types of IGAs. This area of 'production of crops and related businesses' needed more than one-fourth of the total loan money of BDT 1765.70 million (28.94%).



2. The 2nd area was 'production of livestock animals, fisheries and related businesses'. About 38 IGAs were grouped together. The borrowers were involved in rearing cattle, cows, buffaloes, pigs, poultry farms, fish farming etc. The borrowers engaged in doing businesses with livestock /fish products 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 22,860 (18.68%) went for 38 (9.50) different types of IGAs. This area of 'production of livestock animals, fisheries and related businesses' needed more than one-fifth of the total loan money of BDT 1281.83 million (21.01%).

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.

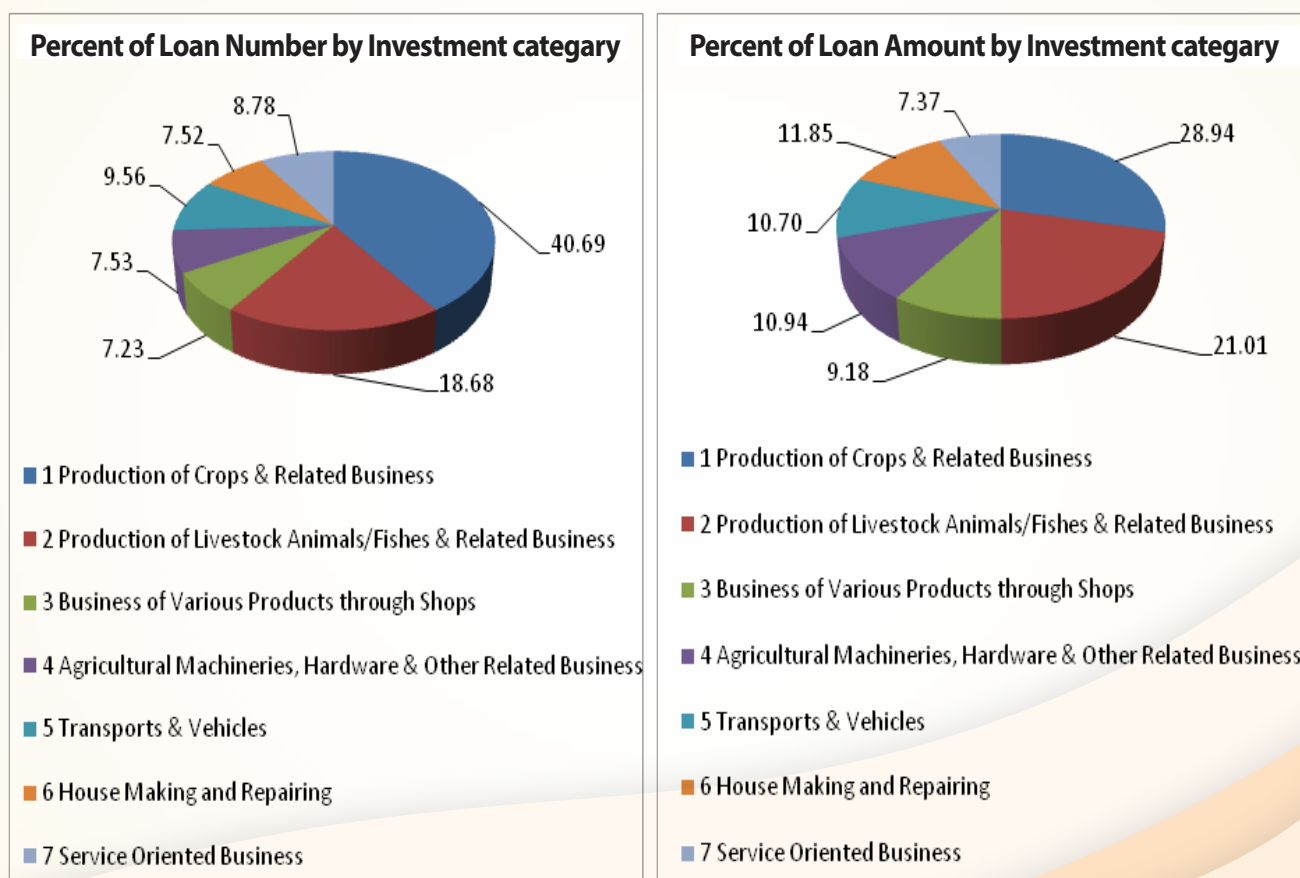


Of the total numbers of loans 8847 (7.23%) went for 89 (22.25%) different types of IGAs. This area of 'business of various products through shops' needed almost one-tenth of the total loan money of BDT 560.06 million (9.18%).

Table 8. Broad Areas of Investments by IDF Borrowers and Amount of Investment in Different IGAs during 2022

Sl. No.	Areas	No. of IGAs	Percent	No. of Loans	Percent	Amount (million in BDT)	Percent
1	Production of Crops & Related Business	89	22.25	49795	40.69	1765.70	28.94
2	Production of Livestock Animals/Fishes & Related Business	38	9.50	22860	18.68	1281.83	21.01
3	Business of Various Products through Shops	89	22.25	8847	7.23	560.06	9.18
4	Agricultural Machineries, Hardware & Other Related Business	70	17.50	9213	7.53	667.09	10.94
5	Transports & Vehicles	32	8.00	11702	9.56	652.99	10.70
6	House Making and Repairing	2	0.50	9208	7.52	723.06	11.85
7	Service Oriented Business	80	20.00	10747	8.78	449.68	7.37
	Total	400	100	122372	100	6100.40	6100.40

Figure 10: Number of Loans and Broad Areas of Investments





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 7.53% loans were invested 10.94% of the loan money in this area. The percent of IGA was 17.50% 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 9.56% loans were invested 10.70% of the loan money in this sector. Of total number of IGAs, this group represented 8.00%.

6. The 6th area was ‘house making and house repairing’. About 7.52% of the loans were invested 11.85% of the loan money for this purpose. Of course, in terms of IGAs, this represented 0.50% of the total IGAs.

7. The last and the 7th group was ‘service-oriented businesses’. This group pursued 80 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 8.78% loans were invested 7.37% of the loan money in this area. The percent of borrowers was 20.00% 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 (400) 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 400 income generating activities, a list is provided in Annex 6.3.

Table 9: Investment by Purpose, Number of Loans and Amount Invested, 2022

Purpose of Investment	No. of Loans	Percent	Amount in Taka	Percent
1. Production of Crops & Related Business				
i) Farming, Gardening, Nurseries	43741	35.74	1495.49	24.51
ii) Business on Agricultural Produces and Products	6054	4.95	270.21	4.43
Sub-Total	49795	40.69	1765.70	28.94
2. Production of Livestock Animals/Fishes & Related Business				
iii) livestock and Fisheries	10202	8.34	601.32	9.86
iv) Business on Livestock and Fisheries Produces and Products	12658	10.34	680.51	11.16
Sub-Total	22860	18.68	1281.83	21.01
3. Business of Various Products through Shops				
v) Aluminium/Silver/Plastic Products, Crockeries, Decorator Services	437	0.36	29.49	0.48
vi) Handicrafts, Tailoring Bamboo Products	1882	1.54	71.22	1.17
vii) Garments, Hoseries, Leather Products	2524	2.06	156.49	2.57
viii) Grocery Shops, Cosmetics, Jewelry and Other Kinds of Shops	4004	3.27	302.87	4.96
Sub-Total	8847	7.23	560.06	9.18
4. Agricultural Machineries, Hardware & Other Related Business				
ix) Agricultural Machineries, Tools, Irrigation Equipment	876	0.72	39.39	0.65
x) Hardware/Iron/Steel Products and Electrical Goods	3170	2.59	252.25	4.13
xi) Land Purchase and Land Lease	3299	2.70	266.66	4.37
xii) Furniture and Wood related Business	1868	1.53	108.78	1.78
Sub-Total	9213	7.53	667.09	10.94
5. Transports & Vehicles				
xiii) Transports, Vehicles, Lubricants	11702	9.56	652.99	10.70
Sub-Total	11702	9.56	652.99	10.70
6. House Making and Repairing				
xiv) House Making and House Repairing	9208	7.52	723.06	11.85
Sub-Total	9208	7.52	723.06	11.85
7. Service Oriented Business				
xv) Pharmacy, Hygiene & Sanitary Materials, Toiletries, Cosmetics	6405	5.23	202.62	3.32
xvi) Food Shops, Confectionary & Others	3213	2.63	183.68	3.01
xvii) Library, Stationeries	162	0.13	12.42	0.20
xviii) Audio Visual Materials	967	0.79	50.96	0.84
Sub-Total	10747	8.78	449.68	7.37
Grand Total	122372	100.00	6100.40	100.00

2.1.10 Strength of Micro-capital: Case of Minu Rani Ghosh, Rangamati Sadar

With small capital support received from IDF, the rural poor families are able to increase their income by undertaking various income generating activities. It helps the low-income households to grow 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 (IDF), from the beginning has been continuing to provide financial assistances 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. Here is a case of such a success story of a mushroom grower, written by Md. Sobuj, Branch Manager of Rangamati branch.



Minu Rani Ghosh, a 42-year old lady hails from Swarnatila area of Rangamati Sadar Upazila. Her husband's name is Shyamal Basu and they are having three children at present. Minu Rani Ghosh is a member of IDF Rangamati branch and a successful micro-entrepreneur. Although she is now self-reliant due to her willpower and strong efforts, her condition was not good at the beginning of her family life.

Due to poverty, she was neglected in society and she had to spend her days in great difficulties. Minu Rani Ghosh had to struggle to run the household with the daily earnings of her husband. Even they were not able to fulfill the education and basic needs of their children. In addition to children's malnutrition diseases, she herself was also suffering from various diseases. She realized that if she could not change the economic condition, she would have to suffer this misery for the rest of her life. Seeing this scarcity in the family, Minu Rani Ghosh thought of doing something by herself.

In such a situation, she came to know about IDF through a neighbor. Minu Rani Ghosh learned about the activities and facilities of the IDF from her. Her husband expressed interest when he was informed about IDF's simple terms of loan without collateral. After consulting with her husband, she went to 038/th no. center of IDF Rangamati branch and got admitted as a member on 07/11/2010 knowing all the rules and disciplines of IDF. Her borrower number is 010-038-02473.

She started thinking how to earn money by working in small scale. She was already growing mushrooms for herself. Then she thought that, besides meeting the food needs of the family

through this mushroom cultivation, it is also possible to make financial profit by selling it outside. So, she decided to grow mushrooms on a scale so that she could sell and earn profit. But initially she started on a small scale. She took loan of BDT 40,000 from IDF Rangamati branch for the first time and cultivated 200 bags of mushrooms. By growing these, she was able to make some profit. This encouraged her to reinvest the profit money in the enterprise.

She continued to invest further in the business by taking more loans from IDF at several times and made profits. Since joining, she had received loans for 7 times. Every time she invested portion of profit money as well as loan money and tried to make her business bigger. Her year-wise amounts of loans were BDT. 40,000, 35,000, 60,000, 35,000, 1,00,000 and 40,000 respectively. She had repaid all loans in time and took her last loan on 30/01/2023 and the amount of loan was BDT.1,50,000. She invested the entire amount in her mushroom project.

Minu Rani Ghosh and her husband, both are engaged in this work and are running their project properly. With profit money they had purchased 10 decimal of land and built two houses for mushroom cultivation. Apart from producing mushrooms, they also produce mushroom seeds and sell them. From this enterprise, her monthly income is about BDT 50,000. Besides earning her own income, she has created employment for more unemployed people in the locality by training them in mushroom cultivation. She has helped at least 15-20 women to become self-reliant by giving them hands-on training on mushroom cultivation methods and those women are also managing their families through mushroom cultivation. She received Entrepreneurship award on Mushroom Cultivation at national level.

She expressed her gratitude to IDF and said that the loan received from the organization has contributed significantly to the development of her socio-economic condition.

Due to poverty, Minu Rani Ghosh could not continue her studies after passing HSC despite having interest in studies. From her own unfulfilled desire, she dreams of educating her children. All of her children are studying. Her elder son is studying in 1st year (degree) in Rangamati Government College and the other children are studying in Class IX & Class IV respectively.

She also said that after becoming a member of IDF, their overall socio-economic status has gradually changed. Above all, she expressed her gratitude to IDF. Minu Rani Ghosh, a member of IDF, is a shining example of success in defeating poverty in her locality.



2.1.8 Strength of Micro-capital: Case of Tahmina Begum, Naldanga, Natore

Kumudbati is a remote village of Naldanga upazila in Natore district. After marriage at her young age, Tahmina Begum came to this village. Her husband Azhar Sardar was a farmer. He used to manage a family of 5 members including 3 children with the income he could earn. But, it was not possible for him to save for the future. There was always scarcity in their family due to his low income. In such a situation, Tahmina Begum came to know about IDF through her next-door neighbor Saleha. She learned about the activities and facilities of IDF from her. She became interested and got admitted to the 52/th Kumudbati center of IDF Naldanga branch on 07.11.2018. Her borrower No. is 082-076-02546.

After becoming member Tahmina Begum received training on the group operations and disciplines from IDF and accordingly she started attending meetings and depositing savings. Knowing about the loan facilities being provided by IDF, she decided to increase their farm size by leasing in of land for cultivation. She managed to rent in of 1 bigha of land and asked for a loan of BDT 40,000 from IDF for cultivation of paddy. She was granted the loan and the agricultural extension people of IDF provided her advice and guidelines for rice cultivation. By cultivating rice, she made a good profit. Tahmina Begum was able to earn the trust of IDF for her regularity in paying back loan money and in making regular savings.

Tahmina Begum then became interested in cow rearing as there was sufficient hay stocked due to paddy cultivation. So, she took 2nd loan of BDT 2,00,000 for cow rearing and purchased 2 dairy cows. About 12-14 liters of milk are sold from her cows per day. Apart from regularly paying the monthly installments and savings with the sale money of milk, she continued to manage the household expenses smoothly with the remaining money.

After 6 months she sold out 2 calves of the 2 cows and received BDT 1,50,000 and after 1 year the cows became her wealth. Tahmina Begum converted her mud house into a semi-pacca house with the income from her husband's agricultural work, paddy cultivation, as well as the money from the sale of calves. Moreover, she arranged the marriage of her eldest daughter.

Tahmina Begum took 3rd loan of BDT 40,000 for further improvement of the family and cultivated paddy by leasing one bigha of land. In the 4th cycle, she bought one cow with a calf with a loan of BDT 1,50,000. She continues to take care of 3 cows including 2 previous cows and 1 newly purchased one.

Then she sold 2 cows for BDT 3,00,000 and converted the semi-pacca house into a building. Later, she took 4th loan of BDT 2,50,000 and again leased in 3 bighas of land with the loan money.

At present, Tahmina Begum and her husband Azahar Sardar are cultivating paddy and rearing 2 cows and heifer. They have now a total asset of approximately BDT 8,00,000.

Tahmina's future plans are to have an ideal cow farm, where will be at least 5 cows of improved breeds. She dreams of getting her two children's higher education and making them good citizens.



2.2 HEALTH, WATER AND SANITATION



2.2.1

Introduction to Health Program

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. Now IDF health program has focused to deliver affordable and accessible health services among all the people at community level.

IDF Health Program has set its vision as 'Healthy People in Healthy Communities' and its Mission has been set to:

- promote physical and mental health,
- prevent disease, injury, disability,
- prolong life span,
- improve quality of life,
- eliminate health disparity and
- organize community efforts to achieve above.

2.2.2 Objectives

The objectives set for the broad-based program are to:

- i) assure quality–full, accessible, and affordable health care services.
- ii) prevent epidemics and spread of diseases.
- iii) protect people against environmental hazards.
- iv) prevent injuries & accidents.
- v) promote and encourage healthy behavior (through behavior change communication).
- vi) response quickly to the disaster and assist the communities in recovery phase, and
- vii) develop skilled, qualified, well trained paramedics and health agents.

To achieve the objectives, the main focus of the broad-based health program was given on:

1. Communicable/non-communicable disease control
2. Maternal and child health
3. Eye health
4. Food hygiene & food safety
5. Sanitation and hygiene practices
6. Environmental health

2.2.3 Procedure of Operation

IDF health program is managed by a competent team consisting of qualified doctors, paramedics and health agents. The team is headed by a Coordinator who is a senior MBBS doctors assisted by the team members. The team works under the guidance and advice of the Executive Director of the organization.

The IDF health program operates basically through organizing Static clinics, Satellite clinics & Health Camps at the grassroots level and by establishing Health Centers at the urban levels. One Paramedic is usually posted for every two IDF branches who provide healthcare services at the community level under the supervision of an MBBS doctor. There are 2–3 centers in each community. Each center has one Health Agent. A health spot has been designated for 2–3 centers. On a certain date and time of the month, the in-charge paramedic conducts a Health Camp at this spot where everyone in the community (members – non-members) gets health care. In case of critical patients, paramedics provide treatment to MBBS doctors through telehealth. Other times each health agent provides health check-up in her respective area and medical services of paramedic or MBBS doctor through telehealth service as per need. DOTPLUS Software is used for telehealth service and patient information storage and online prescription service which is “Outreach for all” made by USA.

2.2.4 Health Activities

IDF provides various health services to the patients of project areas irrespective of members and non-members. Following is a description of the various services provided by the health program Team to the patients from the health units being run by IDF.

Health Centers:

Health Centers are being run by the qualified MBBS doctors with assistances with 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.

IDF operates three regular health Centers. Health Center 1 is located at Chandgaon R/A, Health Center 2



is located at Haliashahar and Health Center 3 at Mohora. The last one is named as IDF-Kazi Halima Sattar Health complex and is proposed to be developed as a Maternity and Child Hospital. In 2022 a total of 3445 patients received health services from these 3 Health centers. Free medicines were provided to all. Medicines worth BDT 6,74,674 were given to all these patients.

Patients served in Municipal hospital, Satkania :

IDF health program provides day-long health services throughout the year at municipal hospital, Satkania where treatments to the patients & limited diagnostics facilities are available. In the year 2022, a total of 1,790 people were 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 10,734 and the number of participants attended the sessions were 1,28,984.

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 and 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 health spots (at community level) where Paramedics provide regular health services to the members. In addition to the Paramedics, there are Health Agents who assist running the satellite clinics. The Health Agents are selected from the community and they 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 6,98 and 13,067 respectively, and the number of patients attending static clinics was 4,784 and the number of patients attending satellite clinics was 71,319 during the year 2022. The total numbers of patients attending these clinics were 76,103.



Physiotherapy services :

In line with the ongoing activities of the IDF Health Program, rehabilitative physiotherapy treatment services were introduced at the IDF Health Care Center-01. A specialty of this IDF-run physiotherapy treatment center is that it treats people suffering from hemophilia, a blood disorder in the human body, in a special way. Due to the problem of factors VIII and IX in the blood of people with hemophilia, they bleed into their muscles, various major joints, teeth and internal

organ (like hematemesis /malena), after which all the muscles or joints that bleed gradually deteriorate and turn into physical disabilities. Hemophilia can affect more than one person in the same family. Bangladesh Hemophilia Society (Chittagong Chapter), Chittagong Medical College (Department of Hematology), Lions Charitable Society, Chittagong jointly implements this program run by IDF. IDF Hemophilia Treatment Center provided treatment by conducting 911 sessions for 59 patients from Jan/22 to Dec/22 and 1069 sessions for 94 patients from initiation to Dec/22.

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, like remoteness 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 operational area. During the year 2022, a total number of 8,686 patients had received telemedicine services. All related information of patients and prescriptions through a health software named DOTPLUS developed by Outreach for All, USA.

DOTPLUS: The Health Software

IDF had started and implemented a digital Telehealth service by Health services record software “DOTPLUS”

since 11 October 2021 by **Outreach for All, Inc.**, USA. It was started phase wise through piloting and initially participated by 4 doctors and 6 paramedics. All the prescription & general health check-up done by doctors & paramedics are uploaded in dotplus software, from which we can categorize disease according to body's system. Moreover, we can analyze incidence and prevalence of disease at different areas among the operational area of IDF which will help to take different health related strategies. About one lakh prescriptions had been uploaded in dotplus software so far and 79,733 prescriptions were uploaded in the year 2022.



Vaccinated people against Covid-19 in collaboration with CCC:

IDF health program participated at covid-19 vaccination activities in collaboration of Chattogram City Corporation, in the year 2022. CCC and IDF health program jointly worked at 21 temporary vaccination camps and through those camps IDF health program vaccinates total 13,413 people.



Health Camp:

Health camps are being organized by IDF regularly. Last year, due to Covid situation, however no camps could be organized. But in the year 2022, the IDF health program conducted 141 healthcare camps, serving a total of 10,686 individuals. These camps were aimed at providing healthcare services to those in need and promoting awareness about the importance of maintaining good health.

Blood grouping camp & Mini health camp:

Among the camps organized were 77 blood grouping camps, where a total of 5313 individuals were tested for their blood groups. Additionally, 28 mini camps were set up to provide services to 1771 people. The services offered at these mini camps varied, but they were all focused on addressing the healthcare needs of the local communities.

Gynae and Medical Camps:

These types of gynae and medical camps are being organized by IDF regularly. In the year 2022, 35 gynecology and medicine camps were organized, where a total of 3395 individuals received services. These camps were set up to address the specific healthcare needs of women and provide them with the necessary supports to maintain good health.

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 2022, an Eye Camp was organized, where 207 people were provided with eye examinations and services. Eye health is crucial for maintaining overall health, and the health program's focus on eye care is commendable.

On the occasion of National Mourning Day, Augustn15, 2022, 19 Health Camps were organized. These camps provided a range of services to a total of 2187 individuals, including blood grouping for 1125 people, telemedicine services for 80 people, and eye care for 207 people, diabetes screening for 40 people. Additionally, general medical services were provided to a total of 735 people.

In summary, the total numbers of patients served and people got benefited from IDF Health Program in 2022 are 2,43,166. The details of components and coverage are presented in Table 10.

Table 10: Details of Health Services Received by the Patients from Different Health Service Units of IDF in 2022

SL. No	Subject	Number	Comments
01.	Patients served in three health centers	3,445	Medicine worth BDT 6,74,674.00 for three health centers
02.	Patients served in Municipal hospital, Satkania	1,790	
03.	Number of health education sessions conducted	10,734	
04.	Number of participants attended the health education sessions	1,28,984	
05.	Static clinics (no.)	698	(Every branch in each static clinics)
06.	Satellite clinics (no.)	13,067	(Each health spot is considered as satellite clinic)
07.	Patients in static clinics	4,784	
08.	Patients in satellite clinics	71,319	
09.	Total patients received treatment from static and satellite clinics	76,103	
10.	Total patients received physiotherapy from IDF health center -01	59 (911 sessions)	911, physiotherapy sessions were conducted for 59 patients
11.	Patients received telemedicine services.	8,686	
12.	Vaccinated people against Covid-19 in collaboration of CCC	13,413	
13.	Health Camps organized	141	
14.	Patients in Health Camps	10686	
Total Patients/Beneficiaries		2,43,166	(1+2+4+9+10+11+12+14)

Conclusions

The IDF health program's efforts to provide healthcare services to communities in need are laudable. The program's focus on specific areas of healthcare, such as gynecology and eye care, highlights its commitment to addressing the unique needs of individuals and promoting overall health and well-being. We hope that the program's efforts will continue to benefit those in need and inspire similar initiatives in other communities.

2.2.5 Programs for Water and Sanitation

In the fields of Water and Sanitation, IDF's works during the year were quite wide and large. IDF had provided supports and cooperation in the forms of financial assistances with loans and donations for the installation of deep/shallow tubewells, sanitary latrines and ring wells for safe drinking water. These activities were undertaken through a number of projects in the respective project areas of IDF described in different chapters of this report. First, in the Samriddhi project being implemented in 4 upazilas, a number of deep tubewells and sanitary latrines had been established to supply safe drinking water to the project people. More details were provided in chapter 3.1 Enrich/Samriddhi project. Second, a collaborative project with water.org titled WCAD project described in details in chapter 3.11 would provide information on the nature and activities done with regard to water and sanitation activities. Thirdly, a special project developed with PKSf for the 40 ethnic families in Lama upazila of Bandarban district who had suffered during this year of 2022, a sudden fire devastation of their jhum crops and had severe food crisis in their families, an elaborate project had been initiated with components of establishing solar deep tubewells with pipe networks for supplying clean and safe drinking water, constructing sanitary latrines and installing solar street lights. Details were provided in chapter 3.16.



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 assisted in 1998 on home-gardening, nutrition, fruit gardening and local poultry raising. IDF later created a separate Unit on Agriculture, Livestock and Fisheries. This Unit has been continuing the activities in this 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 2022 is described below.

2.3.1 Agriculture

The major activities carried out in the field of agriculture during the year 2022 consisted of 3 major areas. These were a) extension of technologies through demonstrations, b) organizing training programs and c) distribution of inputs/materials. In addition, IDF developed 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 60 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 11.



Table 11: Demonstration Plots by Farmers, Crops and Areas in 2022

Sl. No.	Name of Demonstration	Name of Crop	No. of Farmers	Areas
1	Production of spices crops	Various BARI Gumorich-1 (Hathazari Sweet pepper) and BARI Peyaj-1.	20	Bashkhali (4), Amchorhat (3), Baishari (3)
2	Introduction of High Quality Crops Resistant to Adverse Environmental Conditions	Potato (Diamond), BRRI Rice-24, Broccoli, Red Cabbage, Squash (BARI-1), Eggplant (BARI BT-4), Capsicum, Summer Bean	12	Sarkarhat (1), Bashkhali (3), Amchorhat (2), Baishari (2), Cox's bazaar (2), Rajarhat (1) and Betbunia (1).
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-1, Sweet Gourd (Supriya), Bitter Gourd (Korolla-Tiya), Kakrol, Cucumber, Okra (dherosh).	10	Sarkarhat (1), Bashkhali (2), Amchorhat (2), Baishari (2), Cox's bazaar (1), Rajarhat (1) and Betbunia (1).
4	Production of vegetables and Fruits in Multi-layer system	Various vegetables	2	Bashkhali (1) Amchorhat (1).
5	Production of vegetables using by mulching paper.	Various vegetables and fruit plants	2	Amchorhat (1) Baishari (1)
6	Demonstration on Cropping Pattern	BARI Potato (Diamond), Felon (Bean). Kakrol	2	Amchorhat (1) Baishari (1)
7	Inter-cropping	Various vegetables and other crops	4	Bashkhali (1), Amchorhat (1), Baishari (1), Cox's bazaar (1),
8	Developing entrepreneurs for High Value fruit Crops	Dragon Fruit (BARI-1) and (Bari-Komla-2)	4	Amchorhat (2) Bashkhali (1)
9	Cultivation of Summer Fruit	Baby Watermelon	4	Bashkhali (1), Amchorhat (1) Cox's Bazar (1) and Baishari (1)

b) Training

Three training programs were organized on three different crops during the year where a total of 75 farmers took part in these training programs. The topics of the training, the number of participants and the location where trainings were organized were shown in Table 12.

Table 12: Topics, Number of Participants and Location of Training Programs Organized during 2022

SL. No	Topics of Training Programs	N0. of Participants Attended	Location
01.	Cultivation of spice crops	25	Banshkhali
02.	Production of safe vegetables	25	Amchorhat
03.	Cultivation of modern rice varieties	25	baishari

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 302 nurseries at the members' level and had assisted in developing 1251 model home gardens. Moreover, they helped members in developing 5581 home gardens. These nurseries and gardens were being supervised and necessary assistances were provided to the members during the year.



2.3.1.2 Agricultural Activities in Rajshahi Areas

IDF had extended its agricultural activities to the members of Rajshahi zonal area. A team of agricultural Assistants worked with the farmers in arranging demonstration plots in different upazilas. The team worked under the guidance and supervision of the Zonal Manager of Rajshahi Zone.

During the year, the team had organized and supervised 28 home gardens in 28 farmers' plots on various vegetable crops. The purposes of organizing these demonstration plots were to show the improved methods of cultivation of vegetable crops and to get higher production and higher return. These were located 10 in Kafuria, 7 in Taherpur and 11 in Sherpur. In addition, demonstration plots on Vermi-compost, a kind of organic manure, were organized in the houses of 2 farmers in Sherpur.

The team members held orientation sessions on the importance and needs of growing vegetables and their nutrition in the weekly sessions of the farmers groups. Each session was conducted for about 2 hours and about 575 farmers attended these sessions.

2.3.2 Livestock Services

The activities carried out in the field of livestock production and services consisted of a) establishing demonstration farms at the field level, b) providing training in order to build capability/capacity among farmers' and officers' level, c) publicity/publications. In addition, a special program was done to establish 15 climate-tolerant BAU Chicken (Color Broiler) farms. The specific activities carried out during the year 2022 are described below.

a) Demonstration Farms for Technology Transfer

IDF has been working on technology transfer among the root level farmers of her working areas through Livestock Wing. Targeting 134 demonstration farm establishments of 12 different technologies, in the fiscal year of 2022-2023, the progress is shown in Table 13.

Table 13: Livestock Demonstration Farms, Number of Farmers and Locations Organized in 2022

Sl No.	Name of Demonstration	Name of Fishes	No. of Farmers	Areas
1	Dairy cattle rearing through practicing standard farm management.	Cow	09	Amcharhat (02), Bashkhali (01), Cox's Bazar (03), Padua (02) and Sarkarhat (01)
2	Climate tolerant Color Broiler/ Sonali chicken rearing with proper bio-security to produce safe meat.	Color broiler (BAU Chicken)	15	Amcharhat (02), Amilaish (02), Betbunia (01), Cox's Bazar (03), Eidgaon (03), Padua (02), Rajarhat (01) and Sarkarhat (01)
3	Hilly chicken rearing	Hilly chicken	5	Baishari (01), Cox's Bazar (03) and Sarkarhat (01)
4	Broiler type Pekin/Egg type Khaki Campbell duck rearing for meat production.	Pekin Duck	20	Amcharhat (03), Amilaish (03), Bashkhali (01), Betbunia (01), Cox's Bazar (03), Eidgaon (03), Padua (03), Rajarhat (01) and Sarkarhat (02)
5	Rearing indigenous chicken semi-commercially by specialized housing system.	Indigenous Chicken	23	Amcharhat (05), Amilaish (05), Baishari (02), Bashkhali (03), Cox's Bazar (02), Padua (04) and Sarkarhat (02)
6	Buck center establishment/ Goat fattening.	Goat	08	Amcharhat (02), Amilaish (01), Bashkhali (01), Cox's Bazar (01), Padua (02) and Rajarhat (01)
7	Parent stock production of indigenous chicken through intensive free ranging system.	Indigenous Chicken	03	Amilaish (01), Eidgaon (01) and Padua (01)
8	Layer chicken rearing with proper bio-security to produce safe eggs.	Hybrid Layer Chicken	02	Amcharhat (01) and Bashkhali (01)

b) Training for capacity building

For building capabilities and capacities among the farmers Livestock Counseling center was organized at Padua. The details about it was described below.

Livestock Counseling Center:

Technical knowledge and prevalence of problems (e.g. disease) differ from area to area depending on the geographical location and abundancy of animals. Livestock Counseling Center works as a center point of dispersing appropriate technical knowledge and quick capacity building solution to solve emerged problems related to livestock. The principles working behind the scenes are as follows.

- Introducing farmers the knowledge of livestock related technology, new technical instruments, new breeds/strains of livestock.
- Transferring knowledge on disease control system, necessary action plan to fight newly emerged pandemic diseases among farmers in order to reduce financial and animal loss.
- Educating farmers on ways to handle livestock technology.
- Helping farmers to select the most appropriate livestock for farming depending on weather, climate and location.
- Meeting enquiries of farmers.

IDF has been implementing this mammoth task through its branches. Pursuing 40 to 50 members in each sitting, having the liaison with Upazila Livestock Officer and Veterinary Surgeon. Our technical officers of Livestock Wing are working dedicatedly on this heartfelt discipline.

c) Camps and Days observation

A publicity campaigning program was organized on the occasion of World Egg Day at Padua upazila with primarily the school students. Details were described below.

World Egg Day-22

Campaigning:

Since 1996 World Egg Day has been celebrated on the second Friday of October every year. This year in 2022 on 14 October countries throughout the world joined together to celebrate the Egg Day in a variety of different ways. Keeping the theme “One egg in a day, Nutrition all the day (প্রতিদিন একটি ডিম, পুষ্টিময় সারাদিন)”, the Day was



observed by IDF organizing a school campaigning program at Uttar Amirabad Govt. Primary School in Padua with the utmost importance. Around 180 school going students along with their parents and highly officials from both IDF and Upazila administration attended the program. Starting with the discussion on the importance of eggs, the campaign was concluded by distributing one egg to every attendee.

d) Establishment of Buck Center

In order to expand the breeding service more efficiently, IDF assists the members to establish Buck center. 08 buck centers are established in 2022. The supports under this project are: grant, knowledge transfer, selection animals, monitoring, record keeping & evaluation, vaccination, deworming activities, maintaining bio-security, breeding service etc.



2.3.3 Fisheries

The activities carried out during the year 2022 in the field of fisheries could be categorized into three, such as, a) Demonstration, b) Training, Workshop & Field Days and c) Publication/Publicity. The details are as follows:

a) Demonstration

During the year 2022, a total of 13 demonstrations were organized on the cultivation of various fishes in the ponds of 93 farmers. These farmers were located in 10 areas. The purpose of these demonstrations was to exhibit the various technologies to the concerned farmers as well as to the neighboring farmers interested in newer technologies. The names of demonstrations with concerned fishes and the names of farmers along with the areas are shown in Table 14.

Table 14: Demonstration of Fish cultivation Farms by no. of Farmers and their Locations, 2022

Sl No.	Name of Demonstration	Name of Fishes	No. of Farmers	Areas
1	Carp Mola, Tilapia Mixed Farming under good management	Mola, Carp, Tilapia	07	Sarkarhat (2), Baishari (1), Rajarhat (1), Betbunia (1), Banshkhali (1) and Eidgaon (1).
2	Brood banks of nutrient sensitive mola fish	Mola, Carp	3	Amchorhat (1) and Baishari (2)
3	Semi-intensive mixed culture of Shing, Magur	Shing, Magur	17	Eidgaon (1), Baishari (2), and Banshkhali (3). Sarkarhat (3), Cox's Bazar (2), Baishari (2), Amilaish (2), Podua (2),
4	Carp fattening	Carp (Catla, Rui, Mrigel),	9	Sarkarhat (1), Cox's Bazar (2), Baishari (1), Podua (2), and Banshkhali (3)
5	Mixed farming of high value chital/aier/shoul fishes	Chitol, Tilapia, Carp	14	Sarkarhat (4), Cox's Bazar (2), Amchorhat (2), Baishari (2) and Banshkhali (4).
6	Off flavor free pangash culture good management	Pangash, Carp, Tilapia	05	Baishari (1), Podua (2), and Amilaish (2)
7	Creating entrepreneurs in fish fry farming	Carp (Catla, Rui, Mrigel), Tilapia, Shing	12	Sarkarhat (2), Cox's Bazar (2), Baishari (2), Podua (1), Banshkhali (3) and Amchorhat (2).
8	Micronutrient indigenous small species (SIS) fish farming	Tilapia, Shing, Magur	09	Sarkarhat (2), Baishari (2) and Banshkhali (2). Rajarhat (1), Betbunia (2),
9	Well managed member level fish sales center	Carp (Catla, Rui, Mrigel), Tilapia, Shing	01	Cox's Bazar (1).
10	Entrepreneurship fish feed manufacturing	Loose feed	04	Cox's Bazar (1), Baishari (1), Banshkhali (1) and Amchorhat (1).
11	Manufacturing and marketing of fishing gear	Jal	05	Cox's Bazar (2), Eidgaon (1), Sorkarhat (1), Podua (1).
12	Production and marketing of dry fish in a healthy way	Lottia, Chori	03	Cox's Bazar (3).
13	Green mussel/oyster/seaweed culture in marine waters	Green mussel	04	Cox's Bazar (3).



b) Training and Field Days

- i) During the year, 3 non-residential training programs were organized for the fish cultivators at Banshkhali, Amilaish and Amchorhat branches. A total of 75 farmers attended the training programs. Upazilla Fisheries Officer, Assistant Professor of the Department of Fisheries, University of Chittagong participated in the training program as trainers.
- ii) Three Field Days were organized at Baishrai, Amchorhat and Betbunia branches. The Field Day at Betbunia was on ‘Carp Fattening’ held on 23 February 2022 and attended by 65 farmers. The Field day at Baishrai was on ‘Semi-intensive mixed culture of Shing Magur’ held on 24 March 2022 and attended by 75 farmers and another at Amchorhat where many farmers had attended.
- iii) One Fish Seba and information center program also arranged in Banshkhali area where more than 30 fish farmers participated to discuss their many problems and solutions with Banshkhali Upazila Fisheries Officer.
- iv) One market linkage workshop held on Cox’s Bazar Branch where different sectors stakeholders participated to establish proper market linkage to different occupations such as fisherman, aratdar, and fish feed producers, fish fry producers and others.
- v) In cooperation with the Upazila Fisheries Office, a ‘Fish week and Fry release program’ was organized by the Banskhali branch
- vi) One Billboard was prepared and hung on the roadside in Cox’s Bazar Najirar Tek Shutkipolli zone. The billboard contains the facts on ‘Safe Dry Fish Production Procedures’.

2.4 INTEGRATED FARM, Matiranga



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 (IDF Eco-Village) in a manner that it would be able to train the farming community, especially 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 FARM

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.

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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 initially started with 50 acres of hilly land and later 12 acres were added making the total area into 62 acres. Over the years, it has been developed as an integrated farm, an Eco-Village, with planned growth of various plants of fruit trees, timbers and herbal plants, and field crops, various spice crops, vegetables and flower gardens and nurseries.

Two fish farms were developed in the small lakes of 0.60 acre and 0.40-acre area within the complex. Roads were built inside the Farm area for proper communications.



In addition to plantations, there are numbers of demonstration farms developed within the Integrated Farming Complex. One cattle farm with Red Chittagong Cattle (RCC), one goat farm with Black Bengal Goats, and another cattle farm with Gayal had been established. The details of RCC, Black Bengal Goats and the Gayal farms and their operations were described in the project section of this annual report under 3.6, 3.7 and 3.8 respectively.

Besides, a 3-storied Agricultural Training Center (ATC) was built at the center place of the Complex for providing training and conducting workshops, seminars and conferences. More information on the ATC along with necessary facilities constructed for residential accommodations of trainees, visitors and guests as well as the activities conducted at the ATC during the year 2022 were described in the following chapter under 2.5.

However, the details and the progress of activities done in the Integrated Farming Complex during the year 2022 were shown in Table 15.

Table 15: Status of the Integrated Farm in 2022

Sl.No.	Description	As at 2021	In 2022	Total	Remarks
1	Fruit Trees	8228	400	8628	
2	Forest/Wooden Trees	1030	0	1030	
3	Herbal Trees	492	0	492	
4	Various spices crops	955	500	1455	
5	Home Garden	3	1	3	
6	Nursery	1	0	1	
7	Fish Farm	2	0	2	
8	Fishery Ponds	2	0	2	
9	RCC Farm	2	1	2	ongoing
10	Black Bengal Breeding Center	1	0	1	ongoing
11	Gayal Farm		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 Farming Complex. It was established to provide training to the poor and marginal farmers of Chattogram Hill Tracts in particular and all farmers of the country in general.

The building of the Agricultural Training Center was under expansion and renovations with necessary modifications. The work began in the last year and continued during the year 2022. The existing 2-storied building was made into 3-storied with 18 rooms (with attached bathrooms) along with a cafeteria 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. However, although the building was under construction, but a number of training courses, workshops and meetings were held in ATC. A list of these activities was provided in Table 16.



Table 16: Training by Topics and Number of Participants at ATC, Matiranga in 2022

Sl.No.	Training Topics	No. of Batches	No. of Trainees
1	Training of Farmers' group Members on Production of Fruits and Crops by following Organic Methods	20	500
2	Certification Process for the Entrepreneurs of Global GAP and BGAP/ HACCP related Training (Lead Farmers, Input Sellers, Nursery Owners, Producers, Processors and Marketers)	4	100
3	Training on "Development Project Management" for officials of RMTP	1	25
4	Workshop on "Development of Strategies" for Officials and Staff Members of Integrated Development Farm	1	25
5	Training on "Nutrition, Climate Change, Environment and Social Issues" of RMTP	30	750
6	Quarterly Review Meeting of Staff & Technical Committee of RMTP	4	100
7	ToT Course for the Trainers of associated organizations of RMTP on "Gain in Economic Knowledge Development"	1	25
8	Training on "Business Management (Record keeping, Profitability, Cash-flow Analysis etc.) for the Members of Micro-entrepreneurs & Producers' Societies of RMTP	3	75
9	Training on Adaptation of Climate Resistant Crops for farmers in RMTP Areas	3	75
10	Refreshers' Training Course for officials & Staff Members of IMED (Implementation, Monitoring, Evaluation Division) of the Ministry of Planning	4	120
11	Advanced Training for the Lead Farmers, Input Sellers and Nursery Owners of RMTP on "Horticultural Technology and Management".	3	75
12	Monthly Coordination Meeting of Branch Managers of Khagracgari and Manikchari Areas	1	20
13	Discussion Meeting of Micro-entrepreneurs of Fruit and Vegetable Processing Project	3	75
14	Twenty-eighth Annual General Meeting of IDF	1	25
Total		79	1990

2.6 EMERGENCY FUND (MEMBERS' Welfare)



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 used to suffer from various diseases. This was because of, perhaps more unhygienic conditions where they had 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 ran into problems to repay their loans. Group members felt concerned about this and used to request 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' welfare". Currently the program comprises of three components. These are:

- i) Health supports (treatment & medicines)
- ii) Death (Repayment of outstanding loan amount in case of death of member or spouse).
- iii) Damage of on-going activity with loan money.

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 2022:

During the year 2022, a total of 3891 claims were made by the members and were processed. Of them, 3475 (89.31%) claims were for health hazards (treatment), 394 (10.12%) claims were for deaths and 22 (0.57%) 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 2022 are described below.

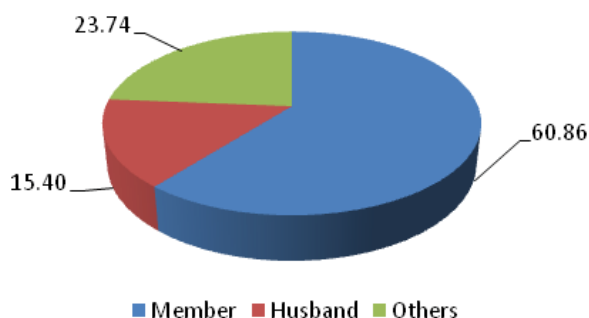
i) Payments for Treatment

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 2022, a total of 3,475 families were supported with an amount of Tk 12,96,422. Of the total recipients, 2115 (60.86%) were IDF members, 535 (15.4%) were their spouses, 386 (11.11%) were sons and 438 (12.6%) were daughters and only 1 (0.03%) was other member of the family. More details and month-wise break-up are shown in Table 17 and Figure 11.

Table 17: No. of persons by category, treatment supports and month in 2022

Month	Members	Husband	Son	Daughter	Others	Total	BDT
January	140	86	31	33		290	98,615.00
February	159	32	27	34		252	96,107.00
March	170	45	34	34		283	92,789.00
April	159	41	28	34		262	108,621.00
May	151	23	18	23		215	86,942.00
June	149	37	25	31		242	84,219.00
July	139	31	23	29	1	223	82,111.00
August	231	49	48	43		371	116,680.00
September	187	42	36	44		309	132,131.00
October	220	53	41	47		361	158,265.00
November	189	45	38	46		318	83,271.00
December	221	51	37	40		349	156,671.00
Total	2115	535	386	438	1	3475	1,296,422.00
Percent	60.86	15.40	11.11	12.60	0.03	100	

Figure 11: Percentage of persons by category and treatment support in 2022



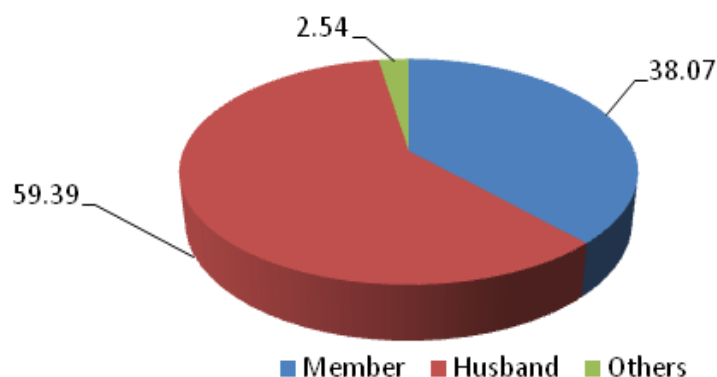
ii) Payments against Deaths of members, spouse or nominee

During the year 2022, payments were made for deaths of 394 people. Of them, 150 (38.07%) were IDF members, 234 (59.39%) were their husbands, 6 (1.52%) were nominee and 4 (1.02%) were other members of the family. As per the arrangement, each of the deceased family was paid an amount of Tk. 5,000 for funeral. And the outstanding amount of loan of the concerned IDF member at the time of death was paid out of this fund. Thus, a total amount of Tk 12.48 million was paid as death coverage. Out of the total money, 38.07% were paid for members' death, 59.39% for the death of husbands and for others the payment was 2.54%. More details for member-wise and month-wise payments are shown in Table 18 and Figure 12.

Table 18: Number and Types of Members Died in 2022

Month	Number of IDF Members and their Family Members						Amount Paid in Taka
	Members	Husband	Son	Daughter	Others	Total	
January	15	19		0		34	721,763.00
February	11	18		0	1	30	849,417.00
March	14	21	1	0	1	37	1,358,705.00
April	11	17	1	0		29	902,234.00
May	10	14	1	0		25	755,362.00
June	15	35	2	0	1	53	1,897,506.00
July	6	11		0		17	445,588.00
August	15	20		0		35	1,178,828.00
September	13	15	1	0		29	747,063.00
October	21	23		0		44	1,414,003.00
November	12	22		0	1	35	1,413,591.00
December	7	19		0		26	796,708.00
Total	150	234	6	0	4	394	12,480,768.00
Percent	38.07	59.39	1.52	0	1.02	100	

Figure 12: Percent of payments against death by categories in 2022



iii) Causes of Deaths

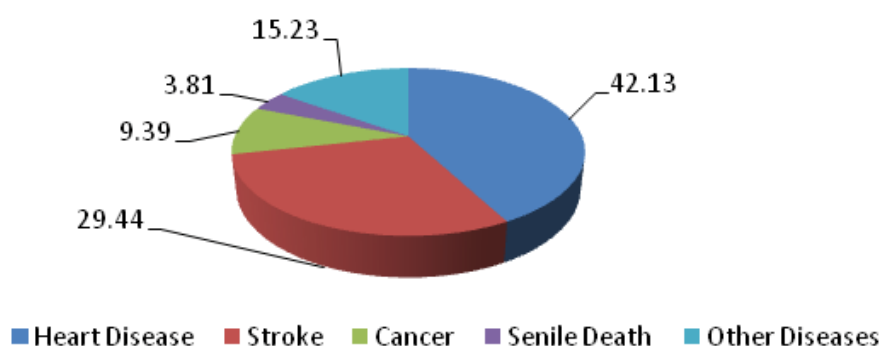
IDF maintained records of death and the cause of death for each deceased person. There were about 23 diseases identified by which these 394 people died. Maximum deaths were for the cause of heart disease (42.13%), stroke (29.44%), cancer (9.39%), senile/natural death (3.81%), and others. The rest of the causes and the number of persons died are provided in Table 19 and Figure 13.

Table 19: Causes of Deaths by Category in 2022

Sl.No.	Name of Disease	Members	Husband	Son	Others	Total	Percent
1	Heart Disease	59	101	4	2	166	42.13
2	Stroke	43	73			116	29.44
3	Cancer	19	17		1	37	9.39
4	Senile Death	6	9			15	3.81
5	Fever	3	1			4	1.02
6	Murder	2	1			3	0.76
7	Diabetes	4	3			7	1.78
8	Delivery	3				3	0.76
9	Snake Bite	1				1	0.25
10	Asthma	1	1			2	0.51
11	Kidney Disease	1	7			8	2.03
12	Stomachache	1				1	0.25
13	Gas form	1	1			2	0.51
14	Road Accident	2	9	2	1	14	3.55
15	Diarrhea	2	2			4	1.02
16	Death by Burning	2	1			3	0.76
17	Accident		2			2	0.51
18	Death by Electrical Accident		1			1	0.25

Sl.No.	Name of Disease	Members	Husband	Son	Others	Total	Percent
19	Attacked by Elephant		1			1	0.25
20	Death by drowning		1			1	0.25
21	Gangrene		1			1	0.25
22	Thunderbolt		1			1	0.25
23	Tuberculosis		1			1	0.25
Total		150	234	6	4	394	100.00

Figure 13: Major Five Reasons for Deaths, 2022



iv) Payments against Project Damages/losses and Cattle Deaths

During the year 2022, a total of 22 members claimed losses of their respective activities that they had been doing with loan money. Out of 22 members, 3 members reported that they lost their cattle due to different diseases. Another 12 members lost their projects (grocery shop, hotel business, raw material business, dry fish business, vegetable business, house repair) by fire, 2 members lost their poultry due to bird flu disease and the remaining members claimed different reasons.

These affected members were assisted with Tk. 4,16,154 considering the extent of damage and the amount of loan outstanding at the time of losses. Please see details in Table 20.

Table 20: Causes of Loss/Damage of Project Activities and Amount Reimbursed

Sl. No.	Project Name	No. Members Affected	Amount Reimbursed (Taka)	Causes of Loss/Damage of Project
1	Cattle rearing	2	46593	Death due to attack of diseases
2	Dairy Farm	1	56000	Death due to attack of diseases
3	Goyal rearing	1	15000	Death due to attack of diseases
4	Poultry Farms	2	57000	Bird flu
5	Fish Business	1	21561	Due to the loss of business in Covid situation
6	Betel leaf cultivation	1	17000	affected by Flood
7	Vegetable cultivation	1	17000	affected by Flood
8	Raw material Business	1	8000	Damaged by Fire
9	Grocery	5	90000	Fire
10	Dry fish Business	1	10000	Fire
11	Vegetable business	1	8000	Fire
12	Hotel Business	3	35000	Fire
13	House repair	1	25000	Fire
14	Auto rickshaw	1	10000	Road Accident
Total		22	416154	

v) Total Amount Paid during 2022

A total amount of Tk. 14.19 million had been paid to 3891 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. 1.29 million to 3475 members for treatment, Tk. 12.48 million to 394 members for deaths and Tk. 0.42 million to 22 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 used to identify intending families in non-grid areas and used to support them with medium and long-term credit facilities to procure and installed 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 govt. bodies at the upazila levels were involved in identifying the beneficiaries of the solar program and funds were allocated to them. IDCOL was given the responsibilities for arranging implementation and supervising and monitoring the program. IDCOL assigned their partners the responsibilities of implementation. IDF was thus became one of the partners and had been doing the work in the areas where IDCOL assigned. Therefore, the areas of work for the solar activities varied from year to year.

Progress during 2022

During the year 2022, there were no works assigned to IDF and as such 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 51,625 No's solar 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 being run through IDF's existing 14 Branches established for running the micro-credit program that covered 17 upazilas, and IDF established 6 exclusive Solar Branches to cover the rest 11 upazilas (see details in Table 21).

Table 21: Maintenance Services of Solar System by Number and Area

SI 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	Sylhet	Company gonj	Solar	1247	0	0	204				1451
		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	Porshuram	Credit Branch	55	44	70	313				482
		Dagonbhuyan	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

SI 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
		Sakania	Satkania Credit Branch	1605	41	404	775				2825
		Banskhal	Jaldi Credit Branch	1577	139	151	779				2646
		Lohagara	Padua Credit Branch	1638	8	2	119	1			1768
9	Sub-total			10133	544	773	3494	1			14945
	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
10	Sub total			2698	43	125	1620				4486
	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		1	650	7059
12	Hobigonj	Bahubal	Companigonj Solar Branch	912	1	3					916
	Total			38,728	1,083	1,835	9,324	4	1	650	51,625

2.8 EDUCATION PROGRAMS



IDF's education program currently consists of three major activities. One major activity is that IDF is 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 second activity is to award scholarships to the children of IDF members throughout the project studying in different schools and colleges including universities every year. The third activity is that IDF, in cooperation with PKSf, under the Samriddhi program is running 'afternoon learning centers' with primary school students to reduce or stop the drop out of the school going students 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.

At the time of taking over the management, the school had a 2-storied building in 5 decimals of land. The school had then 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. 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, 2022, there were 10 teachers (5 females and 5 males) in the school and the school was being operated with 113 students from Play group to Class IX. Five National Days were celebrated in 2022 in IDF Schools and College by arranging discussion meetings, painting competitions and rallies. These are: 1) 21st February, International Mother Language Day, 2) 17th March, the birth anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman and National Children's Day, 3) 26th March, Independence Day, 4) 15th August, National Mourning Day and 5) 16th December, Victory Day.

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. Since its inception till the year 2022, a total number of 4,469 students had received an amount of BDT.10,500,300 as scholarships to pursue their educational careers. This year in 2022, 320 students were selected for individual scholarships and the details of eligibility, selection procedure and categories and amount etc. were described below.

i) 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 under-graduate levels, and iii) that the applicants should come from the economically stressed families.



ii) 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.

iii) Awards of the Year 2022:

In 2022, altogether 320 students of different classes were awarded scholarships and book allowances. The total amount of scholarships was Tk. 11,40,000. Of the different classes, 100 (31.25%) were students of primary levels reading in Class III to class V. Each student was given Tk 200.00 each per month and a book allowance of Tk 200.00. The students of classes VI to classes VIII numbering 59 (18.44%) received the scholarships, each receiving Tk 200.00 per month and a book allowance of Tk 200.00. From classes IX and X, 45 (14.06%) students were awarded the scholarships, each student receiving a monthly amount of Tk 250.00 and a book allowance of Tk 700.00. College students reading in class XI received a monthly scholarship of Tk 300.00 and a book allowance of Tk 700.00 by each of 40 (12.50%) students. Twenty (6.25%) of undergraduate students pursuing a 4-year course were awarded Tk 600.00 per month and a book allowance of Tk 1000.00 by each student and 56 (17.50%) student of IDF School & College were provided with IDF scholarships. Each student was given Tk 200.00 each per month. There were 113 students in the school whom books were distributed free of cost on the first day of the year. See the class-wise detailed information in Table 22.

Table 22. Class-wise Number of Students and Amount Awarded in 2022

Sl. No.	Class	No. of Students	Monthly Scholarship		Book Allowance		Grand Total (Tk.)
			Rate	Yearly Total	Rate	Yearly Total	
1	III	21	200	50400	200	4200	54600
2	IV	45	200	108000	200	9000	117000
3	V	34	200	81600	200	6800	88400
Sub-Total		100	600	240000	200	20000	260000
4	VI	22	200	52800	500	11000	63800
5	VII	14	200	33600	500	7000	40600
6	VIII	23	200	55200	500	11500	66700
Sub-Total		59	200	141600	500	29500	171100
7	IX	19	250	57000	700	13300	70300
8	X	26	250	78000	700	18200	96200
Sub-Total		45	250	135000	700	31500	166500
9	XI	40	300	144000	700	28000	172000
Sub-Total		40	300	144000	700	28000	172000

Sl. No.	Class	No. of Students	Monthly Scholarship		Book Allowance		Grand Total (Tk.)
			Rate	Yearly Total	Rate	Yearly Total	
11	Hons. (4 Year)	20	600	216000	1000	20000	236000
Sub-Total		20	600	216000	1000	20000	236000
12	IDF school & College	56	200	134400	–	–	134400
Sub-Total		56		134400	–	–	134400
Grand Total		320		1011000		129000	1140000

2.8.3 Afternoon Learning Centers

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 afternoon sessions was to assist them in learning 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. 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 18 districts. Therefore, IDF has to maintain a large number of staff members of different positions and categories for smooth implementation of its programs and projects. During the year 2022, following the guidelines and the procedures set by the IDF Human Resource Manual, a total number of 189 staff members of different categories had been recruited and a total number of 68 staff members had left the organization. At the end of the year, IDF had a total strength of 1,163 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 122 new staff members recruited, 85 were Field Organizers, 37 were Program Organizers and all of them received pre-service training during the year 2022.

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. During the year 2022, of course, no in-service training was organized.



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 2022, a total of 38 staff members received training on different subjects. Among them, 26 officials participated in 11 courses organized by PKSf, 11 officials participated in 06 courses organized by CDF, and remaining 1 attended 1 courses offered by MRA. The duration of the courses varied from 2 to 5 days. Major topics covered in the training programs included Software based Monitoring and Supervision, ME & SME Employee's Development, Financial Analysis Course (FAC), Procurement and Inventory Management, Agriculture, Livestock & Fisheries Training, Capacity Development in Microenterprise Financing Operations, Development Project Management and so on. See more details in Table 23.

Table 23: Topics of Training, Agencies Organized and Levels of Participants.

Sl. No.	Name of Training	Organizing Agency	Duration (Days)	No. of Participants		
				PO & Above	DPO & Below	Total
1	Software based monitoring and supervision	PKSF	4 days	04	–	04
2	ME & SME employees' development	CDF	3 days	01	01	02
3	Risk management	PKSF	5 days	03	–	03
4	ToT on stress management & human communications	PKSF	4 days	02	–	02
5	Financial analysis course (FAC)	CDF	3 days	02	–	02
6	Operations and management of micro-finance	MRA	2 days	01	–	01
7	Procurement and inventory management	PKSF	4 days	02	–	02
8	Agriculture training	PKSF	3 days	03	02	05
9	Livestock training	PKSF	3 days	03	01	04
10	Decision making through financial stability	CDF	3 days	03	–	03
11	Internal audit & monitoring for improving effective internal control of MFIs	CDF	3 days	02	–	02
12	Capacity development in microenterprise financing operations	PKSF	3 days	01	–	01
13	Executive leadership training	PKSF	3 days	01	–	01
14	Client protection principles of MFIs	CDF	3 days	01	–	01
15	Financial statements (accounts) preparation & regulatory requirements	CDF	3 days	01	–	01
16	Accounting for non-accountants (AFNA)	PKSF	5 days	01	–	01
17	Fisheries training	PKSF	3 days	01	01	02
18	Development project management	PKSF	5 days	01	–	01
Total				33	05	38

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 kendro 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 2022, around 44,521 new members were enrolled as members and had undergone this training.

ii) Skills Development Training

IDF provides various types of training to its members for enhancing their functional skills through which they can earn additional income. These are mainly business management, 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 2022, 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 14 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 2022, IDF organized 08 EDBM training at 8 Branches and a total of 240 participants participated. Details of Branch-wise and number of male/ female members attending EDBM training courses were shown in Table 24.

Table 24: Number of Members Received EDBM Training by Branch and Gender

Sl. No.	Name of Branch	Number of Members		
		Male	Female	Total
1	Balaghata	12	18	30
2	Fatikchari	15	15	30
3	Padua	15	15	30
4	Boroichari	15	15	30
5	Banarupa	15	15	30
6	Patiya	15	15	30
7	Manikchari	15	15	30
8	Khagrachari	15	15	30
Total		117	123	240

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 2022, IDF organized only one business sharing meeting at Oxygen Branch where 10 male & 10 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.

During the year 2022, special zoom meetings were conducted every week to monitor the progress and discuss the problems of especially two programs – micro-credit and health program. The officials from these two programs participated in these weekly meetings. The Director (micro-finance) presented the weekly progress report along with their analysis for discussion. The Zonal Managers and the Area Managers took part in discussion. Branch Managers sometimes participated when needed. In the same meeting, the Coordinator of Health Program along with Medical Officers joined the meetings and reported their weekly performances. All the Paramedics also attend these meetings. All these meetings were presided over by the Executive Director. High officials and some Governing Body members also attend these weekly meeting and participate in discussions. These Zoom Meetings were found effective and fruitful. This was the characteristic of the year.

Besides, review meetings were being held for other programs on a regular basis. Special meetings were also held when necessary.

3. PROJECTS



3.1 Enrich (Samriddhi) Project



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 2022. See Table 25.

Table 25: Basic Information on Samridhi Program, 2022

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 Samriddhi program, a number of committees were formed to ensure people's participation. These are i) formation of Samriddhi committees at the union levels, 1 committee in each union, iii) Samriddhi Ward committees, iii) Samriddhi village committees and iv) formation of Samriddhi youth committees of boys and girls. Usually, these committees meet regularly to discuss the problems and progress of the various activities.

During the year 2022, the Coordination Committees formed at the union levels with the staff members of project at the respective unions worked properly throughout the year. This committee is chaired by the Coordinator of the Samriddhi Project. The committee generally reviewed the progress of activities of the previous month, discussed problems and planned the activities of the current month. Regarding the other committees, they held their meetings whenever these were needed and took necessary decisions for implementation.

3.1.4 Progress of Activities during the Year 2022

There are two types of activities implemented under the Samriddhi program. The nature of one type of activity was that they were to be established 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. 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 2022 comprised of the following. About 66 deep tube wells were sunk, 2,600 sanitary latrines were distributed, 40 bridges/culverts were constructed, 31 Samriddhi Kendros were set up and 223 Samriddhi houses were built. Please see the Samriddhi area wise distribution in Table 26.

Table 26: Achievement of Activities in Samriddhi Program till December 2022

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	1	5	25	–	40

3.1.6 Progress of service delivery-oriented activities

A number of service delivery activities were carried out during the year 2022. The following description provides such activities.

A. Health Services

- 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 2022, a total of 3904 static clinics were organized where 45,345 patients had attended; a total of 789 satellite clinics were organized where 19,445 patients attended in these 4 Samriddhi areas. A total of 38 health Camps could be organized where 6,819 patients attended. Ten (10) Eye camps were organized where 1,935 patients were given services. A total of 6,878 persons had done their diabetic tests. Altogether, 4,245 awareness sessions were conducted in these clinics. For union-wise break-up, please see Table 27.

Table 27: Number of Clinics/Camps Organized and Number of Patients Attended in Four Samriddhi Areas, 2022

Sl.No.	Description	Wagga	Satkania	Shualok	Kodolpur	Total
1	No. of Static Clinics	192	3136	192	384	3904
2	No. of Patients	2880	37070	2304	3091	45345
3	No. of Satellite Clinics	48	597	48	96	789
4	No. of Patients	1450	14315	1125	2555	19445
5	No. of Health Camps	4	26	4	4	38
6	No. of Patients in Camps	650	4714	630	825	6819
7	No. of Eye Camps	1	7	1	1	10
8	No. of Patients in Eye Camps	210	1202	225	298	1935
9	No. of Awareness Sessions	384	3021	360	480	4245
10	Diabetic Tests Done	530	5023	425	900	6878

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 2022, the number of pregnant women under observation was 2,934, the number of pregnant women provided with ante-natal services was 5,145, number of lactating mothers with 0-23-month-old babies was 21,762, number of lactating mothers provided with post natal services was 17,152 and number of 0-59-month-old babies provided services was 49,586. For union-wise distribution, please see Table 28.

Table 28: Types and Numbers of Patients Provided with Medical Services in Four Samriddhi Areas, 2022

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	Current number of pregnant women under observation	55	246	104	2529	2934
2	No. of pregnant women provided with ante-natal services	885	1805	623	1832	5145
3	No. of lactating mothers with 0-23 months old babies	532	18961	1091	1178	21762
4	No. of lactating mothers provided with post-natal services	5601	9963	580	1008	17152
5	No. of 0-59-month-old babies provided services	1025	44983	1780	1798	49586

- c. Distribution of free medicines:** Free medicines are distributed to the members of the Samridhi program. During the year 2022, a total of 48,351 de-worming tablets, 29,397 packets of Pushti-kona, 1,03,478 tablets of iron folic acid and 1,04,326 calcium tablets were distributed free to the members. For union-wise distribution, please see Table 29.

Table 29: Distribution of Free Medicines to the Patients during 2022

Sl.No.	Description	Wagga	Shualok	Satkania	Kodolpur	Total
1	De-worming tablets	–	42551	2000	3800	48351
2	Pushti-kona packets (1 packet = 30 sachet)	1580	23297	690	3830	29397
3	Iron folic acid tablet	4030	84548	3100	11800	103478
4	Calcium tablet	3690	85386	2500	12750	104326

B. Education Services

- a. Afternoon Learning Centers:** The ‘Afternoon Learning 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 of 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 (female) 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 2022, there were 141 such centers started operating in the samridhi areas and there were a total of 141 teachers with 3,428 students. Of them 1,642 (47.9%) were male students and 1,786 (52.1%) were female students. The average number of students per center was 24.31 with an average ratio of male and female students being 1:1.09.

At least one Supervisor is engaged in each union to see and assist the teachers in performing their duties. Please see the basic information on the Afternoon Learning Centers in Table 30.

Table 30: Progress of 'Afternoon Learning Centers' Activities during 2022

Sl.No.	Description	Wagga	Satkania	Shualok	Kodolpur	Total
1	No. of Afternoon Coaching Centers	30	40	30	41	141
2	No. of Teaching Supervisor	1	1	1	01	4
3	No. of Teachers	30	40	30	41	141
4	No. of Students Male	260	542	345	495	1642
5	Female	279	592	349	566	1786
6	Total No. of Students	539	1134	694	1061	3428
7	No. of Guardians' Meeting	360	2025	360	492	3237

- 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.

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 within the Samriddhi 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.

3.1.7 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, Sualok 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.



3.1.8 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 (Bashan leaves): As Bashan 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 bashak leaves are planted by the road sides).

3.1.9 Others Activities in Samriddhi Areas

Apart from the above activities, many other programs and events were carried out by the project staff in all the four Samriddhi areas of Wagga, Satkania, Sualok and Kodolpur unions throughout the year. Chief among them were observance of important national days like Independence Day, bijoy dibosh, international language day, national morning day, international probin dibosh and so on. In addition, annual sports and cultural functions, youth rallies, literary competitions etc were organized with the members. Providing scholarships to the students, distribution of aids like wheel chairs, umbrella, blankets etc to the poor and needy persons were some other activities done. All these activities were performed by arranging functions in the respective areas by inviting dignitaries and with participation of local people. Depending on the nature of the issues, rallies, competitions on various events, discussion sessions, prize distributions etc were included. Local elites and important officials were invited in these functions as chief guests, special guests, speakers and to preside over the functions. Detailed descriptions of all these programs could not be described here, but a few events were described below as examples.

i) Annual sports and cultural program

An annual sports and cultural program was organized in each of the Samriddhi area. The day long program had various events of sports like football, and participated by the young and the probin members of the program. Local people were enthusiastic and a good numbers of them were present in the program. In each area the program graced by dignitaries like the upazila chairman, headmaster of local school, union parishad chairman and local respectable persons as chief guests and special guests. The all appreciated the initiatives of IDF in arranging such programs for the members. They encouraged the local people to take part in such events and expected IDF to arrange more programs for the local people. The programs were closed by distributing prizes to the winners.

ii) Celebration of National Mourning Day

On the occasion of the national mourning day on 15 August 2022, elaborate programs were drawn in each of the samriddhi area. Apart from discussions on the life of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, programs like providing free health services of diabetic tests, blood pressure measurement, distribution of education scholarships, distributing diabetic kits to health workers etc. were done. The day was attended by union chairmen, school headmaster, local elites and IDF officials and staff members.

iii) Celebration of International Day of Probin

The international day for the probin people was organized on 1st October 2023 in all the Sammriddhi areas. For this, a discussion session was organized in the morning hours where upazila chairman, headmaster of local school, union parishad chairman and local respectable persons took part in the discussions. After the discussion session, a rally was brought out and roamed about the local area. At the end, special prayers were offered and light refreshments were served to the participants.

iv) Distribution of Education scholarships

IDF-PKSF has introduced a system of providing scholarships to the meritorious students of the wards of samriddhi members. These scholarships are given every year in each of the samriddhi area. Generally, the students studying in schools, colleges and/or universities and performing good results in their examinations are selected for the purpose. In the year 2022, 8 students (2 from each of 4 samriddhi area) received this scholarship. The amount of the scholarship was BDT 12,000 for one year. Usually, the scholarships are distributed by organizing a function attended by the local elites and the project staffs.

v) Visit by Nepalese Team to Satkania Sammriddhi Area

A Nepalese team consisting of officials working in various micro credit programs in Nepal visited the activities of Sammriddhi area in Satkania upazila. The team visited Bangladesh under a MoU signed by IDF and RMDC & CSD – the two Apex organizations in Nepal. Their purpose was to see the operations of micro-credit activities and how other social programs are being implemented by IDF. As a part of this they were shown the various activities like health services, construction of infrastructure, enriched houses, education for children, youth development, programs for older people etc. They looked into all such activities in the area and talked to the members to get hands-on information. Finally they exchanged views with the officials running the Sammriddhi program.





3.2 Halda River Project

3.2.1 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. Therefore, Halda river is one of the world's renowned natural breeding grounds for Indian major Carps, which is currently recognized as “Bangabandhu Fisheries Heritage”.

About 40–50 thousand kilograms of eggs could have been collected from Halda River some 50 years back. But only about 735 kgs eggs of rui fish were possible to be collected in 2016. Such disparity of the Halda River has never been seen earlier. Halda river has become 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 (*Bailiusbarila*), GhorPoia (*Garragotyla*), Guijja Ayre (*Sperataaor*), Pangas (*Pangasius pangasius*), Mad/Kata Chanda (*Pseudambassisbaculis*), Kata Bhukh, GoniChapila (*Gonialosamanminna*), Baila (*Stigmatogobiussadanundio*), Meni/Bheda (*Nundus nandus*), Koi Punti (*Puntius sp*), Kuichcha (*Monopteruscuchia*), Rata Borua (*Moringuaraitaborua*) etc.

3.2.2 Introducing the Project on Halda River

The physical, chemical and biological conditions of the Halda river, as described earlier, is now being threatened by climate change and various man-made causes. In these circumstances, IDF, in collaboration with PKSf and IFAD, has been implementing a project entitled “Increasing the Productivity of Halda River and Expansion of fish fry Market of Halda Source” since 2016.

a) Goals 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.

b) 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.

c) Working Area of the Project

- 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 Carried Out during the Year 2022

3.2.3 Training

i) Training on modern fish culture management and fish fry distribution

On August 25, 2022, 25 farmers were trained in “Modern Fish Culture Management” at Shahan Shah Haque Bhandari Sunnia Dakhil Madrasa, Ghorkhana, Manikchari, to provide alternative livelihood to tobacco farmers. Upazila Fisheries Officer Mr. Pranab Kumar Sarkar, Project Manager Mr. Mahmudul Hasan and Mr. Md. Abdullah-An-Nur were present during the training. The trainers discussed about the harmful effects of river pollution due to tobacco waste and fisheries management and provided hands-on training to the farmers. After the training, fish fingerlings of rui, catla and mrigel from the Halda source were distributed among the trainees. IDF Khagrachari Zonal Manager Mr. Md. Shahjahan and AVCF Md. Rubel Hossain were present during the distribution.



ii) Fruit orchard management training and seedling distribution:

A training program was organized on ‘Fruit Orchard Management’ in the garden of Md. Saiful Islam at Ghorkhana, Manikchari, on August 4, 2022, with the aim of developing fruit orchards instead of tobacco cultivation. A total of 25 tobacco farmers attended the training program. IDF Agriculture Officer Mr. Md. Azmarul Haque and Upazila Agriculture Officer (UAO) Mr. Md. Hasinur Rahman acted as trainers. They discussed orchard management issues and the harmful effects of tobacco cultivation on the Halda River and provided hands-on training to farmers. The training was conducted by IDF Program Manager Mr. Mahmudul Hasan. After the training, various fruit saplings (amrapali, guava and kashmiri borai) were distributed among the members. Project manager Mr. Md. Abdullah-An- Nur, AVCF Md. Rubel Hossain and local ward members were present during the distribution of seedlings.

iii) Training on cow husbandry in good management practices and livestock vaccination program

Last 06 September 2022, training was given to 25 farmers on “Cow Husbandry with Good Management Practices” at Shahan Shah Haque Bhandari Sunnia Dakhil Madrasa, Ghorkhana, Manikchari, to ensure alternative livelihood for tobacco farmers. Upazila Livestock Officer Mr. Ranjit Chowdhury and IDF Livestock Officer Dr. Maung Singhnu Marma were present as trainers

in the training. The trainers discussed about cow husbandry in good management practices and provided hands-on training to the farmers. Prof. Md. Shahidul Amin Chowdhury, the founder member of IDF, was present as a guest in the training. Later, on September 29, 2022 a total of 55 farmers were distributed vaccination ampules of scurvy disease for uses against their domestic cattle and PPR vaccinations for their goats.

iv) Training of fishermen on carp fish farming:

On October 12, 2022, about 25 fish farmers were trained on “Carp Fish Farming” at Ramdash Hat in Hathazari Upazila to increase the capacity of fishermen dependent on Halda River. Pre-stocking management, post-stocking management, fish marketing and data storage were discussed in details in the training classes. Besides, the trainees were given hands-on training by visiting the pond and using various materials. Upazila Fisheries Officers Piyush Prabhakar and Nazmul Huda Roni and IDF Fisheries Officers Mr Mahmudul Hasan were present as trainers. Meanwhile, a total of 125 people were trained in 5 batches on the subject from July- December 2022.

V) Training on egg collection and hatching techniques

On October 20, 2022, a training session on “Egg collection and hatching techniques and precautions” was organized with 25 egg collectors at Ankurighona in Raujan Upazila to conserve the aquatic resources of the Halda River. In the training, preparations for egg collection, egg collection activities and precautions in aquaculture, storage of eggs in ground wells/hatcheries, the cost-effectiveness of egg collection and data storage were discussed in details.



Senior Upazila Fisheries Officers Mr. Piyush Prabhakar and Mr. Nazmul Huda Roni and IDF Fisheries Officers were present as trainers. The Halda Project had already trained a total of 300 egg collectors 12 batches from July- December 2022. As a result, the mortality rate of shrimp and other aquatic animals was being decreasing during the egg collection period from the river.

3.2.4 Orientation/Campaign

i) Orientation for the Imams on the importance of Halda

Five orientation programs were organized by IDF for the local Imams of the mosques around the Halda river project areas between July-December 2022. The purpose of these orientation programs was to make the Imams aware about the importance of the Halda river in national



economy and urgency of its protection from environmental pollution, especially from man-made pollutions. So they were briefed about the history, traditions, importance of brood fish and various harmful issues of river pollution. These were done to involve the Imams so that they could inform and sensitize the general public, especially through Friday prayers. Prof. Dr. Md. Manzoorul Kibria, co-ordinator of Halda River Research Laboratory

of Chittagong University, Mr. Muhammad Ali, general secretary of Halda River Protection Committee, Prof. Shahidul Amin Chowdhury, founder member of IDF, local union council chairmen and project personnel were mainly the speakers.

ii) School campaign program about Halda river

IDF organized a school campaign program to create awareness about the Halda River among the school students keeping in mind the theme "Participation of all students is needed to save Halda". The event featured discussions, quiz competitions and video documentaries on the history, heritage, and importance of the Halda River, the role of the river in the national economy. A number of 1500 of students have participated in the school campaign program from five different educational institutions namely, Dokkhin Madarsha Shyama Sundari High School, Mekhal Adarsh High School, Joggachola High School, Shahan Shah Haque Bhandari Sunnia Dakhil Madrasa, Chodurkhil High School during July- December/ 2022. At the end of the program, prizes were distributed among 30 students through a quiz competition under the chairmanship of Professor Shahidul Amin Chowdhury, founder member of IDF.



3.2.5 Important Discussion Meetings in 2022

i) Discussion Meeting with Expert Committee

Last December 18, 2022, a discussion meeting of the expert committee was held in the conference room of IDF regional office with the aim of conservation and development of the Halda river fish breeding ground. In the meeting, the progress and future plans of the project were presented. The experts expressed satisfaction on increasing the productivity of Halda River by implementing ongoing project activities. The speakers appreciated the efforts taken by the project about the system of round-the-clock river guarding for the maintenance of brood fish in the Halda river, creating opportunities of more work for the fishing community, undertaking training programs for alternative crop cultivation for the tobacco farmers and so on. Honorable Vice-Chancellor of the East Delta University and Chairman of the expert committee Professor Muhammad Sikandar Khan presided over the meeting. Prof. Dr. Md. Manzoorul Kibria, Chairman, Zoology Department, CU and Co-ordinator of the Halda River Research Laboratory, Mr. Mohammad Ali, General Secretary of Halda River Protection Committee Mr. Zahirul Alam, Executive Director. IDF, Prof. Shahidul Amin Chowdhury, Founder Member of IDF, Egg Collectors Mr. Kamal Saudagar, Mr. Md. Rawshangir were present in the meeting among others.

ii) Discussion meeting on protection of the Halda River

On Sunday (February 03, 2022) at 03.00 pm, a discussion meeting was organized on "Protection of Halda river (Bangabandhu fisheries heritage)" by the Halda River Protection Committee at Halda chattr of Garduara Nayahat area of Hathajari upazila. Honourable Executive Director of IDF Mr. Zahirul Alam was present as the chief guest on the occasion. Coordinator of Halda River Research Laboratory and Chairman of the Zoology Department of Chittagong University Professor Dr. Md. Manzoorul Kibria. The program was moderated by Mohammad Ali, General Secretary of Halda River Protection Committee. Chowdhury Farid, vice president of the Halda River Protection Committee, delivered the welcome speech. Chittagong University Alumni Association North America Inc. Advisor Mahmud Ahmed, American expatriate Mr. Abu Yusuf, Halda River Protection Committee Advisor, IDF founding member Professor Shahidul Amin Chowdhury, Alumni Association member (CU) Mubinul Haque, BMA National Councilor Dr. Imtiaz Uddin Nahid, Rajiv Chowdhury were also present as guests at the meeting. Journalist Abu Taleb, Khorshed Alam Shimul, Mansoor Ali, egg collector Kamal Uddin Saudagar and others spoke. Later the guests distributed winter clothes among the egg collectors of the Halda River.

iii) Issue-based discussion meetings

An "issue-based discussion meeting" was held on April 26, 2022 at Halda Chattr in Raujan Upazila Kachukhain area to discuss various issues about the pollution of the Halda river and steps to be taken against them. Coordinator of Halda River Research Laboratory and Chairman of Department of Zoology of Chittagong University Professor Dr. Md. Manzoorul Kibria, Chattogram District Fisheries Officer Farhana Lovely, Naval Police Chattogram Region Superintendent of Police (SP) Mr. Md. Mominul Islam Bhuiyan PPM, Officer-in-Charge of

Sadarghat Naval Police Station ABM Mijnur Rahman, local chairman and IDF officials attended the discussion meeting. The speakers discussed in details the issues concerning the activities that were polluting the Halda river and urged that the general public be made aware of all the issues with particular importance on the ban on illegal nets being used in the river, commuting engine- driven boats, dumping of wastes and so on.

iv) Discussion Meeting on Alternative Livelihood for Tobacco Farmers



A discussion meeting was held with tobacco growing farmers of Tulabil village in Manikchari upazila of Khagrachari district on 24 December 2022. The purpose of this meeting was to impress upon them to adopt alternative livelihood to tobacco farming. Mr. Md. Fazlul Quader, Additional Managing Director of PKSF was the chief guest in the meeting. In his speech he narrated the negative aspects of tobacco cultivation and its impacts on

environment, especially on Halda river. He emphasized and urged the farmers to quit tobacco cultivation and instead to grow high-value crops in a safe way, to rear native/hilly chickens, to go for goat and cow rearing, cattle fattening, fish farming etc. The Executive Director of IDF, Mr. Zahirul Alam in his presidential address assured the farmers for overall supports and cooperation for the alternative livelihood of tobacco farmers. At the end of the event, they visited the IDF Animal Health Center and the beneficiaries' fields where animal treatments and other services were being provided to the local farmers.

V) Coordination meeting with Upazila administration of Manikchari:

A co-ordination meeting was held with the key officials of Manikchari Upazila Auditorium on November 29, 2022 to discuss stopping of tobacco cultivation and sand mining in Manikchari upstream of the Halda River. Professor Shahidul Amin Chowdhury, IDF founder member, presided over the meeting while Professor Dr. Md. Manzoorul Kibria, chairman of the zoology department in Chittagong University was the chief guest. Upazila Executive



Officer Roktim Chowdhury, Assistant Commissioner (Land) Rumpa Ghosh, Upazila Fisheries Officer Pranab Kumar Sarkar, Upazila Agriculture Commissioner Md Hasinur Rahman attended the meeting. Also present in the meeting were Chattogram Region Zonal Manager of IDF Md. Shah Alam, IDF Khagrachari Zonal Manager Mohammad Shahjahan, Press Club General Secretary Abdul Mannan, IDF Project Manager Abdullah-An- Nur and others. Program Manager of IDF Mahmudul Hasan moderated the program. A welcome speech was given by Mr. Shah Alam. The chief guest delivered the key-note speech. The guests took part in discussion and they spoke on ways and means of solving the various harmful aspects of river pollution, including the harmful effects of tobacco cultivation. At the end of the event, everyone pledged to work together to stop tobacco farming collectively to protect the Halda River and the environment.



3.2.6 Measures Taken for Protection of Halda River

i) Installation of Closed-Circuit Cameras

Closed circuit cameras or CC cameras have been installed at eight points on the bank of Halda River. About 15 km of river bank from Kerantali bend to Amtua has been brought under this camera. These cameras can be used to enhance security for illegal fishing, stop motorboats, sand mining and protect dolphins and brood fish.

ii) Support to Administration

The project procured one speed boat, 1 solar boat and 1 engine boat in order to support Administration & Fisheries department to launch operation in Halda River to protect its mother fishes as well as from the pollution and destruction by the mercenaries. The project also recruited 40 volunteers to support the operation.



A total of 175 operations had been conducted by the local administration since 2018. A total of 395,850 meters of different types of nets, 55 different types of boats, 142 pieces of fishing equipment including fishing rods were seized from these raids by using IDF speed boat. As a result, the collection of carp eggs from the Halda River and the production of fish fry (renu) had increased.

3.2.7 Observance of National Fisheries Week

IDF observed the National Fisheries Week-2022 at Halda Chatter of Nayahat in Hathazari Upazila on July 27, 2022 with the theme "Nirapad Mache Vorbo Desh, Bongobondhur Bangladesh". A discussion meeting was held on this occasion with the fishermen. Presided over by Mr. Mohammad Shah Alam, Chattogram Region Zonal Manager, IDF, the chief guest was Mr. Muhammad Sarwar Morshed Talukder, Chairman of the area. The chief guest urged that everyone should be aware to protect the brood fish and careful about any attempts made by anybody regarding the river pollution. He also warned that the violators would be punished under the law. The speakers called upon the local fishermen and egg collectors to be aware and involved in the production, marketing and safe fish fry production of the Halda River. Among others present were IDF Fisheries Officer Mr. Mahmudul Hasan, IDF Administrative Officer Mr. Abu Naser Siddique Kiran, Project Manager Mr. Md. Abdullah-An- Nur, Mr. Md. Tariqul Islam, Md. Faiz Rabbani and Nurul Hakim.

3.2.8 Seminar on Natural Fish Breeding and Conservation

A technical seminar on "Halda: Natural Fish Breeding and Conservation" was held on June 18, 2022 at Chattogram Samity Auditorium, 32 Topkhana Road, under the initiative of Chattogram Society-Dhaka. Mr. Ahmad Kaykaus, Chief Secretary of the Honorable Prime Minister of the Government of the People's Republic of Bangladesh was present as the chief guest in the seminar. Controller and Auditor General of Bangladesh Mr. Mohammad Muslim Chowdhury,



Senior Secretary of the Ministry of Water Resources Mr. Kabir Bin Anwar, Secretary of the Ministry of Fisheries and Livestock Dr Mohammad Yamin Chowdhury and media personality Shaikh Siraj were present as special guests. The panel discussant was Chattogram Association -Dhaka Trustee Board Chairman and Environmental Scientist Professor Dr. Ansarul Karim and East Delta University Vice-Chancellor Prof. M. Sekandar Khan. The seminar was chaired by Mr. Zainul Abedin Jamal, President of Chattogram Samiti- Dhaka while the General Secretary of the Samity Mr. Mohammad Shahadat Hossain Hero gave welcome speech. The Executive Director of IDF, Mr. Zahirul Alam, discussed the activities being done and the efforts being

taken in Halda river by IDF through its project. He also mentioned about the collaborations being done with different govt. ministries and departments. He emphasized on the development of breeding areas of Halda river and the expansion of fish market of Halda source. The main article was presented by Professor Dr. Md. Manjurul Kibariya, Chairman, Department of Zoology and Coordinator, Halda River Research Laboratory, University of Chittagong. The seminar was moderated by Member Secretary Mr. Mahmud Salahuddin Chowdhury.

3.2.9 Visit by IFAD and PKSf Delegation



A delegation of officials from IFAD and PKSf visited the Halda river project on May 29, 2022. They visited the project sites and saw for themselves the different activities done by the project. May be mentioned that IDF is implementing a project in collaboration with IFAD and PKSf under the value chain development sub-project titled “Increasing the Productivity of Halda River and Expansion of fish fry Market of Halda Source”.

Later they met in a meeting organized by IDF at Halda Chatter of Nayahat of Hathazari Upazila Garduara Union. Honourable Executive Director of IDF, Mr. Zahirul Alam, was present and briefed the delegation members. A lively discussion was followed with Halda River Protection Committee, egg collectors and volunteers. Besides, IFAD delegation visited the project activities at the field level and IDF Halda Research and Training Center on the ground and expressed their gratitude.

3.2.10 Other Activities

i) Awarding scholarship to 19 students of Chittagong University (CU) for research on the Halda River

A Scholarship Award ceremony was held at the Halda River Research Laboratory of Chittagong University on 06 December 2022 to provide scholarships to students for doing research works on Halda River. IDF awarded these scholarships to 19 young researchers



and students in collaboration with PKSF. Prof. Dr. Md. Manzoorul Kibria, Co-ordinator of Halda River Research Laboratory and Chairman of the Department of Zoology of Chittagong University presided over the program organized in the conference room of the laboratory. IDF Executive Director Mr. Zahirul Alam was the chief guest on the occasion. In his speech, he expressed hope that the awardees, through their research findings, will contribute in protecting the river and in achieving the goals of Halda river project. Mr. Mohammad Ali, General Secretary of Halda River Protection Committee, Ms. Amina Begum, Assistant Professor, Sociology Department and Ms. Hosne Ara Begum, IDF Governing Body Member were special guests. All of them laid emphasis on research works and expected good works from the awardees. Among the scholarship recipients one was a PhD and 2 were MPhil students.

ii) Dolphin handover ceremony at Halda River Research Laboratory

A discussion program was held with the authorities of National Science and Technology Museum on November 06, 2022 regarding the handover of 'dolphin' at the Halda River Research Laboratory located in Chittagong University, the country's only river-based laboratory. Director General of National Science and Technology Museum Mr. Mohammad Munir Chowdhury was the chief guest on the occasion. In his speech, he pledged to set up a river museum to preserve the history, heritage, fisheries and aquatic resources of the Halda River and appealed to the students for research. Chattogram District Fisheries Officer Farhana Lovely, General Secretary of Halda River Protection Committee Dr. Mohammad Ali, Director of National Science and Technology Museum Mr. K. M. Lutfur Rahman Siddique and Chief Display Officer Ms. Maqsuda Begum were special guests in the event. Among others, IDF Chattogram Zone Zonal Manager Mr. Mohammad Shah Alam and River Club Convener Mr. Abdullah Al Asheq were present. Professor Dr. Md. Manzoorul Kibria, the coordinator of the Halda River Research Laboratory and the Chairman of the Zoology Department of Chittagong University in his speech, highlighted the importance of dolphins and brood fish of the Halda River and dwelt on the harmful factors of river pollution for the decline of aquatic life and various activities of the laboratory. At the end of the ceremony, a Gangetic Dolphin (*Platanista gangetica*) was handed over to the Director General of the National Science and Technology Museum for conservation and public display at the national museum.

3.2.11 IDF Halda Research and Training Center

IDF Halda Research and Training Center was established in the month of February 2021 at Binajuri union in Raujan Upazila of Chattagram district on the bank of the Halda River. The main objective of setting up the IDF Halda Research and Training Center is to produce and market pure fish fingerlings (renu, dhani and anguli) and improved brood fish from the natural breeding ground of the Halda River. Apart from this, the hatchery will work for providing services to the



poor riverside communities through hatching facilities and fish production. Besides, it will also work for ensuring fish branding and research activities across the country. The Center is properly equipped with necessary infrastructural set-up of hatchery, different types of tanks (cistern, circular & overhead), mud scopes, ponds etc. to produce fingerlings. For proper functioning and protecting the Halda river, the Center is supported with speed boats & solar boats, CC cameras, control room, electric supplies and is managed by trained staff. The status of production of fish fries from eggs during the year 2022 were shown in Table 31.

Table 31: Production of Fish Fry from Eggs at IDF Halda Hatchery in 2022.

Sl. No.	Subject	1st phase in May	2nd phase in June	Total
1	Groups	7	7	14
2	Boats	39	27	66
3	Buckets	51	66	117
4	Fish Fry (renu)	3.48 kg	5.80 kg	9.28 kg
5	Price of renu	BDT 5,26,400	BDT 5,13,805	BDT 10,40,205

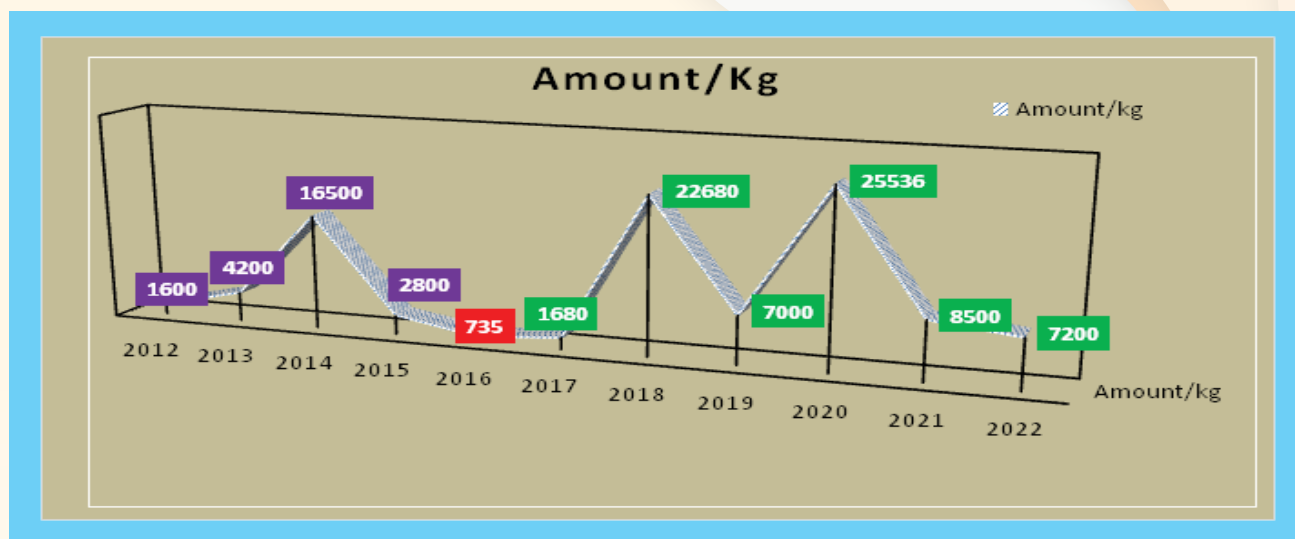
3.2.12 Status of Eggs Collection in Halda River in 2022

In 2022, a total of 7200 kg eggs were collected from the Halda River in two phases. First phase was on May 16, 2022 and the second phase was on June 16, 2022. Last year (2021), a total of 8500 kg eggs were collected from Halda river. The highest number of eggs collected in the last 14 years was in May 2020, whereas the lowest amount of eggs was collected in 2016. On April 10, 2016, the value chain project titled “Conservation of Natural Breeding Ground of Fishes and Development in the Halda River” was being implemented through the joint initiative of PKSF-IDF with the assistance of International Fund for Agricultural Development (IFAD). After the project was implemented in the Halda River, the amount of egg collection increased to a large extent in the following year. The quantity of eggs collected from the Halda River during the last 11 years was shown in Table 32 and Figure 14.

Table 32: Amount of Egg Collection from Halda River during the Last 11 Years

Sl. No.	Years	Amount of Eggs in kg
1	2012	1600
2	2013	4200
3	2014	16500
4	2015	2800
5	2016	735
6	2017	1680
7	2018	22680
8	2019	7000
9	2020	25536
10	2021	8500
11	2022	7200

Figure 14: Quantity of Eggs Collected from Halda River from 2012 to 2022.



3.2.13 Success in Summer Watermelon Cultivation by Mulching Method

Mr. Md. Shamsul Alam of Ghorkhana village of Manikachhari upazila of Khagrachari district upstream of Halda river used to cultivate tobacco in his area. He was given a 2-day training on summer watermelon cultivation through mulching method in April 2022 organized under the Value Chain Development Project of IDF. After receiving training, he quitted tobacco farming and started cultivating high-value crop “Summer Watermelon Cultivation by Mulching Method” in 10 decimal hilly land with the advice and overall cooperation of Md. Rubel Hossain, Assistant Agricultural Development Officer of IDF. He earned Tk 41,250 by selling watermelons from his 10 decimal hilly land. At present, he has only one saying: “I will not cultivate tobacco plant, I will not harm Halda River”.



It is to be noted that since 2018, the Integrated Development Foundation (IDF) funded by the PACE project of Palli Karma- Sahayak Foundation (PKSF) has been working on the alternative livelihood of tobacco farmers to control the pollution of the Halda river and ensure the flow of fresh water in Manikachhari Upazila of Khagrachari District.

3.3 Koishore (Adolescents) Program

3.3.1 Introduction

There is no alternative to our decent living except economic progress. At the same time, we need our mental and physical wellness that we sometimes cannot realize. This misleads us to invest and give attention to develop our mental and physical health. IDF, since the year 2019, have been working on the development of mental and physical strength among the adolescents (Kishore and kishoree) of Satkania and Boalkhali upazila areas. Gradually, the activities are being expanded and at present it covers Rangamati and Bandarban areas by forming 64 clubs and 13 forums with membership of 2,729 Kishores and kishorees. With the aim of developing the mental and physical strength of Kishors and kishorees, the program activities have been divided into four steps as mentioned below.

- Development of ethical values and social awareness
- Awareness on adolescence, health and nutrition
- Development of leadership and skills
- Sports and cultural activities

3.3.2 Progress of Activities in 2022 (January– December)

A number of activities had been done with the Kishores and kishorees under this component. Keeping in mind the responsibilities towards the nation and society, various events of national issues like bijoy dibosh, social issues like pitha utshib etc. were observed with them. Among other activities, there were guardians' day, reading competition, establishment of library, stoppage of child marriage, cleanliness operations, tree plantation, duties to family-para-society, awareness on Covid-18, rally against sexual harassment and such other activities were done.

In addition, numbers of workshops were organized on various topics for the Kishores and kishorees members in order to develop their skills. Some of the topics included were primary health care, techniques of measuring blood pressure and diabetics, food and nutrition, debates on specific issues and so on.

The growth of mentality of a person depends on the physical and mental health that is nurtured during the childhood and adolescent period. Therefore, through this program, efforts are made to create healthy and free environment so that children can live and enjoy through this. With this end in view, regular discussion sessions are held with them on topics like maintenance of proper health during adolescent period, food habits, nutritional values of foods, stoppage of mother/child death and so on. In addition to discussions, the health activities of this program included such actions as measuring blood pressure, determining blood sugar, taking heights and weights, identifying blood groups etc. Side by side, actions are taken to aware them on female diseases like cancer in uterus, vaccinations against contagious diseases, use of sanitary pads etc. sometimes health related services like vaccinations, sanitary pads, medicines etc. are supplied to the members at discounted price.

3.3.3 Formation of Clubs

During the year 2022, a total number of 342 Kishore and 342 kishoree, a total of 684 clubs were in operation in 4 Clusters. These were in operation in 38 unions. About an average of 40 members are there in each club. They are mostly students, some are drop-out students and some are non-students also. The drop-outs and the non-students are included with the aim that all children are covered in the program and no children are excluded.



3.4 PROGRAM FOR ELDERLY PEOPLE (PROBIN)

3.4.1 Introduction

Number of people over 60 years of age is increasing rapidly in Bangladesh due to improvement of the country's overall economic situation and spreading health services to its people. 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 falling into frustrations. To address these challenges and ensure comfort of elderly people who are poor and living, particularly in rural areas, 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 these old people.



3.4.2 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 Raujan 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 'Probin Union Committee' was formed with the Probin members. In each union there are 9 wards, and in each ward one 'Probin Ward committee' was formed for implementation of all activities of the Probin program. In total, there were seven Union Committees and 63 Ward Committees were functioning in the Probin program.



3.4.3 Progress of Activities during the year 2022

- i) **Committee meetings:** Till December 2022, a total of seven (7) Probin social Centers were established in 7 unions. Generally union level committee meetings are held once in every 3 months in each union and ward level committee meetings are held once in every two months in each ward. Due to the covid 19 situation, committee meetings could not be held regularly in the last 2 years, but in 2022, committee meetings were held almost regularly.
- ii) **Active number of members:** There were 154 villages within Probin program where a total number of 5605 members were functional during the year. Of them 2939 (52.44%) were male members and 2666 (47.56%) were female members.
- iii) **Members receiving health services:** Health services were provided to 9240 probin members, of them 4296 (46.50%) were male members while 4944 (53.50%) were female members.



- iv) Old age allowances:** During the year, a total of 332 probin citizen received old age allowances from those 7 unions. Of them, 211 (63.55%) were males and 121 (36.45%) 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 332 probin members was BDT 19.92 lacs.
- v) Burial assistance:** During the year 2022, 166 probin members died in 7 unions, 16 in Wagga, 36 in Satkania, 34 in Kadalpur, 44 in Hathazari, 10 in Raikhali and 26 in Kadhurkhil. Each family was provided with Tk 2000 for burial of the deceased member. For union-wise distribution, please see Table 33.

3.4.4 Newly Introduced Activity Probin Sonali Udyog (Tea Stall)

A special initiative has recently been added to the Probin Program by PKSF. That is to select at least one capable probin member from each of the selected unions and assist him to start and run a Tea Stall for his continuous livelihood. The program is named as Probin Sonali Udyog (Tea Stall). Under the program, the local probin committee is given the responsibility of selecting one probin member for the purpose. The selected person is provided with a financial assistance BDT 15,000 for starting a tea stall. The program was funded to include all 7 unions within the Probin program. It may be mentioned here that out of 7 unions, 4 unions belong to the Enrich (Sammridi) program and the rest 3 unions belong to the Program for the Elderly People (Probin).

Here is the description on the introduction and experience of management of the Tea Stall by the seven probin members.

1. Wagga Union

Mr. Altaf Hossain, a senior citizen and a probin member was chosen as a recipient of 'Probin Sonali Udyog (Tea Stall)' assistance from Wagga union. His address is Hajir Tek, Ward No. 9 of Wagga, Kaptai Upazila, Rangamati. Altaf Hussain inherited 10 decimals of homestead land, one acre of hilly bush and one cow with a calf. He spent most of his life as a day laborer. He has two sons who do not earn enough income. At his old age, he used to arrange his livelihood by running a small tea shop in front of his house. But during the Corona period, the shop was closed as there was no business. IDF, at this stage, has donated BDT 15,000 to Mr. Altaf Hossain to restart his tea stall so that he can again earn money. With this money, Altaf Hossain bought the necessary goods for the tea stall and started the shop. Currently, the daily sales of his shop are BDT 3500-4000, daily net profit is BDT 600-700. At present, the assets of the shop stood at BDT 60,000.



2. Satkania Union



Mr. Abdus Salam, a resident of Ward No. 5, Shah Manchuria Para, Chhota Bardona, Satkania Union, Chattagram district, was nominated for the Sonali Tea Stall. As his only daughter got married, he now has no one in his family except his wife. He inherits 10 decimals of homestead land and one pond of 4 decimals. He is the sole earner in his family. He started a tea shop, but could not run the business properly due to lack of money. At that very moment, IDF paid him BDT 15,000 and he started a new business by purchasing the necessary goods.

Currently his shop sells at least BDT 3000/4000 worth of goods daily and it earns BDT 700/800 daily. Every month he accumulates savings of BDT 1000/2000. Currently his monthly average income is around BDT 16,000 to 17,000. The information about the sale of goods in his shop is updated in the register. Currently his capital is worth BDT 60,000-70,000.

3. Sualok Union

Kachingu Marma of Headman Para of No. 4 Sualok Union of Bandarban district was selected for the purpose. His family consists of two children – one son and one daughter and his wife. Both his children are married, but none of them unfortunately can provide any financial support to their parents. Kachingu Marma doesn't have any property, he used to do jhum farming in the hills by taking sublease of land from others. It was difficult for him to run the family from earning of this jhum farming. In this situation, he was selected to set up a tea-stall and was paid BDT Tk 15000 in April 2022 and with this money he started the work of tea-stall. He sells around BDT 1500-2000 per day and his average monthly profit from the sales is BDT 8000-9000. He increases the store's assets every month with a portion of the profit money. Currently, his assets amount to around BDT 50,000.



4. Kodalpur Union

Mr. Ahmed Kabir, a resident of Ward No. 6 of Kodalpur Union of Raujan upazila of Chattagram district, was selected for 'Probin Sonali Udyog (Tea Stall)'. Mr. Kabir has seven sons and his wife in his family. Out of seven sons, five are married. All of them are day laborers and have small businesses. Four of the married sons live elsewhere with their respective families separately and spend their lives with hardships and unable to help their parents.



Ahmad Kabir with his wife and two unmarried sons live with the family of his third son. Kabir has no property of his own, but his wife owns 4 decimals of homestead land, 10 decimals of agricultural land and a 4-decimal pond.

By profession Ahmed Kabir was a rickshaw puller and lived a poverty-ridden life with his big family. He had always wants in his family and he had to frequently borrow money from others to run his family. At his old age, when he became unable to pull rickshaw, he started a small tea shop near Kodalpur School and

College which was nearer to his house. But the shop could not be run well due to lack of sufficient capital. In this situation, IDF paid him BDT 15,000 and he started a new business by purchasing 3 pairs of chair-tables, a cash box table, some crockery items and a stove. Currently, his daily sales are BDT 1500-2000 and daily profit is BDT 400-500 and monthly net income is about BDT 13,500-14,000. He also pays regular monthly savings. Currently his assets amount will be around BDT 100,000.

5. Raikhaki Union

Chingthwai Marma of Doluchari village from Raikhali union of Kaptai upazila of Rangamati district was selected for the 'Probin Sonali Udyog (Tea Stall)'. He is a resident of Ward No. 1 of Doluchari area. His family consists of wife and four daughters who are already married. He possesses 4 decimals of homestead land and 10 decimals of agricultural land. Mr. Chingthwai always comes forward in any work of elders at his locality. He is the only earning member in his family. After earning a living by farming all his life, it has become difficult in his old age. In view of this, IDF donated him BDT 15,000 for setting up a tea stall. With this money, Chingtwai Marma purchased three pairs of chair-tables, one cash box table, crockery items and a stove for running the business. Now, his daily sales are BDT 1500-2000, profit BDT 500-600. Currently his store assets are around BDT 40,000.



6. Kodhurkhil Union

Mr. Prabir Chowdhury, a resident of Ward No. 9 of South Kodhurkhil Union of Boalkhali Upazila of Chattagram district, was selected for Sonali Tea Stall. He is an active member of Kodhurkhil Probin Committee. He is 65 years old. His family consists of his wife, two daughters and a son. Eldest daughter is currently studying in class VI, second daughter in class III and son in class I. He has a 2-decimal homestead, 2-decimal pond and 4 decimals of agricultural



land. By purchasing necessary goods for his tea stall with the received money from IDF, sales in his tea stall have increased and his family is now more prosperous than in the past. Currently his daily sales are BDT 1500-2000 and daily profit is BDT 500-600. His sale proceeds are BDT 40,000-45,000 per month. Currently his store assets are around BDT 60,000.

7. Hathazari Pourashava

Md. Abul Kasem, a resident of West Dewan Nagar No. 2 of Hathazari Union of Chattagram district, was selected for the tea stall. He is 64 years old. His family consists of his wife and four children – two sons and two daughters. All of them are married. He has no property of his own. He lives with his family in a government-allocated asrayan project. As his sons are day labourers, they have to struggle hard to run their own respective families. Although he earned his living by working as a day labourer all his life, it was difficult for him to do this work in his old age. In this situation, he started a shop on a small scale to meet the needs of the family. He could not run the shop properly due to lack of capital. At that time, he was given BDT 15000 for setting up a tea-stall in the shop. He sells BDT 3000-4000 per day, his daily profit is BDT 500-600 and monthly net profit is BDT 15000-16000. He is trying to convert the stall into a grocery shop by adding some more capital to it. Previously he had assets of BDT 50,000, currently the shop has assets of BDT 150,000. He is also saving every month.



All of the tea-stall recipients were very happy to receive each one a donation of BDT 15000 from IDF-PKSF for the Sonali Tea-stall and expressed their sincere thanks and appreciation to the organizations. All of them had invested the money in specific activities and getting benefitted economically. They also are thankful to the staff members who are supervising and proving advice to them on regular basis.

3.5 Leadership to Ensure Adequate Nutrition (LEAN)



3.5.1 Introduction

IDF has been implementing this project in collaboration with United Purpose with the assistance of European Union since 2017. The main objective of this project is to contribute for implementing the Bangladesh Government of Second National Plan of Action for Nutrition –NPAN2 (2016–2025). With the overall objective of contributing to improved maternal and child nutrition in the CHT. The Project aims to reduce the prevalence of stunting of children under 5 years old by 4%, reduce low BMI prevalence among ever-married women (aged 19–49 years) by 3% and reduce undernourishment in adolescent girls by 5% in the project area (Dighinala, Panchari, Guimara, Mohalchari and Lakkichari Upazila). In order to achieve this, the project is applying a life-cycle approach that is target children, pregnant and lactating women and adolescent girls to shift attitudes and inform sustainable behaviour change, whilst creating an enabling environment for improved nutrition governance both vertically from District to National level and horizontally at the Upazila level and strengthening food and market systems across CHT.

The specific objectives (Outcomes) of the project are: (Oc-1) enabling environment and awareness created for improved and sustained pro poor nutrition security service delivery (Oc-2) availability and consumption of safe and diversified nutritious food increased for poor pregnant and lactating mothers, adolescent, and children through value chain intervention.

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3.5.2 Working Areas of the Project

The unique political, social, economic and geographical context in Chittagong Hill Tracts (CHT) provides challenges to ensure adequate access to demand for and supply of nutrition. The project has been working in three Districts– Rangamati, Khagrachari and Bandarban. IDF as of the consortium partners is implementing the project activities in 5 Upazilas of Khagrachari district.

Despite several operational challenges, progress against these specific objectives has been achieved during the reporting period through three results: (Op1) effective governance system activated strengthened, (Op2) nutrition sensitive awareness, demand and behaviour change increased at community level, and (Op3) nutrition-sensitive and climate smart value chains promoted.

3.5.3 Activities of the Project

The following activities were done during the reporting period:

Result-1.

- Facilitated to prepare bi-annual planning on nutrition activities and its review of activities, implementation and monitoring of Upazila Nutrition Coordination Committee (UNCC) and Union Parishad,
- Bangladesh National Nutrition Committee (BNCC) under the Ministry of Health and Family Planning Institution has been providing technical support and advices for implementation of target activities especially on nutrition governance.

- Organized ToT on Lactating Mothers and Childs Golden 1000 days for all staffs of Upazila Health and Family Planning Welfare and Community Clinic in 5 Upazilas,
- Organized training on Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM),
- Multi Stakeholders Platform (MSP) in 20 Unions have been formed.
- Coordination and linkage has been increased with UNCC and that helped Union MSP members to know about the support to different line departments services at the community level. MSP members have been supporting in implementation of the UNCC annual nutrition plan at their community level
- Organized 23. cross learning visits for MSP and UNCCs,
- Supported organizing half-yearly Mothers and Childs Health Coordination meeting (MCH) in all 5 Upazilas,
- Two Round table meetings were organized with UNCC, Journalist and local elites to brief them on the achievements of LEAN project at Panchari and Guimara Upazila.

Result-2.

- 45 Women Business Centre have been developed where 253 women are directly involved with the business, organizing nutrition sessions with Pregnant & Lactating Women (PLW).
- Student Brigade formed in 87 Primary Schools and Blue School activities is going on in total 45 High School in 5 Upazilas.
- 25,623 adolescents had received concept on Menstrual Hygiene Management, Early marriage, and physical changing in the ages of adolescent,
- About 80% of Adolescents (girls) are utilizing gradually sanitary pad, taking Folic Acid tablets (Iron Tablet), Sanitizer and are now eating eggs, daal and others nutrition related foods regularly.

Result-3.

- 300 local service providers (LSP) have been developed in 5 Upazilas.
- All LSPs (300) had received training on their specific selected value chain (Native Chicken, Vegetables, Fruits, vaccination, Vermin Compost)
- Developed total 1,233 producer groups where 23,343 producers are taking technical support in producing their production regularly,
- 21 Collection points have been developed in 5 Upazilas. Producer group members has been bringing their product into the collection point and selling by engagement of traders via collection point Management Committee. Here, sale price has determined by win- win situation along with bargaining.
- 5 (five) Service provider associations have been developed with the LSPs in 5 Upazilas.
- Disaster Risk Reduction (DRR) plan has been developed in 20 Unions and mitigation

activities are on-going. Under this program 6700 Palm (Taal sapling), 4000 Jujube (Boroi/Kul), 4000 Moringa trees were distributed. Plantation of 2000 Bamboo (Borak) for preserving natural water source was also encouraged. In addition, 40 Pump machines were distributed.

3.5.4 Achievement of the Project in 2022

The activities and the budget planned for the year 2022 and the achievement against them were shown in Table 34.

Table 34: Annual achievement and Budget for period July 2022–December 2023

Sl. No	Activities	Achievement July '22 – June '23)		Budget July '23–Dec '23	
		Plan	Implementation	Plan	Budget (in Taka)
Result-1					
1	Bi-Annual planning & review workshop to strengthen stakeholder collaboration	28	25	23	902,658
2	Cross learning events for UNCC and MSP members	23	19	4	186,000
3	Meetings to levy for budget allocation for nutrition in Annual Development Budget (Union and UNCC level)	25	23	2	78,120
4	Strengthen capacity and inter-departmental coordination in nutrition sensitive programming and service delivery of relevant govt. LDs, LGIs. eg. (Round Table, MCH, Nutrition week observation)	22	19	10	286,161
Result-2					
5	Community level Social Behavior Change Communications (SBCC) nutrition and WASH campaigns. e.g- Theatre, Audio visual, Religious leaders training.	55	33	24	448,353
6	School based awareness, school garden campaigns and innovation solutions from school children to integrate nutrition sensitive interventions	53	42	50	2,346,111
7	Nutrition Fair and PTI training	15	8	12	486,762
8	Support adolescent clubs with a focus on girls and nominate nutrition champions from communities and Hill District Councils.	104	90	14	391,995
9	Establish multi-purpose information and service hubs in collaboration with relevant existing government services for CHT. e.g. training, Session, Hosted prog.	110	72	38	803,427
10	Nutrition session for producers groups	3,897	2,953	944	254,355

Result-3

11	Module Development and Skills training for LSPs on nutrition sensitive agriculture, business development and finance for women's economic empowerment	6	6	8	1,130,694
12	Match making between producers and input and output value chain actors, incl. financial service providers	2,010	1,510	500	139,500
13	Trials, demonstrations and pilots on nutrition sensitive agricultural activities	15	15	5	68,820
14	Strategies & action plans for food production and value chain improvement	10	10	5	166,005
15	Implementation of measures for market system and value chain improvement	5	5	5	287,370
16	Facilitate local communities and prepare village based Disaster Risk Reduction Plans with especial focus on nutrition demand during pre and post disasters.	326	326	191	3,240,399
17	Orientation of Upazila level SPA and agri-business enterprise networks and associations (MSMEs)	6	6	8	763,344
18	Union level DRR plenary workshop	20	20	0	0
19	Orientation and skills training for SPA/LSP and front-line extension staff on WASH and DNI product promotion	20	0	20	1,517,760
20	Promote WASH and DNI markets	15	0	15	389,205
Total					13,515,039



3.6 Black Bengal Goats



3.6.1 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.

3.6.2 Coverage of the Area

The project area covers 4 upazilas – Khagrachari, Manikchari, Matiranga and Guimara upazilas within the district of Khagrachari. One Asst. Program Organizer is looking after the farm. The respective 4 IDF Branch Managers are providing credit supports to the group members. All the activities are being carried out by the overall guidance of the Zonal Manager, Khagrachari.

3.6.3 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 in collaboration with PKSF for initial 3 years. From the year 2016, the farm is being run by IDF itself. The farm is serving basically as a breeding farm. During the year 2022, there were 48 goats born in the farm while 28 goats died. The farm sold out 58 breeds to mainly the Black Bengal goat rearers. At the end of the year, the stock of goats in the farm was 53.

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 2022, about 15,500 kg of Napier grasses were produced and approximately 48,000 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 53 villages where 75 groups of women farmers were formed. These women farmers comprised of 556 members. The name of upazilas, the number of villages, the number of groups and the number of members were shown in Table 35.

Table 35: Branch-wise Number of Goat Rearing Farmers' Groups and Members, 2022

Sl. No.	Name of Branch	No. Villages/Wards	No. of Groups	No. of Members
1	Khagrachari	7	11	44
2	Matiranga	12	30	36
3	Guimara	2	3	23
4	Manikchari	32	31	453
Total		53	75	556

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 2022.

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 58 goats were sold during the reporting year. 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 556 members, 449 goat rearing farmers were supported with loan money of BDT 78,42,000. On an

average, each member was provided with a loan support of BDT 17,470. These loans were granted from the respective IDF Branches.

- c. **Supply of fodder:** As described earlier, the fodder growing demonstration farm attached to Black Bengal goat farm, during the year 2022, produced about 15,500 kg of Napier grasses from where approximately 48,000 cuttings were distributed to the members of goat rearers' groups.
- d. **Supply of vaccines and technical advice:** So far, till the end of the year 2022, PPR vaccines were given to 263 farmers for 16,060 goats, de-worming tablets were distributed to 14,430 farmers for 21,776 goats and technical advices were provided to 28,571 farmers for 46,247 goats.

3.7 Red Chittagong Cattle (RCC)



3.7.1 Introduction

Red Chittagong Cattle (RCC), 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.

3.7.2 Objectives

In the above background, IDF initiated a project on ‘Preservation, Development and Expansion of Red Chittagong Cattle Project’ 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.

Project Activities during the Year 2022

3.7.3 Establishment of RCC Demonstration Farm

The project had established a Demonstration Farm at Durlover Para, Satkania on 01 November 2014. At the end of the year 2022, the status of the farm in respect of number of different types of RCC available in the farm was shown in Table 36.

Table 36: Number of Different Types of RCC in Demonstration Farm, 2022

Sl. No	Description	No. of RCC in December 2021	Status of RCC during 2022		No. of RCC in December 2022
			Purchased/ Transformed	Sold/ Distributed	
1	Milch Cow	11	2	6	7
2	Pregnant Cow	5	8	4	9
3	Dry Cow	–	–	–	–
4	RCC Bull	22	9	5	26
5	Heifer	9	2	4	3
Total		47	21	15	45

Note: In case of Heifers, 2022 was started with 9 animals. 2 more heifers were purchased. From the then total 11 heifers, 4 animals were sold and 4 animals transformed into pregnant cows.

3.7.4 Training Conducted for RCC Farmers in 2022

Training farmers on the rearing and management of Red Chittagong cattle plays a crucial role in promoting sustainable and efficient farming practices. These training programs aim to equip farmers with the knowledge and skills needed to ensure the optimal health and productivity of the cattle. Farmers are educated on various aspects, including proper nutrition, housing, breeding techniques, disease prevention, and overall herd management. They learn how to

identify and address common health issues, implement effective feeding strategies, and create suitable living conditions for the cattle. By providing this training, farmers are empowered to make informed decisions, maximize their yields, and contribute to the preservation and enhancement of the Red Chittagong Cattle breed, thereby supporting the long-term viability of their agricultural endeavors. In the year 2022, a total of 63 members were covered under training sessions.

3.7.5 Farmers' groups

In order to execute the objectives of the program, the activities have followed the members in group tiers. All of them are females. Statistics shows a total of 795 members under 152 groups distributed in 05 villages have been brought under the advantages of the program (Table 37).

Table 37: Number of Groups and Members Rearing RCC in Different Villages Till December 2022

Sl. No	Name of Branch	Name of Village	No. of Groups			No. of Members		
			Male	Female	Total	Male	Female	Total
1	Amchorhat	Nathpara	0	26	26	0	135	135
2	Padua	Jangal	0	35	35	0	179	179
3	Satkania	Durlover Para	0	28	28	0	136	136
4	Amilaish	Souty Sarati	0	26	26	0	137	137
5	Dopachori	Monglar Mouc	0	37	37	0	208	208
Total			0	152	152	0	795	795

3.7.6 Fodder Production

Fodder production plays a vital role in ensuring the availability of nutritious feed for livestock. It involves the cultivation and management of crops specifically grown for animal consumption. Fodder crops are typically selected based on their nutritional value, productivity, and suitability for local climate and soil conditions. Farmers are engaged in various practices such as seed selection, land preparation, sowing, irrigation, and fertilization to optimize fodder production. They also employ techniques like crop rotation and intercropping to enhance productivity and sustainability. Regular monitoring and management of the crops are essential to ensure optimal growth and quality. Fodder production not only provides a reliable source of feed for livestock but also contributes to soil conservation, biodiversity, and overall farm sustainability. By investing in efficient fodder production systems, farmers can improve the health and productivity of their animals, leading to better farm profitability and food security. RCC farm, has a fodder producing plot at the west to the farm which has an area of about 3 acres, with a maximum production capability of 219 metric tons per year. The varieties of the fodder are German grass and Nappier grass.

3.7.7 Supports for Treatments

Deworming is an essential aspect of veterinary support provided to farmers for the well-being of their livestock. Farmers are educated on the importance of regular deworming to control internal parasites that can negatively impact the health and productivity of their animals. Veterinary professionals offer guidance on appropriate deworming protocols, including the selection and administration of effective deworming medications. We educate farmers on the signs of parasitic infestation and the appropriate timing and frequency of deworming treatments. By implementing regular deworming practices, farmers can minimize the risk of parasitic infections, improve the overall health of their livestock, and enhance productivity. Veterinary supports also involve monitoring the effectiveness of deworming treatments, providing follow-up care, and offering advice on integrated parasite control strategies. By receiving veterinary support and guidance on deworming, farmers can ensure the optimal health and well-being of their animals, contributing to the success and sustainability of their farming operations. Deworming campaign has covered a distribution of 404 anthelmintics among the animals this year.

3.7.8 Supports for Breeding Service

Support on natural insemination involves providing farmers with the knowledge, resources, and guidance necessary to successfully implement this reproductive technique in their livestock management practices. Veterinary professionals or experts of the institution in breeding play a crucial role in offering support throughout the process. They educate farmers on the benefits of natural selective breeding, including genetic improvement, disease control, and the ability to access superior genetics. By the end of the year of 2022, from the RCC farm premises under natural breeding program, a total of 702 cattle had received the advantages of natural insemination.

3.7.9 Establishment of Bull Center and Services

The bull center has been established in the premises of RCC farm as a support wing for both the farm and breeding services for outsiders. With a number of total 09 breeding bulls, this bull center has been contributing the best breeding services in the locality since establishment in 2014. These animals receive the extensive eyes of the veterinary professionals including the feeding, breeding and veterinary practices. These animals are also being raised in order for beef cattle fattening.

3.8 Gayal (*Bos frontalis*) Project



3.8.1 Introducing Gayal

The cross between Gaur (*Bosgaurus*) and domestic cattle has given birth to Gayal (*Bosfrontalis*). 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).

3.8.2 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.

3.8.3 Importance of Gayal Species

- i) A matured Gayal bull may weigh up to 1000 Kg of live weight. Besides, due to its higher dressing percentage (48–54%), Gayal is a good source for meat production.
- ii) Gayal meat contains 23.87% dietary protein in relation to beef (19.05% protein) and carabeef (20.39% protein). It means Gayal meat is a better dietary protein source.

- iii) The fat percentage in Gayal meat is very low (around 0.66%). In perspective, beef contains the highest fat percentage (10.19%) followed by carabeef (1.37%). The lower the fat percentage, the lower chance to get heart diseases due to less content of cholesterol. Besides, Gayal meat contains higher amount of unsaturated fatty acids which is the best for health.
- iv) The dependency on animal import would be reduced by increasing popularity of Gayal.
- v) Gayal is being as iconic species for sacrifice during Eid-UI-Adha each year.
- vi) Through strict monitoring, Gayal farming can be made commercially profitable.

3.8.4 Goals of the Project

The Gayal project is being executed to achieve the goals as described below–

- i) Conservation of endangered Gayal species from extinction.
- ii) Development of Gayal breed.
- iii) Improvement of Gayal domestication.
- iv) Increasing popularity of Gayal.
- v) Alleviation of poverty by rearing Gayal at the farm level.

3.8.5 Objectives of the Project

The objectives of the Gayal project were to:

- i) establish Gayal Conservation Farm at the institutional level,
- ii) establish Gayal demonstration farms at the farmer level,
- iii) select members especially eligible to Gayal rearing,
- iv) distribute Gayal loans and grant money among the farmers,
- 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.

3.8.6 Working Areas

Sl. No.	District	Upazila	Area
1	Chattogram	Sitakunda	Fouzdarhat
		Lohagara	Amcharhat
2	Khagrachari	Matiranga	IDF Matiranga Integrated Farm

3.8.7 Progress of the project activities

The progress of the Gayal project till December 2022 is shown in Table 38 and Table 29.

Table 38: Progress of Gayal Project till December 2022

Sl. No	Name of the Sector	Target (In 3 Years)	Progress upto 31 December 2022	Percent of Progress (%)	Remarks
1	Demo Farm at The Institution Level				
1.1	Demo Farm (No.)	1	1	100	
1.2	Gayal Purchase (No.)	10	18	100	7 sold out
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	7	17.5	
2.2	Gayal Loan (Lakh Taka)	72.2	7	10	
3	Grants				
3.1	Demo Farm (No.)	30	7	23.3	
3.2	Demo Farm (Lakh Taka)	18	4.2	23.3	
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	

Table 39: Gayal Population at Fouzdarhat Gayal Conservation Farm

Sl. No	Animal Type	No.	Total	Subtotal	Remarks
1	Female Calf	2	3	11	
2	Male Calf	1			
3	Heifer	3	3		7 sold out
4	Cow	3	3		
5	Bull	2	2		



3.9 Cultivation, Processing and Marketing of Seaweed (Shaibal)



3.9.1 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 the seaweed that possesses nutritional and medicinal values. It is not commonly cultivated in our country, but there are about 118 varieties of Shaibal found in our mangrove and coastal belt areas.

3.9.2 Selection of area

Shaibal, 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 Nuniar chara 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 seaweed was unknown to them.

3.9.3 Selection of cultivators

After the initiation of the project, the women collectors of seaweed 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.

3.9.4 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), Bangladesh Fisheries Research Institute (BFRI), Upazilla Fisheries Officer of Cox's Bazar were invited as guest speakers. A practical session was also included to demonstrate the cultivation method.

3.9.5 Conduct of training programs

Last year altogether 3 courses were offered to 75 women farmers. This year, 3 courses were conducted. Two courses were organized in February and one course in March 2022. In each course, 25 women cultivators attended these courses as participants. Therefore 75 women cultivators, 25 in each batch, took part in the training programs during the year 2022.

3.9.6 Cultivation of Shaibal

Out of 75 women farmers trained, 35 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.

3.9.7 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 guidances were provided to them and their cultivation processes were closely supervised.

3.9.8 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.

3.9.9 Production of Shaibal by 35 farmers

Project personnel maintained the records of production and other data of the 'demo' farms of 35 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 40.

Table 40: Total Production & Quantity of Wet and Dry Seaweed Sold and Price Received by 35 Farmers during 2021–22

Species	Total Production (wet) in kg	Total Wet Quantity Sold in kg	Total Price (wet) Received (BDT)	Total Dry Quantity Sold in kg	Total Price (dry) Received (BDT)	Total Price (wet & dry) Received (BDT)
Gracilaria	8,650	1,890	97,500	1,533	238,270	345,770

3.9.10 Marketing of the product

All these 35 women farmers sold their products to the farias coming from Lama, Bandarban, Rangamati and Bazarghata of Cox's Bazar for buying. Besides, one farm, Mahi Agro Products Ltd. also purchased shaibal from the farmers.

3.9.11 Organization of Field Days

For the purpose of publicity and wider orientation among the public about Shaibal, two 'Seaweed Fair, were organized in Cox's Bazar last year on 12 March and 18 December 2022. 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, six Field Days were organized with the same purpose.

3.9.12 Establishment of Seaweed Sale Center

This year, four Seaweed Sale Centers were set up at the local levels so that the farmers could sell their products and earn proper price of seaweed. The project provided them with weight machine, sealing machine etc.

3.9.13 Seminar on Seaweed

A seminar regarding 'Seaweed Culture, Processing and Marketing: Opportunities, Challenges and Actions' was organized at Zilla Parishad Conference Center, Cox's Bazar on 18 December 2022. Representatives from BFRI, BARI, BORI (Bangladesh Oceanographic Research Institute), JICA, World Fish and farmers, small and medium entrepreneurs, owner of Jahanara Green Agro (a seaweed processing and marketing company) were present in the seminar. The station chief & PSO Dr. Shafiqur Rahman, BFRI, Cox's Bazar chaired the seminar. PKSF shared the experiences of its project outcome conducted under the LIFT program. A number of scientists shared their experiences, activities discussing existing problems and challenges.

3.9.14 Workshops and Exposure Visits

The project, this year, organized three local market linkage workshops. About 00 people were trained up to develop themselves as entrepreneurs who had learnt the skills of making ropes and nets for seaweed farming and thus linked them to members for marketing. Besides, one Exposure visit was organized with 25 seaweed farmers in different organizations such as BFRI, BARI and Jahanara Green Agro.

3.9.15 Publicity

This year, three bill boards about cultivation and benefits of seaweed were prepared and put in different points of Cox's Bazar region for publicity among the people. Poster & leaflet were published in this year. One project evaluation report was done by BORI (Bangladesh Oceanographic Research Institute). A baseline survey report was also published in an international journal named International Journal of Innovative Science and Research Technology. Link: <https://doi.org/10.5281/zenodo.7478867>. or <https://zenodo.org/record/7478867>

3.10 Sustainable Enterprise Project (SEP)



3.10.1 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.

3.10.2 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.

3.10.3 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 Chada-naish under Chattogram district. Four IDF branches were involved in the project. These are Anowara, Chadonaish, Rowshanhat and Patiya.

3.10.4 Progress of activities till December 2022

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 till December 2022 were shown in Table 41 mentioning the broad heads of activities.

Table 41: Status of Different Activities Done in SEP till December 2022

i) Training status for capacity development of MEs					
Name of Training	No. of Batches		Percent	No. of Participants	
	Plan	Achievement		Plan	Achievement
Training on sustainable dairy rearing	20	19	95	418	431
Training on fodder cultivation	10	10	100	250	225
Training on vermin composting	10	9	90	198	194
Paravet training	3	2	66.66	60	48
Stuff capacity building training	3	3	100	24	20
Inception workshop	1	1	100	50	48
ii) Status of Agrosor Loans for SEP Members			Plan	Achievement	
Particulars					
No. of Branch		4		4	
No. of member (Agrosor,SEP)		500		812	
No. of Borrower (Agrosor,SEP)		500		1749	
Loan Disbursed (Agrosor,SEP)		15,00,00,000 tk		17,52,00,000 tk	
Total Outstanding (Agrosor, SEP)				34,882,214	
No. of Borrower (Common service)		70		81	
Loan Disbursed (Common service)		1,41,00,000		10,280,000	
Total Outstanding (Common service)				498,012	
iii) Status of Revenue Generating common services					
Particulars		Plan	Achievement	Percent	
Milking machine		12	1	8.33	
Automatic butter/Ghee making machine		1	2	110	
Automatic curd making machine		1	1	100	
Grass Cutter Machine		3	3	100	
Brand shop rent		9	17	180	
Safe dairy feed producing machine		3	0	0	
High yielding fodder production		10	42	400	
Safe animal health pharmacy		10	5	50	
Safe dairy feed sell Centre		10	2	20	

Cow dung or urine dryer	3	1	33.33	
Commercial vermi-compost	40	10	25	
Cow dung carrying trolley	1	4	400	
Rickshaw van for cow dung carrying	2	6	300	
Bio Gas	2	2	100	
iv) Status of Non-Revenue generating common services				
Particulars	Plan	Achievement	Percent	Remarks
Development of cow dung collection center with shed	5	2	40	2 more cowdung collection center place is selected.
Community drainage system development	6	3	50	Ongoing process
Weight machine for cow dung	5	0	0	Ongoing Process
Community milk collection center development	6	0	0	
Rump development at market	2	0	0	
Eco friendly cow comfort shed making	50	37	74	Ongoing Process
v) Status of Monitoring and Evaluation				
Particulars	Plan	Achievement	Percent	
Baseline survey	1	1	100	
External audit	2	1	50	
Internal Audit	2	1	50	
vi) Status of Eco-leveling and access to premium market				
Particulars	Plan	Achievement	Percent	Remarks
Workshop for business certification	6	3	50	Ongoing Process
Workshop for environment certification	9	5	55.55	Ongoing Process
Workshop for product certification	6	1	16.67	Ongoing Process
Workshop for linkage building with DoE, DAE and DLS	3	1	33.33	Ongoing Process
Website development	1	1	100	
Media coverage	1	1	100	
vii) Status of Animal Health Center				
Particulars	Plan	Achievement	Percent	Remarks
Installation of Animal Health Centre	1	1	100	
Vaccination Program (Batch Number)	36	26	72.22	
Providing veterinary services	700	839	119.85	
viii) Status of Environmental development activities				
Particulars	Plan	Achievement	Percent	Remarks
Practice environmental development activities at the member level	700	610	87.14	
Environment Club Meeting	26	15	57.69	
ix) 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	1000	200	

x) Other Activities

Particulars	Plan	Achievement	Percent	Remarks
Community consultation for cow dung collection Centre, Rump & community drainage system development.	12	12	100	
Community engagement for milk collection Centre	8	8	100	
Formation of milk cluster	8	8	100	



3.11 Water Credit Adoption (WCAD) Project



3.11.1 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.

3.11.2 Objectives of the project

The main objectives of the project are to

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

3.11.3 Duration of the Project & Coverage of Area

The project was implemented during July 2021 to September 2022. IDF disbursed 10,594 loans to the target beneficiaries for water supply and sanitation related purposes. The average loan size was BDT 26,886. IDF has its micro-credit activities into 18 districts through 116 Micro-credit Branches till the end of the year 2022. As per the demand from the borrowers IDF has implemented the WCAD project in its all operational areas.

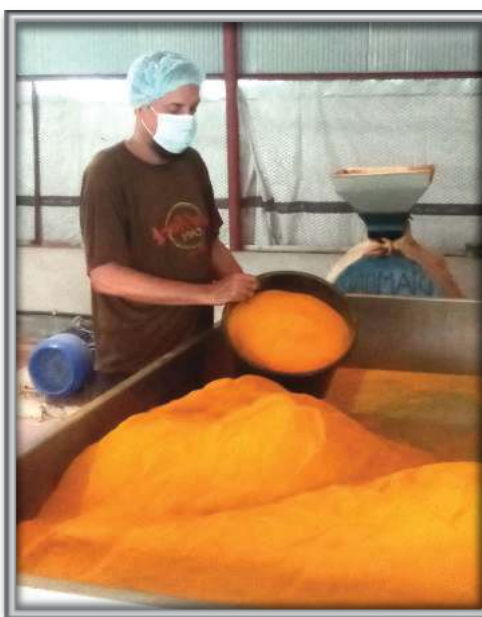
3.11.4 Progress of the Project Activities

- 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 September 2022, 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 September 2022 are shown in Table 42.

Table 42: Status of WCAD Loan till September 2022

Particulars	Purposes of Loan			Total
	Water	Sanitation	Water & Sanitation	
No. of loans disbursed	3291	7105	198	10594
Total amount of loans disbursed (BDT)	92227000	187840000	4767000	284834000
No. of beneficiaries covered	14668	31461	934	47063

3.12 Fruits & Spices Processing Project



3.12.1 Objectives of the Project

IDF initiated the Fruits & Spices 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 and spice crops such as pineapple, jackfruit, mango, banana, turmeric, ginger, pepper etc. and gradually develop new entrepreneurs in the locality. More specific objectives of the projects are to:

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

3.12.2 Area Coverage

The project area covers 4 upazilas – Khagrachari, Manikchari, Matiranga and Guimara upazilas 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.

3.12.3 Progress of Activities

i) 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 machines are purchased and installed for processing and operation. A laboratory was also established to test the qualities of different processed products.

ii) Trial Production

Since its establishment, attempts were being taken to process different types of fruits and spice crops grown in the locality on experimental basis in the factory. So far, the following fruits and spice crops were processed to produce the following products.

- i) Jackfruit: jackfruit chips, jam, jelly and pickles,
- ii) Mango: pickles and jam,
- iii) Pineapple: pickles, jam, jelly, nectar, pineapple bar,
- iv) Malta: pickles and kam,
- v) Olive: pickles,
- vi) Chalta: pickles,
- vii) Tamarind: pickles,
- viii) Turmeric: powder,
- ix) Pepper: powder (Hathazari sweet variety),
- x) Ginger: powder,
- xi) Bay Leaf: powder,
- xii) Neem: powder,
- xiii) Sajne: Leaf powder,
- xiv) Cattle feed: this item is being prepared in consultation with the livestock specialists by mixing wastes of jackfruits, pineapple, other fruits wastes, sea weed (shaibal), sajne leaves and so on.

All these products are being produced on trial basis to see the quality of the products. Of these, turmeric powder was found to be of good quality and people liked it. Therefore, attempts are being made to market the product on commercial basis. For this, steps are taken to get the approval from the appropriate authorities for commercial production and marketing.

iii) 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, groups and the numbers of members are shown in Table 43.

Table 43: 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	Manikchari	22	2	50
Total		43	8	200

3.13 RAISE Project



3.13.1 Introduction

Integrated Development Foundation (IDF) has been implementing Recovery and Advancement of Informal Sector Employment (RAISE) project from 2022 to 2026 which is jointly funded by PKSf and World Bank. The objectives of this project are to provide supports and services that can strengthen earning opportunities for low-income youth entrepreneurs, Covid 19 affected micro-entrepreneurs and youth apprentices through training and micro-credit. This project has been implementing in 39 branches under 12 districts, mostly in Chattogram and Rajshahi areas.

3.13.2 Components of the project:

- a) **Covid 19 affected micro-entrepreneurs:** Under this component 1100 participants will receive micro-credit supports up to June 2023. Their average loan size is BDT 100,000. In terms of interest rate this group will enjoy very flexible rate which is only 18% as per decline method. All of the participants will receive Risk Management & Business Continuity training under this component. In the year of 2022 target and achievement for Covid 19 affected group have been shown in Table 44.

Table 44: Target and Achievement of Loanees and Disbursement of Loans in 2022

Loanee		Disbursement (BDT)		Training	
Target	Achievement	Target	Achievement	Target	Achievement
300	322	30000000	30000000	–	–

- b) **Apprentices and Master Crafts:** The beauty of the RAISE project is Apprentices/ Master crafts activities where apprentices are taking hands on training from Master Craft persons. The training program will be conducting six month, after completing this training all of apprentices will have considerable as an entrepreneur. All apprentices will receive certificate and who will do better regarding training performance the Reorganization of Prior Learning (RPL) will be ensured from the project. On the other hand, master craft persons will receive two days orientation from the project. During the year 2022, 60 Apprentices were selected as per plan and 30 Master crafts were also selected as per plan. Training programs are expected to be started from the next year.
- c) **Youth Small Entrepreneurs:** Under the component 141 youth small entrepreneurs will be selected in this financial year. All of them will receive 3 months (12 week, each week 2 days, each day 4 hours) total $(12 \times 2 \times 4) = 96$ hours training. Moreover, they will receive soft loan as like as Covid 19 affected group. But this group's average loan size will be BDT 117000. After completing Psycho- Metric profile they will receive the loan. The Psycho- Metric profile will be conducted by Case Management officer but he supposed to be supported through others RAISE team members and existing microfinance team. During the year 141 Youth Small Entrepreneurs were primarily selected, but their training and disbursement of loans are expected to take place next year.
- d) **Staffing:** Four staff members like one Project Coordinator, one Case Management Officer, one Life Skills Officer and one Accounts Officer had been recruited for running the project. The project has been supported by existing microfinance staff. All team members of RAISE project had received orientation from PKSf including the related IDF microfinance and training division staffs.

Case Study: A story of becoming a successful entrepreneur

Ovi Baruya (27) is the name of a woman entrepreneur who comes from a backward community. She experienced a lot of struggles in her life. From childhood, she thought to support her family financially along with her studies. But it was quite difficult for her to support her parents by breaking the prevailing norms of the society and bringing financial solvency by running an enterprise as a woman.

About four years ago, she and some of her friends initiated a coaching center. She initially started from class three to SSC and her dream was gradually to include HSC and university level students. Within a year, due to the pandemic Covid 19, her coaching center was closed like other institutions. At that time, she had a large amount of loan that she needed to repay.

After closing coaching center, her source of income also stopped. She was desperately thinking how to repay the loan. Just at that time, the holy Eid festival was coming up a few days later, she took about 6 thousand taka from her family and bought some women dresses and started selling its online to some known people. In this way, handsome money was gained during the Eid festival. But after the festival she had to think again about how her income will come in the future and there was constant pressure of loan.

She felt that she has already received many positive comments regarding delicious food cooking capacity from the surrounding people. From that thought, she managed 3000 taka from the profit earned in the cloth business and at the same time she as an old and regular member of IDF came to know about the Agrasar-RAISE loan assistance under the RAISE project through the concerned Branch Manager. As a Covid 19 affected entrepreneur, she took opportunity with a loan of BDT 60,000 from the project in August 2022 and invested that money, online clothes and food businesses.

Then, she started to make winter pithapuli, pudding, homemade ghee and biryani and delivered to customers from her home. In terms of delivery sometimes her younger brothers and sisters helped her but she could ensure entire money collection through mobile banking services which had made her business much risk free. At the present capital of her cloth business is around BDT 80,000 and the capital of Food business is around BDT 50,000.

Ovi's dream is to open a restaurant by 2026. She wants to support some more unemployed youths and their families by providing employment. Her success will contribute to our economy and will be an example for future women entrepreneurs to follow. She said if women come forward with honesty and courage, many things can be achieved.



3.14 FDMN (Forcibly Displaced Myanmar Nationals) Project



3.14.1 Brief of the Project

A major humanitarian crisis in the Rakhine state of Myanmar had led to the mass exodus of more than one million Rohingya refugees into the largest refugee camps in the world at Cox's Bazar, Bangladesh. Major health problems are prevailing among Rohingyas as they are living in a highly congested area and unhealthy environment in Cox's Bazar.

Being concerned with the health problems existing among the Rohingya refugees, Integrated Development Foundation (IDF) with the collaboration of Humanity Beyond Barriers (HBB) USA and The University of Texas (USA) took the initiative to improve knowledge on health issues of the Rohingya refugees in Cox's Bazar, Bangladesh.

3.14.2 The Goal of the Project

The main goal of this project is to educate and aware the Rohingya people about health related problems through delivering in person training, demonstrating 8 educational health related animation videos in Rohingya language and evaluate their knowledge on healthcare issues through Focus Group Discussion (FGD) and questionnaire survey.

3.14.3 Objectives of the Project

The key objective of the proposed project encompasses the following:

- To aware and educate the Rohingya people about health care issues and disseminate knowledge and information related to causes and preventive measures about common diseases.
- To provide and demonstrate best preventive health practices and behavior-focused health information through video representation in Rohingya language.

- To make the Rohingya people competent enough in explaining diseases while receiving medical services from the doctors.
- To create facility for telehealth and provide health services through MBBS doctor in the long run.

3.14.4 Progress of project activities during 2022

Under this project, IDF has conducted a baseline survey to assess the Rohingya people's knowledge level on preventive care, especially in the area of communicable diseases like COVID-19, AIDS, skin disease, skin cancer and zoonotic diseases along with, Hand hygiene, Kangaroo care and Menstrual hygiene etc.

3.14.5 Achievements under this project

After delivering, the Rohingya refugees have learned about health-related problems, common diseases, and preventive measures for the diseases in the camp. A healthy behavioral change has been observed among Rohingya people's physical, emotional, or social health, and improvement of mental health. The survey has been conducted by IDF team. The end line survey has been conducted after 3-6 months of training and video distribution.

It has been observed that that through these training the FDMN has come aware about healthy and hygienic practices and become capable of taking preventive measures on the health.

3.15 RMTP (Rural Micro Enterprise Transformation) Project



3.15.1 Introduction

IDF has been implementing a project on “High Value Fruits–Crops Varieties Expansion and Marketing” Value Chain sub project under the “Rural Microenterprise Transformation Project (RMTP)” of PKSF with the assistance of International Fund for Agricultural Development (IFAD).

3.15.2 Goal of the Project

The goal of the project is to increase the income of small and marginal farming families and small entrepreneurs and ensuring food security & nutrition.

3.15.3 Objectives of the Project

The objectives of the project are set to:

- i) Increase income through technology-based farming and small entrepreneurship development of high value fruits, spices, grains etc.
- ii) Increase Entrepreneurs of high value fruits and crops production and marketing.
- iii) Develop new products and create sustainable employment.
- iv) Create production and market systems taking into account climate changes, weather, safe food and nutrition and other related issues.
- v) Increase participation of youth and women in high value fruits & crops production and processing.
- vi) Increase interest of entrepreneurs in ecological farming to ensure safe supply of product.

3.15.4 Working Area

- i) Khagrachari – Matiranga Upazilla,
- ii) Rangamati – Kaptai Upazilla,
- iii) Bandarban – Bandaeban Sadar and Thanchi Upazila.

3.15.5 Activities Performed during the year 2022

Different Training programs were conducted and meetings took place under the Project during the reporting year by IDF RMTP Team that were listed in Table 45.

Table 45: Different Activities Performed in RMT Project during the Year 2022

Sl.No.	Activities	Unit	Achievement
1	Farmers Profiling (on Software)	Person	6000
2	Financial management Training for Small Micro entrepreneurs and producers	Person	952
3	Training on Nutrition, Weather, Nature and Social issues	Person	2529
4	Training for Lead Farmers, Input sellers, Nursery owners about Horticultural Technology and Management	Person	25
5	Signed agreement with input suppliers	Number	3
6	Demo of Seedless Lemon	Number	40
7	Demo of Rambutan	Number	4
8	Development of Value Chain Committee	Number	1
9	Establishment of Collection Centre	Number	1

More detailed information on the activities is described below.

- i) **Farmer's list:** Total 6000 farmers list was collected from 4 different upazillas under RMTP sub-Project with a category of Ultra Poor Farmers, Transitional Poor Farmers and Enterprising Poor Farmers. Data was collected directly using Kobo Collect Apps by AVCF under respective upazillas.
- ii) **Financial Management Training:** IDF started to provide training on financial management in Matiranga, Kaptai, Bandarban Sadar and Thanchi. Farmers and micro entrepreneurs can gather knowledge about financial management and also, they can contact with IDF to take loan. Through this training, till now about 952 people have gathered knowledge on Financial Management and in different area of RMTP project, some people have started collecting loan from IDF for different kinds of income generating activities with special focus on high value fruits and crops.
- iii) **Nutrition, environment and social issues related training:** In the Hilly area, farmers and poor people have very limited knowledge on nutrition and their effect on human health, especially for pregnant and lactating women. For this, huge numbers of indigenous people are suffering from malnutrition. Our main objective is to teach them about nutritious food and empower women and increase awareness about it. More than 2500 people have gathered knowledge about nutritious food in different areas of hill tracts through training.
- iv) **Training on Lead Farmers and Dealers about Safe food Production:** IDF has arranged training for 25 Lead farmers and Dealers about organic fruits production through Organic Fertilizer, Bio Pesticides and Bio Fertilizers. Through this training farmers had gathered knowledge about Biological Safe products. Different farmers and dealers from Matiranga and Kaptai attended this meeting. Now farmers can grow synthetic fertilizer and pesticide free fruits and vegetables on their own.

- v) Signed Agreement for Organic Fruit Production:** IDF has signed agreement with ISPAHANI agro limited, Kazi Farms limited and Sopnobilash Agro Farm and Nursery for successful production and awareness building activity in field level. Most of the farmers in hilly area are not capable of producing safe and pesticide free fruits and vegetables for their limited knowledge on Organic Fertilizer and Bio Pesticides. With this agreement IDF RMTP team can organize farmers and increase awareness by training. Now the farmers collect environment friendly pesticide from nearest bio fertilizer and pesticide dealer. On the other hand, they also can collect trusted sapling from nursery on their own.
- vi) Different Demonstrations:** IDF RMTP Team had started demo development in root level to increase awareness of farmers about high value fruits and crops. Seedless lemon and Rambutan saplings were distributed to the field by the Executive Director (IDF) in 29/08/2022. A team of Farmers came to collect their saplings. They were very much happy and committed to grow High Value Fruits and Crops.
- vii) Value Chain Committee:** A value chain committee had been developed under RMTP- High Value Fruits and Crops Extension and Marketing Project to identify different obstacles and pursue solution of the value chain. Upazilla Agriculture Officer, Nursery owner, fruit dealer and retailer, bio pesticide, organic matter dealer, farmers from different sector were engaged with this committee. RMTP Team organize meeting quarterly.
- viii) Collection Center Development:** IDF-RMTP Team had developed collection center in root level to enhance collection, sorting and marketing of different fruits in hilly area. One of the collection centers was developed in Bangmara, Matiranga, Khagrachari. The people living near that area are excited after having that collection center. Around 7 village people were benefited from that collection center. Paikars and Arotdars now can easily collect fruits and crops from that area.

IDF “RMTP High Value Fruits and Crops Extension and Marketing Project” has been working on field level to increase production of fruits and crops in hilly areas which could improve farmer’s condition and uplift their quality of livelihood. A great achievement of this project was to start new and high value fruits crops such as Rambutan, Seedless lemon, Vanilla, Mango, Coffee, Cashew nut and Black pepper in CHT Hilly areas. It is expected that upon completion of the project interventions, the value chain actors will enjoy higher income and meet their nutritious demand.

3.16 Lama (Saroi) Project

(A Socio-economic development project for 40 minority ethnic poor families in Lama of Bandarban district)



3.16.1 Background of the Project

Bandarban district is one of the most poverty-stricken districts of the country. The people of the region earn their livelihood through Jhum cultivation. Recently, some areas of Sarai Union in Lama Upazila of Bandarban district were set on fire in order to expand rubber cultivation. As a result, the land crops and gardens of 40 local families of three Jumia neighborhoods were burnt and their livelihood was cut off. Therefore, the local ethnic community has faced a sudden food crisis. Further a detail news was published in daily Shamokal on 11 May 2022. Taking this into consideration, senior delegates of Palli Karma-Sahayak Foundation (PKSF) and Integrated Development Foundation (IDF) visited the affected area and exchanged opinions with the members of ethnic groups of the area, representatives of local people and Lama Upazila Nirbahi Officer. In order to improve the quality of life of the affected minority groups, PKSF and IDF had undertaken a project titled "Socio-economic development of 40 minority ethnic poor families in Lama of Bandarban district".

3.16.2 Purpose of the project

The aim of this project is to bring out 40 families of poor minority groups in Lama through short-term and long-term activities and uplift the overall socio-economic condition of the people of that area.

3.16.3 Activities and Achievements

To bring upgradation in the livelihood of the target people, IDF had initiated some activities like i) establishing solar deep tube well and pipe network for providing clean and safe water, ii) constructing sanitary latrines so that every household can ensure access to safe and hygiene toilet facilities, iii) installing solar street light for free movement at night, and iv) building a community center for health care services and for promoting healthy cultural practices.

3.16.4 Progress of Project Activities

- i) **Establishment of safe water supply:** Safer water supply system through solar driven submersible pump, pipe network and tank had been introduced in the valley and maintained through community management.
- ii) **Construction of sanitary latrines:** A total of 34 sanitary latrines had been constructed, one for each family.
- iii) **Installment of street lights:** Five street lights were initiated to be installed. In this case, considering the situation and environment, there was a plan to ensure the use of lithium batteries instead of conventional batteries and under the project, IDF had instilled 8 street lights.
- iv) **Establishment of multipurpose community center:** A multipurpose community center will be established. This center will be used as Early Childhood Development Center, Tutorial School, Senior Citizen Center, Adolescent Club and Health Care Center etc. It will also serves as gathering place for members of the community.



4. OTHER ACTIVITIES



4.1 Governing Body Meetings & AGM during 2022

During the calendar year 2022, six meetings of the Governing Body of IDF were held in January, April, June, October, November and December respectively. The Annual General Meeting (AGM) was held on 25 June 2022 at the Integrated Farming Complex at Matiranga in the district of Khagrachari. 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, liaison with other organizations and agencies and so on.

4.2 Exposure Visit to IDF by Nepalese MFIs



On the basis of an MoU signed between IDF and RMDC (Rural Microfinance Development Centre) and 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. Till 2019, these visits used to take place at least one batch in each month. Sometimes it was even more than one batch in some months. Similarly batches from IDF (sometimes participants combining from other NGOs) used to visit Nepal. It was a mutually exchange visit program learning from each other. But the program, unfortunately was disrupted in early 2020 when Covid-19 started spreading out throughout the world. In 2020, only 3 batches from Nepal could visit Bangladesh in the months of January and February. From March 2020 to February 2022, the program virtually remained suspended due to Covid-19 pandemic.

Exactly after 2 years, the program was resumed and 9 batches of Nepalese groups visited Bangladesh. IDF, as usual, used to design and organize these programs keeping in view the purposes of the visits. The programs contained orientation and briefing about 5 MFIs – IDF, Grameen Bank, BRAC, Buro Bangladesh 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. IDF organized 9 such visits where there were 101 participants of different MFIs from Nepal. See the details of course-wise participants and the organization they had represented in Table 46.

Table 46: Number of Nepalese Participants and their Respective Organizations Visiting Bangladeshi NGOS in 2022.

Sl.No.	Visit date	Duration (days)	No. of Participants	No. of Organization	Name of Organization
1	March 9–15, 2022	7	12	3	• Swabalamban Laghubitta Bittiya Sanstha Ltd. • Chhimek Laghubitta Bittiya Sanstha Ltd. • Shrijanshil Laghubitta Bittiya Sanstha Limited
2	May 21–28, 2022	8	12	2	• Centre for Self-help Development (CSD) • Swabalamban Laghubitta Bittiya Sanstha Ltd.
3	June 4–10, 2022	07	07	3	• Suryodaya Womi Laghubitta Bittiya Sanstha Ltd. • Forward Microfinance Laghubitta Bittiya Sanstha Ltd. • Chhimek Laghubitta Bittiya Sanstha Ltd.
4	June 15–22, 2022	8	12	7	• Centre for Self-help Development (CSD) • Chhimek Laghubitta Bittiya Sanstha Ltd. • Aatmanirbhar Laghubitta Bittiya Sanstha Ltd. • Manushi Laghubitta Bittiya Sanstha Ltd. • Udayadev Bahuudeshiya Sahakari Sanstha Ltd.

Sl.No.	Visit date	Duration (days)	No. of Participants	No. of Organization	Name of Organization
					- Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd. - Upakar Laghubitta Bittiya Sanstha Ltd.
5	June 24– July 1, 2022	8	12	6	- Centre for Self-help Development (CSD) - Chhimek Laghubitta Bittiya Sanstha Ltd. - Mirmire Laghubitta Bittiya Sanstha Ltd. - Jalpa Samudayik Laghubitta Bittiya Sanst - Chameli Saving & Credit Co-operative Society Ltd. - Shrijanshil Laghubitta Bittiya Sanstha Ltd.
6	Sept. 3–10, 2022	8	11	6	- Aatmanirbhar Laghubitta Bittiya Sanstha Ltd. - Mahila Sahakari Sanstha Ltd. - Environment Development Multipurpose Co-operative Society Ltd. - Chandannath Multipurpose Co-operative Ltd. - Mero Microfinance Laghubitta Bittiya Sanstha Ltd - Vjaya Laghubitta Bittiya Sanstha Ltd
7	Sept. 17–24, 2022	8	10	3	- Suryodaya Womi Laghubitta Bittiya Sanstha Limited - Laxmi Laghubitta Bittiya Sanstha Limited - Swarojgar Laghubitta Bittiya Sanstha Limited
8	Sept. 24– Oct 1, 2022	9	14	3	- Centre for Self-help Development (CSD) - Swabalamban Laghubitta Bittiya Sanstha Ltd. - Nerude Laghubitta Bittiye Sanstha Ltd.

Sl.No.	Visit date	Duration (days)	No. of Participants	No. of Organization	Name of Organization
9	Nov. 26– Dec.3, 2022	8	11	8	• Birgunj Saving and Credit Cooperative Ltd., Parsa • Upakar Laghubitta Bittiya Sanstha Ltd., Banke • Chameli Saving & Credit Co-operative Society Ltd., Sarlahi • Bouddha Grameen Multipurpose Cooperative Ltd., Surkhet • Mega Saving and Credit Cooperative Ltd., Kanchanpur • Lekhnath Community Saving and Credit cooperative Ltd., Pokhara • Manushi Laghubitta Bittiye Sanstha Ltd., Kavre • RMDC Laghubitta Bittiye Sanstha Ltd., Kathmandu

5. PLANS, BUDGETS & AUDIT



5.1 PLANS AND BUDGET

Preparation of an annual plan and budget is a regular feature of IDF. The significant characteristic of preparing this plan and budget is that it is done in a participatory way and starts from below. Another characteristic is that it considers the past year's performance to set the targets for the next year. For this, detailed guidelines are prepared from the planning department of the Head office by reviewing the past years' experience of achievements and challenges. Once these guidelines are prepared, they are shared with Zonal and Area Managers over a meeting. They are briefed about the details of these guidelines and necessary instructions are provided how to prepare the plan and the budget.

The process of the preparation of the ‘plan and budget’ begins at the Field Organizers’ level. Each Field Organizer prepares his/her plan and budget and submits it to the Branch Manager. The Branch Manager along with the Field Organizers reviews the plan and the budget. In this exercise, the respective Area Manager remains present to assist them and they finalize the ‘plan and budget’ of the Branch. The finalized plan and budget of the branch is then sent to the Area Manager. The Area Manager then consolidates the plan and budget of his area. In finalizing this area level plan and budget, the Area Manager takes into consideration of the guidelines provided by the head office. Then the Area Manager submits it to the Zonal Manager. The Zonal Manager consolidates the plans and budgets of all the areas within his jurisdiction and finalizes the plans and budgets of his Zone. He especially looks into the guideline’s instructions for finalization. The finalized plan and budget of the Zone is then submitted to the planning and budget department of the head office. The plans and budgets of all Zones thus submitted to the planning department are checked and reviewed by the department. The consolidated report is then discussed in a workshop of the Zonal and Area Managers to prepare the annual plan and budget of the Organization. The Executive Director, the Deputy Executive Director, the Director (Micro-finance) and other high officials participate in this workshop. In this way the annual plan and budget of the year 2022 was done and finally approved by the Governing Body. The Plan and Budget for the year 2022-23 is given in Annex-6.4.

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. In the year 2022, the Team consisted of 9 members headed by a Deputy Coordinator. The mode of work of the team members was to visit branches, areas, 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 team undertakes sudden audit works to branches and offices without prior information to make on the spot checking of any errors and/or irregularities.

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

In the year 2022, a total of 115 branch offices and 19 other offices of 12 projects accounts were audited. The internal audit was found to be a very fruitful tool for maintaining and improving the quality of work.

ii) External Audit

Khan Wahab Shafique Rahman & Co., a Chartered Accountancy Firm was appointed to audit the accounts of the organization for 3 years effecting from 2011-22 to 2023-24. The Audit Report for the year 2021-22 is given in Annex-6.5.

6. ANNEXES

Annex 6.1

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: 88-031-671422, 88-031-671248,
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, P.S & 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, P.S:
Chapai nawabgonj Sadar Chapai nawabgonj
Mobile No: 01847-005455
e-mail: shamim_idf441@yahoo.com

Manikchari Area

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

Cumilla Area

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

Natore Area

C/O, Abul Hossain Peon, PO-Dighapota,
PS-Natore Sador, 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	Branche 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	Branch 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 #o6, 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+P.S- 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	Branch Code	Address	Year of establishment
25.	Baghaichari	25	Subarna Vaban, BGB Camp, Marishya Bagha-ichari, 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, P.S & 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, P.S- Ukhia, 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	Branch 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, P.S Kornoher (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&P.S: 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	Branche 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: Fatikchhari, Dist: Chattogram. Mobile no. 01847-005453	November 2012
65.	Shitakundo	67	Sitakundu Poursova, 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, Madrasa 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 Pouroshava, 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. Dinobondur, Balahor, Post: Niamatpur, Thana: Niamatpur, Naogaon Mobile no. 01844-070977	February 2018
95.	Najipur	97	Notun Hat Mor, Gogonpur Road, Harirampur, Najipur, Patnitola, 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- Dastana bad - 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
115	Joydebpur	117	South chayabithy Moor, Joydebpur, Gazipur Sadar, Gazipur. Mobile No. 01894-883512	November 2022
116	Pekua	118	Adosho Para, Chwmohoni, Pekua Sadar, Pekua, cox's bazar. Mobile No. 01894-883515	November 2022

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	Meraz Villa, Polashpur, Beside Fire Service Kachua, PO+PS: Kachua, Dist: Chandpur	01833-219021	Solar Branch
2	Chattogram	Banshkhali	Jaldi	IDF Solar Program, Askaria Bazar, PO: Jaldi, PS: Banshkhali, 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		Mirescharai	Baraiyarhat	IIDF Solar Program, C/O Monira Market, Baraiyarhat Powrosova Station, PO: Baraiyarhat, PS: Mirsharai, 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	Chandina	IDF Solar Program, Matribhumi Girls School, Sadolpur, Eliotgonj Bazar, PO: Eliotgonj Bazar, PS: Dawdkandi, Dist: Cumilla	01833-148934	Micro-credit
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	Operated by Lakshmipur Sadar solar	01833-329026	Micro-credit
10	Coxs Bazar	Pekua	Pekua	IDF Solar Program, Abu Salek Vi Building, Baimmakali Road, Beside Pekua UP, PO+PS: Pekua, Dist: Cox's bazar	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.-Cox's bazar.	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 Near Upazila Agricultural Office (old) PO & PS: Manikchari, Khagrachari	01811-415018	Micro-credit
14	Rangamati	Jurachari	Jurachari	IDF Solar Program, Jurachari Bazar, PO+ PS:-Jurachari, Dist:-Rangamati.	01847-005437	Micro-credit
15		Langadu	Langadu	IDF Solar Program, Beside Langadu UP, PO & PS: Langadu, Dist: Rangamati	01814-659335	Micro-credit
16		Rajasthali	Rajasthali	IDF Solar Program, Rajasthali Bazar, PO+ PS : Rajasthali, Dist.-Rangamati	01811-415056	Micro-credit
17		Kaptai	Baraichari	IDF Solar Program, Baraichari Bazar, PO: Baraichari, PS: Kaptai, Dist: Rangamati	01847-005446	Micro-credit
18	Moulvi Bazar	Juri	Juri	Hazi Inzad Ali Market Second floor, PO+PS: Juri, Dist: Moulvibazar	01811-415033	Solar Branch
19	Sylhet	Companigonj	Companigonj	Md. Ratan Meah Building, Vill: Companigonj, PO+PS: Companigonj, Dist: Sylhet	01811-415033	Solar Branch
20		Fenchugonj	Fenchugonj	Operated by Companigonj Solar Branch.	01811-415033	Solar Branch



6. ANNEXES

Annex 6.3

List of Income Generating Activities

1. Farming, Gardening, Nurseries

1	Apple Cultivation	29	Mushroom Cultivation
2	Arum (kochu) cultivation	30	Mustard (Sorisha) cultivation
3	Banana cultivation	31	Nursery
4	Bean (Shim) Cultivation	32	Nut (Supari) cultivation
5	Betel leaf cultivation	33	Onion (peage) cultivation
6	Bitter gourd (korolla) cultivation	34	Orange Cultivation
7	Brinjal (Begun) cultivation	35	Paddy cultivation
8	Coriander (Dhone) cultivation	36	Papaya Cultivation
9	Corn cultivation	37	Parble (poto) cultivation
10	Cucumber (Shosha) Cultivation	38	Pea (motr suti) Cultivation
11	Flower Cultivation	39	Plum cultivation
12	French (Borboti) cultivation	40	Potato cultivation
13	Gardening	41	Radish (Mula) cultivation
14	Garlic (rosun) cultivation	42	Rice cultivation
15	Grass Cultivation	43	Seaweed Culture
16	Ginger (Ada) cultivation	44	Snake gourd (Chichinga) cultivation
17	Gourd (lau) cultivation	45	Sponge gourd (Dhundol) cultivation
18	Green Chilli (kacha morich) cultivation	46	Sugarcane cultivation
19	Guava garden	47	Tea Cultivation
20	High yeilding fodder/Grass cultivation	48	Tobacco
21	Ho-plum (Amra) Cultivation	49	Tomatoo cultivation
22	Jute cultivation	50	Turmeric (Holud) cultivation
23	Ladies Finger (Daros) cultivation	51	Turnip (Shalgom) cultivation
24	Lemon cultivation	52	Vegetable cultivation
25	Litchi garden	53	Water melon (Tormuj) Cultivation
26	Maize (Bhutta) Cultivation	54	Wheat Cultivation
27	Mango gardening	55	Salt Cultivation
28	Red Gram (Mosur Dal) cultivation	56	Spice Plantation

2. Business on Agricultural Produces and Products

1	Agorbati Making Factory	18	Nutmeg (joyfol)
2	Agor Bati Sale & purchase	19	Oil Business
3	Chestnut Business	20	Paddy Business
4	Banana seller	21	Paddy/rice/wheat/flour mill
5	Betel Leaf (Pan) business	22	Potato business
6	Betel Nut (Supary) Business	23	Rabar Garden
7	Cardamon (alach) business	24	Rice Business
8	Coconut & nut business	25	Boiled Rice Business
9	Cotton business	26	Rice Purchase

10	Flower Business	27	Salt business
11	Fruit business	28	Seeds (Food & food grains) Like rice BIZ
12	Fertilizer, insecticide& seed business	29	Sugar, Molasses (chini, Gur) Business
13	Get Nut business	30	Sugar, Molasses (chini, Gur) Making Factory
14	Jute business	31	Tea Business
15	Khor (Straw)	32	Turmeric/pepper/spice business
16	Lemon business	33	vegetables Business
17	Nut business		

3. Livestock and fisheries Production

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

4. Business on Livestock and Fisheries Produces and Products

1	Beef Business	12	Dairy products
2	Chicken Business	13	Dry fish business
3	Cow Fodder	14	Dry processing of nappi
4	Cow food Production	15	Eag Business
5	Cow food sale & purchase	16	Fish business
6	Cow sale & purchase	17	Fish feed trading
7	Cow Shed (GORUR GHAR)	18	Fishing net making
8	Cow Shed (GORUR GHAR) repair	19	Goat Business
9	Bio-gas plant	20	Poultry business
10	Dairy feed sale	21	Meat Business
11	Dairy pharmacy	22	Oyster and snail business

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

1	Aluminium product business	12	Crockeries/Pots and pans business
2	Blender Purchase	13	Pan (korai) Making
3	Bottle Making	14	Plastic Business
4	Candle	15	Plastic materials business
5	Candle (Mombati) Making factory	16	Pottery
6	Bucket (Balti) Making	17	Rope (Dori)
7	community center	18	Silver
8	Crockeries	19	Tape Making
9	Decorator	20	Toy Business
10	Glass Factory	21	Tub (Gamla) Making
11	Glove sale's Shop		

6. Handicrafts, Tailoring & Bamboo Products

1	Bamboo and rattan Production	8	Mat making/sale
2	Bamboo Business	9	Mattress making (Tosok) sale's shop
3	Buutik business	10	Mattress Making
4	Handicraft Business	11	Sewing
5	Handicraft factory	12	Sewing Machine purchase
6	Handkerchief Making	13	Tailor
7	Loom-(Tath Shilpo)		

7. Garments, Hoseries, Leather Products

1	Bag business	23	Leather business
2	Bag Making	24	Leather goods business
3	Bedsheet Making	25	Lungi Sale's Shop
4	Bedsheet making/ sale's Shop	26	Necktie (Tie) Making
5	Belt Making	27	Needle (Such) Making
6	Belt making sale's Shop	28	Pettycoat Making
7	Blanket Making factory	29	Punjabi Sale's Shop
8	Blanket sale's shop	30	Readymade garments
9	Blouse Making	31	Sackcloth/bag business
10	Cap Business	32	Sack Business
11	Cap Making	33	Shari sale's Shop
12	Cloth Business	34	Shirt sale's shop
13	Cloth Making factory	35	Shoe Making Factory
14	Coating-Mattress Store	36	Shoe Shop
15	Dhoti Sale's Shop	37	Sliper/sandle Shop
16	Drapery	38	Sofa & phome business
17	Dress-making tool business	39	Stockings Sales Shop
18	Export And Import business	40	Textile mill
19	Undervest Business	41	Thread (Suta) factory
20	Garment Cutting pice (jhute)	42	Towel Making Factory
21	Garments, husiyari, hat making	43	Trousers Sale's Shop
22	Laundry	44	Turban (Pagri) Making

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

1	Beauty Parlour	7	Jewelry business
2	Cosmetic	8	Ornaments Business
3	Departmental store	9	Saloon
4	Distributer/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 ect)	10	Grass cutter machine purchase
5	Agriculture products	11	Prepare rice threshing machine
6	Bulldozer	12	Tractor purchase

10. Hardware/Iron/Steel Products and Electrical Goods

1	Almira Making	24	IPS Showroom
2	Sand Business	25	Iron (Loha Business)
3	Battery Making	26	Kettle Making factory
4	Battery products business	27	Key making
5	Brick Business	28	Lighting
6	Brick field	29	Mechanical shipping business
7	Broom (Zata) Making	30	Mike service
8	Cement	31	Pail and mop products
9	Ceramic, Earthenware Etc (Matir Bason) Business	32	Plate Making
10	Chali soil Business	33	Refrigerator Purchase
11	construction	34	Rock business
12	Contactary (thicadary) Business	35	Sand/Stone/cement business
13	Cup Making	36	Sataring business
14	Cutter (Boti)	37	Solar System
15	Electric business	38	Spectacles (Chosma) Making
16	Electric Equipment factory	39	Spectacles (Chosma) Shop
17	Electric Lamp	40	Spoon making
18	Electrical equipment & parts	41	Steel business
19	Electronic Shop	42	Steel products furniture
20	Fuel/charcoal products	43	Tiles Business
21	Grill/iron	44	Tray Making
22	Hardware business	45	Watch Business
23	Home made tools business	46	Watch servicing

11. Land Purchase and Land Lease

1	Land purchase	2	Land lease for grass cultivation/Cow Shed construction
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12. Furniture and Wood related Business

1	Bench/Chair/Table Business	6	Firewood & lakri business
2	Bench/Chair/Table Making factory	7	Saw Mill
3	Burning element(Jalani/khori)	8	Wood business
4	Furniture Making	9	Wooden Show piece
5	Lukry (burning wood)	10	Wooden furniture & saw mill

13. Transports, Vehicles, Lubricants

1	Auto Rickshaw purchase	17	Motor parts business
2	Van (Recycling)	18	Motor Vehicle Repair Workshop
3	Bi-Cycle Purchase	19	Nasimon Purchase
4	Bike/rickshaw/van factory building	20	Petrol/Diesel business
5	Boat Making	21	Production of automobiles and parts, lathe industry
6	Bus purchase	22	Rent-A-Car
7	CNG Purchase	23	Rickshaw purchase
8	CNG Repair	24	Rickshaw/Van Repairing Garage
9	Car Repairing	25	Tempo
10	Ferry Boat	26	Transportation debt
11	Garage	27	Trolley/Van/Rickshaw business
12	Gas business/Lp gas	28	Truck Purchase
13	Machine Purchase	29	Van Purchase
14	Microbus purchase	30	Vehicle Parts business
15	Motor cycle Purchase	31	Welding
16	Motor Mechanic	32	Workshop/welding

14. House Making and House Repairing

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

1	Chemical business	13	Sanitation Development
2	Fresh Water Making Factory	14	Shallow hand tube well
3	Fresh Water Business	15	Shallow Machine
4	House hold water connection	16	Submersible Pump
5	Medical equipment	17	Soap Case Making
6	Medical treatment	18	Soap Making
7	Medicine business	19	Toilet Repairing
8	Medicine Factory	20	Tooth Powder Making
9	Pathology	21	Water Filter
10	Rain water harvesting	22	Water business
11	sanitary business	23	Water pipe line repair
12	Sanitary equipment making	24	Water system Development

16. Food Shops, Confectionary & Others

1	Bakery	16	Hawker/Chapman (Feriwala)
2	Biscuit factory	17	Hotel/restaurant business
3	Butter, Gee, ponir making machine	18	Ice-cream factory
4	Cake making	19	Jelly (Chatni) making/Business
5	Cake Making Factory	20	Lollipop business
6	Chatpoti	21	Milk Business

7	Chocolate	22	Milk sale/brand shop rent
8	Cold drink Making Factory	23	Milking Machine sale and purchase
9	Confectionary	24	Puffed rice (Muri) Production
10	Curd (Doi) Business	25	Pickle (Achar) Business
11	Curd Making Factory	26	Pickle Making Factory
12	Fast food Business	27	Snack business
13	Flattened rice (Chira,Muri) Factory	28	Sweets Business
14	Food supply	29	Sweets factory
15	Fuchka Business	30	Tea stall

17. Library, Stationeries

1	Book Business	6	Paper Bag Making Factory
2	Basket Making factory	7	Paper Business
3	Box making	8	Paper Making factory
4	Library/Stationery	9	Pen/Pencil Business
5	Packaging products factory and cartoons	10	Stationary

18. Audio Visual Materials

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

6. ANNEXES

Annex 6.4

Budget: Microfinance Program (2022-23)

Expenditure Budget (Million TK)

Sl No	Budget Head	Total TK					
		Head Office	Regional Office	Zone Office	Area Office	Total Branch	Total
1	Salary, allowance & Bonus	62.72	0.94	5.07	12.70	216.89	298.32
2	Wages	0.68	0.49			2.81	3.98
3	Travelling	1.12	2.07	0.30	0.86	4.66	9.01
4	Printing & Publications	1.00					1.00
5	Office Stationary	0.52	0.22	0.02	0.09	5.09	5.93
6	Office Rent	0.32	2.80			10.86	13.98
7	Utilities	0.63	0.45			2.87	3.95
8	Postage	0.04	0.08	0.02	0.09	0.23	0.46
9	Telephone & Email	0.21	0.34	0.09	0.17	2.32	3.13
10	Motor driving exp	0.60	0.79	0.22	0.32	7.34	9.27
11	Entertainment Expenses	0.74	0.21	0.03	0.11	0.97	2.06
12	Registration & renewal	1.52	0.47			0.00	1.98
13	Bank Charge	0.98	0.03			1.10	2.11
14	VAT	1.73	0.33			0.15	2.21
15	Income Tax	1.01	0.23			0.00	1.24
16	Transport	0.00	0.01			0.25	0.26
17	Advertisement	0.10	0.06			0.00	0.16
18	Audit Fee	0.15				0.00	0.15
19	Workaid	0.00	0.01			0.32	0.33
20	Newspaper	0.01	0.01			0.43	0.45
21	Research & Development	0.20				0.00	0.20
22	Training exp	0.05	0.79			0.35	1.20
23	Repair & Maintenance	2.51	1.02			0.74	4.27
24	Kormoshala					1.06	1.06
25	Education Expenses	0.74	0.08			0.09	0.91
26	Legal Expenses	0.03	0.05			1.09	1.17
27	Health Expenses	0.01				0.17	0.18
28	Agriculture Expenses	0.00				0.03	0.03
29	Overhead Cost	0.00	0.00	0.00	0.00	248.11	248.11
30	Loan Loss Provision Expenses (LLPE)	0.00				90.72	90.72
31	Gratuity Expenses	3.08		0.26	0.65	12.23	16.22
32	Welfare Contribution	0.60					0.60
33	Provident fund contribution	3.08		0.26	0.65	11.18	15.17
34	Donation	0.10	0.04			0.36	0.50
35	Depreciation	6.50	0.19			1.97	8.66

SI No	Budget Head	Total TK					
		Head Office	Regional Office	Zone Office	Area Office	Total Branch	Total
36	Interest on PKSFLoan & Bank Loan	81.99					81.99
37	Interest on Saving Fund & Others Fund	0.00				93.52	93.52
Total		172.96	11.71	6.26	15.64	717.93	924.50

Income Budget

SI No	Budget Head	Total TK					
		Head Office	Regional Office	Zone Office	Area Office	Total Branch	Total
1	Service Charge					827.03	827.03
2	Bank Interest	12.00	0.19			0.33	12.52
3	House rent	0.02	0.30			3.20	3.53
4	Others Income	0.75	0.51			5.26	6.52
5	Overhead Cost Income H/O	248.11	0.00	0.00	0.00	0.00	248.11
Total		260.88	1.00			835.82	1097.70

SI.No	Capital Budget	TK
1	Vehicle	12.00
2	Accounting Software	0.30
3	Office Equipment	0.86
4	Electric Equipment	0.68
5	Furniture	0.70
Total		14.54

Plan : Microfinance Program (2022-23)

Branch	114	9	123
Centre	6669	536	7205
Group	30987	1751	32738
Member	125422	40282	165704
Loan Disbursement (Tk.)	39010.31	8061.9	47072.21
Loan Repaid (Tk.)	35719.06	7300.08	43019.14
Loan Outstanding (Tk.)	3291.25	761.82	4053.07
Saving Balance (Tk.)	1253.04	131.29	1384.33

Budget for IDF Programs(2022-23)

SI No	Program name	Budget			Income
		Donor's contribution	IDF's contribution	Total	
1	Health Program		6,486,920 (100%)	6,486,920	6,673,800
2	Solar Program		18,463,444 (100%)	18,463,444	56,114,105
3	Education Program		972,138 (100%)	972,138	355,500
4	Integrated Farm, Matiranga		1,961,800 (100%)	1,961,800	2,057,000
5	Nursery & Home gardening		501,020 (100%)	501,020	1,002,480
6	Agricultural training Center		4,026,592 (100%)	4,026,592	4,911,000

Budget for IDF Projects (2022-23)

SI No	Program name	Budget			Income
		Donor's contribution	IDF's contribution	Total	
1	Integrated Agricultural Unit	8424090 (81.94%)	1856010 (18.05%)	10280100	
2	Adolescent	2,148,588 (60%)	1,432,392 (40%)	3,580,980	
3	Enrich	1,956,217 (100%)		1,956,217	
4	Prabin	3,800,200 (পরিচালনা ব্যয়ের ১০০% বেতন ও পরিতোষক ভাতার ৫০%)	1,582,200 (বেতন ও পরিতোষক ভাতার ৫০%)	5,382,400	
5	Black Bengal		280,540 (100%)	280,540	297,500
6	RCC		2,535,880 (100%)	2,535,880	2,652,000
7	Sea weed	1,061,616 (62.52%)	636,426 (37.48%)	1,698,043	
8	LEAN Project	40,714,400 (100%)		40,714,400	37,699,065
9	Sitakundu	2,775,680 (সদস্য পর্যায়ে অনুদান ১০০% ও বেতন ভাতার ৮০%)	175,540 (বেতন ভাতার ২০%)	2,951,220	
	Matiranga		377,470 (100%)	377,470	405,000
10	SEP	8,369,157 (88%)	824,991 (9%)	9550148 * 356,000 (3%) is ME's contribution	
	Training & workshop	412,499 (90%)	45,001 (10%)	457,500	

SI No	Program name	Budget			Income
		Donor's contribution	IDF's contribution	Total	
11	Halda	4528370(85%)	799124(15%)	5,327,494	
12	RAISE	9,706,330 (94%)	637,000 (06%)	10,343,330	
13	RMTP-High Value Fruits & Crops Expansion & Marketing	7,500,000 (25%)	22,500,000 (75%)	30,000,000	
14	RMTP-Increasing the income of the poor ethnic groups of Lama Upazila of Bandarban district through integrated agricultural system	3,900,000 (100%)		3,900,000	
15	Socio-Economic Development of 40 ultra-poor Ethnic families of Lama Upazila of Bandarban District	1,655,000 (100%)		1,655,000	
16	Improvement of Knowledge on Common Diseases through Research and Training for the Forcibly Displaced Myanmar Nationals (FDMN) in Cox's Bazar, Bangladesh	1,104,294 (69%)	500,000 (31%)	1,604,294	
17	PACE-Establishment of processing plants for drying and marketing of pineapples and other safely produced fruites under PACE	12,286,339 (100%)		12,286,339	

PRIVATE & CONFIDENTIAL

INTEGRATED DEVELOPMENT FOUNDATION (IDF)

Auditor Report and Audited Financial Statements
for the year ended 30 June, 2022.

Khan Wahab Shafique Rahman & Co.
CHARTERED ACCOUNTANTS
SINCE 1968



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of independent audit, tax, accounting and consulting firms

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Khan Wahab Shafique Rahman & Co.

CHARTERED ACCOUNTANTS
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Independent Auditor's Report To the Member of General Body of Integrated Development Foundation (IDF) Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of **Integrated Development Foundation (IDF)** (the NGO), and its "micro finance program" which comprise the consolidated statement of financial position as at 30 June, 2022, and consolidated statements of comprehensive income, consolidated statement of receipts & payments, consolidated statement of cash flows and notes to the financial statements including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of **Integrated Development Foundation (IDF)** and its "micro finance program" as at 30 June 2022, and its consolidated financial performance and its consolidated cash flows accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA rules.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the consolidated Financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the consolidated financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

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Tel : 02333320056, E-mail: kwsrctg@gmail.com



In preparing the consolidated financial statements, management is responsible for assessing the NGO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the NGO or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the NGO's financial reporting process.

Auditor's Responsibilities for the Audit of the consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the NGO's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NGO's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence



obtained up to the date of our auditor's report. However, future events or conditions may cause the NGO to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the NGO's consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

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 purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law and MRA Act & rules have been kept by the NGO so far as it appeared from our examination of these books; and
- c) the consolidated statement of financial position and consolidated statement of comprehensive income dealt with by the report are in agreement with the books of accounts and returns.

Place: Dhaka.

Dated: 24 November 2022.

Khan Wahab Shafique Rahman
Khan Wahab Shafique Rahman & Co.

Chartered Accountants

Signed by: Md. Abu Sina FCA

Senior Partner

ICAB Enrollment No: 619

Firm Reg. No.: 11970 E.P.

DVC: 2211240610 AS 666 103



Integrated Development Foundation (IDF)
Statement of Financial Position
As at 30th June, 2022

Particulars	Notes	Amount in TK.	
		30.06.2022	30.06.2021
Property and Assets			
Non Current Assets		139,402,096	140,368,936
Property, Plant and Equipment	6	139,402,096	140,368,936
Current Assets		3,965,507,603	3,331,168,024
Loan to Members	7	3,291,249,506	2,485,608,429
Short Term Investments	8	275,543,111	286,152,108
Advances, Deposits and Prepayments	9	123,365,118	102,430,027
Advance Income Tax	10	2,824,704	1,500,000
Stock and Stores	11	279,169	354,508
Unsettled Staff Advance	12	14,108,236	14,508,236
Interest Receivable on FDR	13	-	-
Cash and Cash Equivalent	14	258,137,760	440,614,716
Total Properties and Assets		4,104,909,699	3,471,536,960
Capital Fund and Liabilities			
Capital Fund		676,123,656	583,838,119
Cumulative Surplus	15	605,358,586	522,304,311
Reserve Fund	16	70,765,070	61,533,808
Non Current Liabilities		1,655,597,765	1,398,734,293
Loans from PKSf	17	760,464,963	737,624,981
Loans from Commercial Banks (long term)	18	583,321,892	423,691,633
Loans from Other Sources	19	311,810,911	237,417,679
Current Liabilities		1,773,188,279	1,488,964,548
Loans from PKSf	17	60,000,000	50,000,000
Members' Savings Deposits	20	1,253,044,482	1,093,264,788
Staff Welfare Fund (Organization)	21	4,264,771	3,649,271
Gratuity Fund	22	-	12,402,508
Loan Loss Provision Fund	23	212,097,439	147,439,181
Other Liabilities	24	243,781,587	182,208,800
Total Capital Fund and Liabilities		4,104,909,699	3,471,536,960

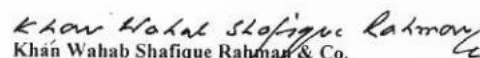
The accompanying notes form an integral part of these financial statements.


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

Subject to our separate report of even date.

Place: Dhaka.
 Dated: 24 November 2022.


Khan Wahab Shafique Rahman
Chartered Accountants
 Signed by: Md. Abu Sina FCA
Senior Partner
 Enrolment No.: 619
 Firm's Registration No.: 11970 E. P.
 DVC: 2231240610AS666103



Integrated Development Foundation (IDF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30th June, 2022

Particulars	Notes	Amount in TK.	Amount in TK.
		2021-2022	2020-2021
<u>Income</u>			
Service Charges		632,723,469	527,167,683
Interest on Staff Advance		1,138,236	894,931
Interest on FDR		13,117,576	16,007,462
House Rent		660,077	901,028
Bank Interest		2,097,029	1,969,119
Old News paper sales & Others income		870,973	772,538
Sale of Pass Book ,Loan form, Admission fee		2,680,028	2,355,292
Total Income		653,287,388	550,068,053
<u>Expenditure</u>			
Service Charge of PKSf Loan		46,360,698	43,324,539
Interest on Members' Savings	25	63,336,445	59,952,238
Interest on Bank Loans	26	15,205,266	19,718,246
Other Interest	27	18,998,035	17,485,189
Salary and Allowance		261,500,550	239,151,541
Travelling and Conveyance		7,298,368	6,453,878
Reporting, Printing and Publication		672,159	674,868
Stationery		4,816,386	4,382,276
Office Rent		10,474,216	13,224,631
Utilities		3,265,976	3,074,111
Postage and Telephone		2,957,727	2,872,702
Operation and Maintenance of Equipment		4,014,666	3,653,934
Workshop/Seminar/Entertainment		1,687,296	1,217,427
Motor fuel and Maintenance		6,195,273	4,826,599
Registration and Insurance		1,540,013	1,380,312
Bank Charges		1,742,286	2,198,312
VAT		1,900,078	1,980,847
Income Tax		1,010,956	7,330,376
Legal Expense		308,620	196,200
Carrying Transport		68,364	60,090
Advertisement		85,794	41,450
Audit Fee		70,000	70,000
Newspaper		336,426	334,801
Research and Development		108,700	180,000
Human Resources Development		300,474	74,526
Loan Loss Provision Expenses		64,658,258	32,325,598
Agriculture Programme		35,803	51,530
Donation		196,157	185,375
Education Programme		717,838	1,100,073



Particulars	Notes	Amount in TK.	Amount in TK.
		2021-2022	2020-2021
Health Programme		34,060	610,995
Contribution to Provident Fund		13,744,710	13,273,036
Contribution to Staff Welfare Fund		913,955	456,131
Contribution to Gratuity Fund		13,670,859	13,273,036
Depreciation		7,839,460	7,634,872
Total Expenditure		556,065,872	502,769,738
Excess of Income over Expenditure before Tax		97,221,516	47,298,315
Tax Provision		4,935,980	2,168,433
Excess of Income over Expenditure after Tax		92,285,536	45,129,882
Total		653,287,388	550,068,053

The accompanying notes form an integral part of these financial statements.


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director

Subject to our separate report of even date.

Place: Dhaka.

Dated: 24 November 2022.


Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed by: Md. Abu Sina FCA
Senior Partner
Enrolment No.: 619
Firm's Registration No.: 11970 E. P.
DVC: 2211240610 AS 666103



Integrated Development Foundation (IDF)
Statement of Receipts and Payments
For the year ended 30th June, 2022

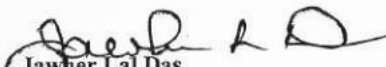
Particulars	Notes	Amount in TK.	Amount in TK.
		2021-2022	2020-2021
Opening Balance		440,614,716	238,984,668
Cash in hand		2,534,373	5,209,898
Cash at Bank		438,080,343	233,774,770
Receipts			
Encashment of FDR, Savings		64,970,768	55,023,626
Encashment of FDR, reserve Fund		22,054,772	-
Encashment of FDR against Loan		-	1,250,000
Stock and Stores		1,156,862	1,131,974
Loan realized from Members		4,161,628,134	3,721,779,208
Staff Advance realized		1,610,414	1,760,865
Other Advance realized		11,586,243	54,185,677
Members' Savings		593,783,934	449,738,374
Paribarik Savings		100,901,294	95,690,236
Risk Fund		41,794,280	15,928,573
Death Risk		55,366,023	23,167,443
Member Welfare Fund		44,124,532	10,751,147
Paramedic Service		15,581,893	13,626,507
Livestock Fund		2,380	10,830
Centre Fund		361,500	284,370
Staff Welfare Fund (Staff)		23,767	29,977
Provident Fund (Staff)		214,530	299,779
Loans from PKSf		412,100,000	494,000,000
Loans from commercial Bank		595,790,000	590,000,000
Others		62,590,587	46,147,239
Service Charge		622,898,749	518,006,894
Interest on Staff Advance		102,006	127,313
House Rent		367,621	372,437
FDR & Bank Interest		2,097,028	2,206,675
Sale of old newspaper and others income		893,128	534,872
Sale of Pass Book, Loan form, Admission fee		268,003	2,355,869
Total receipts		6,814,680,478	6,098,409,885
Total		7,255,295,194	6,337,394,553



Particulars	Notes	Amount in TK.	Amount in TK.
		2021-2022	2020-2021
Payments			
Loan disbursed		5,034,876,500	3,935,444,500
Operating Expenses		353,921,407	363,334,537
Salary and allowance		244088355	251,750,271
Travelling and conveyance		6866960	5,974,009
Reporting, printing and publication		672,159	674,868
Stationery		4345099	3,723,177
Office Rent		11078502	12,526,124
Utilities		3207585	2,966,828
Postage and telephone		2841333	2,642,224
Operating and maintenance of Equipment		3,505,832	3,054,775
Workshop/Seminar/Entertainment		1,174,078	1,013,918
Motor fuel and repair		5037097	3,942,825
Registration and Insurance		2637164	1,057,873
Bank Charges		1445228	1,889,984
VAT		1,900,078	2,054,177
Income Tax		1666252	4,366,813
Legal Expense		207,285	91,400
Carrying and transport		61,864	60,090
Advertisement		85,794	41,450
Audit Fee		70,000	64,500
Newspaper		328,304	317,619
Research and Development		38,690	100,000
Human resources Development		141,499	61,508
Education Programme		717,838	1,101,873
Agriculture Programme		38,130	61,030
Health Programme		33,660	610,345
Donation		166,657	144,075
Interest on Loan of Bank		15,205,266	19,718,246
Interest on Loan of PKSF		46,360,698	43,324,539
Capital Expenditure		5,508,595	2,057,888
Land		14,000	16,320
Software		807,650	-
Building		54,100	18,610
Vehicle		2,664,999	-
Equipment		1,554,713	938,986
Electrical instrument		162,970	890,447
Furniture		250,163	193,525
Sub Station & Transformer		-	-
		1,512,154,562	1,505,551,273
Savings Fund FDR		30,000,000	125,000,000
Reserve Fund FDR		30,000,000	15,000,000
FDR against loan		5,000,000	10,000,000
Staff Security		33,008	9,750
Loan refund to PKSF		379,260,018	283,368,352
Loan refund to commercial Bank		436,159,741	365,098,435
Staff Welfare Fund, Staff		400,829	1,473,273
Staff Welfare Fund, (Org)		513,000	-
Provident Fund, Staff		1,290	2,730
Provident Fund (Org)		1,856,722	434,996



Particulars	Notes	Amount in TK.	Amount in TK.
		2021-2022	2020-2021
Gratuity Fund returned		1,696,171	2,053,062
Members, Savings returned		458012917	489,519,129
Paribarik Savings returned		69836839	77,957,361
Emergency grant disbursed		484800	4,410,471
Death Risk grant		36296614	53,383,240
Member Welfare Fund grant		35163734	3,015,534
Paramedic Service		1097201	1,561,964
Risk Fund grant		26341678	73,262,976
Other Fund		90,696,370	90,391,639
Other Advance		71,332,632	72,776,923
Advanced Tax Paid		1,466,032	1,645,162
Staff Advance		16,653,000	13,659,167
Others Liabilities		505091	272,522
Education scholarship Fund		726,000	2,021,600
Centre Fund returned		13,615	16,265
Total Payments		6,997,157,434	5,896,779,837
Closing Balance		258,137,760	440,614,716
Cash in Hand		3,700,734	2,534,373
Cash at Bank		254,437,026	438,080,343
Total		7,255,295,194	6,337,394,553

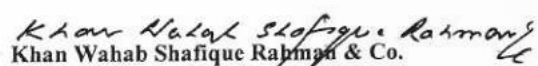

Jawahar Lal Das
Treasurer


Zahirul Alam
Executive Director

Subject to our separate report of even date.

Place: Dhaka.

Dated: 24 November 2022.

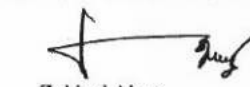

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed by: Md. Abu Sina FCA
Senior Partner
Enrolment No.: 619
Firm's Registration No.: 11970 E. P.
DVC: 2211240619 AS 666103



Integrated Development Foundation (IDF)
Statement of Cash Flows
For the year ended 30th June, 2022

Particulars	Amount in TK.	Amount in TK.
	2021-2022	2020-2021
A Cash flow from operating activities		
Excess of Income over Expenditure after Tax	92,285,536	45,129,882
Prior Year Adjustment	-	-
Depreciation	6,465,631	6,361,247
Increase/(Decrease) in Group Loan to Members	-	-
Loan Disbursement	(5,034,876,500)	(3,935,444,500)
Loan Collection	4,229,235,424	3,775,352,443
Increase/(Decrease) in Stock and Stores	75,339	(46,123)
Advance, Deposits and Prepayments	(20,935,091)	29,554,813
Increase/(Decrease) Unsettled Staff Advance	400,000	500,000
Increase/(Decrease) in Interest Receivable on FDR	-	9,937,731
Income Tax paid	(1,324,704)	(55,624)
Net Cash used in operating activities	(728,674,365)	(68,710,131)
B Cash flow from investing activities		
Property, Plant and Equipment	(5,498,791)	(813,243)
Increase/(Decrease) in Other Liabilities	61,572,787	(110,679,424)
Increase/(Decrease) in Investment in FDR	10,608,997	(116,338,954)
Sale of Property, plant and equipment	-	-
Net Cash used in investing activities	66,682,993	(227,831,621)
C Cash flow from financing activities		
Loan from PKSF	32,839,982	210,631,648
Loan from Commercial Bank	159,630,259	224,901,565
Loan from Other sources	74,393,232	29,844,031
Savings Deposit	159,779,694	140,609
Change in Other Fund		
Bad Debts Reserve (LLP)	64,658,258	20,684,164
Staff Welfare Fund (Organization)	615,500	(432,725)
Gratuity Fund	(12,402,508)	12,402,508
Disaster Management Fund	-	-
Net Cash used in Financing Activities	479,514,416	498,171,801
D Net increase in Cash and Bank Balance (A+B+C)	(182,476,956)	201,630,048
E Cash and Bank Balances at beginning of the year	440,614,716	238,984,668
F Cash and Bank Balances at closing of the year (D+E)	258,137,760	440,614,716


Jawher Lal Das
 Treasurer


Zahirul Alam
 Executive Director

Subject to our separate report of even date.

Place: Dhaka.
 Dated: 24 November 2022.


Khan Wahab Shafique Rahman & Co.
 Chartered Accountants
 Signed by: Md. Abu Sina FCA
 Senior Partner
 Enrolment No.: 619
 Firm's Registration No.: 11970 E. P.
 DVC: 2211240610 AS 666103



Integrated Development Foundation (IDF)
Statement of Changes in Equity
For the year ended 30th June, 2022

Particulars	Amount in TK.	Amount in TK.
	2021-2022	2020-2021
Opening Balance	522,304,312	481,687,417
Add: Disaster Management Fund	-	-
: Surplus for the year	92,285,536	45,129,882
	614,589,848	526,817,299
Less : Adjustment with Reserve Fund for DMF	2,708	-
: Transferred to reserve Fund from surplus	9,228,554	4,512,988
Adjustment with Loan Outstanding	-	-
Closing Balance	605,358,586	522,304,312


Jawher Lal Das
Treasurer


Zahirul Alam
Executive Director



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 2022

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 & Firms.
Year of establishment	1992
Legal Entity	a) Registrar of Joint Stock Companies & Firms. Registration No. S-1551(111)/93 dated 20.04.1993 b) Registered under the NGO affairs Bureau vide Sl. No. 941 dated 28.05.1995 and duly renewed 28.05.2015 c) Registered with Micro Credit Regulatory Authority vide No. 01920-01872-00249 dated 14.05.2008
MRA Registration No.	No. 01920-01872-00249
Nature of the operations (Programs)	Micro Credit Program and voluntary Services, Solar Program
Year of Enrolment with PKSf as Partner Organization	1998
Working Areas (Number of Districts)	18
Statutory Audit conducted up to	July 2021 to June 2022
Name of the statutory auditor for last year	A K Deb & Co. Chartered Accountants
Name of the statutory auditor for current year	Khan Wahab Shafique Rahman & Co Chartered Accountants
No. of Executive committee meeting held in Financial year 2021-2022	7
Date of Last Annual General Meeting (AGM) Held	25.06.2022



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	
2	Principal Dr. Rezaul Karim	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)	Flat# A/1,Roseta,House no.-8, Road no.-12 (New), Dhanmondi R/A, Dhaka- 1209	Consultant	
6	Mrs.Hosne Ara Begum	Executive Member	B. A	House-192, Road-08, Block- C, Basundhara R/A, Dhaka-1229	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:

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

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

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

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

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. Except 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 116 (One hundred Sixteen) branch offices, 15 (fifteen) area offices, 1 (one) regional office and head office. Branch offices maintain their books of accounts at their offices. Monthly statements of accounts are sent by 121 (One hundred twenty one) outstation offices to the Central Accounts Division located at the head office of the Foundation in Dhaka. Branch accounts are consolidated by the head office and taken into their accounts. As such Financial Statements have been prepared based on consolidated accounts of all branch and area offices.

4.00 Summary of Significant Accounting Policies:

4.01 Currencies

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

4.02 Revenue Recognition:

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

4.03 Interest Income

i. Service charges on loan:

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

Interest Expenses:

Interest Expenses have been accounted for on cash basis.

Other Expenses:

Other Expenses have been accounted for on cash basis.



ii) Interest Paid on Savings

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

4.04 Fixed Assets and Depreciation:

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

5.00 Significant Organizational Policies:

5.01 Classification of Loan and Loan Loss Provision

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

Sl. No.	Particulars	Basis of Classification (Overdue)	Rate of Provision
1.	Good Loan	No Overdue	1%
2.	Watchful	1-30 Days	5%
3.	Substandard Loan	31-180 Days	25%
4.	Doubtful Loan	181-365 Days	25%
5.	Bad Loan	365+ Days	35%

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.



		Amount in TK.	
		2021-2022	2020-2021
6.00	<u>Property, Plant and Equipment</u>		
	Opening Balance	190,741,987	189,928,744
	Addition during the year	7,399,654	2,298,773
	Add: Transferred/Adjustment during the year	-	-
	Less: Transferred/Adjustment during the year	(1,900,863)	(1,485,530)
		196,240,778	190,741,987
	Less: Accu: Depreciation	56,838,682	50,373,051
	Add: Transferred/Adjustment during the year	-	-
	Closing Balance	139,402,096	140,368,936
	Details are shown in Annexure - A/4		
7.00	<u>Loan to Members</u>		
	Opening Balance	2,485,608,429	2,325,516,372
	Add: Disbursed during the year	5,042,568,500	3,935,444,500
		7,528,176,929	6,260,960,872
	Less: Realized during the year	4,236,927,423	3,763,711,009
	Write off during the year	-	11,641,434
	Adjustment with Service Charge	-	-
	Closing Balance	3,291,249,506	2,485,608,429
	Details are shown in Schedule - A		
8.00	<u>Short Term Investments</u>		
	Investment in FDR (Savings) Note - No. 8.01	100,594,045	145,229,789
	Investment in FDR (Reserve Fund) - Note No. 8.02	77,174,997	66,722,823
	Investment in FDR against Loan - Note No. 8.03	94,821,098	71,394,970
	Printing FDR- Note No. 8.04	2,952,970	2,804,525
	Total	275,543,111	286,152,108
8.01	<u>Investment in FDR (Savings)</u>		
	Opening Balance	145,229,790	65,000,000
	Add: Interest received during the year	5,989,623	10,253,416
	: Investment during the year	30,000,000	125,000,000
		181,219,413	200,253,416
	Less: Encashment during the year	64,970,768	55,023,626
	Transferred to FDR against Loan during the year	15,654,600	-
	Closing Balance	100,594,045	145,229,790
	Details are shown in Schedule - B		
8.02	<u>Investment in FDR (Reserve Fund)</u>		
	Opening Balance	66,722,823	45,062,663
	Add: Interest received during the year	2,506,946	6,660,160
	: Investment during the year	30,000,000	15,000,000
		99,229,770	66,722,823
	Less: Encashment during the year	22,054,772	-
	Closing Balance	77,174,997	66,722,823
	Details are shown in Schedule - B		



Amount in TK.	
2021-2022	2020-2021

8.03 Investment in FDR against Loan

Opening Balance	71,394,970	57,250,491
Add: Transferred to FDR against Savings during the year	15,654,600	-
: Interest received during the year	2,771,528	5,888,307
: Investment during the year	5,000,000	10,000,000
	94,821,098	73,138,797
Less: Encashment during the year	-	1,743,827
Closing Balance	94,821,098	71,394,970

Details are shown in **Schedule - B**

8.04 Investment in FDR against Printing

Opening Balance	2,804,525	2,500,000
Add : Transferred to FDR against Loan during the year	-	-
: Interest received during the year	148,445	304,525
: Investment during the year	-	-
	2,952,970	2,804,525
Less: Encashment during the year	-	-
Closing Balance	2,952,970	2,804,525

Details are shown in **Schedule - B**

9.00 Advances, Deposits and Prepayments

Staff Advance	Note No. 9.01	24,414,702	18,592,158
Other Advance	Note No. 9.02	98,950,416	83,837,869
	Closing Balance	123,365,118	102,430,027

9.01 Staff Advance

Opening Balance	18,592,158	13,700,687
Add: Payment during the year	21,529,479	16,621,131
	40,121,637	30,321,818
Less: Realized during the year	15,706,935	11,729,660
Closing Balance	24,414,702	18,592,158

Details are shown in **Schedule - C**

9.02 Other Advance

Opening Balance	83,837,869	118,284,153
Add: Payment during the year	68,138,680	55,452,917
	151,976,549	173,737,070
Less: Realized during the year	53,026,133	89,899,201
Closing Balance	98,950,416	83,837,869

Details are shown in **Schedule - C**

10.00 Advance Income Tax

Opening Balance	1,500,000	1,444,376
Add: Payment during the year	2,982,774	1,800,000
	4,482,774	3,244,376
Less: Realisation/Adjustment during the year	1,658,070	1,744,376
Closing Balance	2,824,704	1,500,000



		Amount in TK.	
		2021-2022	2020-2021
11.00	<u>Stock and stores</u>		
	Opening Balance	354,508	308,385
	Add: Purchase during the year	1,081,523	1,178,097
		1,436,031	1,486,482
	Less: Adjustment during the year	1,156,862	1,131,974
	Closing Balance	279,169	354,508
12.00	<u>Unsettled Staff Advance</u>		
	Opening balance	14,508,236	15,008,236
	Add: Provision during the year	-	-
		14,508,236	15,008,236
	Less: Realisation/Adjustment this year	400,000	500,000
	Closing balance	14,108,236	14,508,236
	Details are shown in Schedule - D		
13.00	<u>Interest Receivable on FDR</u>		
	Opening balance	-	9,937,731
	Add: Provision during the year	-	-
		-	9,937,731
	Less: Realisation/Adjustment this year	-	9,937,731
	Closing balance	-	-
14.00	<u>Cash and Bank balance</u>		
	Cash in Hand	3,700,734	2,534,373
	Cash at Bank	254,437,026	438,080,343
		258,137,760	440,614,716
	Details are shown in Schedule 6		
15.00	<u>Cumulative Surplus</u>		
	Opening Balance	522,304,312	481,687,417
	Add: Excess of income over expenditure after Tax	92,285,536	45,129,883
		-	-
		614,589,848	526,817,300
	Less: Adjustment with Loan to Members	-	-
	: Transferred with reserve Fund	2,708	-
	: Transferred to reserve Fund	9,228,554	4,512,988
	Closing Balance	605,358,586	522,304,312
16.00	<u>Reserve Fund</u>		
	Opening Balance	61,533,808	57,020,820
	Add: Transferred from this year surplus (10%)	9,228,554	4,512,988
	: Adjustment with reserve Fund	2,708	-
	Closing Balance	70,765,070	61,533,808



17.00 Loans from PKSF

Amount in TK.		
	2021-2022	2020-2021
Opening Balance	787,624,981	576,993,333
Add: Received during the year	412,100,000	494,000,000
	1,199,724,981	1,070,993,333
Less: Repaid during the year	379,260,018	283,368,352
Closing Balance	820,464,963	787,624,981

Details are shown in **Schedule - E**

18.00 Loans from Commercial Bank (long term)

Opening Balance	423,691,633	198,790,068
Add: Received during the year	595,790,000	590,000,000
	1,019,481,633	788,790,068
Less: Repaid during the year	436,159,741	365,098,435
Closing Balance	583,321,892	423,691,633

Details are shown in **Schedule - F**

Bank wise breakup of the closing balance is given below:

Grihayan Tahabil (Bangladesh Bank)	11,362,705	3,192,000
Mercantile Bank Ltd	318,381,693	160,333,509
Bangladesh Krishi Bank	47,000,000	49,500,000
Bank Asia	50,000,000	-
Eastern Bank Ltd	156,577,494	130,666,124
South East Bank Ltd.	-	80,000,000
	583,321,892	423,691,633

19.00 Loans from Other Sources

19.01 Loan from Staff Welfare Fund - Staff	13,540,654	9,885,079
19.02 Loan from Provident Fund (staff & org)	192,398,261	155,929,765
19.03 Loan from Staff Security Deposit	6,695,788	6,103,141
19.04 Loan from Gratuity Fund	88,109,063	62,897,902
19.05 RO Employee Fund	2,760,241	2,601,792
Loan from SHS Program	8,306,904	-
Closing Balance	311,810,911	237,417,679

19.01 Loan from Staff Welfare Fund - Staff

Opening Balance	9,885,079	9,559,689
Add: Received from SWF	3,805,575	-
: Interest Received	-	575,390
	13,690,654	10,135,079
Less: Returned during the year	150,000	250,000
Closing Balance	13,540,654	9,885,079

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

Opening Balance	155,929,765	126,224,644
Add: Received from PF	37,468,496	27,832,998
: Interest Received	-	5,972,123
	193,398,261	160,029,765
Less: Returned during the year	1,000,000	4,100,000
Closing Balance	192,398,261	155,929,765



19.03 Loan from Staff Security Deposit

Amount in TK.	
2021-2022	2020-2021
Opening Balance	6,103,141
Add: Received from PF	592,647
	6,695,788
Less: Returned during the year	-
Closing Balance	6,695,788

19.04 Loan from Gratuity Fund

Opening Balance	62,897,902
Add: Received from GF	25,211,161
	88,109,063
Less: Returned during the year	-
Closing Balance	88,109,063

19.05 Loan from Resional Office Employee Fund

Opening Balance	2,601,792
Add: Received from GF	158,449
Add: Interest	-
	2,760,241
Less: Returned during the year	-
Closing Balance	2,760,241

20.00 Members' Savings Deposits

20.01 Member Savings	983,776,017
20.02 Family / Paribarik Savings	269,268,465
Closing Balance	1,253,044,482

20.01 Member Savings

Opening Balance	865,959,422
Add: Received during the year	807,126,409
	1,673,085,831
Less: Returned during the year	737,854,878
	935,230,953
Add: Interest	48,545,064
Closing Balance	983,776,017

Details are shown in **Schedule - G****20.02 Family / Paribarik Savings**

Opening Balance	227,305,366
Add: Received during the year	139,640,749
	366,946,115
Less: Returned during the year	112,469,031
	254,477,084
Add: Interest	14,791,381
Closing Balance	269,268,465

Details are shown in **Schedule - H**

21.00 Staff Welfare Fund- Organization

Opening Balance	
Add: Contribution by Organization during the year	
: Interest earned during the year	
Less: Donation	
Closing Balance	

Amount in TK.	
2021-2022	2020-2021
3,649,271	4,081,996
913,955	456,131
214,545	214,144
4,777,771	4,752,271
513,000	1,103,000
4,264,771	3,649,271

22.00 Gratuity Fund

Opening Balance	
Add: Contribution by Organization during the year	
: Interest earned during the year	
Less: Returned during the year	
Less: Transferred to Loan from GF	
Closing Balance	

12,402,508	-
25,141,471	24,900,444
37,543,979	24,900,444
-	-
37,543,979	24,900,444
37,543,979	12,497,936
-	-
-	12,402,508

23.00 Loan loss provision

Opening Balance	
Add : Addition during the year	
Less: Write off loan	
Closing Balance	

147,439,181	126,755,018
64,658,258	32,325,598
212,097,439	159,080,616
-	11,641,434
212,097,439	147,439,181

Details are shown in Annexure - A/3

24.00 Other Liabilities

24.01 Education Scholarship Fund	
24.02 Health Programme	
24.03 Centre Fund	
24.04 Emergency Fund	
24.05 Risk Fund	
24.06 Death Risk Fund	
24.07 Hospital Cash benefit	
24.08 Member Welfare Fund	
24.09 Paramedic Service Fund	
24.10 Co-variant Risk Fund	
24.11 Livestock Fund	
24.12 Others current liabilities	

Details has been shown in Schedule - I

24.13 Staff Security Deposit	
Closing Balance	

23,550,888	22,134,026
10,097,248	9,517,624
4,294,919	3,806,684
139,987	610,335
34,840,508	17,729,311
37,347,594	26,161,367
-	15,423
38,988,678	29,010,256
17,395,198	15,834,488
5,909,325	5,042,913
69,425	67,065
71,147,817	52,020,909
-	258,400
243,781,587	182,208,800



Amount in TK.	
2021-2022	2020-2021

24.01 Education Scholarship Fund

Opening Balance	22,134,026	20,704,493
Add : Recevied during the year	2,142,862	1,645,400
: Interest	-	1,748,933
	24,276,888	24,098,826
Less: Grant disbursed during the year	726,000	1,964,800
Closing Balance	23,550,888	22,134,026

24.02 Health Programme

Opening Balance	9,517,624	8,971,274
Add: Received during the year	579,624	
	10,097,248	8,971,274
Add: Interest	-	546,350
Closing Balance	10,097,248	9,517,624

24.03 Centre Fund

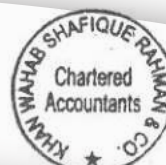
Opening Balance	3,806,684	3,353,995
Add: Received during the year	569,960	284,857
	4,376,644	3,638,852
Less: Returned during the year	81,725	23,545
	4,294,919	3,615,307
Add: Interest	-	191,377
Closing Balance	4,294,919	3,806,684

24.04 Emergency Fund

Opening Balance	610,335	-
Add: Received during the year	14,453	9,298,735
	624,788	9,298,735
Less: Grant disbursed during the year	484,800	8,714,934
	139,988	583,801
Add: Interest during the year	-	26,534
Closing Balance	139,987	610,335

24.05 Risk Fund

Opening Balance	17,729,311	76,814,678
Add: Received during the year	67,487,582	90,651,268
	85,216,893	167,465,946
Less: Returned during the year	50,376,385	152,197,983
	34,840,508	15,267,963
Add: Interest	-	2,461,348
Closing Balance	34,840,508	17,729,311



24.06 Death Risk Fund

	Amount in TK.	
	2021-2022	2020-2021
Opening Balance	26,161,366	67,837,656
Add: Received during the year	78,766,593	81,009,063
: Interest	-	2,610,079
	104,927,959	151,456,797
Less: Returned during the year	67,580,365	125,295,431
: Transferred to Co-variant Fund	-	-
Closing Balance	<u>37,347,594</u>	<u>26,161,366</u>

24.07 Hospital Cash benefit

Opening Balance	15,423	15,423
Add: Interest	15,423	-
	30,846	
Less: Returned during the year	30,846	
Closing Balance	<u>-</u>	<u>15,423</u>

24.08 Member Welfare Fund

Opening Balance	29,010,256	19,922,739
Add: Received during the year	76,999,641	10,762,945
: Interest	-	1,343,926
	106,009,897	32,029,610
Less: Returned during the year	67,021,219	3,019,354
Closing Balance	<u>38,988,678</u>	<u>29,010,256</u>

24.09 Paramedic Service Fund

Opening Balance	15,834,488	16,603,160
Add: Received during the year	17,014,358	13,777,290
: Interest	-	1,216,565
	32,848,846	31,597,015
Less: Returned during the year	15,453,648	15,762,527
Closing Balance	<u>17,395,198</u>	<u>15,834,488</u>

24.10 Co-variant Risk Fund

Opening Balance	5,042,913	4,317,483
Add: Received during the year	866,412	718,686
: Interest	-	6,744
	5,909,325	5,042,913
Less: Returned during the year	-	-
Closing Balance	<u>5,909,325</u>	<u>5,042,913</u>

24.11 Livestock Fund

Opening Balance	67,065	56,235
Add: Received during the year	2,380	10,830
	69,445	67,065
Less: Returned during the year	20	-
	69,425	67,065
Add: Interest	-	-
Closing Balance	<u>69,425</u>	<u>67,065</u>



24.12 Others current liabilities

Amount in TK.		
	2021-2022	2020-2021
Opening Balance	52,020,909	74,193,538
Add: Increase during the year	279,011,415	391,487,540
	331,032,324	465,681,078
Less: decrease during the year	259,884,507	413,660,169
	71,147,817	52,020,909
Less: Transfer to RO Employee Fund	-	-
Closing Balance	71,147,817	52,020,909

Details has been shown in Schedule - I

24.13 Staff Security Deposit

Opening Balance	258,400	97,550
Add: Received during the year	390,247	170,600
Add: Interest		
	648,647	268,150
Less: Returned during the year	648,647	9,750
Closing Balance	-	258,400

25.00 Interest paid on Members' Savings

Members' Savings	48,545,064	47,174,996
Paribaric Savings	14,791,381	12,777,243
Total	63,336,445	59,952,239

26.00 Interest on Bank Loan

Housing Fund	29,448	21,802
Bangladesh Krishi Bank	571,983	1,633,484
Merkentile Bank Ltd	235,585	7,299,651
Southeast Bank Ltd	6,248,047	1,794,368
Bank Asia	2,069,222	5,287,074
Estern Bank Ltd	6,050,981	3,681,867
Total	15,205,266	19,718,246

27.00 Interest on Internal Fund (Other Interest)

Interest on Provident Fund (Staff)	5,098,141	3,563,416
Interest on Staff Welfare Fund-loan	214,545	575,390
Interest on Provident Fund (Org)	5,192,836	2,408,707
Interest on Staff Welfare Fund (org)	745,267	214,144
Interest on Health Fund	579,624	546,350
Interest on Education scholarship Fund	1,769,572	1,748,933
Interest on Emergency Fund	14,452	26,534
Interest on Risk Fund	867,452	2,461,348
Interest on RO Employee Fund	158,449	149,353
Interest on Crisis Management Fund	500,770	422,323
Interest on Centre Fund	210,083	191,377
Interest on Paramedics Fund	1,404,041	1,216,565
Interest on Member welfare fund	991,383	1,343,926
Interest on Death Risk	1,251,420	2,610,079
Interest on CRF Fund (MF)	-	6,744
Total	18,998,035	17,485,189

