



ANNUAL REPORT 2025

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MESSAGE FROM THE COUNTRY DIRECTOR

Dear Partners and Supporters,

I am deeply grateful for the collective efforts that continue to advance our mission to end hunger and poverty while caring for the Earth in Bangladesh, despite a challenging political and economic environment. At Heifer International Bangladesh, we remain committed to strengthening farmer-led food systems and supporting smallholder farmers, especially women, to build resilient livelihoods and lead dignified lives.



In 2025, we strengthened our market-driven, cooperative-based approach, enabling farmers to access inputs, training, finance, and markets. Farmer organizations are increasingly evolving into sustainable businesses, empowering farmers as entrepreneurs and decision-makers. Across key value chains, we continue to create new economic opportunities while promoting women's leadership at every level.

Our signature programs are designed to catalyze public and private sector commitments toward achieving the Sustainable Development Goals. Through our Public-Private-Producer Partnership (4P) model, we have contributed to improving the quality of life for over **88,933** rural farming families in a sustainable way.

As climate change and market uncertainties intensify, building resilience remains central to our work. Through innovation, partnerships, and community-led approaches, we are equipping farmers to adapt and thrive.

Looking ahead, our ambition is bold: by 2030, we aim to support 400,000 families in Bangladesh to become more resilient and thrive through transformed food systems. This will require strong partnerships to scale inclusive and sustainable solutions.

My sincere thanks to our farmers, government partners, donors, and colleagues, your support makes this work possible. Together, we are building a future where communities prosper and the planet is protected.

Warm regards,

A handwritten signature in black ink, appearing to read 'Nurun Nahar'.

Nurun Nahar
Country Director

OVERVIEW AND IMPACT



Families Supported



88,933 families have been supported
88,933 farmers supported were women

75% farming families have improved their income and livelihoods.

3,744 farmers supported in 34 of women CAVes developed and provided rearing through improved animal management practices.

Reduced Goat mortality from **32%** to **2.31%**; cattle mortality from **1.5%** to **0.4%**

Social Capital



14,945 families received Heifer's 12 Cornerstones training

62% of families demonstrated solidarity and cooperation among the community

Backyard Poultry Production



2,298 farmers supported backyard poultry production by promoting model poultry house.

35% families sell their products at the markets

Caring for the Earth



71% families applied climate-smart agriculture techniques

3,700 families adopted Good Agricultural Practices (GAP)

Leveraged Resources Locally



USD \$12.3 M leveraged resources locally. (Leveraged Resources (LR) fund is the sum of capital and resources strategically mobilized by Heifer to achieve project goals but not captured in Heifer's financial books.)

Livestock Management



32,718 farmers were supported for beef fattening.

13,632 farmers were supported for goat rearing through promoting perch system goat housing which is essential to save goat from diseases and increasing production.

Digital Solutions



43 women-led farmer producer organizations are using Coop360next software as digital solutions. Nine new cooperatives are in the process of installing Coop360next software.

ACHIEVING UN SUSTAINABLE DEVELOPMENT GOALS

Heifer International Bangladesh's signature programs are designed to ensure public and private sector commitments and investments for achieving Sustainable Development Goals (SDGs). Through applying Heifer's Public-Private-Producer-Partnership (4P) model, we have contributed to bringing substantial improvements in the quality of life for 88,933 rural farming families in a sustainable manner.



ABOUT HEIFER INTERNATIONAL BANGLADESH

Heifer International started working in Bangladesh in 2006 under the aegis of Heifer International Nepal and gradually set up its Bangladesh country office in 2012 after being registered by the Bangladesh NGO Affairs Bureau. Heifer International Bangladesh is implementing programs in collaboration with the Government of Bangladesh, local NGO partners, private sector, banks and civil society organizations.



Our Mission

Ending hunger and poverty while caring for the Earth



Our Goal

Heifer International Bangladesh, working with partners, will engage 400,000 smallholder farming households by 2030 to build thriving, resilient lives by advancing regenerative farmer-led food systems.

“

I love soil because soil sustains life. It feeds dreams. And for me, it gave something no amount of hardship could take away — a new identity, built entirely by my own hands.

- Sonia Naznin

”

Sonia Naznin has built a unique identity as a “soil entrepreneur.” Through specialized training on soil health and environmental sustainability, she helps farmers collect soil samples, interpret test results, and adopt better nutrient management practices. Her work has improved crop productivity, reduced excessive chemical fertilizer use, and increased awareness about sustainable agriculture. Sonia’s dedication has made her a trusted resource within her farming community.

Our Values

A set of 12 core values known as the Cornerstones for Just and Sustainable Development form the foundation of our work. Cornerstones inspire group wisdom and foster personal insights. All project participants take part in training around the Cornerstones, establishing a set of common values between them at the beginning of the partnership. Using the cornerstone as a guiding framework, project participants develop the attitudes, behaviors and skill necessary to improve their own lives and over time, bring about positive transformation in their communities.

Our Approach

Our signature programs are designed and implemented through Values-Based Holistic Community Development (VBHCD) with the integration of a market system development approach, linking producers to consumers through value chain processes, fostering sustainable food and farming businesses that strengthen rural economies and create a pathway to achieving a sustainable living income.

“
Today, I grow safe vegetables using organic fertilizers and eco-friendly pest management, and I am proud that families can eat healthy food produced from my farm.

- Bithi
Shopnokuri Nari Kalyan
Somobay Shomiti Ltd.

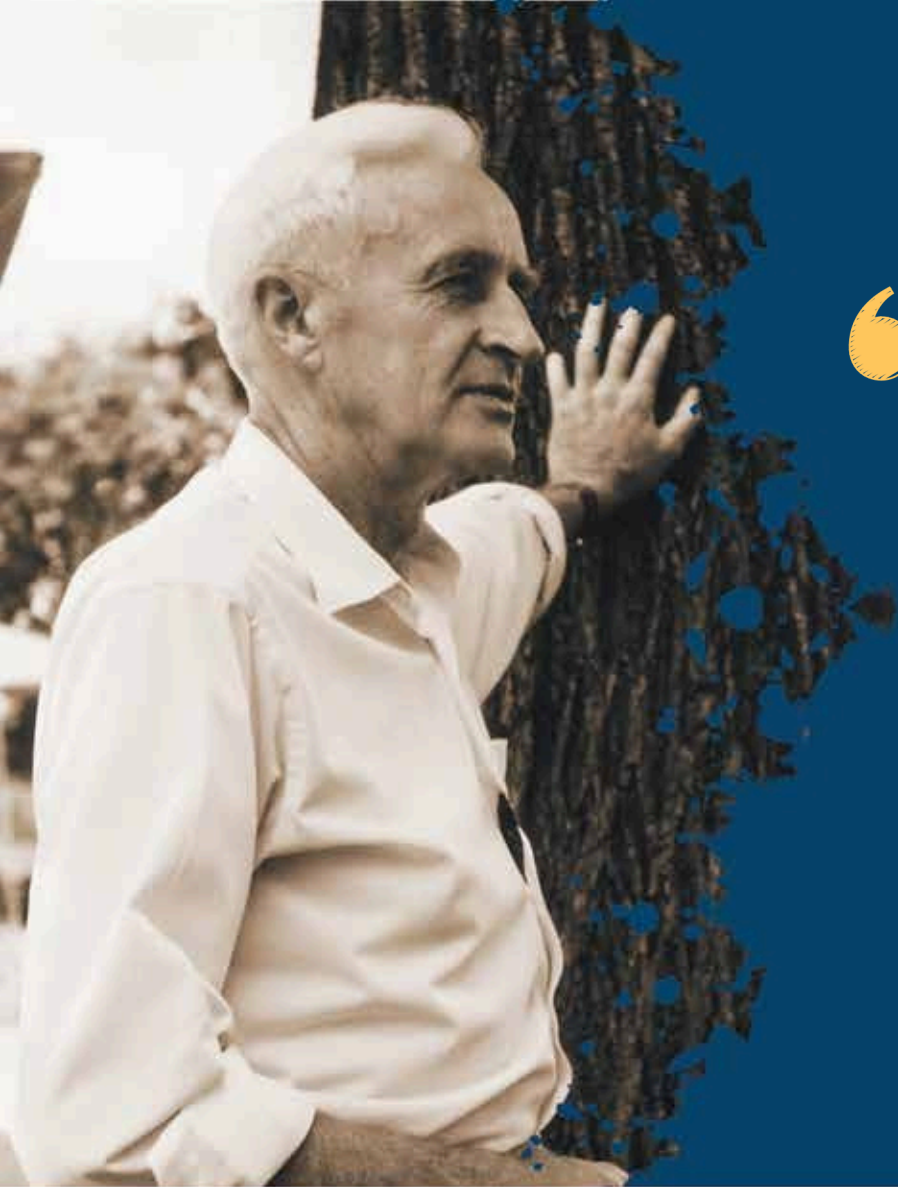


OUR PROGRAM AREA

Till FY 2025, we have supported **88,933** smallholder farming families in six districts, helping them secure a sustainable living income and pursue self-reliance and resilience.



Bay of Bengal



**"Not a cup of milk,
but a cow."**

Dan West founded Heifer International in 1944 with the idea that families in need could lift themselves out of hunger and poverty if given resources and training.

Over the 80 years later, Heifer has assisted more than 52 million families worldwide. And with your generous support, we can continue to transform lives around the world!



A set of 12 core values known as the Cornerstones for Just and Sustainable Development form the foundation of our work.



Passing on
the Gift



Improved Animal and
Resource Management



Improving the
Environment



Accountability



Nutrition, Health
and Income



Full
Participation



Sharing and
Caring



Gender and
Family Focus



Training, Education
and Communication



Sustainability
and Self-Reliance



Genuine Need
and Justice



Spirituality

OUR SIGNATURE PROGRAM

Heifer International Bangladesh (HIB) supports vulnerable communities, particularly women, by mobilizing smallholder farmers into self-help groups and producer organizations. Through its Value-Based Holistic Community Development (VBHCD) approach, HIB enhances farmers' capacity via tailored training, fostering social capital and cooperative membership. Currently, smallholder livestock farmers face challenges such as poor production techniques, limited access to quality inputs, and inadequate market linkages. The program addresses these issues by improving access to finance, linking farmers to market actors, and strengthening cooperatives. The program strengthens **75 women-led cooperatives** enabling smallholder-friendly value chains like livestock, flowers, vegetables, and dairy creating more employment opportunities for women and youth in the sector. The program aims to improve the livelihoods of 400,000 families through cooperative initiatives and sustainable value chains.





PROMOTING SAFE BEEF AND GOAT MEAT BRAND

The project aims to empower women farmers through strengthening social capital, entrepreneurship development, hygienic meat production and marketing to close the living income gap of 60,150 smallholder farmers in Bangladesh by June 2026. The project focuses on empowering women, marketing of safe beef, goat meat and native chicken, strengthening social capital and increasing access to quality inputs and services for women's cooperatives. Through partnerships with MFIs and banks, the project will facilitate blended value chain finance for smallholder farmers to grow the livestock sector in Bangladesh.

Outcomes

- » Empowered Women farmer by using Agri-machineries
- » Increased native chicken production and marketing
- » Promote marketing of safe beef and goat meat

- » Strengthened social capital by strengthening the Cooperatives as sustainable institutions
- » Increased access to quality inputs and services for women cooperative members/farmers
- » Increased healthy beef and goat production and consumption

Location

Rajshahi, Sirajgonj, Natore, Tangail, and Kishorgon

Project Period

FY2023 to FY2026

Implementing Organization

WAVE Foundation, National Development Programme (NDP), Bangladesh Association for Social Advancement (BASA), Jagoroni Chakra Foundation (JCF), and ESDO.



STRENGTHENING CLIMATE-SMART VEGETABLE AND FLOWER VALUE CHAIN IN BANGLADESH (C4VFVC)

The C4VFVC project aims to support a total of 12,000 women farmers through increasing social capital, institution development, adopting climate-smart vegetable and flower farming, ecosystem-based adaptations, post-harvest technology, and facilitating access to quality equitable markets, affordable finance and add-on services. The project will promote renewable energy solutions through the installation of solar irrigation pumps in project areas, aiming to reduce production costs and increase access to renewable energy and sustainable use of water for cultivating vegetables, flowers, and irrigation. The project will also promote climate stress (drought, salinity, and heavy rainfall) tolerant vegetable variety, apply the appropriate technology (tissue-culture lab), use more organic fertilizer, and soil testing facilities to improve soil health. Nature-based adaptation measures (i.e., IPM, ICM, vermicompost, etc.) will also be promoted for reducing carbon emissions as well as the cost of production.

Goal

Achieve sustainable living Income for farmers through strengthening climate-smart vegetable and flower value chain.

Outcomes

1. Strengthened rural communities and institutions to enable sustainable development through building social capital and community platforms
2. Increased safe vegetable and flower production and productivity
3. Farmers adopted renewable energy solutions in vegetable and flower farming
4. Strengthening agribusiness and inclusive market systems vegetables and flowers

Location: Jashore

Project Period: FY2023 to FY2027

FEATURED PROJECTS

WOMEN AGRI TOOLS PROJECT

Heifer International Bangladesh is implementing the Women Agri-Tools Project, aimed at reducing women's workload and economically empowering women farmers by promoting the use of women-friendly agricultural tools. To achieve this, the project aims to support 500 existing women-led Self-Help Groups (SHGs), each consisting of 25 members, providing them with a unique opportunity to strengthen their role in the agricultural sector.

Funded by the Government of the Netherlands under the Post Code Lottery, the project is expected to benefit 12,500 women. By improving working conditions, reducing harvesting time, and increasing efficiency, these women will have more time for other productive activities that contribute to their families' well-being.



FEATURED PROJECTS

NATIVE CHICKEN PROJECT

The Native Chicken Project is an action research initiative developed in collaboration with the University of Rajshahi, Heifer Project International, Development Policy Centre, Crawford School of Public Policy, ANU College of Asia and the Pacific, Australian National University (Canberra, ACT, Australia), and the Kyeema Foundation (Brisbane, Queensland, Australia).

The primary objective of this study is to develop thermostable vaccines for local/native chickens that are heat-tolerant, ensuring effective vaccination and reducing poultry mortality rates. The project aims to reach 5,000 households by forming new cooperatives, conducting small-scale experiments in open-field native chicken farming, improving housing conditions, and ensuring proper vaccination.



FEATURED PROJECTS

MILK FOR SCHOOL (M4S)

The MILK for SCHOOL project, funded by Heifer Korea, is a community-driven initiative designed to enhance the dairy farming business and increase the income of women dairy farmers while addressing children's nutritional needs through sustainable, locally-led development efforts.

In collaboration with Heifer International Bangladesh, Grameen Danone Foods Limited (GDFL) launched the MILK for SCHOOL project, which has significantly improved milk production and productivity for 300 women dairy farmers, ensuring a stable milk market (80%). With support from the Bangala Madhumati Cooperative, GDFL established a Milk Chilling Center (MCC), where cooperative farmers supply milk, and its members actively participate in MCC operations. This initiative has boosted both the income and membership of the cooperative, strengthening its trust and credibility within the community.

The collected milk is processed into Shokti+ fortified yogurt, which is distributed to 1,245 schoolchildren in Ullapara, providing essential nutrients such as iron, iodine, zinc, and Vitamin A. Before this intervention, school attendance in the village stood at 76%, with low student motivation. By late 2023, attendance improved to 92%, and by early 2024, it had reached 94%. The program's success also drew students from neighboring areas, resulting in a 51% increase in school enrollment.

Currently, five schools are benefiting from the program, which is implemented through the Bangala Madhumati Cooperative, with NDP as the implementing partner. As a result, children are growing up healthier, farmers are thriving, and Ullapara is not just surviving—it's flourishing.





75 women-led FPOs are driving inclusive economic growth by connecting livestock producers with markets and services, while reinvesting in capacity building, enterprise development, and environmental sustainability.

ENTERPRISE AND INSTITUTIONAL DEVELOPMENT OF FARMER PRODUCER ORGANIZATIONS (FPOS)

As of FY 2025, Heifer International Bangladesh has supported 52 Farmer Producer Organizations (FPOs). Through the integration of the Values-Based Holistic Community Development Approach and the Market Systems Development Approach, Heifer is strengthening these FPOs as sustainable and effective institutional platforms. All 52 FPOs are women-led and women-governed, reflecting Heifer's commitment to advancing women's leadership and economic empowerment.

The FPOs are promoting enterprises at households' level and they have created connection with private sector for creating access to inputs and other technical services for the livestock producers. Besides, the FPOs are investing a large volume of their income for members' capacity development, awareness creation, business development, and reduce environmental degradation. To ensure accountability and smooth financial management operations, Coop360 software is installed in FPOs.

ACCESS TO FINANCE

In FY24, Heifer International Bangladesh facilitated a total of \$226,067.45 in loans to 164 women farmers, helping them strengthen their farming businesses and increase their income.

Heifer International Bangladesh help smallholder farmers empower themselves, many of whom are women, by facilitating agricultural financing through partnerships with banks like BRAC Bank. Acting as an intermediary, Heifer leverages foreign funding as collateral to guarantee loans, ensuring farmers have access to the financial support they need. When a farmer seeks financing, they first connect with the nearest cooperative supported by Heifer International Bangladesh. After reviewing the terms and conditions, farmers submit loan applications, which are then assessed based on specific eligibility criteria. To qualify, farmers must demonstrate a good repayment history, maintain regular savings and interest payments, own at least two cattle, and have a two-year relationship with Heifer.

The loans offer flexible terms, with a tenure of 6–12 months and a low 4% interest rate. Repayments consist of monthly interest payments, with the principal paid as a lump sum at the end of the term. In addition to financial support, Heifer provides loan recipients with financial literacy training, business plan development, and mentorship.

A woman with a bindi on her forehead, wearing a vibrant purple and pink patterned sari, is smiling while holding a black plastic tray filled with numerous small green seedlings. She is standing in a field with other plants in the background.

As President of the Shapla Women's Development Cooperative Society, Smirite Rani Biswas has guided women farmers through economic and climate-related challenges. During fuel shortages and rising production costs, she championed solar-powered irrigation and sustainable farming practices that protected crops and reduced expenses. Under her leadership, women farmers have strengthened their resilience, improved market access, and demonstrated how collective action and climate-smart solutions can build stronger rural economies.





KEY EVENTS



National Soil Dialogue on regenerative agriculture and climate resilience has been featured in the media. The roundtable, jointly organized by Heifer International Bangladesh, Daffodil International University, and The Business Standard, brought together voices from media, government, academia, other GO/NGO/INGO, including the embassy, and the private sector to highlight the urgent need for healthy soil and sustainable farming.



Marking the **International Year of Cooperatives 2025**, Heifer International Bangladesh, in partnership with Wave Foundation, organized a discussion and cultural program on 20 September 2025 at Paresb Narayan Government High School in Puthia, Rajshahi. Held under the theme "Cooperatives Driving Inclusive and Sustainable Development for a Better World," the event brought together local government officials, educators, cooperative leaders, and community members to highlight the role of cooperatives in strengthening rural livelihoods and women's economic leadership. The program was supported by several women-led cooperative societies, including Jinia Mohila Samabay Ltd.

MoUs and Partnerships



Heifer International Bangladesh has partnered with University of Rajshahi to launch an innovative project aimed at increasing village chicken production. The project, 'Participatory Action Research to Improve Village Chicken Production through Sustainable Control of Newcastle Disease' will empower 5,000 rural households across 118 villages in Rajshahi and Natore districts with sustainable Newcastle Disease control solutions, enhancing food security and creating economic opportunities for women farmers. The Australian National University and Kyeema Foundation are also partners in this initiative.



Heifer International Bangladesh has recently signed a Letter of Agreement (LOA) with the Department of Agricultural Marketing (DAM) to revolutionize agricultural marketing and empower farmers through cooperative development. Officially signed on February 19, 2025, this agreement marks a significant step toward agricultural transformation by fostering innovative, sustainable, and inclusive solutions.

This partnership aims to empower farmers by providing access to modern technologies, expanded market opportunities, and comprehensive support systems within cooperatives. The LOA Signing Ceremony was attended by Md. Masud Karim, Director General of DAM, and Nurun Nahar, Country Director of Heifer Bangladesh, along with 20 DAM representatives, department heads, Heifer's Director of Programs, David Gomes and Program Manager, Ashique Iqbal.



Heifer International Bangladesh and Grameen Euglena have signed a Memorandum of Understanding (MoU) to produce high-quality and safe oilseeds and spices for the export market. The MoU was signed by Ms. Nurun Nahar, Country Director of Heifer International Bangladesh, and Ms. Nazneen Sultana, Co-CEO of Grameen Euglena. This partnership aims to increase farmers' income, improve food security, and foster sustainable development in rural communities.



On May 27, 2025, Heifer International Bangladesh and Daffodil International University officially signed a Memorandum of Understanding (MoU) at the university campus to launch a joint Action Research Project titled "Exploring the Soil Health Condition in Promoting Regenerative Agriculture

in Jashore, Bangladesh.” The collaboration aims to generate practical evidence on soil health to support regenerative agriculture, strengthen sustainable farming practices, and empower smallholder farmers in the region. Through this partnership, both institutions seek to bridge research and field practice, recognizing that soil testing is not just a technical tool—it is a vital pathway to building resilient agriculture and advancing climate-smart futures for farming communities.

On 1 July 2025, Heifer International Bangladesh signed an MoU with Green Delta Insurance Company Limited to expand access to affordable insurance for smallholder farmers. This partnership will help farmers protect their crops, livestock, and livelihoods from climate and market risks through agricultural insurance. The agreement also opens access to health and life insurance for women



cooperative members and their families, marking an important step toward building a more resilient and secure rural economy.

Strong alliances are the key to advancing our mission. We believe that the government, private sector, financial institutions, development organizations, research institutions, and market actors all play a vital role in our mission to end hunger and poverty while caring for the Earth.

Implementing Partners



Collaborating Partners



As at June 30, 2025

Particulars	NOTES	30.06.2025 BDT	30.06.2024 BDT
Assets			
A. Non Current Assets:		7,370,248	3,063,300
Fixed Assets	2.00	2,042,200	3,063,300
ROU_Leased Assets	5.00	5,328,048	-
B. Current Assets:		13,046,198	17,772,404
Prepaid Expenses	3.00	813,877	671,508
Cash in Hand & Bank Balance	4.00	12,232,321	17,100,896
Total Assets: [A+B]		20,416,446	20,835,704
Fund and Liabilities			
C. Non Current Liability:		12,050,627	5,141,018
Gratuity & Leave	7.00	6,697,902	5,141,018
Lease Liability	6.00	5,352,725	-
D. Current Liability:		418,797	38,589
Accrued Expenses	8.00	418,797	38,589
Total Liabilities:		12,469,424	5,179,606
Net Assets [A+B-C-D]		7,947,022	15,656,098
Represented By:			
Fixed Assets Fund	9.00	2,042,200	3,063,300
Unutilized Donor Fund	10.00	5,896,103	12,527,666
Unutilized Local Fund	10.01	8,719	65,132
		7,947,022	15,656,098

For the year ended June 30, 2025

Particulars	NOTES	2024-2025 BDT	2023-2024 BDT
Income:			
Fund Received -Donor		271,742,528	225,492,861
Bank Interest		-	606
Local Income (Bank Interest)		64,446	-
Total		271,806,974	225,493,467
Expenditure:			
Livestock & Freight	11.00	-	12,400,000
Horticulture & Freight	12.00	56,413,288	18,408,596
Agriculture Equipments	13.00	48,366,937	54,083,692
Travel and Vehicle Operation	14.00	12,116,066	9,934,107
Training	15.00	34,222,224	29,765,822
Technical Services and Evaluation	16.00	6,945,655	5,527,713
Staff Salary and Benefits	17.00	91,524,280	75,656,058
Office Expenses and Services	18.00	18,534,242	17,227,756
Other	19.00	2,446,506	688,624
Travel and Vehicle Operation-Local Fund	21.00	64,446	-
Leased Asset Amortization	5.00	152,230	-
Depreciation	SCHEDULE-1	1,021,100	1,801,100
Total		271,806,974	225,493,467



Heifer International Bangladesh
Gold House, House #38, Flat #5B Road #11
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E-mail: info.bangladesh@heifer.org