



ANNUAL REPORT 2026



Rights



Livelihood



Education



Health



Disability
Inclusion



www.ddefbd.org

ANNUAL REPORT 2025-2026

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LIST OF ACRONYMS

Acronym	Full Form
BDT	Bangladeshi Taka
COVID-19	Coronavirus Disease 2019
DDEF	Disable Development and Educational Foundation
PWDs	Persons with Disabilities
SDGs	Sustainable Development Goals
WASH	Water, Sanitation and Hygiene

Speech from the President



It is my great pleasure to present the Annual Report of the Disable Development and Educational Foundation (DDEF) for the fiscal year 2025–26. This report reflects our continued commitment to improving the lives of disadvantaged communities and advancing a more inclusive, equitable and resilient society.

Since its establishment in 2001, DDEF has remained committed to holistic human development, with particular emphasis on persons with disabilities and other marginalized groups. Through integrated interventions in education, healthcare, livelihoods, vocational skills, WASH, microfinance, disaster response and community development, DDEF continues to create opportunities for people to improve their quality of life with dignity and greater independence.

The fiscal year 2025–26 was an important period of institutional development and programmatic growth for DDEF. Despite continuing social, economic and environmental challenges, the organization strengthened its community-driven approaches, expanded partnerships and pursued new opportunities for resource mobilization and sustainable development. Our growing engagement with national and international networks has also created new avenues for collaboration and learning.

As we look ahead, DDEF will continue to focus on strengthening disability-inclusive development, sustainable livelihoods, community resilience and access to essential services. We will also invest in institutional capacity, good governance, accountability and strategic partnerships to enhance the quality, sustainability and scale of our interventions.

I extend my sincere appreciation to our development partners, government institutions, local stakeholders and community members for their continued trust and cooperation. I also express my heartfelt gratitude to DDEF's staff and volunteers, whose dedication and commitment remain the driving force behind our achievements.

With our shared vision, integrity and commitment to those we serve, I am confident that DDEF will continue to make a meaningful contribution toward a more inclusive and resilient Bangladesh.



স্বাক্ষর
ডিডিইএফ
রাহুলপুর, পাবনা
বহুতলা

Md. Sagir Hossain

Chairman

Disable Development and Educational Foundation (DDEF)

Speech from the Executive Director



At the outset, I would like to extend my warm greetings and sincere, best wishes to you on behalf of the Disable Development and Educational Foundation (DDEF). Over the past few years, the world has faced unprecedented challenges, particularly due to the COVID-19 pandemic and other global crises. These challenges have had a profound impact on non-profit organizations and, most critically, on marginalized persons with disabilities. Established in 2001, Disable Development and Educational Foundation (DDEF) is a non-profit, non-governmental charitable organization with a strong development orientation, inspired by universal humanitarian values. As a community- and disability-focused organization, DDEF is committed to holistic human development by enhancing the quality of life of rural and disadvantaged PWDs through the integrated promotion of spiritual, moral, cultural, social, and economic well-being. The organization pursues its mission through the implementation of diverse programs aligned with the Sustainable Development Goals (SDGs).

The fiscal year 2025-26 was a particularly critical period for DDEF, as the organization worked relentlessly to expand its scope through new and innovative, community-driven interventions. With a focus on sustainability and institutional growth, concerted efforts were made to mobilize resources for organizational development. During this period, DDEF also became a member of several esteemed global charitable networks, significantly strengthening its partnerships and international engagement. We extend our heartfelt gratitude to all our development partners at home and abroad whose continued support made our work possible. Our staff members and volunteers remain the backbone of DDEF, and it is through their dedication and tireless efforts that the organization has successfully completed another year. I take this opportunity to sincerely thank the entire DDEF team for their hard work, commitment, and valuable contributions toward advancing the organization's mission and addressing the aspirations of marginalized communities in the region.

With our collective efforts and shared vision, we firmly believe that a brighter and more inclusive future for our country and for DDEF is well within reach. I remain confident that we will continue to overcome existing and emerging global and national challenges through our resilience, integrity, and wholehearted dedication. As a strong advocate for vulnerable persons with disabilities, DDEF will persist in serving communities and contributing to the realization of an inclusive society for all.

A handwritten signature in black ink, appearing to read 'Dr. Md. Rezaul Kabir'.

Dr. Md. Rezaul Kabir

Executive Director

Disable Development and Educational Foundation (DDEF)

CHAPTER 01

DDEF AT A GLANCER





DDEF

OVERVIEW OF DDEF

Disable Development & Educational Foundation

Empowering Lives. Building an Inclusive and Humane Society.



Established

2001

as a non-profit,
non-governmental
charitable organization



Registered with
Department of Social Services
(GoB) in **2007**



Registered with
NGO Affairs Bureau under
the Prime Minister's Office
in **2010**



Registration with
Department of Youth & Development
(GoB) in **2010**



Registration with
Microcredit Regulatory Authority
(GoB) in **2021**



BACKGROUND

Disable Development & Educational Foundation (DDEF) was established in 2001 as a non-profit, non-governmental charitable organization with a strong development orientation, inspired by universal humanitarian values.

As a development partner of the Government of Bangladesh, DDEF was registered with the Department of Social Services (GoB) in 2007 and with the NGO Affairs Bureau under the Prime Minister's Office in 2010.

Since its inception, DDEF has been serving distressed and marginalized populations irrespective of caste, creed, race, color, religion, or other identities.

The organization's core areas of intervention include inclusive education with a focus on primary and moral learning, healthcare services, interest-free capital support, water and sanitation, technical and vocational training, relief and rehabilitation, and livelihood support.

These interventions primarily target persons with disabilities, vulnerable women, and distressed children.



MISSION

DDEF is committed to creating positive and sustainable change in the lives of disadvantaged populations especially persons with disabilities, women, children, and religious and ethnic minorities through holistic, inclusive, and community-driven interventions.



VISION

DDEF envisions a just and inclusive society free from injustice, deprivation, and discrimination, where all individuals especially persons with disabilities, vulnerable women, minorities, and distressed children can live with dignity and equal opportunity.



GOAL

The ultimate goal of DDEF is to establish a society that is just, peaceful and humane, and develops in a sustainable and equitable manner.



OUR GOALS & OBJECTIVES

1



To support and uplift underprivileged and vulnerable population, particularly persons with disabilities including those with autism as well as vulnerable women and distressed children at the grassroots level in Bangladesh.

2



To contribute to the improvement of the social and economic conditions of underserved and unserved communities by fostering a peaceful and inclusive development environment.

3



To promote the empowerment of women and youth within local communities through capacity-building initiatives and sustainable livelihood opportunities.

4



To extend moral and material support to the poor and needy, enabling them to live with dignity in alignment with human rights and spiritual values.

5



To advocate for the rights of minority communities and provide necessary support to ensure their inclusion and protection in society.

6



To deliver primary healthcare services and shelter support for impoverished individuals and children with disabilities.

7



To reduce poverty through need-based and rights-focused programs designed with the active participation of community stakeholders, while also promoting the rehabilitation and inclusion of persons with disabilities.

CORE AREAS OF INTERVENTION



Inclusive Education
(Primary & Moral Learning)



Healthcare Services



Interest-Free Capital Support



Water & Sanitation



Technical & Vocational Training



Relief & Rehabilitation



Livelihood Support



DDEF stands for compassion, inclusion, and dignity.

Together, we are building a just, peaceful and inclusive society where no one is left behind.



OUR STRATEGIC PRIORITIES

OUR 6 STRATEGIC PRIORITY AREAS



1. DISABILITY RIGHTS AND INCLUSION

Promoting rights, inclusion and equal participation of persons with disabilities in all aspects of life.



2. WASH AND ENVIRONMENTAL SUSTAINABILITY

Improving access to safe water, sanitation and hygiene and promoting environmental stewardship.



3. HUMANITARIAN ACTION AND CLIMATE CHANGE ADAPTATION

Responding to disasters and building climate resilient and adaptive communities.



4. INCLUSIVE EDUCATION AND LIVELIHOOD DEVELOPMENT

Ensuring inclusive education and skills development for dignified and sustainable livelihoods.



5. HEALTH AND NUTRITION

Improving access to quality health services and promoting better nutrition for all.



6. ECONOMIC EMPOWERMENT AND FINANCIAL INCLUSION

Strengthening livelihood opportunities and promoting financial inclusion for resilience and self-reliance.

CROSS-CUTTING THEMES



Gender Equality



Disability Inclusion



Human Rights



Accountability & Transparency



Climate Resilience



Good Governance



OUR KEY ACHIEVEMENT

4,000+

CLEFT LIP AND PALATE SURGERIES FACILITATED



Restoring smiles and transforming lives through partnerships with global health organizations.

SINCE 2008

SPECIALIZED EDUCATION PROGRAMS



Inclusive education for children with disabilities through specialized learning and support services.

1,575+

WHEELCHAIRS AND 250 SEWING MACHINES DISTRIBUTED



Enhancing mobility and economic opportunities for persons with disabilities and vulnerable families.

750+

VULNERABLE WOMEN SUPPORTED



Empowering women through livelihood support, skills training and income generating opportunities.

DISASTER & HUMANITARIAN RESPONSE



Responded to disasters, public health emergencies and supported Rohingya refugees in Cox's Bazar through livelihood and community-based interventions.



RIGHTS-BASED & COMMUNITY-DRIVEN APPROACH

All programs are designed with communities, ensuring participation, ownership and sustainability.



STRONG INSTITUTIONAL SYSTEMS

Comprehensive policies on safeguarding, financial management, gender equality, anti-corruption and accountability with a robust MERD framework.



EXPERIENCED LEADERSHIP & INCLUSIVE GOVERNANCE

Guided by experienced leadership and inclusive governance practices ensuring transparency, accountability and continuous improvement.



ALIGNMENT WITH SDGs & NATIONAL PRIORITIES

Our programs contribute to Sustainable Development Goals (SDGs) and national development priorities of Bangladesh.

OUR REACH

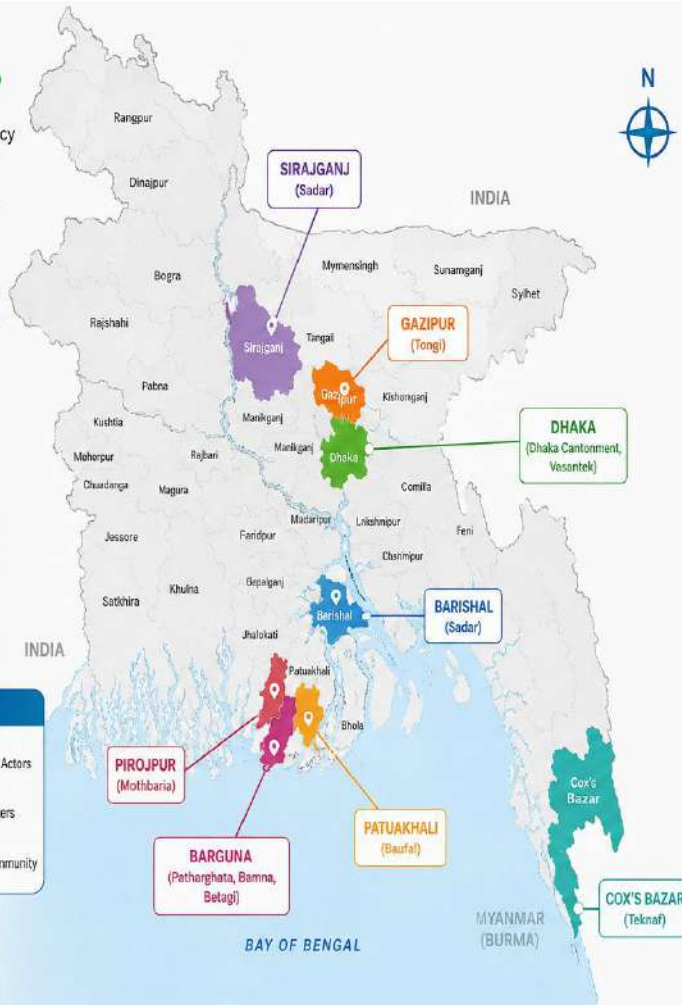
DDEF possesses the capacity to implement humanitarian emergency actions across Bangladesh. While currently operating in eight (08) districts, the organization aims to expand its reach nationwide.

OUR PRIMARY TARGET GROUPS

- Persons with Disabilities
- Economically Disadvantaged Group
- Vulnerable Women
- Minorities
- Distressed Children
- Communities Living in Hard-to-Reach Areas

INDIRECT STAKEHOLDERS

- Government Agencies
- Corporate Actors
- NGOs / CSOs
- Policymakers
- Media
- Social Community



District	Sub-district/Upazila
Barguna	Patharghata, Bamna, Betagi
Patuakhali	Baufal
Barishal	Sadar
Pirojpur	Mothbaria
Dhaka	Dhaka Cantonment, Vasantek
Cox's bazar	Teknaf
Sirajganj	Sadar
Gazipur	Tongi

LEGEND

- Districts where DDEF is currently working
- DDEF aims to expand its reach nationwide

STAFF CATEGORY	MALE	FEMALE	TOTAL
Dhaka Level	4	1	5
Barguna	10	3	13
Volunteer	15	30	45
TOTAL	29	34	63

TOTAL TEAM STRENGTH



We are stronger together. Our diverse team drives inclusive and sustainable development.



OUR VALUES THAT DRIVE US



DIVERSITY

We value diverse backgrounds and perspectives.



COLLABORATION

We work together towards common goals.



COMMITMENT

We are dedicated to creating positive change.



INCLUSION

We believe in an inclusive environment where everyone belongs.



IMPACT

We strive to make a meaningful impact in communities.

CHAPTER 02

DDEF'S PROGRAMS



DDEF'S PROGRAM

1. DISABILITY RIGHTS AND INCLUSION

The Disable Development & Educational Foundation (DDEF) continues to advance the rights, dignity and socio-economic inclusion of persons with disabilities and other vulnerable communities in Bangladesh. Since its establishment in 2001, DDEF has implemented integrated interventions in disability rehabilitation, inclusive education, assistive-device support, self-employment, vocational training, healthcare and emergency response.

During 2025-26, DDEF strengthened its efforts to improve access to essential services and create opportunities for greater participation and self-reliance among persons with disabilities. Key interventions included rehabilitation assistance, assistive devices, livelihood support, inclusive education and specialized healthcare services, alongside support for vulnerable women, children and other disadvantaged groups.

Key Cumulative Achievements	
Achievement	Impact/Quantity
 Cleft lip and palate surgeries	4,000+
 Children with disabilities receiving free education	54
 Wheelchairs distributed	1,575
 Walking sticks distributed	200
 Sewing machines distributed	250
 Crutches distributed	25
 Livelihood and financial assistance	Vulnerable women and persons with disabilities
 Emergency humanitarian assistance	Affected poor, vulnerable and displaced communities
 Healthcare and medical assistance	Cancer, maternal and child health interventions

Our 2025-26 Commitment: DDEF remains committed to building an inclusive, equitable and resilient society where persons with disabilities can access education, healthcare, livelihoods and assistive technology on an equal basis. Through partnerships with government institutions, development partners, donors, local authorities and communities, DDEF continues to transform charitable support into sustainable opportunities for dignity, participation and self-reliance.



Before Operation



After Operation



Before Operation



After Operation



Before Operation



After Operation

2. ENVIRONMENT, CLIMATE CHANGE AND WASH

DDEF promotes environmental sustainability, climate resilience and inclusive water, sanitation and hygiene (WASH) to help vulnerable communities better prepare for and respond to growing environmental and climate-related risks.

Key Interventions

- **Climate Change Awareness:** DDEF conducted community awareness and engagement activities on major climate risks, including floods, cyclones, storms, droughts, heatwaves, changing rainfall patterns, water insecurity and sea-level rise. These initiatives strengthened community knowledge, preparedness and adaptive capacity.
- **Environment Development & Social Forestation:** DDEF promoted environmental conservation and community participation through its social forestry initiative. 200 trees were distributed to persons with disabilities (PWDs) through community meetings and awareness sessions. Activities also covered disaster preparedness, risk reduction and post-disaster response, linking environmental action with community resilience.
- **Water, Sanitation and Hygiene (WASH):** In Barguna District, approximately 100 families benefited from WASH awareness and capacity-building activities, including seminars, training, community meetings, local discussions, video shows and water and sanitation fairs. The program also supported the installation of ring-slab sanitary latrines, contributing to improved hygiene, safe sanitation and healthier living conditions, with particular attention to the inclusion of persons with disabilities.

Our 2025-26 Commitment: DDEF remains committed to advancing climate-resilient communities, environmental stewardship and inclusive WASH services. By combining awareness, community action, environmental conservation and improved sanitation, DDEF continues to strengthen the resilience and well-being of vulnerable populations.



3. DISASTER RESILIENCE AND HUMANITARIAN ACTION

Bangladesh's geographical exposure, high population density and increasing climate variability make many communities particularly vulnerable to floods, cyclones, heatwaves, cold spells and other disasters. As a southern Bangladesh-based grassroots organization, DDEF works with vulnerable and underserved communities to strengthen preparedness, reduce disaster-related risks and provide timely humanitarian assistance during emergencies.



Key Interventions

- **Winter Humanitarian Assistance:** DDEF supported vulnerable rural households, including older people, children, women and persons with disabilities, with blankets and warm clothing during the winter season. The assistance helped protect vulnerable communities from cold-related hardship while promoting safety and dignity.
- **International Humanitarian Solidarity:** Following the devastating earthquake in Türkiye, DDEF extended humanitarian support by providing warm blankets to affected communities. The assistance was formally handed over to representatives of the Embassy of Türkiye in Dhaka, reflecting DDEF's commitment to humanitarian solidarity beyond national borders.
- **Emergency Food Assistance During COVID-19:** During the COVID-19 pandemic, DDEF provided emergency food packages to marginalized and livelihood-affected households facing severe food insecurity due to lockdowns and income losses. The intervention helped vulnerable families meet their immediate food and nutritional needs during the crisis.
- **Humanitarian Support to Rohingya Refugees:** DDEF responded to the humanitarian needs of Rohingya refugees from Myanmar by providing emergency food assistance to newly arrived and highly vulnerable families. The support contributed to meeting immediate survival needs among refugee communities facing significant challenges related to food, shelter, health, water and sanitation.

- **Support to Fire-Affected Small Businesses:** DDEF stood beside small business owners affected by a devastating fire at Lemua Bazar in Patharghata Upazila, Barguna District, providing humanitarian and livelihood-oriented assistance to help affected entrepreneurs recover from their losses. The initiative reflected DDEF's commitment to supporting vulnerable communities during emergencies and helping small businesses rebuild their livelihoods with dignity and resilience.

Our 2025-26 Commitment: DDEF remains committed to strengthening community-based disaster preparedness, climate resilience and humanitarian response. Drawing on its grassroots presence and experience in vulnerable southern communities, DDEF seeks to ensure that assistance reaches those most at risk particularly persons with disabilities, women, children and economically disadvantaged households before, during and after disasters.

4. INCLUSIVE EDUCATION AND LIVELIHOOD DEVELOPMENT

DDEF promotes inclusive education, skills development and sustainable livelihood opportunities for persons with disabilities, with a focus on strengthening self-reliance, economic participation and social inclusion.

Key Interventions

- **Non-formal Education:** DDEF operated a non-formal education center in Barguna District, providing basic literacy support to 130 adults with disabilities through structured and accessible learning sessions. The initiative strengthened participants' communication skills, social participation and opportunities for greater self-reliance.



- **Raihanpur Disabled School:** Since 2008, DDEF has been operating the Raihanpur Disabled School, providing free education to children with disabilities from poor and underserved communities. The program promotes inclusive access to education, improved learning and greater social integration for children who may otherwise have limited opportunities for formal schooling.

- **Vocational Training:** DDEF provided practical vocational training to 20 unemployed youth with disabilities in computer operations and basic electronics. Combining classroom learning with hands-on practice, the program strengthened participants' technical skills and preparedness for self-employment and income-generating activities.
- **Livelihood Development:** DDEF supported 30 persons with disabilities through cottage-industry-based livelihood activities, including Nakshi Katha, Panjabi and bed-sheet making, tailoring, mat weaving and jute-product production. These home-based and small-scale enterprises enabled participants to develop marketable skills and pursue income-generating opportunities suited to their capacities.
- **Fisheries-Based Livelihoods:** A further 15 persons with disabilities received practical training on temporary fisheries management in canals, marshlands and rivers, covering seasonal fish cultivation, basic aquaculture and local water-resource management.

Our 2025–26 Commitment

Through integrated education, vocational skills and livelihood support, DDEF continues to create pathways for persons with disabilities to become more economically independent and socially engaged. These interventions contribute to improved household income, resilience, dignity and inclusive participation in community life.



5. HEALTH AND NUTRITION

DDEF promotes accessible, inclusive and community-based health and nutrition services, with particular attention to persons with disabilities, women, children and other vulnerable groups. The program combines health awareness, preventive care, disability prevention, rehabilitation, reproductive health and nutrition support to improve the well-being and quality of life of underserved communities.

Key Interventions

- **Primary Health Care and Awareness:** DDEF conducts community-level awareness sessions and counseling on primary healthcare, hygiene, disability prevention, reproductive health and other priority health issues, with particular attention to women, adolescent girls, newly married couples and pregnant mothers.
- **Maternal and Reproductive Health:** Through counseling, group discussions and motivational sessions, DDEF promotes responsible family planning, reproductive health awareness and healthy family practices, helping communities make informed decisions and improve maternal and family well-being.
- **Disability Prevention and Rehabilitation:** DDEF provides door-to-door counseling and community awareness to reduce preventable disabilities and facilitates cluster-based and home-based rehabilitation therapy to improve the functional abilities of children with disabilities. DDEF distributes assistive devices, including hearing aids, wheelchairs and crutches, to improve mobility, independence and access to community life.
- **Specialized Health Services:** DDEF facilitates medical and surgical interventions for persons with disabilities and vulnerable children, including eye and ear care, cleft lip and palate surgery and clubfoot treatment. The organization also supports early detection and prevention of hearing loss through eye and ear treatment camps.
- **Nutrition and Food Security:** DDEF contributes to improved nutrition among vulnerable households through humanitarian food assistance and its annual Qurbani Programme, which provides fresh meat to disadvantaged families and supports access to animal protein during Eid-ul-Adha.

Our 2025-26 Commitment: DDEF remains committed to ensuring that health, nutrition and rehabilitation services reach people who are most underserved. By integrating prevention, awareness, treatment, rehabilitation, assistive support and nutrition assistance, DDEF works toward healthier, more resilient and inclusive communities where persons with disabilities and vulnerable families can live with dignity and improved well-being.





6. ECONOMIC EMPOWERMENT AND FINANCIAL INCLUSION

DDEF promotes inclusive economic opportunities and financial access for persons with disabilities, vulnerable women and disadvantaged households. Through its microfinance and livelihood initiatives, the organization supports self-employment, income generation and financial resilience among underserved communities. During the reporting period, DDEF's microfinance program served 1,100 active borrowers, with an outstanding loan portfolio of BDT 1,26,39,240 and a 98% recovery rate, while BDT 17,10,390 in savings was mobilized. With 34% of lending supporting agriculture and 66% supporting other livelihood activities, DDEF continues to expand access to affordable financial services and strengthen sustainable livelihoods in marginalized communities.



CHAPTER 03

DDEF'S ONGOING PROGRAMS



 DDEF ESTD. 2001 DDEF: CURRENT PROJECTS AT A GLANCE				
Sl. No	Name of Projects	Project Location	Duration	Financed/ Supported by
01	 Smile Train Shilmoon Specialized Hospital: Cleft Care Project	 Gazipur	 01/07/2025 – 30/6/2028	 Smile Train- USA
02	 Integrated Development for persons with disabilities	 Barguna	 18/0/2024 to 31/12/2025	 Global Giving USA
03	 Safe Livelihoods for Rohingya Refugees in Bangladesh	 Cox's Bazar	 15/03/2018 to 15/06/2030	 Global Giving USA
04	 Shelter home for the children with disabilities	 Barguna	 01/01/2025 to 30/06/2028	 Global Giving USA
05	 IGA Support program	 Barguna	 01/01/2026 to till now	 BNF-BD
 DDEF remains committed to inclusive development and improving the lives of persons with disabilities, vulnerable communities, and marginalized populations through sustainable and impactful programs. 				

1. SMILE TRAIN SHILMOON SPECIALIZED HOSPITAL CLEFT CARE PROJECT

Supported by Smile Train Inc., USA, the three-year project (July 2025-June 2028) provides free cleft lip and palate surgeries and community awareness services at Shilmoon Specialized Hospital, Gazipur, with a total budget of BDT 3.41 crore. In 2025-26, DDEF targeted 300 surgeries and successfully completed 279 (93%), with BDT 1.06 crore spent against a budget of BDT 1.14 crore (93% utilization). The project continues to expand access to quality and timely cleft lip and palate care for underserved individuals who may otherwise face financial and social barriers to treatment. Through free surgical services and awareness activities, the project helps improve patients' health, confidence, dignity and ability to participate fully in family and community life, contributing to greater social inclusion and improved quality of life.



2. INTEGRATED DEVELOPMENT OF DISABILITY PROGRAM – EYE CARE SUPPORT

Supported by GlobalGiving Inc., USA, the Integrated Disability Program provides essential healthcare support to vulnerable and disadvantaged people with disabilities and other underserved community members. Under the eye care component, 41 beneficiaries received eye operations at Grameen Eye Hospital, Barishal, with a total project budget of BDT 8,00,000.

The intervention aims to reduce financial and access barriers to specialized eye care and help beneficiaries regain or improve their vision. By enabling access to timely surgical treatment, the program contributes to improved functional independence, mobility, confidence, quality of life and participation in family and community activities.



3. SHELTER HOME FOR THE DISABLED CHILDREN

DDEF is advancing plans to establish an integrated Rehabilitation Centre in Barguna for 100 orphaned children with disabilities, combining residential care, inclusive education, vocational training and specialized healthcare and rehabilitation services. DDEF has already secured the project land and completed the construction design and necessary certification. The initiative is currently seeking charitable and institutional co-financing to support construction, equipment, staffing and start-up costs. Once established, the centre will provide a safe and nurturing environment where children can access education, rehabilitation, healthcare, life skills and vocational training, creating pathways toward greater independence, dignity and social inclusion.



4. IGA SUPPORT PROGRAM

Under its microfinance program, DDEF is implementing an Income-Generating Activity (IGA) Support Program to expand self-employment and livelihood opportunities for poor and vulnerable households, including persons with disabilities and women. Through accessible financial services and need-based support, the program enables beneficiaries to invest in small businesses, agriculture and other locally viable income-generating activities. The initiative aims to strengthen household income, financial resilience and economic self-reliance while promoting greater inclusion of underserved communities in the local economy.



4. OTHER PROGRAM

- **Child Labour Protection:** DDEF works to protect children from hazardous and exploitative labour by promoting their rights, education, safety and access to appropriate support services.
- **Older Persons:** DDEF promotes the dignity, well-being and social inclusion of older persons by supporting their basic needs, protection and meaningful participation in family and community life.



CHAPTER 04

DDEF'S PARTNERS & FINACIAL STATUS



DDEF'S PARTNERS



DDEF'S FINANCIAL STATUS

Statement of Financial Position

AS AT 30TH JUNE, 2026

<u>Property & Assets</u>	<u>Note</u>	<u>Current Year</u> <u>30-06-2026</u>	<u>Previous Year</u> <u>30-06-2025</u>
<u>Non-Current Assets</u>			
Property, Plant and Equipment	16.00	29,03,564.00	22,63,411.00
Total Non-Current Assets		29,03,564.00	22,63,411.00
<u>Current Assets</u>			
Loan to Members	13.00	1,26,39,240.00	1,41,29,260.00
FDR Deposit-Savings	14.00	1,19,810.00	36,810.00
Cash & Bank Balance	15.00	1,19,195.00	1,06,557.00
Total Current Assets		1,28,78,245.00	1,42,72,627.00
Total Property and Assets		1,57,81,809.00	1,65,36,038.00
<u>Fund & Liabilities</u>			
<u>Capital Fund</u>			
Cumulative Surplus	7.00	40,81,420.00	39,09,421.00
Reserve Fund	8.00	54,851.00	35,740.00
Total Capital Fund		41,36,271.00	39,45,161.00
<u>Current Liabilities</u>			
Members Savings	9.00	17,10,390.00	19,07,731.00
Loan Received from the Temporary	10.00	86,34,738.00	95,97,179.00
Risk Fund Collection	11.00	3,35,500.00	2,57,630.00
Loan Loss Provision	12.00	9,64,910.00	8,28,337.00
Total Current Liabilities		1,16,45,538.00	1,25,90,877.00
Total Liabilities & Capital Fund		1,57,81,809.00	1,65,36,038.00


(Finance & Admin)
DDEF


Executive Director
DDEF

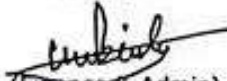
Signed in terms of our separate report of even date annexed.

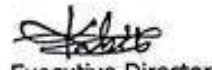
Dated: Dhaka
30th July, 2026

Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Enrollment no: 1046
Ashraf Uddin & CO.
Chartered Accountants
DVC:

Statement of Comprehensive Income
FOR THE YEAR ENDED 30TH JUNE, 2026

Particulars	Current Year 30-06-2026	Previous Year 30-06-2025
Income		
Service Charge	11,59,626.00	12,48,620.00
Donation	8,12,891.00	11,11,308.00
Admission Fee	360.00	750.00
Sales of Pass Book & Loan Application Form	1,320.00	1,975.00
Renewal Fee	3,140.00	3,480.00
Bank Interest	761.00	121.00
Total Tk.	19,78,098.00	23,66,254.00
Expenditure		
Savings Interest Paid	76,499.00	99,369.00
Loan Interest Paid	5,33,670.00	4,46,563.00
Salary & Allowances	5,77,700.00	5,48,200.00
Office Rent	26,400.00	26,400.00
Electricity Bill	13,229.00	10,576.00
Printing & Stationery	69,296.00	65,150.00
Entertainment	44,695.00	20,120.00
Traveling & Conveyances	45,265.00	41,320.00
Audit Fee (Including Vat & Tax)	37,500.00	Nil
Registration & Legal Fee	42,420.00	13,009.00
Subscription Paid	1,830.00	4,500.00
Vat & Tax	3,614.00	3,669.00
Expenses for Rebet	Nil	2,600.00
Newspaper Bill	1,880.00	Nil
Bank Charge	3,679.00	6,609.00
Depreciation	1,72,738.00	5,47,371.00
Loan Loss Provision	1,36,573.00	1,73,396.00
Excess of Income over Expenditure	1,91,110.00	3,57,402.00
Total Tk.	19,78,098.00	23,66,254.00


(Finance & Admin)
DDEF


Executive Director
DDEF

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
30th July, 2026

Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Enrollment no: 1046
Ashraf Uddin & CO.
Chartered Accountants
DVC:



Head Office

Village and Post: Raihanpur

Upazila: Patharghata

Barguna-8721, Bangladesh

Email: ddef_barguna@yahoo.com

Mobile: +8801712136558

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