



## **ANNUAL REPORT 2024**

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Heifer International Bangladesh

### **HEIFER INTERNATIONAL BANGLADESH**

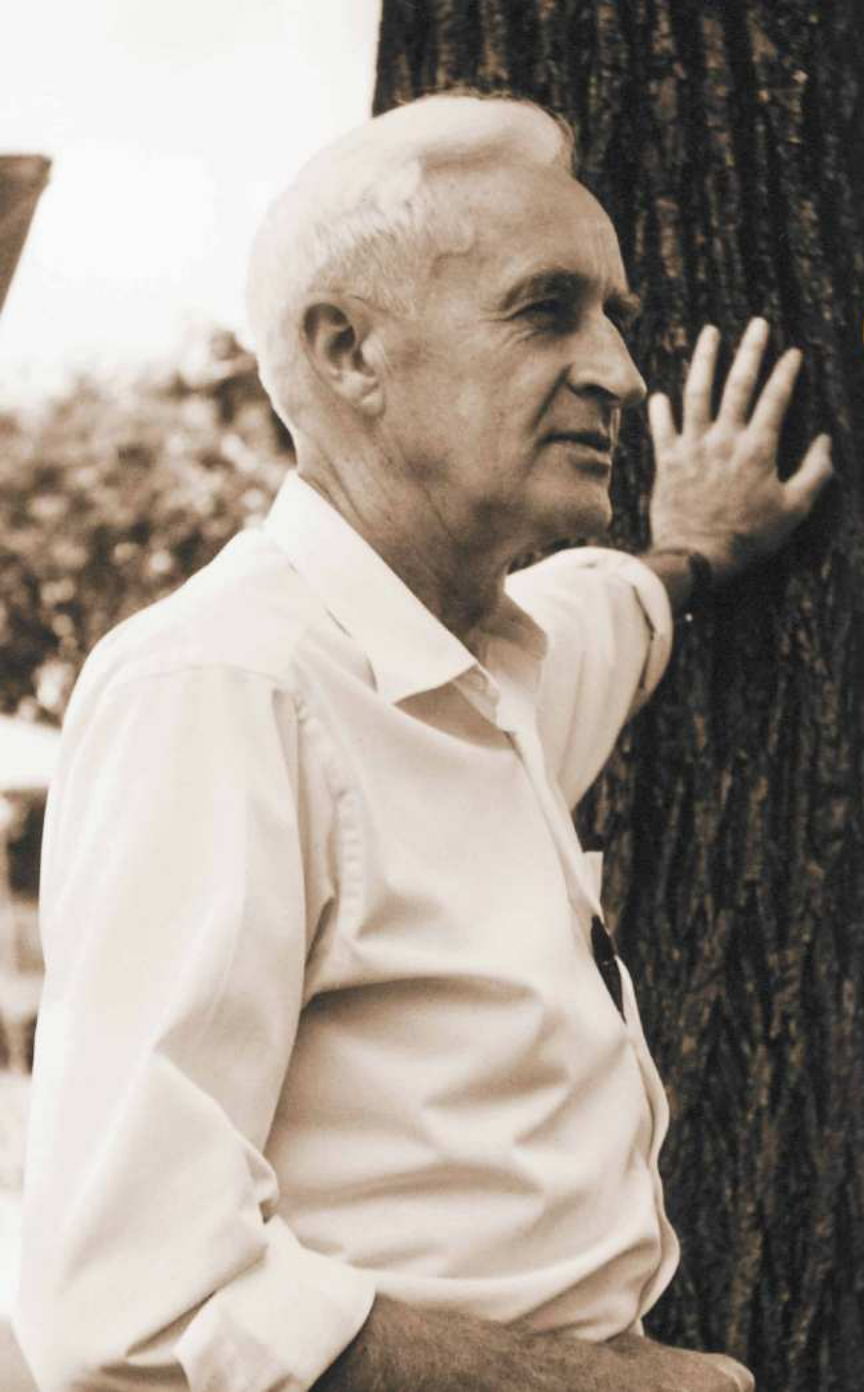
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“

**"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!

”



# Message From the **COUNTRY DIRECTOR**

**Dear supporters,**

As I reflect on 2024, I am filled with gratitude and optimism for what we have achieved together. For over twelve years, Heifer International Bangladesh has been dedicated to ending hunger and poverty while caring for the Earth. To date, we have proudly supported 69,531 smallholder farming families across the northern, southern, and central regions, empowering them to achieve self-reliance and resilience.

Our signature programs focus on promoting beef, goat, vegetables, and flowers as primary value chains, alongside dairy, poultry, and high-value fruits as secondary value chains. These programs support smallholder farmers reach a sustainable living income and lead dignified lives. Guided by our 12 Cornerstones for Just and Sustainable Development, we work with smallholder farming communities to

HEIFER INTERNATIONAL BANGLADESH



strengthen solidarity, shared vision, cohesion, and mutual accountability. We remain committed to transforming food systems to be more productive, inclusive, and sustainable, even in the face of climate challenges and agricultural threats.

Following sustainable, locally led development principles, we have established 52 Farmer Producer Organizations (FPOs), each with an average of 900 women farmers. These FPOs are evolving into sustainable business hubs, providing members with critical services such as inputs, training, finance, marketing, transportation, and business development support.

Looking ahead, Heifer Bangladesh has set a bold strategic vision: by 2030, we aim to lift 400,000 families out of poverty and vulnerability, building their resilience by ensuring sustainable living incomes. In the coming year, we plan to expand into new areas while strengthening partnerships with development organizations, bilateral and multilateral agencies, private sector entities, financial institutions, civil society organizations, research institutions, and the Government of Bangladesh to scale and amplify the impact of our programs.

I would like to extend my heartfelt gratitude to our smallholder farmers, project partners, donors, the government of Bangladesh, and knowledge partners for their unwavering support and collaboration. Together, we are driving women-led agribusiness, fostering inclusive economic growth, and shaping a sustainable future for smallholder farming communities.



Warm regards,

**Nurun Nahar**  
Country Director



# FINANCIAL YEAR 2024 OVERVIEW AND IMPACT



## Families Supported



**69,531** families have been supported

## Food Provision



**68,836** or **99.4%** families have adequate food provision throughout the year

## Farmers' Income Improvement



**42,553** or **61%** farming families have improved their income and livelihoods.



**25,726** or **37%** families achieved a sustainable living income

## Social Capital



**12,234** families received Heifer's 12 Cornerstones training

Heifer's 12 Cornerstones training has greatly enhanced my positive mindset. I fulfill my responsibilities with accountability and actively practice sharing and caring for others. I work to prevent any form of gender discrimination within my family and Self-Help Group (SHG). My goal is to become an enlightened person and help others achieve the same,

Merina, Jashore



**63,746** or **91.68%** families demonstrated solidarity and cooperation among the community

## Livestock Management



**32,718** farmers supported in beef fattening.



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

## 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.

## Caring for the Earth



**56,800** or **81.69%**

families applied climate-smart agriculture techniques

☞ The adoption of climate-smart technology has opened my eyes to new farming methods and deepened my understanding of innovative agricultural practices. Now, I can conserve resources, protect my crops from unpredictable weather, and significantly increase my harvest yield. ☞

Lili Khatun, Jashore.



**172** biodigester technology has been established as a renewable energy solution



**6,599** families adopted Good Agricultural Practices (GAP)



**8** Solar pumps have been established as a renewable energy solution.

## FPO and Women Empowerment



**52** women-led farmer producer organizations (FPOs) established



**57,711** or **87.4%** women empowered with a voice in household and community decision making.

## Leveraged Resources Locally



**USD \$15.2 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.)



**Total Revenue**  
**USD**  
**2,049,791**



**Total Expenditure**  
**USD**  
**2,049,791**





## ACHIEVING **UN** SUSTAINABLE DEVELOPMENT GOALS

Heifer International Bangladesh's (HIB) 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 69,531 rural farming families in a sustainable manner.



**42,553** smallholder farmers have increased their incomes

1 NO POVERTY



**09,762** rural people have improved food security through improved production practices and access to markets

2 ZERO HUNGER



**60,531** women farmers of 52 farmer owned agri-business with equitable access to markets, finance, and services

5 GENDER EQUALITY



Heifer's **biogas** provides more affordable access to clean energy solutions

7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



**1500** women-led MSMEs have grown their agri-businesses through inclusive finance and market practices

10 REDUCED INEQUALITIES



**37%** women smallholder farmers have achieved a sustainable living income through heifer's integrated VBHCD and MSD approaches

13 CLIMATE ACTION



Climate-smart Agriculture (CSA) practices have benefited **81.69%** of the most vulnerable people

17 PARTNERSHIPS FOR THE GOALS



Public-private-producer-partnership (4Ps) have resulted in over **226,067** USD in co-investments benefiting the rural poor

# ABOUT HEIFER INTERNATIONAL BANGLADESH

Heifer International started its operations 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 (HIB) 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**

Provide support to smallholder farmers to reach sustainable living incomes.





## OUR APPROACH

Our signature programs are designed and implemented through Values-Based Holistic Community Development (VBHCD) with the integration of a Market System Development (MSD) 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.



## 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, 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.



Passing on  
the Gift



Accountability



Sharing  
and Caring



Sustainability  
and Self-Reliance



Improved Animal  
and Resource  
Management



Nutrition and  
Income



Gender and  
Family Focus



Genuine Need  
and Justice



Improving the  
Environment



Full  
Participation



Training,  
Education and  
Communication



Spirituality

## OUR ASPIRATION 2030

We aspire to lift 400,000 families out of poverty and vulnerability, building their resilience by securing a living income of US\$5,338 per family by 2030. We will achieve this through the implementation of our signature program, designed for scale, lasting impact, and strategic partnerships. Our efforts will drive rural prosperity by creating inclusive and sustainable livelihood opportunities for women smallholder farmers and microentrepreneurs.



### SCALE

Number of people reached, and systems changed to enable long lasting pro-poor wealth generation and living income for small-scale farmers.



### PERMANENCE OF IMPACT

Wealth generation, living income and resilience by establishing and supporting farmer-focused infrastructure and institution of rural economies.



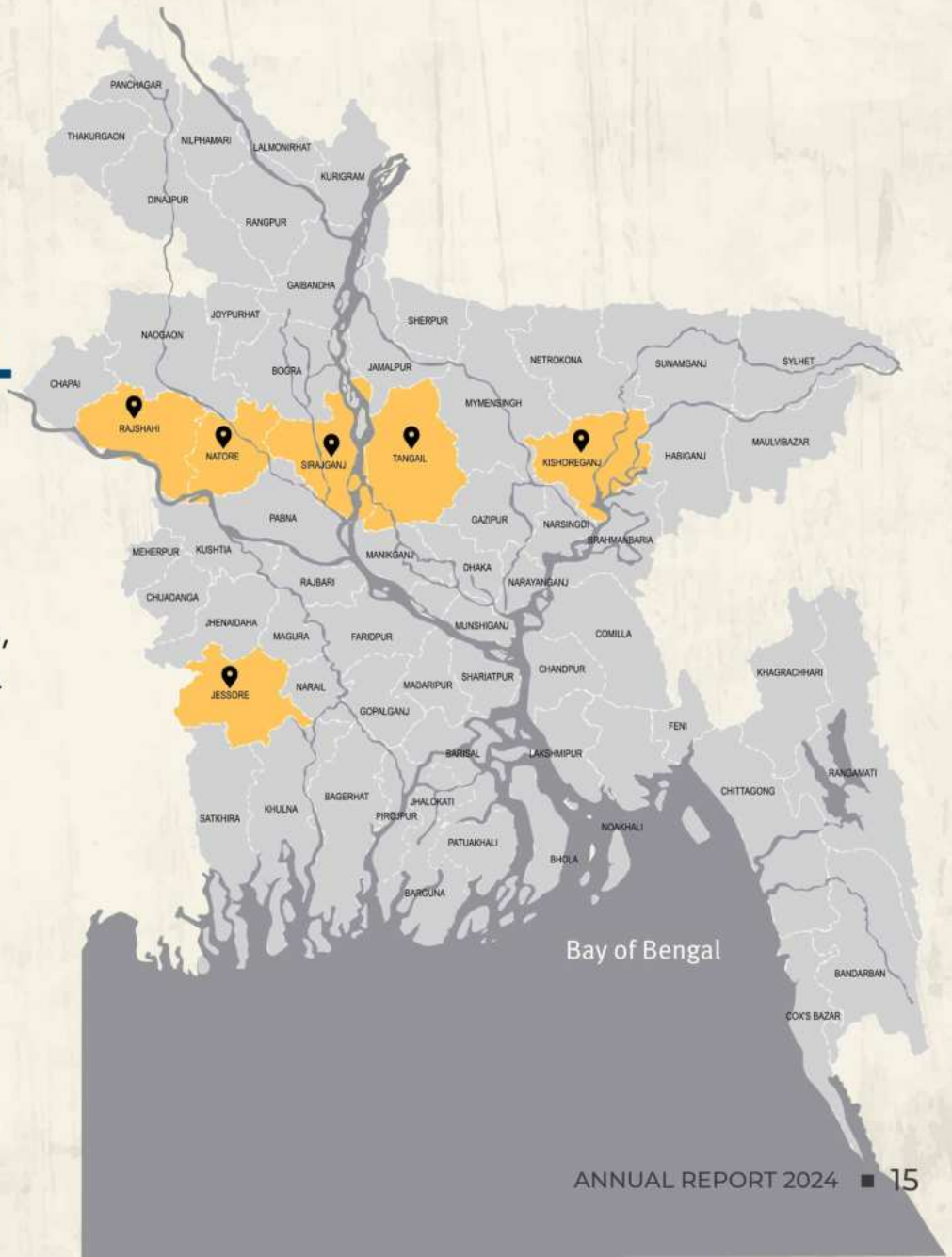
### PARTNERSHIP

With national and local governments, financial service providers, technical service providers, private sectors, research institutions and partners in philanthropy.



## OUR GEOGRAPHICAL REACH

Till FY 2024, we have supported **69,531** **smallholder farming** families in six districts, helping them secure a sustainable living income and pursue self-reliance and resilience.



A woman with a warm smile is the central figure, wearing a vibrant sari with a bold floral pattern in shades of orange, red, green, and yellow. She is holding a large, silver metal bucket filled with several green, pear-shaped gourds. The background is a soft-focus outdoor setting with a bamboo fence and lush greenery. In the top right corner, a dark blue semi-transparent box contains the text 'OUR PROJECTS' in white. In the bottom left corner, the text 'HEIFER INTERNATIONAL BANGLADESH' is written in a small, white, sans-serif font.

# OUR PROJECTS

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## Economic Enhancement Through Strengthening Beef and Goat Market System (EES)

Project has been supporting 34,500 smallholder farming families to achieve sustainable living income through strengthening the beef and goat value chains. The project aims to increase incomes and improve food and nutrition security through systemic changes and social capital development by integration of VBHCD and MSD approach. The project reaches its goal through facilitative interventions that create scalable and sustainable market system impacts, benefiting rural households with the added value of expanding opportunities, especially for rural women in project areas.

### Key Achievements

**34,500**  
farming families reached

**37%**  
household achieved the sustainable living income benchmark

**83%**  
women have joint household income and assets decision making

**91.7%**  
Household demonstrating Solidarity and Cooperation among community members

**99.4**  
of household report adequate access to food



### Location

Rajshahi, Sirajgonj, Natore, Tangail, and Kishorgonj



### Project Period

FY2018 to FY2024



### IMPLEMENTING ORGANIZATION

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

## 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 and goat meat, strengthening social capital and increasing access to quality inputs and services for women's cooperatives. Through partnerships with Microfinance Institutions and banks, the project will facilitate blended value chain finance for smallholder farmers to grow the livestock sector in Bangladesh.

### Key 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 Kishorgonj



### 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 (C4VFVC) in Bangladesh

The 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 adaption measures (i.e., IPM, ICM, vermicompost, etc.) will also be promoted for reducing carbon emissions as well as the cost of production.

### Key Outcomes

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



#### Location

Jashore



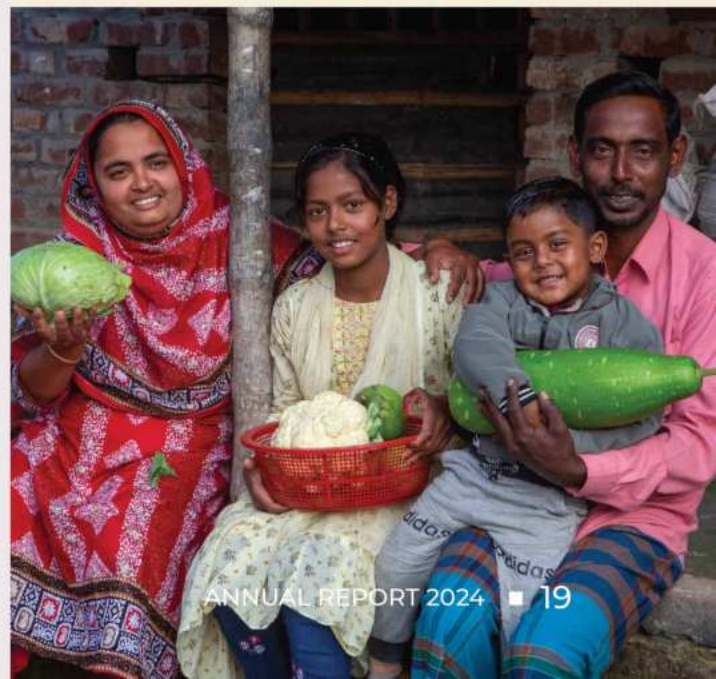
#### Project Period

FY2023 to FY2027



#### Goal

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





# Women Agri Tools Project

Heifer International Bangladesh is in process to implement 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.

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# 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.







## MILK FOR SCHOOL PROJECT

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.



## ENTERPRISE AND INSTITUTIONAL DEVELOPMENT OF FARMER PRODUCER ORGANIZATIONS (FPOS)

Heifer International Bangladesh has been supporting 52 Farmer Producer Organizations (FPOs) till FY 2024. Heifer Bangladesh already planned to shape all 52 FPOs in a strong institutional platform through integration of Values Based Holistic Community Development Approach and Market System Development Approach. All these 52 FPOs are led and governed by women.

The FPOs are promoting enterprises at households' level and they have created connection with private sectors for creating access to inputs and other technical services for the livestock producers. To ensure accountability and smooth financial management operations, Coop360 software is installed in FPOs.





## ACCESS TO FINANCE

Heifer International Bangladesh supports smallholder farmers, particularly 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.

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.

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## BEST PRACTICES

### Perch System Goat Housing

It has significantly contributed to reducing disease prevalence and animal mortality to a minimum level. Additionally, perch houses provide protection for goats during flash floods.

“ I have been raising goats using the perch system for housing, which keeps them healthy and highly productive.

**Bina Rani**, Rajshahi





## BEST PRACTICES

### Green Fodder

It provides nutrition to animals, reduces GHG emissions from livestock, and enhances animal productivity.

“With the support of the Heifer, I have been cultivating green fodder, which has allowed me to produce enough feed for my cattle. Not only that, I can now sell excess fodder in the market, increasing my income.

**Mst. Lakhi Khatun**  
Sirajganj

”





## **BEST PRACTICES**

# **Climate Smart Vegetable Production**

We promote climate-resilient crop varieties that can withstand drought, salinity, and heavy rainfall. Additionally, we encourage the use of organic fertilizers to maintain soil moisture and apply nature-based adaptation measures, such as mulching and soil testing, to reduce GHG emissions and enhance farmers' resilience to climate change.







## BEST PRACTICES

### Promoting Environmentally Friendly Fertilizers

We promote vermicomposting using cow dung, pit composting from kitchen waste, and discouraging the use of synthetic chemical fertilizers.

“ With the support of the Heifer Project, I have been producing and selling vermicompost, which has increased my income. Moreover, I now use vermicompost in my vegetable field, helping me grow safe vegetables while keeping my land fertile.

**Joli Begum**, Rajshahi ”



## BEST PRACTICES

### Solar Pump

We promote solar pumps as a renewable energy solution for irrigation, ensuring year-round access to water for agriculture. This initiative has reduced irrigation costs and increased agricultural productivity.

“The solar irrigation pump has effectively freed me from relying on expensive diesel pumps, ensuring consistent access to water throughout the year. This has greatly reduced my irrigation costs and made a positive impact on the environment.

**Saleha Akter**, Jashore





## BEST PRACTICES

# Biogas: Generating Energy From Animal Waste

We promote biodigester technology as a renewable energy solution for smallholder farmers, utilizing manure to produce cooking gas and organic fertilizer while reducing GHG emissions from cow dung. We have established 172 biogas units in our project locations.

“With the support of bio-digester technology, I can cook food for my family in a much shorter time and devote more time to other household work,”

**Sumaiya Khatun**  
Rajshahi







## BEST PRACTICES

### Agricultural Mechanization

We supported different agricultural machineries such as Grass Chopper machine, tractors, power tiller, thresher machine, mustard oil machine, forage and fodder cutter, mini-trucks, etc. to facilitate efficient, profitable and commercial agriculture.

“ I have received a grass chopper machine from the Heifer Project, which has enabled me to cut straw for my cows quickly, saving time and allowing me to focus more on my family while also increasing my income.

**Amena Akter**, Rajshahi ”





## **BEST PRACTICES**

### **Collection Centre**

We have supported FPOs in establishing collection centers to aggregate their agricultural products and sell them at fair prices. A total of 10 collection centres have already been established.

### **Hatching Pots**

Farmers use locally made hatching pots for poultry egg incubation, allowing eggs to hatch without fuel consumption or greenhouse gas emissions.

“

Our cooperative members and local farmers produce livestock and agricultural products, but they often struggle to sell them at fair prices. Sometimes, they have to travel long distances to reach buyers. The collection centre/warehouse will provide a great opportunity for farmers to store, aggregate, and sell their products at fair prices, ultimately increasing their income. Additionally, it will create new business opportunities for the cooperative as well,”

**Arzia Begum**, Rajshahi

”



## Personal Transformation, and Cornerstones Trainers pool

Our intervention supports personal transformation, strengthens social capital, and empowers women in project areas through Heifer's 12 Cornerstones training, participatory self-review and planning, and gender training. We aim to foster unity and trust among SHG and FPO members while ensuring that women gain decision-making power where it is lacking and develop the skills needed to take on leadership roles at household, group, and community levels.

Following the Sustainable Locally Led Development (SLLD) approach, we have already developed Cornerstones trainers pool across 43 cooperatives, comprised of cooperative members. This trainer's pool is organizing new groups within their respective cooperatives and conducting Cornerstones training for them.







## KEY EVENT

### Heifer Bangladesh Organized National Learning Sharing Event in Dhaka

Heifer Bangladesh organized a national learning sharing event titled 'Market Movers: Women Farmers and Livestock-Driven Agribusiness' on June 26, 2024, in Dhaka.

Ms. Neena Joshi, Senior Vice President, Asia Programs at Heifer International, highlighted key achievements, including 61% of families reaching sustainable living income. Ms. Nurun Nahar, Country Director, outlined the organization's vision for women-led agribusiness.

The event, attended by 110 stakeholders, featured a panel with experts from IFAD, iFarmer, and ATEC, and was moderated by Mr. Monirul Islam, Additional Secretary (SDG Affairs).





# PARTNERSHIPS

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



## STATEMENT OF FINANCIAL POSITION

As at June 30, 2024

	<u>NOTES</u>	Amount <u>BDT</u>	Amount <u>USD</u>
<b>FIXED ASSETS</b>	2	3,063,300	27,848
<b>CURRENT ASSETS:</b>		17,774,704	161,588
Prepaid Expenses	3	671,508	6,105
Cash in Hand & Bank Balance	4	17,103,196	155,484
<b>Total Assets: [A+B]</b>		<u>20,838,005</u>	<u>189,436</u>
<b>Liabilities:</b>			
<b>Non-Current Liability:</b>			
Gratuity & Leave	5	5,141,018	46,737
<b>CURRENT LIABILITIES:</b>			
Accrued Expenses	6	24,459	222
<b>Total Liabilities:</b>		<u>5,165,477</u>	<u>46,959</u>
<b>NET ASSETS [A+B-C-D]</b>		15,672,528	142,478
<b>REPRESENTED BY:</b>			
Fixed Assets Fund	7	3,063,300	27,848
Unutilized Donor Fund	8	12,609,228	114,629
		<u>15,672,528</u>	<u>142,478</u>



**For the year ended June 30, 2024**

	<b><u>NOTES</u></b>	<b><u>Amount BDT</u></b>	<b><u>Amount USD</u></b>
<b>INCOME:</b>			
Fund Received -Donor		225,476,432	2,049,786
Bank Interest		606	6
Received From Other		-	-
<b>Total</b>		<b><u>225,477,038</u></b>	<b><u>2,049,791</u></b>
<b>EXPENDITURE:</b>			
	9	12,400,000	112,727
Horticulture & Freight:	10	18,408,596	167,351
Agriculture Equipment's:	11	54,083,692	491,670
Travel and Vehicle Operation	12	9,934,107	90,310
Training	13	29,765,822	270,598
Technical Services and Evaluation	14	5,527,713	50,252
Staff Salary and Benefits	15	75,935,393	690,322
Office Expenses and Services	16	16,931,992	153,927
Other	17	688,624	6,260
Depreciation		1,801,100	16,374
<b>Total</b>		<b><u>225,477,038</u></b>	<b><u>2,049,791</u></b>



OUR MISSION IS TO  
**END HUNGER**  
**AND POVERTY**  
WHILE CARING  
FOR THE  
**EARTH**







