



Annual Report

2023-2024

SARA BANGLA KRISHAK SOCIETY (SBKS)

(Registered under the provisions of the Societies Registration Act 1860. Registration No.- S 12749/2017)

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Abbreviations and Acronyms

ACCESS	Accelerating Economic and Social Inclusion of Smallholder Farmers Through Producers' Organizations
AFA	Asian Farmers' Association
BACT	Barrier crop technology
BADC	Bangladesh Agricultural Development Corporation
BDT	Bangladeshi taka
BPEA	Bangladesh Potato Exporters' Association
BSRM	Bangladesh Steel Re-Rolling Mills Ltd.
CRR	Covid-19 Recovery Revolving Fund
CFC	Common Facility Center
DAE	Department of Agricultural Extension
DLS	Department of Livestock Services
DOC	Department of Cooperatives
DVI	Digital Village Initiative
DVSC	Digital Village Service Centre
ESP	FAO Inclusive Rural Transformation and Gender Equality Division
FAO	Food and Agriculture Organization of the United Nations
FBF	Farmer Business Facilitator
FO	Farmer Organization
GAAP	Governance and Accountability Action Plan
GAFSP	Global Agriculture and Food Security Program
GAP	Good Agricultural Practices
ICT	Information and Communication Technology
ISU	Implementation Support Unit
IAPP	Integrated Agricultural Productivity Project
LOA	Letter of Agreement
M&E	Monitoring and Evaluation
MMI	Missing Middle Initiative
PO	Producers' Organization
PPA	Programme Priority Area
PTF	Project Task Force
RAP	FAO Regional Office for Asia and the Pacific
RISU	Regional Implementation Support Unit
RLF	Revolving Loan Fund
SAC	Social Audit Committee
SBKS	Sara Bangla Krishak Society
SDG	Sustainable Development Goals
SE	Supervising Entity
SOP	Standard Operating Procedure
TA	Technical Assistance
USD	United States dollar
VCC	Virtual Call Centre

MESSAGE

We are pleased to present the Annual Report 2023–2024 of the Sara Bangla Krishak Society (SBKS), which provides an overview of the progress made, services delivered, advocacy undertaken, and policies shaped in support of smallholder farmers across Bangladesh.

During the reporting year, SBKS worked closely with 117 member Producer Organizations (POs), representing more than 17,000 farming households across the northern and southern regions of the country. Our interventions focused on promoting sustainable livelihoods through institutional development, access to finance for smallholder farmers, agri-business development, farmer-led revolving loan fund management, awareness raising on health and hygiene, good agricultural practices, conservation agriculture, and the demonstration and adoption of innovative technologies.

We are also pleased to report that the financial statements of SBKS for the fiscal year ending 30 June 2024 were independently audited by Rahman Mostafa Alam & Co., Chartered Accountants. The audit was conducted in accordance with national and international auditing standards. The audit confirmed that SBKS maintained sound financial practices and ensured proper accountability and transparency in all transactions. The organization's total assets stood at BDT 126,757,202 as of June 30, 2024, showing consistent financial growth and responsible fund management. This reinforces our commitment to good governance, compliance, and the trust of our partners.

Our achievements have been made possible through the strong and dynamic partnerships we share with our member POs, who are the foundation of SBKS. We are also deeply thankful for the continued support and collaboration from government and non-government stakeholders, both nationally and internationally. In particular, we extend our sincere gratitude to the Food and Agriculture Organization of the United Nations (FAO) and the ACCESS project for their unwavering support in translating our shared vision into impactful action.

I would also like to express my heartfelt appreciation to the members of our Executive and Advisory Committees, whose timely guidance and strategic input have greatly contributed to our success. Above all, we acknowledge and commend the dedication and hard work of the PO members whose commitment and tireless efforts have driven forward the financial and non-financial initiatives to improve the lives of smallholder farmers in Bangladesh.

Rita Bramma

President

Sara Bangla Krishak Society (SBKS)

Table of Contents

MESSAGE.....	2
1.0 Introduction	5
2.0 Governance of SBKS	6
3.0 Management of SBKS.....	6
4.0 Strategic Policy Guidelines	7
5.0 Producers’ Organization Development.....	7
6.0 Expertise support of FBFs for FO development	10
7.0 Agro-business development services	11
7.1 Workshop on climate resilience finance and LDC graduation.....	11
7.2 Performance of revolving loan fund for business promotion.....	11
7.3 Common Facility Centers (CFCs)	13
7.4 Crowd-in financing for smallholder farmers.....	14
7.5 Value chain development activities	15
7.5.1 Public-private-PO partnership and farmers training on certified seed production.....	15
7.5.2 Saline Agriculture Training.....	16
7.5.3 Bringing in the private sector to support nutrition	16
7.5.4 Community-Based Sustainable Vegetable Production – two day-long programs.....	16
7.5.5 Training on use of cocoon and other technologies for vegetable seed storage	17
7.5.6 Agricultural Olympiad	17
7.5.7 Dialogue on nutrition finance	17
7.6 Social enterprise of SBKS.....	18
8.0 Audited financial statement.....	21
List of member FOs with their total members.....	27
List of member ACCESS POs with their total members	29

Highlights in 2023-24

The 2023-24 fiscal year for Sara Bangla Krishak Society (SBKS) has been marked by significant strides in empowering smallholder farmers through a range of related initiatives. Key highlights are:

1. **Establishing Producer Organizations (POs):** The FBFs mobilized 60 new POs, with a total membership of 5,874, 60% of whom were women. This process included PRA tools to identify smallholder households and form executive committees, ensuring the inclusivity and effectiveness of the organizations.
2. **Project Launching Workshop:** A successful workshop was held on 30 May 2024, with high-level discussions on accelerating economic and social inclusion for smallholder farmers through strong POs. Over 200 participants from various stakeholders, including government officials and financial institutions, joined in understanding the project's objectives.
3. **Baseline Survey:** a baseline survey conducted in March-April 2024 to assess the situation of PO members and non-PO members in 21 upazilas. The survey reached 1,200 respondents and utilized mobile data collection to gather insights that inform the project's future planning.
4. **Training Curriculum Development:** SBKS and FAO collaboratively developed comprehensive training curricula focused on institutional, financial, business, market, and digital literacy, aimed at strengthening Producer Organizations (POs).
5. **Internship Manual for Institutional and Financial Literacy:** A comprehensive internship manual was developed to enhance the capacity of PO members in financial management, organizational governance, and institutional development. The goal was to empower individuals and strengthen POs for sustainable growth.
6. **Agro-business Development Services:** SBKS facilitated a workshop on climate resilience finance, linking smallholder farmers to financial institutions for climate-resilient investments. The revolving loan fund for business promotion continued to perform well, benefiting over 2,500 borrowers, including 1,576 women.
7. **Value Chain Development:** SBKS strengthened its agri-export initiatives, successfully exporting 2,000 metric tons of potatoes and producing high-quality mungbean and paddy seeds. Additionally, through a partnership with BARI and Dutch Bangla Bank, SBKS facilitated the production of certified vegetable seeds, benefiting 8,000 farmers.
8. **Community-Based Vegetable Seeds Production:** SBKS launched a two-day program with BARI and Dutch Bangla Bank to increase the production of quality vegetable seeds and provide technical training to farmer cooperatives. This initiative also included the distribution of seeds and the promotion of sustainable practices in agriculture.
9. **Knowledge Sharing:** SBKS hosted several international and high-level visits, sharing best practices in agricultural development and business ecosystems.

This year, SBKS made impactful progress towards empowering smallholder farmers, particularly women, with skills, resources, and financial access to enhance agricultural productivity and sustainability. Through strategic partnerships, training, and knowledge sharing, SBKS continues to support the growth and resilience of POs, fostering long-term success in rural communities.

1.0 Introduction

The Sara Bangla Krishak Society (SBKS) is the apex body of Farmer Organizations (FOs) in Bangladesh, operating as a non-profit, non-political, and voluntary organization. It brings together representatives from smallholder, marginal, and landless farmer organizations across the country, with a mission to strengthen the collective voice of farmers and promote inclusive agricultural development.

SBKS plays a vital role in empowering rural communities by facilitating coordination among farmer organizations, enhancing their access to services and markets, and advocating for policies that support sustainable and equitable farming systems. Through its initiatives, SBKS continues to contribute to the social and economic inclusion of farmers, reinforcing their role in national food security and rural transformation.

Vision

Be the leading voice of smallholder farmers for sustainable agricultural development.

Mission

Empower small, marginal and landless farmers' organizations from economically fragile areas of Bangladesh so that they can become equal, active and supportive partners in the government's investment program and decision-making process for agricultural development.

Goal

- Assist farmers in production, marketing, value chain connectivity and rights-based advocacy through the formation of member organizations.
- Regular liaison with all stakeholders, including the government, and capacity building through collaboration with local and international farmers' forums and agencies.

Strategies

- ❖ **Bridging:** Bringing small and marginal farmers into a larger network and combining their skills and experience.
- ❖ **Connecting:** Establish effective liaison with government and non-government departments to solve the existing problems of small and marginal farmers and ensure necessary services.
- ❖ **Increase organizational capacity:** Increase the organization's capacity in fund management, financial accounting, good governance, leadership, confidence building, bargaining skills, general service center and joint business management.
- ❖ **Adoption of rights based programs:** Farmers should be vocal to realize their rights.
- ❖ **Extension of technology:** Extension of good agricultural practices, organic farming technologies and farm mechanization activities for safe food production.

Principles

- **Integrity:** Perform all activities regarding agriculture, farmers and organization development honestly.
- **Equality:** All works should be done on the basis of equality.
- **Transparency:** Taking all decisions transparently and showing them to everyone.
- **Accountability:** Everyone is obliged to be accountable to those concerned for their work.
- **Fairness:** Giving benefits and priority based on fairness.
- **Participation:** Follow participatory approach in all activities and decision making.
- **Inclusion:** Ensuring the inclusion of all members in all activities.

2.0 Governance of SBKS

The governance system of the apex, Sara Bangla Krishak Society (SBKS) is based on two-tier system. Firstly, at apex SBKS level and secondly, at primary member cooperative level. The General Body of SBKS consists of 56 members nominated from the member FOs. The General Body of the SBKS take all policy decisions for smooth operation of the organization. It guides the executive committee (EC) and management to realize vision, mission and goals through implementing manifold activities keeping in view to increase food security and livelihoods improvement of farmers. Other core responsibilities of general body is to approve annual work plan, budget, progress report/annual report, audit, membership approval or rejection, devising new policy, review of guidelines, evaluation of project, performance appraisal of staff, profit distribution amongst members at primary level cooperatives etc. The general body meets twice in a year and the Annual General Meeting (AGM) is mostly held in the month December of each year.

Among the 56 general body members of SBKS 41 are male and 15 female. Besides SBKS has 7 founder members of which 5 are male and 2 female. The general body make executive committee (EC) consisting of 9-members who elected through democratic election process. The EC is responsible for all activities of SBKS. At present among the 9 members of EC, 5 are male and 4 are female. In addition, SBKS has 5-member advisory committee (2 male and 3 female), 3-member social audit committee (1 male and 2 female) and 3-member loan subcommittee (1 male and 2 female). Similarly at the primary cooperative FO level, each members FO has general body, executive committee, independent social audit committee and 5 subcommittees for loan, saving, procurement, agri-business and finance.

3.0 Management of SBKS

At present, the Sara Bangla Krishak Society (SBKS), as the apex body of Farmer Organizations (FOs), is supporting 56 FOs primarily located in the northern and southern regions of Bangladesh. These organizations represent over 11,000 smallholder farmers who operate under the umbrella of SBKS. From 27 January to 2 February 2024, SBKS held its Annual General Meeting (AGM) and conducted an annual review and lesson-learning workshop at the Rural Development Academy (RDA) in Bogura. During the workshop, the 2023 work plan was reviewed, and the plan for 2024 was formulated. All organizational activities are overseen and guided by the Executive Committee (EC) of SBKS.

SBKS implements its operations formally and informally through seven departments: Institutional Development, Agricultural Business Services Development, Financial Services Development, Finance and Accounts, Internal Audit, Office and Personnel Management, and Research and Monitoring. Additionally, a consultative forum meets monthly to review progress and provide strategic recommendations for the organization's activities.

To manage its day-to-day functions, SBKS employs both full-time and part-time staff at two levels: the central SBKS level and the primary cooperative FO level. At the SBKS level, there are 6 full-time staff members (3 male and 3 female) and 54 part-time staff (32 male and 22 female). At the FO level, 55 full-time staff (31 male and 24 female) and 121 part-time staff (58 male and 63 female) are working in coordination with SBKS. All staff operate under the direction of their respective Executive Committees and adhere to the organization's policy guidelines.

SBKS has also established a central secretariat staffed by six key personnel, including a Coordinator, an Accountant, two Regional Coordinators, and an Agribusiness Promoter. In addition, 20 Farmer Business Facilitators (FBFs) and 55 Farmer Accountants (FAs) are engaged in providing direct support to the FOs, strengthening their operational and financial capacities.

4.0 Strategic Policy Guidelines

SBKS has been operating all activities through following policy guidelines, which were devised through participatory process and consultation with experts.

- **Operations manual:** The manual is a living document aims at serving as instrument for office bearers to manage the organizations to reach an acceptable standard of efficiency.
- **Revolving loan fund (RLF) strategy:** The RLF is farmer owned and farmer-led approach where FO's independent loan and audit committees ensuring accountability and SBKS providing hands-on technical support throughout the process in order to make investments successful.
- **Standard operating procedures (SOP):** These SOPs ensure the smooth implementation of the RLF strategy, taking into account the associated risks.
- **Monitoring system for FOs and FBFs:** SBKS developed a virtual monitoring system for FOs with the objective to assess the progress and performance of FOs and capture the best practices of COVID-19 mitigation.
- **Grant Management Policy:** The purpose of this Grant Management policy is to utilize grant properly and meaningfully for improving the efficiency and impact of project activities to be implemented under SBKS.
- **Loan loss provision, reserve and write-off policy:** It is prepared for clear reporting and understanding of loan portfolio quality, reducing loan losses and taking decisions.
- **Farmer Organization Operation guideline:** This document is guiding FOs in operating institutional, financial and business activities.

5.0 Producers' Organization Development

5.1 Refresher training on participatory rural appraisal (PRA) for community mobilization

According to ToR, FAO organized and conducted a 5-day training on PRA for community mobilization from January 28 to February 1, 2024 at Rural Development Academy (RDA), Bogura. The training covered the evolution of POs, PO development processes, and the use of PRA tools for community mobilization. The training also covered the process of mobilizing smallholders into POs, including rapport building with the Upazila Extension Office and community, identifying target smallholder households and facilitating internships with POs. Fieldwork was conducted at Tepagari village, Raynagar union, Shibganj Upazilla,

Bogura, where participants met with personnel from the Upazilla Agriculture Office. A field day was organized to exercise all tools such as wealth ranking, transect walk, crop calendar, household surveys, identification of problems related to the selected commodity, validation workshops, membership profiles, forms and formats for POs, and formation of POs. The training concluded with a review of learning points and the preparation of an action plan for cluster formation.

Thirty-six participants attended the training including 20 champions FBFs (50% female) and SBKS executive committee and ACCESS project staff members. Following this training, FBFs were deployed to 27 agribusiness clusters to mobilize 60 POs.

5.2 Baseline survey

FAO conducted a four-day training was conducted from 31 March-3 April 2024 at DESHA TARC, Kushtia. Twenty FBFs (9 from the southern region and 11 from the northern region) with skills in .Collect Mobile data collection took part in the training. Half were women. The training was to prepare them to enumerate the baseline survey and topics included the importance of the survey, data collection instruments and tools.

The baseline survey was conducted to capture the situation of PO members (intervention farmers) before the project, as well as to compare their situation to non-PO members (control farmers) who will not participate in the project. It covers all 60 new POs in 21 upazilas (sub-districts) of 15 districts. A multistage random sampling technique was adapted to interview 1,200 respondents (of which 900 were intervention farmers and 300 were control farmers). The FBFs collected data from the sample respondents of producers' organizations and control villages using android tablets. FAO also helps to prepare a baseline report.

5.3 Design and Development of Training Curriculum

FAO and SBKS have collaboratively developed comprehensive curricula on institutional, financial, business, market, and digital literacy to strengthen Producer Organizations (POs). This capacity-building initiative emphasizes robust organizational governance, effective leadership, and farmer business acumen. Through rigorous training, mentoring, and participatory monitoring, POs will enhance their skills in governance, financial management, risk mitigation, and proposal development using FAO's RuralInvest tool. The process is grounded in baseline survey insights to ensure the creation of bankable business plans aligned with members' production capacities and prioritized value chains.

5.4 Project launching workshop

The project launching workshop took place on 30 May 2024 at Bangladesh Agricultural Research Council (BARC) Auditorium, Dhaka. The program was moderated by Mr. Mahbubul Haque Patwary, Additional Secretary, Planning Wing, Ministry of Agriculture. The keynote paper on "Accelerating Economic and Social Inclusion for Smallholder Farmers through Strong Producer Organizations (ACCESS)" was presented by Mr Imanun Nabi Khan, PhD, FAO ACCESS TA Coordinator and Ms Rita Bamma, President, Sara Bangla Krishak Society. The Chief Guest was Ms Wahida Akter, Secretary, Ministry of Agriculture and main discussants were Mr Dia Sanou, FAO Representative in Bangladesh a.i.; Dr. Shaikh Mohammad Bokhtiar, Executive Chairman, BARC, Dr. Nomita Halder ndc, Managing Director, Palli Karma Sahayak Foundation (PKSF) and Mr Md Nasiruzzaman, Chairman, Bangladesh Krishi Bank and Expert Pool Member of the APA, Ministry of Agriculture.

The discussants and participants understood that women and men farmer leaders have been empowered to serve their own and other producers' organizations in climatic hotspots. The stakeholders were vocal about their interest to assist the project implementation process, if necessary. In the afternoon session, SBKS organized an orientation session for ACCESS POs. They were informed about PO performance scores, eligibility criteria of receiving learning, business and revolving loan grant. The SBKS founder members and present executive committee members shared their experience regarding the SBKS establishment journey, its vision, mission, goal, principles and activities.

Media coverage: <https://today.thefinancialexpress.com.bd/stock-corporate/fao-launches-climate-smart-access-project-to-support-smallholder-farmers-1717093560>

<https://businesspostbd.com/economy/Corporate/fao-launches-climate-smart-access-project>

5.5 Internship manual for institutional and financial literacy

The FAO led the development of a comprehensive internship manual for institutional and financial literacy. The 10-Day Internship Manual for Institutional and Financial Literacy is designed to provide participants with an immersive, hands-on learning experience aimed at strengthening and developing Producer Organizations (POs). This manual is structured to equip participants with essential skills and knowledge in institutional development, financial literacy, and organizational management. The internship's goal is to empower participants to help POs establish strong foundations in governance, financial stability, and operational efficiency.

This internship represents a crucial step in enhancing the capacity of individuals and institutions working in rural development. By equipping participants with the necessary tools and skills, the program ensures that Producer Organizations are well-prepared to overcome challenges and capitalize on opportunities in today's dynamic agricultural and financial landscapes.

5.6 Women's leadership and general leadership training curriculum development

Workshop participants ranged from SBKS executive committee members, SBKS ACCESS team staff, ACCESS farmer business facilitators and FAO ACCESS team staff. Approximately 40 different people (nearly half women) participated in the workshops, sharing their insights and giving feedback on the different topics. The workshops were designed to help gather and test concepts and approaches to develop the women's leadership and entrepreneurship training curriculum, as well as to update the general leadership training to include themes of inclusion, diversity, allyship, power, servant leadership and other topics to ensure an inclusive organizational culture in which all can thrive, including women. The project's approach to women's empowerment includes work with both genders, which is why the project is updating the general leadership training curriculum as well.

Curriculum design is now under way, with a plan for the general leadership training to take place in September 2024, and the women's leadership training in early 2025.

5.7 Establishing Producers' organizations

The FBFs mobilized 60 POs across 15 districts. Total membership is 5 874; 60% female. With the help of each community, FBFs applied PRA tools including transect walks, social mapping, a review of historical records of adopting modern agricultural technologies such as farm machinery and a constraints matrix. FBFs conducted a 'wealth ranking' to identify smallholder and marginalized/tenant farmer households. Finally, the communities each hosted a validation meeting for PRA findings where smallholders were invited to join a commodity-based PO. FBFs then worked with PO members and cluster PO Facilitators to

form an executive/convening committee for each PO. A total of 60 executive committees were formed involving 544 members, 58% female. FBFs also helped POs open bank accounts and start savings collection from the first day.

Farmers, particularly women farmers, were interested to join producers' organizations (POs) to address daily issues related to vegetable/onion/sesame/flower/fish production, such as quality inputs, high production costs, and price fluctuations. Currently they lack access to necessary support for agricultural production, including information, technology, markets, and financing. They are hopeful that being a member of a PO will help to change their situation.

5.8 Regular support of FBFs for capacity building of POs

Following the completion of the baseline survey data collection, SBKS deployed 9 FBFs (5 female) in 60 new POs. During this semester, FBFs provided hands-on training and support to POs on how to collect data for membership profiles, record financial transactions in daily collection registers, individual ledgers, and passbooks, and mobilize cluster facilitators in banks for daily banking. FBFs also assisted POs in ensuring that the right people were chosen to be cluster facilitators and if needed, helping the PO to make changes. SBKS showed POs 26 different forms and formats for accounts keeping in each of the new 60 POs. FBFs emphasized the necessity of these forms and formats to the relevant PO's executive committee. Cluster facilitators will soon receive internship training in institutional and financial literacy, and they will employ all forms and formats.

6.0 Expertise support of FBFs for FO development

During the reporting period, SBKS appointed 5 paid youth leaders as Monitor cum MBWin Teller Operators (MTO) to digitalize the accounting system of all FOs. SBKS also selected another 5 MTOs as standby. They completed at least second round of visits to their assigned FOs and provided support in the areas of financial management, organizational management, and operation of common facility centers as well as virtual call centers. They extended support to capture customer information, i.e. membership ID, national ID, contact details, shares, savings and loan balances of individual members, and general ledger information as part of digitalization process of the accounting system. Both farmer business facilitators (FBFs) and Monitors also collected quarterly reporting data on organizational progress, financial information related to savings, loans, net profit, and the status of accounting documentation. They also supported FOs in disbursing CRR loans to members to invest in their respective businesses by following the guidelines for CRR loan disbursement.

Following the completion of the baseline survey data collection, SBKS deployed 10 FBFs (5 female) in 60 new POs. During this semester, FBFs provided hands-on training and support to POs on how to collect data for membership profiles, record financial transactions in daily collection registers, individual ledgers, and passbooks, and mobilize cluster facilitators in banks for daily banking. FBFs also assisted POs in ensuring that the right people were chosen to be cluster facilitators and if needed, helping the PO to make changes. SBKS showed POs 26 different forms and formats for accounts keeping in each of the new 60 POs. FBFs emphasized the necessity of these forms and formats to the relevant PO's executive committee. Cluster facilitators will soon receive an internship training in institutional and financial literacy, and they will employ all forms and formats.

7.0 Agro-business development services

7.1 Workshop on climate resilience finance and LDC graduation

Under the Bangladesh SMEs4Climate sub-group under the SDG leadership lab overseen by the UN Resident Coordinator for Bangladesh, SBKS and FAO jointly organized a workshop in Rangpur on 17-18 September 2023. The aim of this workshop was to link banks with communities for climate-resilient finance as well as linking them with standardization authorities considering the upcoming LDC graduation.

Representatives from 6 large national commercial banks that have small and medium enterprise (SME) divisions participated. Through the workshop farmers and agriculture SME representatives were able to discuss with relevant banking representatives and learn more about how to improve their business plans. As there is currently a high loan refusal rate for many SMEs, during the workshop the banking representatives took the time to show examples of why plans were refused, allowing participants to gain a better understanding of how to prepare successful business plans. SBKS shared their own experience with business plan preparation and implementation—demonstrating strong knowledge of the topic, which the banking representatives found quite impressive.

The standardization authorities and agro-SMEs also shared their worries and woes for LDC graduation as Bangladesh may not continue to receive its present tariff waiver after 2026 and will need more investment in greening and standardizing their enterprises. Government and private sector representatives in the workshop suggested to enact the Mujib Climate Prosperity Plan (MCP) to provide robust help to the agro-SMEs to receive green finance from banks. These representatives now want to visit FAO projects to learn more about the MMI/ACCESS approach. SBKS is hoping to organize another such workshop in Barisal, the southern region, once the political situation in Bangladesh has calmed down.

7.2 Performance of revolving loan fund for business promotion

Information on the performance of 50 POs for the completed cycles of RLF in terms of institutional, financial and borrower sustainability is shown in Table 1 below. As of June 2024, a total of 2,529 borrowers, of which 1,576 were women, used this RLF with loan tenure from 6-12 months. The intervention farmers utilized their loan amount in 16 project backstopped value chains including cattle fattening, dairy, vegetable, chili, potato, maize, paddy seed, mungbean seed, pond fish culture, pen culture and poultry.

Table 1: Performance of MMI-RLF at-a-glance

Indicators	Values	Remarks
A. Outreach & Member Satisfaction		
1. Number of active borrowers	2,529	100% borrowers are active, which indicates appropriateness of the approach
2. Number of women borrowers	1,576	62% of the borrowers are women
3. Attendance rate	100%	Indicates satisfaction with the quality of PO services and commitment to PO
4. Retention rate	100%	Indicates long-term relevance and satisfaction with the quality of PO services and commitment to PO

Indicators	Values	Remarks
B. Portfolio Quality		
1. Repayment rate	100%	As compared to microfinance sector's rate of 98.49%
2. Portfolio at risk ¹	0%	As compared to the microfinance sector, which allows for 5-6% risky portfolio
3. Arrears rate	0%	Indicates efficient portfolio management
4. Loan Loss Rate ²	0%	Indicates efficient portfolio management
C. Productivity		
1. Number of loans per farmer accountant	51	The industry average is 254 loans
2. Amount of loan per accountant (BDT)	2,475,619	The industry average is BDT 2,500,000-3,000,000 per loan officer
D. Efficiency		
1. Cost per borrower (BDT)	565	The industry average is BDT 1,000-1,200
2. Cost per assisted member (BDT)	187	The industry average is BDT 800-900
3. Cost per unit of money lent (BDT) ³	0.0115	The industry average is BDT 0.15-0.20
E. Profitability and Sustainability		
1. Operational self-sufficiency (OSS) ⁴	313%	The industry average is 110-120%
2. Financial self-sufficiency (FSS) ⁵	165%	The industry average is 105-110%
3. Return on assets ⁶	4.32%	Positive trend indicates longer-term sustainability

N.B.: Industry averages were calculated based on reports of Credit Development Forum, Palli Karma-Sahayak Foundation, and the Institute of Microfinance.

Profitability and sustainability ratios reflect the RLF's ability to continue operating and growing in the future. Operational self-sufficiency (OSS) and financial self-sufficiency (FSS) are the most basic measurements of sustainability, indicating whether revenues from operations are sufficient to cover all operating expenses. The breakeven point of an operation is 100%. The OSS and FSS of MMI-RLFs are 313% and 165%, respectively. These numbers are very promising. The numbers are so high due to the atypically low operating expenses of the MMI RLF—lower than traditional microfinance programs.

While making loan decisions, MMI POs are trained to consider the drivers behind OSS and FSS: loan size, portfolio yield, low financial expenses, efficient operations, and external factors, such as inflation and market rates. This helps to ensure the high success and sustainability of the MMI-RLF mechanism.

¹ Portfolio at risk = Outstanding balance of loans with payments past due and it gives an indication of the risk that a loan may not be repaid.

² Loan Loss Rate= Value of loan write-off ÷ [(Loan outstanding at start+ current loan outstanding)÷2]×100

³ Cost per unit of money lent= Operating cost for the period ÷ total amount disbursed

⁴ Operational self-sufficiency (OSS) = Operating income ÷ (Operating expense+financing cost+provision for loan loss)×100

⁵ Financial self-sufficiency (FSS) = Operating income÷(Operating expense+financing cost+provision for loan loss+cost of capita)×100

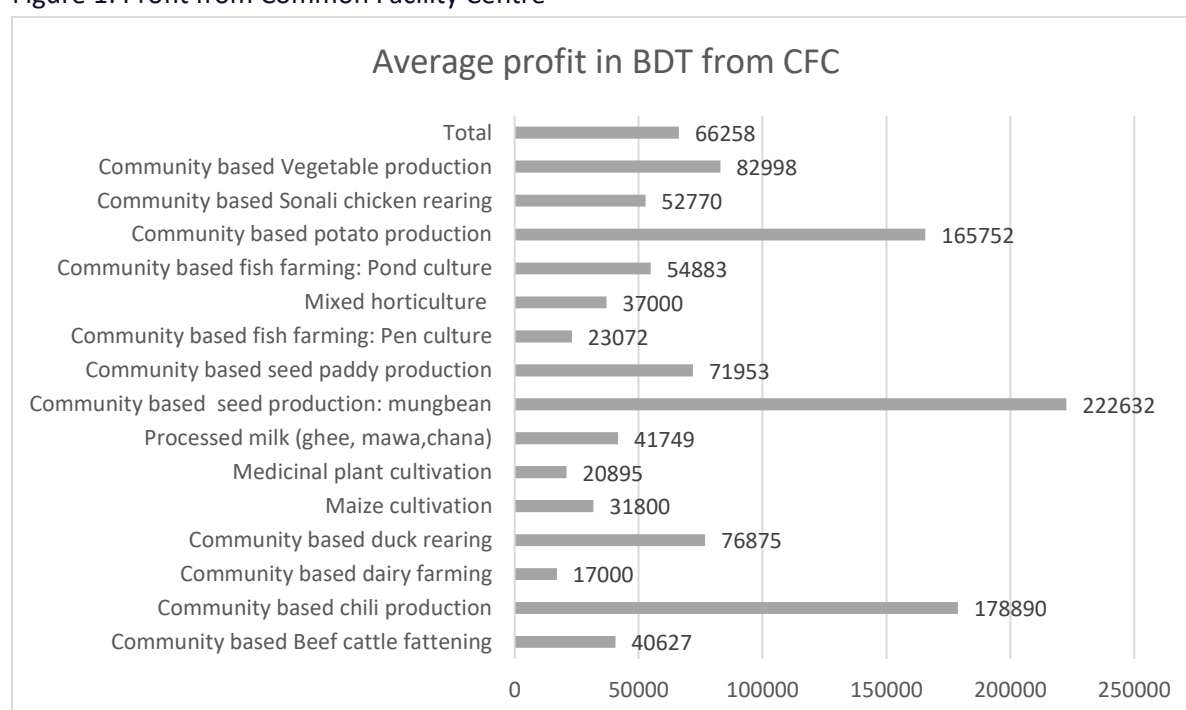
⁶ Return on assets= Net income ÷ Average assets×100

7.3 Common Facility Centers (CFCs)

Common facility centres (CFCs) (Shadharon Sheba Kendra in Bangla) are at the core of all PO functions. They support the success of the revolving loan fund investments by making the required services available for the borrowers. Instead of buying high-priced inputs from companies, such as fish, cattle and poultry feed, these are produced directly by the POs at these centres. They also provide production logistics such as sorting, grading, packing, storage, transportation, training and retail services.

With the support of MMI pilot grants, 55 POs have established CFCs in accordance with their business plans. The centres have led to reduced production costs. These centres enhance the economic activities of POs and enable smallholders to access farm machinery and inputs at a competitive rate. Data on the average net income of the last six months from CFCs broken down by value chain is presented in Figure 1.

Figure 1: Profit from Common Facility Centre



The highest profit earned by a PO from its CFC was BDT 222,632 (approximately USD 2,000) by POs of community based mungbean seed production, followed by chili production (BDT 178,890), and community-based potato seed production (BDT 165,752) (Figure 2). As mentioned earlier, CFCs in the livestock and fish value chain are struggling to generate profits. They need further technical support and investment to upgrade the centres.

Common facility centres established under the project led to an average overall reduction in production costs of 11.21% (Table 2). As of 31 March 2023, common facility centres generated a cumulative net income of BDT 3,644,183 (USD 35,040) as service fees. Although small, these profits are fed into the PO's revolving loan fund, implying the availability of more credit for members.

Table 2: Average production cost reduction due to support from PO common facility centre.

Commodity/ Sub-sector	Average reduction of production cost (%)
Medicinal plant	7.32
Cattle	16.32
Chili	9.85
Duck	8.50
Maize	6.44
Fish	8.90
Milk	11.70
Mustard	7.31
Paddy Seed	17.28
Pineapple	8.40
Potato	17.58
Mung bean seed	17.04
Sonali Chicken	10.54
Vegetable	9.73
Total	11.21

7.4 Crowd-in financing for smallholder farmers

SBKS played a catalytic role in facilitating crowd-in financing for smallholder farmers by mobilizing linkages between Producer Organizations (POs) and financial institutions. As a result of these efforts, intervention farmers received a total of BDT 110,575,000 in loans at an average interest rate of 7%. These loans supported a range of agricultural and livestock activities, including crop cultivation, vegetable production, Sonali chicken rearing, fish farming, and dairy farming. A total of 1,985 loan applications—submitted by farmers affiliated with 51 POs under SBKS—were approved and financed through national commercial banks (NCBs) and other non-bank financial institutions. Of the financed farmers, 52% were women and 48% were men, reflecting SBKS’s commitment to inclusive financial access (Table 3).

Table 3: Status of additional crowded-in financing for smallholders

Source of Loan	Number of members received loan					
	Male	Female	Total	Total loan received in POs (BDT)	Average Interest Rate of Loan (%)	# Of POs
State owned Bank	407	331	738	46,345,000	7.57	40 78%
National Commercial Banks (NCB)	274	289	563	46,390,000	6.3	24 47%
Other financial institutes**	277	407	684	17,840,000	8.41	29 57%
Total	958	1,027	1985	110,575,000	7.17	51

* PO members submitted applications for loans in multiple sources.

** Other financial institutes including Bangladesh Rural Development Board, Department of Women’s Affairs, Department of Youth Development, Department of Social Welfare and the One Home, One Farm project.

7.5 Value chain development activities

SBKS continued to strengthen its farmer-led agri-export and seed production initiatives through PO-led interventions. In the reporting period, a total of 2,000 metric tons of potatoes were successfully exported to Malaysia and Middle East countries markets, reflecting the growing capacity of Producer Organizations (POs) in international market engagement. Additionally, contract farming arrangements with the Bangladesh Agricultural Development Corporation (BADC) remained in place for the production of mungbean and paddy seeds. Under these agreements, three POs produced 60 metric tons of mungbean seeds, while six designated seed villages collectively produced over 100 metric tons of paddy seeds.

A pre-potato season 'Meet the Buyers' event was organized at the potato cluster on 18 November 2023 with all members of 4 new potato POs in Thakurgaon. Representatives from potato exporters' association, cold storage owner, agri-processors, extension and seed sector were attended. The traders expressed their preference for a new higher yielding potato variety named 'Sunshine' and decided to disseminate production technology amongst 4 POs in the upcoming potato season, with support from the Department of Agriculture Extension, Bangladesh Agricultural Development Corporation and exporters.

7.5.1 Public-private-PO partnership and farmers training on certified seed production

Through a CSR grant from Dutch Bangla Bank Ltd., a training on certified seed production was organized for 35 seed producers by SBKS and the Bangladesh Agricultural Research Institute (BARI) at Birahim IAPP Cooperative Ltd. in Pirgacha, Rangpur on 5-6 October. BARI and SBKS have jointly been awarded a project titled "Community-Based Sustainable Vegetable Production: Elevating Quality Seed Production, Processing, Marketing, and Expansion of BARI Released Varieties in Bangladesh" from the Dutch Bangla Bank Ltd. initiative DBBL-CSR Grant for Technology Incubation in Agriculture.

The main objectives of the project are to increase the production of quality vegetable seeds (open pollinated and hybrid) by farmer cooperatives; impart training, organize exchange visits and provide technical backup to the farmer cooperative for quality seed production as well as utilization and distribution of quality vegetable seed to the 8 000 farmers to be involved in ACCESS.

A total of 35 seed producers of Pirgacha upazilla, Rangpur and Aditmari upazilla, Lalmonirhat participated in the training. The farmers learned in detail about seed production and processing technologies of eggplant, tomato, sweet pepper, radish, bottle gourd, pumpkin, country bean, garden pea, red amaranth, and spinach. Renowned scientists, Dr. Shahabuddin Ahmad, Dr. AKM Quamruzzaman and Dr. M. Nazim Uddin of Olericulture Division, BARI facilitated the training sessions. Mr. Obydul Haque, Secretary of SBKS gave the welcome speech and inspired the farmers for quality seed production and finally establishing a SBKS seed company as an outcome of the project.

7.5.2 Saline Agriculture Training

Through a collaboration facilitated by the Asian Farmers Association, trainers from the Netherlands Water Partnership (NWP) provided the first batch of training on saline agriculture to 37 farmers (50% women) of SBKS member POs in the southern region from 15-17 October 2023. The training covered low-cost appropriate technologies such as measuring salinity, tolerant varieties, soil amendments. Assuming the technologies tested are working well to address SBKS member POs' needs, further partnership will take place, with SBKS able to procure technologies from NWP.

7.5.3 Bringing in the private sector to support nutrition

FAO supported SBKS and BARI to apply for and receive funding for a grant proposal from the Dutch Bangla Bank Ltd. (DBBL). USD 50,000 has been allotted for a partnership to develop a community vegetable seed bank to ensure quality vegetable seed for 60 POs for their homestead nutrition gardens. BARI, a key player in the Bangladesh vegetable seed research, provided the first batch of foundation and breeder seed (OP varieties) to SBKS in October 2023 for 10-12 different types of vegetable seed. The seed will be propagated with the new 60 POs of ACCESS, as well as already established SBKS member POs. Ongoing monitoring is taking place.

7.5.4 Community-Based Sustainable Vegetable Production – two day-long programs

With the facilitation of FAO-ACCESS, the Bangladesh Agricultural Research Institute (BARI) and Sara Bangla Krishak Society (SBKS) were jointly awarded a grant for a project titled “Community-Based Sustainable Vegetable Production: Elevating Quality Seed Production, Processing, Marketing, and Expansion of BARI Released Varieties in Bangladesh”. The grant is from Dutch Bangla Bank Ltd.’s corporate social responsibility initiative for technology incubation in agriculture.

The main objectives of the project are to increase the production of quality vegetable seeds (OP and hybrid) by farmer cooperatives. This includes imparting training, conducting exchange visits, providing technical backup to the farmer cooperative for quality seed production and utilization as well as the distribution of quality vegetable seeds to the 8 000 farmers that are members of SBKS POs under ACCESS.

As a part of the project activities, two day-long programs took place during the reporting period in Pirgacha, Rangpur. The first, a field day on quality vegetable seed production took place on the 26th of February, with 112 farmers participating. The second, a farmers training on seed extraction, processing and preservation of winter vegetables followed on the 27th of February, with 40 farmers participating, of which thirty were women. Professor Dr Monjurul Alam, Bangladesh Agricultural University as well as renowned scientists, Dr. Shahabuddin Ahmad, Dr. AKM Quamruzzaman and Dr. M. Nazim Uddin of Olericulture Division, BARI, Md Ferdous Alam, Director, Rural Development Academy, Bogura and Dr Imanun Nabi Khan, ACCESS, FAO participated in both events.

7.5.5 Training on use of cocoon and other technologies for vegetable seed storage

The training on use of cocoon and other technologies for vegetable seed storage was organized by the Department of Farm Power and Machinery, Bangladesh Agricultural University, Mymensingh on 18th April 2024. Five seed producers, SBKS leaders, seed scientists from Bangladesh Agricultural Research Institute (BARI) Dr AKM Quamruzzaman, Dr Nazim Uddin, and Dr Shahabuddin Ahmad and personnel from FAO attended the training. It was facilitated by Prof. Dr Md. Monjurul Alam, Prof. Dr Md Rostom Ali, and Dr Surajit Sarkar.

The first session was on seed storage in hermetic bags/cocoon. The main objective was to develop awareness and skill on use of hermetic bag for seed storage and management, environmentally-friendly storage processes and the disposal of hermetic bags. In addition to seed storage technologies, the participants learned moisture measurement technology, bio-gas production technology using cow dung, paddy drying technique using BAU-STR Dryer, cold storage technology for mango and vegetables and fish drying technologies. At the end of the training the Department of Farm Power and Machinery, Bangladesh Agricultural University, Mymensingh gifted hermetic bags to the producers and suggested to keep data on preservation, so that in case of any problem scientists could help them, and take initiatives for further improvement.

7.5.6 Agricultural Olympiad

Season 3 of the Bangladesh Agricultural Olympiad (BAO) sponsored by FAO took place this reporting period. The event has a pool of youth organizers with experience, organizational skills, and dedication. Any youth age 25 or younger can participate in the following categories: crop agriculture, animal production, fisheries, agribusiness & agri economics, agricultural innovation & technology, food & nutrition, biotechnology & genetics, animal health & biosecurity and climate change. The main objectives of the partnership for sponsoring the BAO were to gather competitive ideas, models, and technology innovations that fit well with smallholder farming, as well as to explore champions from each area of agriculture especially women agriculturists who can join the 'Youth Ambassadorship' program of ACCESS and bridge farming youths with youth academia, scientists and innovators.

Media coverage: <https://www.tbsnews.net/economy/corporates/agricultural-olympiad-season-3-final-round-concludes-exceptional-talent-showcase>

7.5.7 Dialogue on nutrition finance

A dialogue on nutrition finance was held on 29 April 2024 at Hotel Grand Park, Barishal. The overarching objective of the event was to sensitize the public and private sector and farming community on nutrition inclusive financing. The dialogue featured discussions from experts including Mr Md Nasiruzzaman, Member of the Expert Pool, APA, Ministry of Agriculture and Chairman, Bangladesh Krishi Bank; Mr Badal Chandra Biswas, Director General, Department of Agricultural Extension; Dr Debashish Sarker, Director

General, Bangladesh Agricultural Research Institute; Prof. Dr. Monjurul Alam, Chairman, CSR Research Program Committee, Dutch Bangla Bank Ltd.; Mr. Golam Mahabub, General Manager, Bangladesh Krishi Bank, Mr. Shahid Reza, Additional Director, Bangladesh Bank and Ms Rita Bamma, President, Sara Bangla Krishak Society as honourable discussants of the event. In this event, Mr Jiaoqun Shi, PhD, FAO Representative in Bangladesh pledged continued collaboration to improve the country's nutrition sector. He highlighted the UN's long-standing commitment to nutrition security and its partnership with Bangladesh. FAO ACCESS Technical Assistance Coordinator, Imanun Nabi Khan, PhD cited statistics of food insecurity in Bangladesh. He emphasised the urgency of investing in nutrition-sensitive agriculture, highlighting the positive impact on national well-being. The program was moderated by Mr. Mahbulul Haque Patwary, Additional Secretary, Planning Wing, Ministry of Agriculture. There were 162 participants (43% female) from the public and private sectors and farming community. The event concluded with the distribution of guarantee-free BDT 10,000 loan cheques and vegetable seeds to 45 female farmers in Barishal and Khulna.

Media coverage: <https://publisher.tbsnews.net/bangladesh/health/fighting-inflation-how-family-grown-food-can-safeguard-finances-839416>
<https://www.prothomalo.com/bangladesh/district/9dugwl1pbl>

7.6 Social enterprise of SBKS

One of the main objectives of SBKS is developing social enterprises so that dividends go to all smallholders and profit does not siphon to non-agricultural activities. Keeping in mind this view SBKS has undertaken the following enterprises. SBKS has run a large vermi-compost plant 'Mahilata' at its own cost in northern region with an aim to improve soil health as organic matter depleting gradually in northern drought-prone Barind region. It produces high quality vermicompost which have high demand to the farmers, research centers, and extension agencies as well as it earns revenue for the apex. In addition, 17 member POs has small-scale vermi-compost production capacity as well.

Besides, SBKS has established SBKS-JST fish hatchery with the support of FAO-MMI project and SBKS with the objectives to produce quality fingerlings to sell among the fish farmers. SBKS and the three POs have proposed to develop hatchery technicians by imparting training on hatchery operation and management.

KNOWLEDGE SHARING ACTIVITIES

Taking Forward Women's Participation and Gender Inclusion in Rome-based Agencies' Programming in Bangladesh

A UN delegation consisting of the UN Resident Coordinator, the heads of the Rome Based Agencies (FAO, IFAD, and WFP) in Bangladesh and UNWOMEN as well as other staff members visited the activities of FAO, IFAD and WFP in the Kurigram district from the 5th to 7th of February 2024. The main objective of this joint field mission was to enhance the impact of the work of the Rome Based Agencies on gender equality and women's empowerment in Bangladesh. IFAD demonstrated the project "Promoting Resilience of Vulnerable Through Access to Infrastructure, Improved Skills and Information (PROVATI3)" which is being implemented by LGED. The visit to WFP's Integrated Risk Management (IRM) project in

Jatrapur Union, Sadar upazila provided an opportunity for the delegation to interact with female farmers. The discussion touched on their income-generating activities, whether they have felt the changes having participated in the project and what could be done differently going forward. FAO showcased the Missing Middle Initiative (MMI) activities implemented by the farmer organization (FO) Jatrapur Union Samaj Kalyan Sangstha. MMI was the foundation of the current ACCESS project.

The delegation also met with some NGOs: National Development Programme (NDP), Good Neighbors Bangladesh (GNB); and Farmer Organization: Jatrapur Union Samaj Kalyan Sangstha as well as government office personnel from District and Upazilla administration, Department of Women Affairs, the Department of Agricultural Extension, the Department of Fisheries, and the District Relief and Rehabilitation Office. The heads of agencies met cooperative leaders and women facilitators to explore the most critical enablers for women's empowerment in the agriculture sector in their community. The gender experts of the delegation met the women alone, to discuss women's participation in the project while identifying ways, with the women, to increase and improve women's participation in agriculture, food security and climate change programming.

Additional Secretary, MoA visited SBKS PO

On April 29, 2024, Mr. Mahbubul Haque Patwary, Additional Secretary, Planning Wing, Ministry of Agriculture visited Maddha Rakudia IPM Club. The organization gave a presentation on the literacy modules they have benefitted from as well as the overall MMI approach that has helped them to strengthen their organization. They then shared their recent progress, highlighting the number of members, regular savings rate, savings balance, loan outstanding amount, loan recovery rate, current loanee number, service charge received, operation cost, learning grants, business grants, investment grants, Revolving loan fund grants (RLF), COVID-19 health protection, CRR loan fund grants, and so on. They showed the PO's financial reports. They also demonstrated how they raised funds from outside sources, the activities of the common facility centre, the business plan prepared using the RuralInvest toolkit, and their governance and accountability action plan (GAAP). They also showed how they mobilized finance from external sources.

At the end, Mr. Mahabub visited the PO's Digital Village Service Centre. Community members showed services such as NID card correction, online job applications, ICT training for rural youth, the usage of bKash/Nagad, and a virtual call centre. He expressed his delight with the project contribution and praised the approach of empowering smallholder farmers.

ACCESS project kick-off mission

The mission team was composed of Mr Giacomo Casari, International Value Chain and Agribusiness Expert, RAP (on behalf of the project's Lead Technical Officer); Mr Yahor Vetlou, Rural Finance Officer, ESP-IRF, FAO HQ (to conduct an in-depth case study on the SBKS and MMI-established community RLF mechanisms) and Ms Florentina Williamson Noble, Capacity Building and Extension Expert, CFIB (to develop training on women's leadership development, general leadership development, to conduct case study on RLF mechanism and conduct interview with a woman FBF to develop a communications piece). From May 4 to 20, 2024, the mission visited 11 POs in Rangpur and Barisal regions (8 MMI POs and 3 new

ACCESS POs), met with Bangladesh Bank and PKSF representatives, held a series of formal meetings with the executive board of SBKS, including a full-day roadmap planning workshop. The full mission back-to-office report is attached.

GAFSP five-year program evaluation mission

GAFSP is undergoing an external evaluation, conducted every five years, to capture lessons learned and experiences to improve the program in the future. The evaluation covers GAFSP activities from 2018 to 2023, focusing on calls 5, 6, and 7, and includes a comparison to previous periods in MMI POs. A mixed-method approach was used, incorporating qualitative methods (interviews, document reviews, literature reviews), quantitative methods (surveys, portfolio analysis), triangulation, and case studies.

Ms. Cathrine Tranberg Hårsaker, IDAS, KPMG Advisory, and the lead of GAFSP Evaluation, along with Mr. Lars Ola Husby Engen, Coordinator for the MMI case study, KPMG, visited Bangladesh from May 5 to May 9, 2024. SBKS and FAO-ACCESS team organized meetings with PO members in southern Bangladesh based on their requirements from May 7 to May 9, 2024, in the districts of Madaripur, Barishal, Barguna, and Patuakhali. The evaluators assessed various aspects of GAFSP, conducting an in-depth examination of ten case studies globally, including the ACCESS project in Bangladesh overseen by FAO.

The evaluation team visited Chader Alo Cooperative Credit Union Ltd in Madaripur and Maddha Rakudia IPM Club to discuss their learning process, progress and financial reports. They also visited the Digital Village Service Centre (DVSC) to review services such as NID card correction, online job applications, ICT training for rural youth, and bKash/Nagad usage. On May 8, 2024, the team interviewed the President of Purba Kawnia IAPP Farmers' Cooperative in Betagi, Barguna, examining their financial data and discussing the benefits derived from the project. They also met with the Uttar Kawnia Farmers Coop in Betagi, Barguna, to learn about high-value vegetable cultivation and their use of collective purchasing to acquire inputs. On May 9, 2024, the team visited Diar Amkholapara Coop in Kalapara, Patuakhali, where they observed the graduation process of the PO, the role and performance of sub-committees, business plans, common facility center, RLF, climate-smart technology, and virtual call center.

International delegation visits – The team facilitated high-level visits to MMI supported POs to gather lessons on the PO business ecosystem and MMI capacity development process.

In mid-July 2023, a delegation led by the FAO Director of Plant Production and Protection (NSP) visited the digital village and vegetable germplasm centre of SBKS in Lalmonirhat and Rangpur. A delegation of potato importers from China and Vietnam visited Thakurgaon – a potato cluster of ACCESS at the end August 2023 for potential future collaboration with SBKS for potato export.

A high-level ministerial delegation from South Sudan also visited Rangpur in October 2023 to learn from MMI for potential replication of the business model. Having heard of the success of MMI, they visited an SBKS member PO in Rangpur and are now interested to learn more about the MMI approach. Further contact is taking place through the ACCESS project.

8.0 Audited financial statement



Solution... Begins

Rahman Mostafa Alam & Co.
Chartered Accountants



Independent Auditor's Report

To the Members of

Sara Bangla Krishak Society

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **Sara Bangla Krishak Society (The Society)**, which comprise the Statement of Financial Position as at June 30, 2024, Statement of Income and Expenditure, Statement of Receipts and Payments Account, Statement of Changes in Fund Account for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information disclosed in notes 01 to 22 and Annexure-A, B, C, D, E & F.

In our opinion, the accompanying financial statements present fairly in all material respect the financial position of the society as at June 30, 2024 and its financial performance for the year that ended in accordance with International Financial Reporting Standards (IFRSs), the Societies Registration Act 1860 and other applicable rules and regulations.

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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the society in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Executive Committee and Those Charged with Governance for the Financial Statements

Executive committee is responsible for the preparation and fair presentation of financial statements in accordance with IFRSs, the Societies Registration Act 1860, and other applicable rules and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditors' 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 financial statements.

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Web: www.rmaad.com



Rahman Mostafa Alam & Co.
Chartered Accountants



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 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, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 Society'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 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 Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Firm's Name : Rahman Mostafa Alam & Co., Chartered Accountants

Signature :

Auditors' Name : Fatama Khatun ACA, Partner (Enr. No.: 2131)

Date : 24 MAR 2025

Place : Dhaka

DVC : 2603242131AS485C5G





Rahman Mostafa Alam & Co.
Chartered Accountants

Sara Bangla Krishak Society
Statement of Financial Position
As at June 30, 2024

Particulars	Notes	Amount in Taka	
		June 30, 2024	June 30, 2023
Assets:			
Non-Current Assets:			
Property, Plants and Equipments	3.00	432,301	300,354
Current assets:		126,324,901	125,092,986
Revolving loans to Farmers' Organization	4.00	90,426,000	92,860,400
Entrepreneur loans to Farmers' Organization	5.00	2,800,000	2,800,000
Investment in Fixed Deposit Receipts (FDR)	6.00	27,981,323	28,165,990
Others receivables		173,600	173,600
Advance income tax (Tax deduct at source)	7.00	-	13,311
Cash and cash equivalents	8.00	4,943,978	1,079,685
Total assets		126,757,202	125,393,340
Fund and liabilities			
Fund:		126,054,210	124,333,749
General fund		10,043,220	9,294,500
Revolving loan fund of Farmers' Organization		113,460,963	113,460,963
Loan loss reserve	9.00	1,490,442	1,024,312
Cumulative surplus	10.00	1,059,585	553,974
Current liabilities:		702,992	1,059,591
Investment of Farmers' Organization	11.00	203,000	475,000
Deposit from SBKS-JST Hatchery		350,000	-
Other liabilities	12.00	15,566	13,891
Accruals and provisions	13.00	134,426	570,700
Total fund and liabilities		126,757,202	125,393,340

The accompanying policies and explanatory notes 1-22 and Annexure A, B, C, D, E & F form an integral part of these Financial Statements.


Treasurer


General Secretary


President

Signed in terms of our separate report of same date.

Firm's Name : Rahman Mostafa Alam & Co., Chartered Accountants
Signature : 
Auditors' Name : Fatama Khatun ACA, Partner (Enr. No.: 2131)
Date : 24 MAR 2025
Place : Dhaka
DVC : 2503242131A5485656



Rahman Mostafa Alam & Co.
Chartered Accountants



Rahman Mostafa Alam & Co.
Chartered Accountants

Sara Bangla Krishak Society
Statement of Income and Expenditure
For the year ended on June 30, 2024

Particulars	Notes	Amount in taka	
		July 01, 2023 to June 30, 2024	July 01, 2022 to June 30, 2023
Income:			
Service charge from revolving loan to Farmer's Organization	14.00	1,814,090	1,933,762
Subscription from Farmer's Organization	15.00	11,400	73,000
Bank interest	16.00	47,957	51,876
Interest on Fixed Deposit Receipts		2,062,229	1,128,026
Grant income (ACCESS Project LOA 1510115)	17.00	2,394,715	-
Income from investment of Agriculture inputs		-	5,110
Other income		3,950	3,350
Total income		6,334,341	3,195,124
Expenditure:			
General operating expenses	18.00	278,941	587,637
Salary and allowance	19.00	1,133,725	1,065,636
Workshop and training expenses	20.00	-	425,969
Expenses of ACCESS project LOA 1510115	21.00	3,531,257	-
Loan loss expenses	9.00	466,130	478,302
Depreciation on fixed assets		88,838	74,337
Total expenditure		5,498,891	2,631,881
Surplus/(deficit) before tax		835,450	563,243
Less: Current Tax expenses	22.00	329,839	168,973
Net Surplus/(deficit) after tax		505,611	394,270

The accompanying policies and explanatory notes 1-22 and Annexure A, B, C, D, E & F form an integral part of these Financial Statements.


Treasurer


General Secretary


President

Signed in terms of our separate report of same date.

Firm's Name : Rahman Mostafa Alam & Co., Chartered Accountants
Signature : 
Auditors' Name : Fatama Khatun ACA, Partner (Enr. No.: 2131)
Date : 24 MAR 2025
Place : Dhaka
DVC : 2503242131A5485C5C





Sara Bangla Krishak Society
Statement of Receipts and Payments Account
For the year ended on June 30, 2024

Particulars	Notes	Amount in taka	
		July 01, 2023 to June 30, 2024	July 01, 2022 to June 30, 2023
Opening balance		1,079,685	11,536,177
Cash in hand		21,000	254
Cash at banks		1,058,685	11,535,923
Receipts:		159,823,028	165,784,251
Investment on Agriculture inputs return		-	147,000
Revolving loan fund of SBKS	4.00	142,480,400	109,940,400
Entrepreneur loans collection from Fos	5.00	4,600,000	3,300,000
Fixed Deposit Receipts (FDR) Encashment	6.00	5,307,892	5,000,000
FDR Interest credit in FDR statements		2,062,229	1,215,439
Trade and other receivable collection		-	219,690
COVID-19 Recovery Revolving (CRR) Loan Fund		-	43,890,000
FAO Achievement Award		547,135	-
Other liabilities	12.00	1,675	4,624
Service charge from revolving loan to Farmers' Organization	14.00	1,814,090	1,933,762
Subscription from Farmer's Organization	15.00	11,400	73,000
Bank interest	16.00	47,957	51,876
ACCESS Project grants fund (LOA 1510115)	17.00	2,596,300	-
Income from investment of Agriculture inputs		-	5,110
Other income		3,950	3,350
Deposit from SBKS_JST Hatchery		350,000	-
Total receipts		160,902,713	177,320,428
Payments:		155,958,735	176,240,743
Property, Plant and Equipments	3.00	220,785	-
Revolving loans to Farmers' Organization	4.00	140,046,000	145,806,800
Entrepreneur loans to Farmers' Organization	5.00	4,600,000	5,300,000
Investment in Fixed Deposit Receipts	6.00	3,600,000	22,046,010
FDR Interest capitalized	6.00	1,523,225	862,580
Advance income tax (Tax deduct at source)	7.00	316,528	189,204
Refund of Investment of Farmers' Organization	11.00	272,000	-
Audit Fees	13.01	40,250	34,500
Web development expenses	13.03	30,000	10,000
Accrued expenses paid	13.04	414,324	441,806
General operating expenses	18.00	230,641	517,387
Salary and allowance	19.00	1,133,725	724,306
Workshop and training expenses	20.00	-	308,149
Expenses of ACCESS project LOA 1510115	21.00	3,531,257	-
Closing balance:		4,943,978	1,079,685
Cash in hand	8.00	850	21,000
Cash at bank	8.01	4,943,128	1,058,685
Total payments:		160,902,713	177,320,428

The accompanying policies and explanatory notes 1-22 and Annexure A, B, C, D, E & F form an integral part of these Financial Statements.


Treasurer


General Secretary


President



Photo gallery



List of member FOs with their total members.

Code #	Name of member PO	Geo-reference		Location of FO		Main commodity/ Value chain	Total farmers' producer members in member FO		
		Longitude (X)	Latitude (Y)	District	Sub-district		Male	Female	Total
1	Kashimpur Bagher Bazar IAPP Krishak Samobay Samity Ltd	89.35035025	25.43583814	Rangpur	Pirgonj	Paddy seed	78	34	112
2	Rowshanpur Polipara IAPP Krishak Samobay Samity Ltd	89.36044447	25.41381221	Rangpur	Pirgonj	Beef fattening	25	31	56
3	Ekbarpur Maddhyapara IAPP Krishak Samobay Samity Ltd	89.3601854	25.4447592	Rangpur	Pirgonj	Paddy seed	43	76	119
4	Jahangirabad Eso Gori Somaj Bahumukhi Samobay Samity Ltd.	89.3714404	25.4733123	Rangpur	Pirgonj	Medicinal plant	76	382	458
5	Kaliganj Para IAPP Krishak Samobay Samity Ltd	89.28255439	25.6616966	Rangpur	Mithapukur	Potato-Maize -Paddy	57	14	71
6	Moyenpur Agari IAPP Matshya Chashi Samobay Samity Ltd.	89.176435	25.61209333	Rangpur	Mithapukur	Pond fish	20	16	36
7	Joyrampur Anwar Koalipara CIG Mahila Samobay Samity Ltd	89.28793275	25.66095609	Rangpur	Mithapukur	Beef fattening	0	27	27
8	Badarganj Upazila Sebadankari Krishi Samobay Samity Ltd.	89.05734723	25.63080253	Rangpur	Badarganj	Pond fish	160	65	225
9	Osmanpur Khamarer Danga Krishi Samobay Samity Ltd.	89.07405889	25.6191416	Rangpur	Badarganj	Beef fattening	49	48	97
10	Dhontala IAPP Krishi Samobay Samity Ltd.	89.06639297	25.69990067	Rangpur	Badarganj	Potato-Maize -Paddy	31	27	58
11	Gongahari IAPP Krishak Samobay Samity Ltd	89.17465038	25.80991233	Rangpur	Rangpur Sadar	Beef fattening	50	49	99
12	Rajendrapur Samaj Kalyan Sangstha	89.20260667	25.770785	Rangpur	Rangpur Sadar	Beef fattening	9	791	800
13	Birahim IAPP Samobay Samity Ltd.	89.34617762	25.68172965	Rangpur	Pirgacha	Potato-Maize -Paddy	59	56	115
14	Panjarbhanga Mahila Dugdha Utpadonkari Samobay Samity Ltd.	89.4385881	25.7849669	Rangpur	Kaunia	Cow rearing	5	68	73
15	Babu Para Bhaggya Unnayan IAPP Krishi Samobay Samity Ltd.	88.83306405	25.91253075	Nilphamari	Nilphamari Sadar	Pond fish	19	14	33
16	Janata Mahendranagar Federation	89.46375192	25.87445044	Lalmonirhat	Lalmonirhat sadar	Beef fattening	340	460	800
17	Aditmari Upazila Sebadankari Krishi Samobay Samity Ltd.	89.39551505	25.89795872	Lalmonirhat	Aditmari	Beef fattening	27	32	59
18	Pandul IAPP Samobay Samity Ltd.	89.599405	25.7231182	Kurigram	Ulipur	Beef fattening	46	13	59
19	Jatrapur Union Samaj Kalyan Sangstha	89.73354434	25.81855752	Kurigram	Kurigram sadar	Maize-Beef-Paddy	252	684	936
20	Bisseshwar Kawlapara ICM Club	89.61792677	25.78947885	Kurigram	Kurigram sadar	Beef fattening	30	24	54
21	Madhya Chak Kushumba Samota Sarbik Gram Unnayan Samobay Samity Ltd.	88.69661008	24.75972647	Naogaon	Manda	Beef fattening	26	72	98
22	Kushumba Krishi Samobay Samity Ltd	88.69074341	24.75459307	Naogaon	Manda	Beef fattening	21	142	163
23	Bijoypur Surjasena Bahumukhi Samobay Samity Ltd.	88.7097098	24.76106954	Naogaon	Manda	Beef fattening	28	63	91
24	Kettarpara ICM Krishak Sanggton	89.4028914	25.2948295	Gaibandha	Palasbari	Medicinal plant	25	48	73
25	Madhupur Krishi Seba O Daridra Bimochon Samobay Samity Ltd.	90.07464044	24.6157134	Tangail	Madhupur	Pineapple-Ginger-Banana	23	50	73
26	Lahirimohonpur Dugdhat Pannay Utpandankari Somobay Samiti Ltd.	89.49975395	24.26296293	Sirajgonj	Ullapara	Milk processing	48	53	101
27	Chorgacha Sabuz Nari Krishak Somobay Samiti Ltd.	89.2128046	25.2473218	Dinajpur	Ghoraghat	Vegetable	11	66	77
28	Jotsosti Motsojibi Somobay Samiti Ltd.	89.31562818	25.65557719	Rangpur	Mithapukur	Pen fish	37	35	72
29	Baro Hazratpur Union Motsojibi Somobay Samiti Ltd.	89.34000639	25.55736866	Rangpur	Mithapukur	Pen fish	66	32	98
30	Tulshidanga Bill Samajvittik Motsojibi Somobay Samiti Ltd.	89.34997335	25.52557939	Rangpur	Mithapukur	Pen fish	43	28	71

Code #	Name of member PO	Geo-reference		Location of FO		Main commodity/ Value chain	Total farmers' producer members in member FO		
		Longitude (X)	Latitude (Y)	District	Sub-district		Male	Female	Total
31	Bottoli Gram Unnayan Bohumukhi Somobay Somittee Ltd.	89.0321254	25.7017766	Rangpur	Badargonj	Vegetable	73	53	126
32	Bamrail IAPP Chashi Kallyan Samobay Samity Ltd	90.26951333	22.892965	Barishal	Wazirpur	Paddy seed	14	15	29
33	Mondopasha Livelihood (LFS) Krishi Samobay Samity Ltd	90.253625	22.84193833	Barishal	Wazirpur	Beef fattening	44	39	83
34	Dakshin Shikarpur Purbopara Livelihood (LFS) Krishi Samobay Samity Ltd	90.26547349	22.8329626	Barishal	Wazirpur	Sonali chicken	16	35	51
35	Baluchar Krishi Samobay Samity Ltd	90.36696667	22.90820833	Barishal	Muladi	Beef fattening	29	20	49
36	Maddhya Rakudiya IPM Club	90.27112168	22.81677519	Barishal	Babuganj	Sonali chicken	59	125	184
37	Sarbari Krishi Ponno Utpadankari Samobay Samity Ltd	90.11640758	22.96487994	Barishal	Agailjhara	Pond fish	38	29	67
38	Makrampur IAPP (Seed Village) Krishak Samobay Samity Ltd	90.21566556	22.72519665	Jhalakathi	Jhalakathi Sadar	Paddy seed	25	16	41
39	Ishwarkati Krishi Unnayan Samobay Samity Ltd	90.24914933	22.64596257	Jhalakathi	Nalchity	Paddy seed	35	47	82
40	3no. Kartikpasha LFS IAPP Krishak Samobay Samity Ltd	90.34366667	22.44811167	Patuakhali	Dumki	Mung bean seed	39	39	78
41	Dakshin Dumki Gavi Palon Prodorshani Group IAPP Krishak Samobay Samity Ltd.	90.37777167	22.4647	Patuakhali	Dumki	Beef fattening	38	45	83
42	Charabuniya IAPP Matsho Samobay Samity Ltd.	90.31870785	22.31381353	Patuakhali	Patuakhali Sadar	Pond fish	34	27	61
43	Baro Awliapur Gavi Palan IAPP Krishak Samobay Samity Ltd.	90.3256586	22.3061086	Patuakhali	Patuakhali Sadar	Beef fattening	54	56	110
44	Badarkhali Union Samonitto Matshyo Chashi Kalyan Samobay Samity Ltd.	90.07994768	22.16204382	Barguna	Barguna Sadar	Pond fish	128	125	253
45	Kumrakhali IAPP Matsho Chashi Samobay Samity Ltd.	90.08479239	22.16181991	Barguna	Barguna Sadar	Pond fish	52	98	150
46	Khakbuniya IAPP Krishak Samobay Samity Ltd.	90.06079855	22.10474611	Barguna	Barguna Sadar	Mung bean seed	39	42	81
47	Purba Kawniya LFS Samobay Samity Ltd	90.14717187	22.31567253	Barguna	Betagi	Mung bean seed	123	86	209
48	Uttar Sharuparchak Krishi Utpadanmukhi IPM Club Samobay Samity Ltd	89.73804835	23.72053327	Rajbari	Goalanda	Beef fattening	34	59	93
49	Chander Alo Cooperative Credit Union Ltd.	90.15266249	23.06679464	Madaripur	Kalkini	Duck rearing	3	1558	1561
50	Adarsho Chashi Agro Care Cooperative Society Ltd.	90.7430899	22.1471359	Blola	Charfassion	Vegetable	111 3	409	1522
51	Uttar Kawniya Krishak Sambobay Samity Ltd	90.13793866	22.32234	Barguna	Betagi	Vegetable	38	62	100
52	Bakharkathi IPM Club	90.3367479	22.5969793	Barishal	Bakergonj	Beef fattening	36	25	61
53	Pashurbuniya Krishi Samobay Samity Ltd	90.3318678	22.3393121	Patuakhali	Patuakhali Sadar	Paddy seed	76	59	135
54	Diar Amkhola Krishi Unnayan Samobay Samity Ltd	90.14203254	21.83650815	Patuakhali	Kalapara	Chili-fish-paddy	39	67	106
55	Paschim Kalomegha Gram Samity	89.9814902	22.0817289	Barguna	Patharghata	Mung bean seed	11	136	147
	Total						3894	6772	10666

List of member ACCESS POs with their total members

SL	Name of PO	Village	Union	Upazila	District	Commodity	Membership		
							Male	Female	Total
1.	Char Montaz Dried Fish Producers' Cooperative	Char Montaz	Char Montaz	Rangabali	Patuakhali	Dried fish	21	69	90
2.	Chailabuniya Mungbean Producers' Cooperative	Chailabuniya	Amkhola	Galachipa	Patuakhali	Mungbean	33	73	106
3.	Serukhar Hat Ground nut Producers' Cooperative	Tafalbaria	Amkhola	Galachipa	Patuakhali	Ground nut	36	60	96
4.	Kacharikanda Mungbean Producers' Cooperative	Kacharikanda	Ratandi Taltoli	Galachipa	Patuakhali	Mungbean	48	60	108
5.	Sutabaria Ground nut Producers' Cooperative	Sutabaria	Chiknikandi	Galachipa	Patuakhali	Ground nut	33	79	112
6.	Pankhali Ground nut Producers' Cooperative	Pankhali	Chiknikandi	Galachipa	Patuakhali	Ground nut	48	60	108
7.	Satkanda Mungbean Producers' Cooperative	Satkanda	Char Kazal	Galachipa	Patuakhali	Mungbean	43	77	120
8.	Char Shiba Watermelon Producers' Cooperative	Char Shiba	Char Kazal	Galachipa	Patuakhali	Watermelon	54	60	114
9.	Guyabaria Mungbean Producers' Cooperative	Guyabaria	Bokulbaria	Galachipa	Patuakhali	Mungbean	26	78	104
10.	Atghar Mixed fruits and Vegetable Producers' Cooperative	Atghar	Atghar Kuriana	Nesarabad (Swarupkathi)	Pirojpur	Mixed fruits and Vegetable	20	80	100
11.	Andakul-Zindakandi Mixed fruits and Vegetable Producers' Cooperative	Andakul-Zindakandi	Aatghar Kuriana	Nesarabad (Swarupkathi)	Pirojpur	Mixed fruits and Vegetable	6	94	100
12.	Tarakandor Riverine fresh fish Producers' Cooperative	Tarakandor	Kandi	Kotalipara	Gopalganj	Riverine fresh fish	41	61	102
13.	Hasabuniya Katakhal Vegetable Producers' Cooperative	Hasabuniya Katakhal	Hijla	Chitalmari	Bagerhat	Vegetable	57	53	110
14.	Khalishakhali Vegetable Producers' Cooperative	Khalishakhali	Charbaniyari	Chitalmari	Bagerhat	Vegetable	36	76	112
15.	Choddhohazari Vegetable Producers' Cooperative	Choddhohazari	Chitalmari	Chitalmari	Bagerhat	Vegetable	30	69	99
16.	Goribpur Charbaniyari Vegetable Producers' Cooperative	Goribpur Charbaniyari	Charbaniyari	Chitalmari	Bagerhat	Vegetable	30	70	100
17.	Charbaniyari Uttarpara Vegetable Producers' Cooperative	Charbaniyari Uttarpara	Charbaniyari	Chitalmari	Bagerhat	Vegetable	33	73	106
18.	Khudari Panchpara Vegetable Producers' Cooperative	Khudari Panchpara	Charbaniyari	Chitalmari	Bagerhat	Vegetable	48	60	108
19.	Sundorban Crab Producers' Cooperative	Datinakhali	Buriguyalini	Shaymnagar	Satkhira	Crab	4	60	64
20.	Buriguyalini Crab Producers' Cooperative	Buriguyalini	Buriguyalini	Shaymnagar	Satkhira	Crab	5	70	75
21.	Lebutola Vegetable Producers' Cooperative	Lebutola	Lebutola	Jashore Sadar	Jashore	Vegetable	3	50	53
22.	Bir Narayanpur Vegetable Producers' Cooperative	Bir Narayanpur	Lebutola	Jashore Sadar	Jashore	Vegetable	13	87	100
23.	Chamrul Coriander Producers' Cooperative	Chamrul	Tularampur	Narail Sadar	Narail	Coriander	4	96	100
24.	Bishnnopur Coriander Producers' Cooperative	Bishnnopur	Shahabad	Narail Sadar	Narail	Coriander	21	79	100
25.	Boholbariya Onion Producers' Cooperative	Boholbariya	Jaduboyra	Kumarkhali	Kushtia	Onion	53	58	111
26.	Bermanik Onion Producers' Cooperative	Bermanik	Jaduboyra	Kumarkhali	Kushtia	Onion	54	57	111
27.	Bollovpur Onion Producers' Cooperative	Bollovpur	Joduboiria	Kumarkhali	Kushtia	Onion	50	52	102
28.	Naturia Onion Producers' Cooperative	Naturia	Bagulat	Kumarkhali	Kushtia	Onion	17	45	62
29.	Ishwardi Sesame Producers' Cooperative	Ishwardi	Janipur	Khuksha	Kushtia	Sesame	23	55	78
30.	Ektarpur Sesame Producers' Cooperative	Ektarpur	Ektarpur	Khuksha	Kushtia	Sesame	18	52	70

SL	Name of PO	Village	Union	Upazila	District	Commodity	Membership		
							Male	Female	Total
31.	Ghoshpara Processed dairy Producers' Cooperative	Ghoshpara	Mohonpur	Ullapara	Sirajganj	Processed dairy	42	39	81
32.	Kaliakoir Mondal para Dairy Producers' Cooperative	Kaliakoir Mondal para	Mohonpur	Ullapara	Sirajganj	Dairy	56	45	101
33.	Elongjani Chokpara Dairy Producers' Cooperative	Elongjani Chokpara	Mohonpur	Ullapara	Sirajganj	Dairy	57	50	107
34.	Atialpara Boltoil Dairy Producers' Cooperative	Atialpara Boltoil	Mohonpur	Ullapara	Sirajganj	Dairy	47	58	105
35.	Sayedpur Paschimpara Dairy Producers' Cooperative	Sayedpur Paschimpara	Baro Pangashi	Ullapara	Sirajganj	Dairy	31	71	102
36.	Vatbera Honey Producers' Cooperative	Vatbera	Durganagar	Ullapara	Sirajganj	Honey	65	36	101
37.	Ajimpur ghoshpara processed dairy producers' cooperative	Azimpur Ghoshpara	Kayempur	Shahazadpur	Sirajganj	Processed dairy	65	36	101
38.	Tepagari Purbopara Vegetable Producers' Cooperative	Tepagari Purbopara	Raynagar	Shibganj	Bogura	Vegetable	40	70	110
39.	Par-tepagari Vegetable Producers' Cooperative	Par-tepagari	Raynagar	Shibganj	Bogura	Vegetable	47	56	103
40.	Dinglapara Vegetable Producers' Cooperative	Dinglapara	Raynagar	Shibganj	Bogura	Vegetable	41	59	100
41.	Vagkhola Vegetable Producers' Cooperative	Vagkhola	Mokamtola	Shibganj	Bogura	Vegetable	47	53	100
42.	Moluhali Small fish Producers' Cooperative	Moluhali	Murail	Kahaloo	Bogura	Small fish	50	50	100
43.	Dakkin Jamgram Small fish Producers' Cooperative	Dakkin Jamgram	Jamgram	Kahaloo	Bogura	Small fish	40	36	76
44.	Hosenpur Aromatic Rice Producers' Cooperative	Hosenpur	Shekura	Dinajpur Sadar	Dinajpur	Aromatic Rice	74	26	100
45.	Dakkinagar Aromatic Rice Producers' Cooperative	Dakkinagar	Shekura	Dinajpur Sadar	Dinajpur	Aromatic Rice	51	49	100
46.	Uttar Joydebpur Goalpara Tomato Producers' Cooperative	Uttar Joydebpur Goalpara	Shekura	Dinajpur Sadar	Dinajpur	Tomato	50	50	100
47.	Nulaibari Tomato Producers' Cooperative	Nulaibari	Shekura	Dinajpur Sadar	Dinajpur	Tomato	20	46	66
48.	Malidaha Stolon of Taro Producers' Cooperative	Malidaha	Ayma Rasulpur	Panchbibi	Joypurhat	Stolon of Taro	61	47	108
49.	Patabuka Stolon of Taro Producers' Cooperative	Patabuka	Balighata	Panchbibi	Joypurhat	Stolon of Taro	48	60	108
50.	Dogachhi Sonali Chicken Producers' Cooperative	Dogachhi	Dogachhi	Joypurhat Sadar	Joypurhat	Sonali Chicken	40	24	64
51.	Shahpur Sonali Chicken Producers' Cooperative	Shahpur	Jamalpur	Joypurhat Sadar	Joypurhat	Sonali Chicken	39	33	72
52.	Digalkandi Garlic Producers' Cooperative	Digalkandi	Baraigram	Baraigram	Natore	Garlic	41	82	123
53.	Rameswarpur Garlic Producers' Cooperative	Rameswarpur	Baraigram	Baraigram	Natore	Garlic	38	75	113
54.	Namzgram Mango processing Producers' Cooperative	Namzgram	Baneshwar	Puthia	Rajshahi	Mango processing	43	60	103
55.	Patilabhasa Wheat Producers' Cooperative	Patilabhasa	Charol	Baliadangi	Thakurgaon	Wheat	63	59	122
56.	Ruhimari Wheat Producers' Cooperative	Ruhimari	Bhanor	Baliadangi	Thakurgaon	Wheat	46	49	95
57.	Uttar Bochapukur Potatoes Producers' Cooperative	Uttar Bochapukur	Nargun	Thakurgaon Sadar	Thakurgaon	Potatoes	58	60	118
58.	Pokati Dhonipara Potatoes Producers' Cooperative	Pokati Dhonipara	Nargun	Thakurgaon Sadar	Thakurgaon	Potatoes	46	48	94
59.	Nargun Potatoes Producers' Cooperative	Nargun	Nargun	Thakurgaon Sadar	Thakurgaon	Potatoes	40	40	80
60.	Fershadangi Potatoes Producers' Cooperative	Fershadangi	Mohammadpur	Thakurgaon Sadar	Thakurgaon	Potatoes	50	50	100
Total Membership							2344	3530	5874

