

AUDITORS' REPORT ON THE ACCOUNTS OF

National Development Programme (NDP)

For the year ended June 30, 2016



S. K. BARUA & CO.

CHARTERED ACCOUNTANTS

House # 181, Lane # 23, New DOHS, Mohakhali, Dhaka-1206

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01/26

**National Development Programme
(NDP)**

NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj

**Consolidated Financial Statements
For the year ended 30 June 2016**

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S.K.BARUA & CO.
CHARTERED ACCOUNTANTS

a member of
empacta
registered in Berlin-Germany

**Independent Auditor's Report
To The Management
of
National Development Programme (NDP)**

We have audited the accompanying consolidated financial statements of **National Development Programme (NDP)** which comprise the statement of consolidated financial position as at June 30, 2016 and the statement of consolidated comprehensive income and statement of consolidated receipts & payments and statement of consolidated cash flow for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the accounting policies described in the notes to the financial statement and for such internal control as management determine in necessary to enable the preparation of financial statements that are free from materials misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSAs). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above give a true and fair view of the financial position of the organization as at June 30, 2016 and its financial performance and its cash flows for the year then ended in accordance with the accounting policies described in the notes to the financial statement and comply with other applicable law and regulations.

We also report that

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- in our opinion, proper books of account have been kept by the organization management so far as it appeared from our examination of those books;
- the financial statements of the organization's dealt with by the report are in agreement with the books of account; and
- The expenditure incurred was for the purpose of the organization.

**Dated: Dhaka
September 17, 2016**

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Chartered Accountants


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National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Statement of Consolidated Financial Position
As at 30 June 2016

Particulars	Notes	Figure in BDT	
		30 June 2016	30 June 2015
Non-Current Assets		82,852,434	69,310,172
Fixed Assets	6.00	82,852,434	69,310,172
Current Assets		1,423,184,789	1,170,314,917
Investment FDR	7.00	95,368,228	96,121,726
Members Loan Outstanding-MFP, Housing Proj., CDD)	8.00	1,262,485,427	998,716,633
Staff Loan Outstanding (BI-cycle, Motor cycle, Housing, General staff)	9.00	11,839,978	12,331,268
Advance & Prepayments with Security	10.00	2,028,415	1,599,537
Receivable (Training Bill, FDR Interest, Reimburse General Fund & Oth.)	11.00	14,268,058	9,833,410
Stock in Printing Materials	12.00	645,744	663,247
Loan to General Fund (Intertransaction)	13.00	22,592,575	16,698,836
Cash & Bank Balance	14.00	13,956,364	34,350,260
Total Properties and Assets		1,506,037,223	1,239,625,089
Capital Fund & Liabilities:			
Capital Fund		526,310,371	404,427,560
Retain Surplus	15.00	477,135,720	367,708,269
10% Reserve fund on Capital fund	16.00	49,174,651	36,719,291
Current Liabilities		388,530,053	305,457,355
Members Saving Deposits	17.00	333,325,500	255,536,489
Micro Insurance	18.00	27,395,909	22,919,199
Provision for Expenses	19.00	1,530,000	1,525,000
Staff Securities Deposits	20.00	3,944,063	3,475,202
Service Staff Contribution Fund (SSCF)-GF & TC	21.00	306,102	237,816
Loan From General Fund (Intertransaction)	22.00	10,771,544	12,390,915
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities	23.00	11,256,935	9,372,734
Non Current Liabilities		591,196,799	529,740,174
Loan from PKSF and Others	24.00	525,965,925	463,824,226
Loan Loss Provision Fund	25.00	19,146,619	16,304,838
Disaster Management Fund-MFP	26.00	-	9,305,015
Disaster Management Fund-General Fund	27.00	529,324	529,324
Accumulated Depreciation Fund	28.00	42,513,437	34,979,700
KGF Reserve	29.00	724,743	172,935
Housing Loan Fund	30.00	-	2,566,148
General Committee Members Contribution	31.00	97,392	90,432
Staff Contribution Fund	32.00	2,219,359	1,967,556
Total Capital fund & Liabilities		1,506,037,223	1,239,625,089


Deputy Director (Finance & Accounts)
NDP

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


Executive Director
NDP

Dated: Dhaka
September 17, 2016




S.K. BARUA & CO
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Statement of Consolidated Comprehensive Income
For the year ended 30 June, 2016

Particulars	Notes	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
Income:			
Service Charge on Micro Finance		283,787,876	235,790,440
Donor Grants and Overhead	33.00	119,978,727	170735401
Training Income (Human Resource Programme)		-	8,756,499
Interest on Bank Accounts and FDR		8,184,504	9,489,501
Total Income		411,951,107	424,771,841
Expenditure:			
Service Charge Paid to Others		28,608,449	20,598,901
Interest on Members Savings		14,362,526	11,352,741
Interest on Staff Securities		189,117	162,747
Salary and benefits		136,962,139	120,627,058
Training, Meeting, Orientation & Workshops		13,741,915	22,340,758
Travel and Lodging		3,910,857	3,868,796
Vehicle Fuel, Oil, Repairs and maintenance		4,129,316	3,691,002
Office & Warehouse Rent		4,316,118	4,132,232
Electricity Bill		1,311,727	730,977
Postage and Telegram -Communication		759,757	600,060
Bank Charge and Commission		607,192	481,616
Office Maintenance, Repair		2,956,018	3,927,369
Entertainment		950,398	595,218
Legal Charge and Commission		202,900	142,625
Paper and Periodicals		140,144	129,083
Printing and Stationary & Supplies		4,330,083	3,587,734
Audit		110,000	191,000
Advertiesment		86,652	22,656
Tax and VAT (Org. tax return own)	34.00	2,409,884	2,424,323
Subscription and Donation		215,055	
Expenses for Group Development		166,574	182,873
Software Implementation, Training, Licence and Service Fee		608,415	465,025
Other Expenditure		265,235	107,304
Service Charge Rebate		8,581,085	5,556,613
Development Activities Expenses	35.00	61,642,385	121,975,961
Training Expenses		-	9,500,610
LLP Expensese	25.00	2,841,781	-
DMF Expenses	26.00	1,223,757	-
Depreciation Expenses	28.00	7,533,737	-
Total Expenditure		303,163,216	337,395,282
Surplus/(deficit) of Income over Expenditure		108,787,891	87,376,559
Total		411,951,107	424,771,841


Deputy Director (Finance & Accounts)
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September 17, 2016




Executive Director
NDP


S.K. BARUA & CO
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Statement of Consolidated Receipts and Payments
For the year ended 30 June 2016


Particulars	Notes	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
Receipts:			
Opening Balance:		34,350,260	30,653,582
Cash in hand		238,044	620,183
Cash at Bank		34,112,216	30,033,399
Revenue Income:			
Service Charge on Micro Finance			
Loans and Others General		283,787,876	235,790,440
Donor Grants and Overhead	33.00	111,694,928	170,735,401
Training Income (Human Resource Programme)		-	8,756,499
Interest on Bank Accounts and FDR		8,184,504	9,489,501
Sub-Total of Revenue Expenditure		403,667,308	424,771,841
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		-	670,796
Investment FDR		4,902,608	7,698,745
Members Loan Outstanding-MFP, Housing Proj., CDD)		2,153,754,528	1,859,052,394
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		820,195	3,071,353
Advance & Prepayments		-	3,269,463
Receivable (Training Bill, Reimburse General Fund & Oth.)		3,849,151	7,944,093
Stock in Printing Materials		663,247	685,462
Members Saving Deposits		204,700,476	356,627,886
Micro Insurance		14,435,574	12,086,564
Provision for Expenses		-	1,270,000
Staff Securities Deposits		496,612	790,747
Service Staff Contribution Fund (SSCF)-GF & TC		68,286	93,466
Loan From General Fund (Intertransaction)		(1,619,371)	803,566
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities		5,986,129	23,572,305
Loan from PKSF and Others		401,300,039	342,200,000
General Committee Members Contribution		6,960	5,280
Staff Contribution Fund		251,803	308,534
Reserve Fund (10% Reserve, LLP, DMF, DF, KGF, Housing loan)		-	22,722,215
Sub-Total of Capital Income and Others		2,789,616,237	2,642,872,869
Total		3,227,633,805	3,098,298,292
Payments:			
Revenue Expenditure:			
Service Charge Paid to Others		28,608,449	20,598,901
Interest on Members Savings		14,362,526	11,352,741
Interest on Staff Securities		189,117	162,747
Salary and benefits		136,962,139	120,627,058
Training, Meeting, Orientation & Workshops		13,741,915	22,340,758
Travel and Lodging		3,910,857	3,868,796
Vehicle Fuel, Oil, Repairs and maintenance		4,129,316	3,691,002
Office & Warehouse Rent		4,316,118	4,132,232
Electricity Bill		1,311,727	730,977
Postage and Telegram -Communication		759,757	600,060
Bank Charge and Commission		607,192	481,616
Office Maintenance, Repair and Cleaning Materials:		2,956,018	3,927,369
Entertainment		950,398	595,218



Particulars	Notes	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
Legal Charge and Commission		202,900	142,625
Paper and Periodicals		140,144	129,083
Printing and Stationary & Supplies		4,330,083	3,587,734
Audit (Paid from Provision)		110,000	191,000
Advertisement		86,652	22,656
Tax and VAT (Org. tax return own)	34	1,134,884	2,424,323
Subscription and Donation		215,055	-
Expenses for Group Development		166,574	182,873
Software Implementation, Training, Licence and Service Fee		608,415	465,025
Other Expenditure		265,235	107,304
Service Charge Rebate		8,581,085	5,556,613
Development Activities Expenses		61,090,577	121,975,961
Training Expenses		-	9,500,610
Sub-Total of Revenue Expenditure		289,737,133	337,395,282
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture,		13,542,262	12,498,743
Investment FDR		4,149,110	27,226,523
Members Loan Outstanding-MFP, Housing Proj., CDD)		2,417,523,322	2,033,106,217
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General		328,905	3,810,240
Advance & Prepayments		428,878	3,553,661
Accounts Receivable & others receivable with Interest FDR		-	734,417
Receivable (Training Bill, Reimbursement General Fund & Oth.)		-	10,581,607
Security		27,751	-
Stock in Printing Materials		645,744	663,247
Fund Account		-	8,351,990
Loan to General Fund (Intertransaction)		5,893,739	7,987,324
Members Saving Deposits		126,911,465	310,745,452
Micro Insurance		9,958,864	7,676,619
Provision for Expenses		1,270,000	614,145
Staff Securities Deposits		-	367,338
Accumulated Depreciation Fund		-	470,949
Bills Payable/Creditors/Transferable Fund/Gratuity		-	-
fund/Others Liabilities		4,101,928	21,747,059
Donor Fund received in advance/unutilized fund		-	2,518,919
Service Staff Contribution Fund (SSCF)-GF & TC		-	14,962
Loan from PKSF and Others		339,158,340	273,883,338
Sub-Total of Capital Expenditure and Others		2,923,940,308	2,726,552,750
Closing Balance:		13,956,364	34,350,260
Cash in hand		349,383	238,044
Cash at Bank		13,606,981	34,112,216
Total		3,227,633,805	3,098,298,292


Deputy Director (Finance & Accounts)
NDP

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


Executive Director
NDP

Dated: Dhaka
September 17, 2016




S.K. Barua & Co.
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Cash Flow
For the year ended 30 June, 2016

Particulars	Figure in BDT	
	FY: 2015-2016	FY: 2014-2015
A. Cash Flow from Operating Activities:		
Surplus for the year	108,787,891	87,376,560
Add/Less: Amount considered as non cash items:		
Provision for expenses	5,000	655,855
10% Reserve fund	12,455,360	-
Adjustment with Capital Fund	639,560	-
Loan Loss Provision Fund	2,841,781	2,461,501
Disaster Management Fund-MFP	(9,305,015)	2,180,215
Accumulated Depreciation Fund	7,533,737	6,518,478
KGF Reserve	551,808	172,935
Increase- Members Loan Outstandings	(263,768,794)	(173,888,707)
Decrease- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	491,290	(904,003)
Increase- Advance & Prepayments	(428,878)	(88,236)
Increase- Receivable (Training Bill, General Fund)	(4,434,648)	(7,177,862)
Decrease- of Stock of Printing Materials	17,503	22,215
Increase- Receivable on FDR, accounts receivable and others	-	3,805,931
Increase- Intertransaction	(7,513,110)	(7,009,758)
Decrease- Donor fund received in advance/unutilized fund	-	(2,518,919)
Increase of Creditors & Payables	1,884,201	9,176,617
Decrease of Gratuity Fund and others	-	(7,721,334)
Net Cash used in Operating Activities	(150,242,314)	(86,938,512)
B. Cash Flow from Investing Activities:		
Fixed assets increase during the year	(13,542,262)	(11,827,948)
Investment Decrease during the year (FDR)	753,498	(19,527,778)
Net Cash used in Investing Activities	(12,788,764)	(31,355,726)
C. Cash Flow from Financing Activities:		
Loan outstanding PKSf and Others	62,141,699	68,316,662
Loan outstanding Bangladesh Bank & Others	-	-
Members Savings	77,789,011	45,882,434
Micro Insurance	4,476,710	4,409,945
Service Staff Contribution Fund -SSCF (GF and TC)	68,286	78,504
Staff Contribution Fund	251,803	308,534
Staff Securities Deposits Fund	468,861	423,409
Housing Loan Fund	(2,566,148)	2,566,148
General Committee Members Contribution	6,960	5,280
Net Cash used in Financing Activities	142,637,182	121,990,916
D. Net increase /decrease (A+B+C)	(20,393,896)	3,696,678
Add: Cash & Bank balance at the beginning of the year	34,350,260	30,653,582
Cash & Bank balance at the end of the year 30.06. 2016	13,956,364	34,350,260



Deputy Director (Finance & Accounts)
NDP

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

Dated: Dhaka
September 17, 2016




Executive Director
NDP


S. K. BARUA & Co.
Chartered Accountants

National Development Programme (NDP)

NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj

Consolidated Notes to the Financial Statements

For the year ended 30 June 2016

1.00 : GENERAL INFORMATION, BACKGROUND, LEGAL STATUS, VISSION, MISSION, GOAL, OBJECTIVES, EXECUTIVE COMMITTEE & OTHERS:

1.01: GENERAL INFORMATION:

Name of NGO : NATIONAL DEVELOPMENT PROGRAMME-NDP

Head Office Address : NDP Bhaban
Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj-6703
Tel: 88+0751-63870-71; Fax: 88+0751-63877
Mobile: 01713-383100; E-mail: akhan_ndp@yahoo.com
Website: www.ndpbd.org

Mailing Address : NDP Office
Kazi Motiar Rahman Road, Masumpur (south)
Post Box- 02, Sirajganj-6700, Bangladesh

Dhaka Office Address : Vertex Prominent
Flat- 6B (6th Floor), House- GA 16/1
Mohakhali, Dhaka-1212
Mobile: 01705-434100

Name of the CEO: Md. Alauddin Khan, Executive Director

1.02: BACKGROUND:

The devastating flood at the end of 1988 engulfed large landscape of the country causing huge damage of lives and properties, which also badly affected to the lives of the peoples in Sirajganj district that situated on the bank of the most treacherous river Jamuna. The national and international NGOs came forward to provide succor to the victims of this deluge. A group of local youth including Md. Alauddin Khan, the chief executive of NDP now has voluntarily dedicated themselves in emergency response and rehabilitation works under the guidance of these NGOs. The experience they gained through it inspired them to take any sustainable development initiatives for the poor people. With this end in view, under the leadership of Md. Alauddin Khan, the "National Development Programme (NDP)" has established on 1st January 1992. It is a non-governmental organization, called as "NGO". By virtue of the constitution, it is a non-political and non-profit organization. The key objective of NDP is to *strengthen capacity of the targeted project participants (beneficiaries) and create scope for bringing them in the main stream of development.* Since its establishment, NDP has been paying efforts in view to changing livelihoods of the poor people it serves and committed to continue its work for their development as long as needed.



1.03: LEGAL STATUS:

Sl. #	Name of Registration Authority	Registration Number	Date of Registration	Remarks
1	Department of Social Welfare	Siraj-225/92	28.03.1992	
2	NGO Affairs Bureau	880	02.01.1995	Renewed up to 01.01.2020
3	Directorate of Family Planning	226	01.01.2008	Renewal on process
4	Micro-Credit Regulatory Authority (MRA)	01229-00332-00222	29.04.2008	
5	European Commission (PADOR) on line	BD-2009-EQE-3006507916	2009	Updated on 28.10.2013
6	Data Universal Numbering System (DUNS)	731575614	2013	Updated on 30.07.2013
7	System for Award Management (SAM)	731575614/SVG06	2014	Updated on 31.01.2015

1.04 VISION: Build a nation free of exploitation and poverty; ensure governance, equality, rights and a friendly environment for all.

1.05 MISSION: NDP work towards promoting poor people's access to services for better life & livelihoods through economic development and participation utilizing their potentials.

1.06 GOAL: Improve livelihoods and establish rights of the poor people thus contribute towards achieving National Developmental Goals.

1.07 OBJECTIVE: The major objectives of NDP are to;

- Raise community awareness, capacity building and develop skill human resources
- Enhance poor people's participation and access to development opportunities
- Create employment opportunities and increase income of the poor peoples
- Empower and improve livelihoods and dignity of the poor peoples
- Reduce food insecurity and improve nutritional status of the extreme/ultra poor peoples
- Increase poor people's access to basic primary health care (PHC) and FP services
- Increase poor people's access to education and promote quality education
- Link people with special ability (PWD) with the main stream of development
- Develop poor people's resilience capacity to cope with disasters
- Promote bio-diversity conservation and renewable energy making the earth good for living
- Increase poor people's access to basic rights, entitlements, information and services
- Reduce violence against women and advocacy & legal supports to the distressed women
- Promote human rights, good governance and gender equality
- Strengthen capacity of civil societies, CBO and UP in local level planning and management
- Ensure standard and extent quality services thus earns organizational sustainability

1.08 CORPORATE INFORMATION:

Name of Organization	National Development Programme (NDP)
Year of establishment	1992
Statutory Audit conducted upto	30 June 2015
Name of the statutory auditor for last year	S. K. BARUA and Co. Chartered Accountants
Name of the statutory auditor for current year	S. K. BARUA and Co. Chartered Accountants
No. Executive Committee meeting held FY 2015-2016	05 times
Date of Last AGM held	30 July 2016

1.09 LIST OF EXECUTIVE COMMITTEE MEMBERS:

(For the Period from July 01, 2014 to June 30, 2017)

Name	Qualification	Profession	Present Address
Rtn. Mah Jabeen Masud (Chair Person)	PHF, M.C	Social Worker	Home No. 90, Road No. 6/C, Banani, DOHS, Dhaka-1213
Md. Abdus Samad (Vice- Chairman)	M.S.C (Botany)	Teaching (Associate Professor)	Chandikona, Rayganj, Sirajganj.
Md. Alauddin Khan (General Secretary)	M. Com (Management)	Executive Director, NDP	Arsi Nagar, Mujib Sarak (Bi-Lane), Sirajganj
Ms. Tasmeri Hossain Mukti (Treasurer)	B.Sc. (Hons.), M.S.C	Teaching (Lecturer)	Sayadanga, (infront of C & B Office), Sirajganj
Md. Rezaul Karim Khan Chowdhary (Member)	M.S.C (Botany)	Social Worker	Nayonmor, Saydangara, Natun Para, Sirajgonj-6700
Md. Saha Alam Khan (Member)	L.L.B (Hons.), LLM	Lawyer	Hosainpur North, Sirajgonj
Ms. Shah Naz Mahafuza Pervin (Member)	M.A	Teaching (School and College teacher)	Ramahatgang (South Para) Sirajganj-6700

1.10 NDP's TARGET GROUP: The organization works with different categories of beneficiaries, mostly the poor people; different professionals like- marginal farmers, small business-men, weavers, crafts-men, rickshaw-van pullers etc. The target beneficiaries (project participants) in the micro-finance programme, (core programme) are mostly **the women of poor and ultra poor households, having age limit between 15-55 years, and the permanent resident of the locality.** Presently NDP has been serving about a total of 300,000 project participants.

1.11 GEOGRAPHICAL COVERAGE: Presently, NDP has been working in 27 upazilas under 5 districts of 2 divisions. The following table shows the geographical coverage.

Division	District	Upazila		# of Union/PS	# of Village
		Name	Number		
Dhaka	Tangail	Bhuapur	01	03	16
Rajshahi	Sirajganj	Sirajganj sadar, Kazipur, Raigonj, Tarash, Shahajadpur, Ullahpara, Kamarkhanda, Belkuchi and Chowhali	09	82	1,388
	Bogra	Bogra sadar, Gabtoli, Shahajahanpur, Dhunat and Sherpur	05	19	141
	Pabna	Bera, Bhangura, Sathia, Faridpur, Chatmohar and Ishwardi	06	16	164
	Natore	Natore sadar, Boraigram, Gurudasapur, Lalpur, Bagatipara and Naldanga	06	31	318
Total: 02	05	--	27	151	2,027

1.12 OFFICE ESTABLISHMENT: The organization has its head office 'NDP Bhawan' located by the side (north) of the Jumana Multipurpose Bridge Approach Road (west) at Bagbari under Kamarkhanda upazila of Sirajganj district. It is about 135 km towards north-west from Dhaka, the capital city of Bangladesh. Beside, NDP has its office at Dhaka for any emergency communication/linkage with development partners/donors.

A brief list of offices of NDP is given in bellow

District	Number of Office	Remarks
Dhaka	01	Dhaka Office- 1
Sirajganj	69	Head Office- 1, Training Center- 1, Zonal Office (MFP)- 2, Area Office (MFP)-6, Branch Office (MFP)- 28, HSP Office- 13 & Project Office- 18
Bogra	04	Area Office (MFP)- 1 and Branch Office (MFP)- 3
Pabna	05	Branch Office (MFP)- 4 and Project Office- 1
Natore	10	Area Office (MFP)- 1, Branch Office (MFP)- 6 and Project Office- 3
Total: 5	89	

• Besides, CEVAW, ICVGD, M4C and Ujjibito Projects are located at NDP's Head Office premises

1.13 NUMBER OF EMPLOYEE: A total of 694 (six hundred and ninety four) employees of different categories now working in NDP. Of them, 50 staffs based at NDP's head office. Besides, there are 474 paid volunteers (60 School Teachers and 22 Health Volunteers in Enrich-Samriddhi Project, 13 Community Volunteers in ICVGD Project, 12 Community Legal Volunteers in IJLAS Project, 4 Community Legal Volunteers in CEVAW Project and 363 volunteers in SHOUHARDOIII Project (145 Community Agriculture Volunteer- CAV, 145 Community Health Volunteer- CHV, 76 Community Empowerment Volunteer- CEV) enrolled in NDP.

The category wise staff strength is shown in the table below;

Staff Category	Male	Percentage	Female	Percentage	Total
Senior level	24	86%	04	14%	28
Mid level	100	82%	22	18%	122
Junior level	355	80%	86	20%	441
Others	20	19%	83	81%	103
Total:	499	72%	195	28%	694

1.14 ANNUAL BUDGET: The organization forecast budget in the beginning of each fiscal year (July-June). The budget of the running fiscal year along with past two years is given below:

Fiscal Year	Budget	Foreign Currency	Annual Growth
July 2015- June 2016	Tk.3,277,977,439	US\$42,025,352	23.86%
July 2014- June 2015	Tk.2,646,450,060	US\$33,928,847	22.09%
July 2013- June 2014	Tk.2,223,064,323	US\$27,788,304	4.92%

(1 Dollar =BDT 80)

1.15 The sector-wise programme information is shown in the table below;

Sl. #	Name of Sector	Sub-sectors
1	Social	1.1 Social Development 1.2 Education 1.3 Health & Family Planning 1.4 Hygiene, Water and Sanitation 1.5 Disability and 1.6 Adolescent Girls & Boys
2	Economic	2.1 Micro-Finance and 2.2 Savings
3	Livelihoods	3.1 Food Security 3.2 Livelihoods and 3.3 Nutrition
4	Agricultural	4.1 Agriculture 4.2 Livestock and 4.3 Fisheries
5	Energy and Environmental	5.1 Climate Change Adaptation 5.2 Bio-diversity conservation and 5.3 Disaster Management
6	Institutional	6.1 Training 6.2 Capacity Building of CBO and 6.3 Strengthening of Local Government
7	Rights and Governance	7.1 Human Rights 7.2 Legal Aid Services and 7.3 Gender Mainstreaming



2.00 : ORGANIZATION TAX RETURN, TDS, VDS, STAFF CONTRIBUTORY FUND, ASF, PSF, GRATUITY AND OTHSER:

Organization TIN	: 473-300-0196	Tax Assessment year 2015-16 has completed and certificate has collected from authority.
Organization E-TIN	: 455411511762	Tax Assessment year 2015-16 has completed and certificate has collected from authority.
Organization VAT Registration No.	: 6211047208	Area Code: 60504
Consolidated bank interest on FDR and Bank accounts	: Tk. 8,184,504/-	Total bank interest is Tk. 8184504/- from FDR and bank account, here TDS- Tk.969,735/-
Tax Deduction At Sources-TDS (Only from bank interest)	: Tk.969,735/-	Total bank interest is Tk. 8184504/- from FDR and bank account, here TDS- Tk.969,735/-
Tax Deduction At Sources-TDS (Excluding bank interest)	: Tk.1,276,009/-	We have deducted at sources for FY-2015-16 from existing project/programme.
VAT Deduction At Sources-VDS	: Tk.2,893,458/-	We have deducted at sources for FY-2015-16 from existing project/programme.
Balance of Provident Fund	: Tk.36,641,600/-	Recognized by NBR but not involved in consolidated financial report.
Balance of Gratuity Fund	: Tk.24,535,471/-	Recognized by NBR but not involved in consolidated financial report.
Accident Support Fund-ASF (Balance as on 30/06/2016)	: Tk. 2,173,300/-	If any staffs are accidental at working time, organization will contribute as per policy.
Project Security Fund-PSF (Balance as on 30/06/2016)	: Tk.2,882,312/-	Only for project staff, the purpose is future benefits of project staff. It will be refund as per policy.
Service Staff Contributory Fund-SSCF (Balance as on 30/06/2016)	: Tk.306,102/-	The motto of this fund future benefits of service staff who are working at office.
Organization Disasters Management Fund-General Fund	: Tk.529,324/-	Sirajgonj is flood area for this purpose organization has created a fund for assisting to vulnerable people.
Staff Contribution Fund	: Tk.2,219,359/-	For developing of staff organization has made staff contribution fund. From this fund training will arrange for staff developing

3.00 Interest Income

Service Charge on Micro Finance:

NDP is collecting Service Charges from beneficiaries at declining balance method, here the rate has mentioned in the below table:

SLNo.	Component	Method	Rate	Remarks
01	JAGORN	Declining	25%	
02	AGROSOR	Declining	25%	
03	BUNIAD	Declining	20%	
04	SUFALON	Declining	2%	Monthly
05	SAHOS	Declining	8%	
06	SUFALON-KGF	Declining	2%	Monthly
07	IGA-Program	Declining	25%	
08	Livelihood Improvement	Declining	8%	
09	Assets Creation	Declining	8%	
10	LIFT	Declining	2%	Monthly

The amounts of service charges actually collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income.

Interest on Fixed Deposit:

Interest on fixed deposit has been accounted for on accrual basis. The PO made investment in fixed deposits against the various funds (Savings and Reserve Capital Fund).

Interest Expenses:

Interest expenses have been accounted for on accrual basis.

Other Expenses:

Other expenses have been accounted for on accrual basis.

Interest paid on savings:

Interest paid on savings is recognized on accrual basis. Interest rate on savings is 6%.

4.00 FIXED ASSETS AND DEPRECIATION AND CLASSIFICATION OF LOAN LOSS PROVISION:

4.02 FIXED ASSETS AND DEPRECIATION:

Fixed assets are valued at cost. Depreciation is charged on fixed assets except land on straight-line method at rates determined on the basis of effective life of individual assets. The annual rates of depreciation charged are as follows:

Name of assets	Rates (%)
Office Building	10
Furniture and fixtures	10
Office Equipment	20
Vehicle	20

4.01 Classification of Loan Loss Provision

Sl	Particulars	NO. of days Outstanding	Outstanding Loan	Required Provision	
			Taka	Rate	Taka
1	Total Loan Outstanding		1,262,279,294		
2	Total Overdue		8,035,411		
3	Regular Good Loan Outstanding	No Overdue	1,253,338,139	1%	12,533,381
3	Watchful Loan Outstanding	1-30 days	571,024	5%	28,551
4	Sub Standard Loan Outstanding	31-180 days	1,882,939	25%	470,735
5	Doubtful Loan Outstanding	181-365 days	1,492,913	75%	1,119,685
6	Bad Loan Outstanding	365+ days	4,994,279	100%	4,994,279
7	LRP, EFRRAP and DML Loan Outstanding (Special Loan)				
	Total				19,146,631

Loan loss Provision (LLP) and written of loan Status of the
(ii) PO.

Particulars	Amount (TK)
Required reserve fund as per MRA policy shown above in	19,146,631
Actual reserve made by MFI	19,146,619
Excess/(Shortfall) of Provision	12

5.01 SIGNIFICANT ACCOUNTING POLICIES:

5.01.01 Basis of Accounting:

The financial statements have been consistently prepared under historical cost convention on accrual basis.

5.01.02 Currencies:

All of organizations assets, liabilities, capital fund, income and expenditure are denominated in terms of nearest BDT.

5.01.03 Reporting Period:

The financial statements cover the period from 01 July 2015 to 30 June 2016.

5.01.04 Fixed Assets & Depreciation:

The financial statements are prepared in accordance with Bangladesh Accounting Standard (BAS) on accrual basis. Depreciation on fixed Assets has been charged on straight line at the rate varying from 10% to 25% depending on the life expectancy of the respective assets. Depreciation on addition to fixed assets is charged for the whole year irrespective of date of acquisition or put in to use. Fixed assets are stated in the B/S at cost price and depreciation fund is created for accumulated depreciation.

5.01.05 Statement of Consolidated Receipts and Payments:

Consolidated Receipts and Payments has presented with comparative figure. But figure of 2014-15 has presented with rectified because accrual transaction was involved in last report. Now in the running financial year 2015-16 wrongly presented of last year has rectified. Here noted that bottom line or total balance for receipts or payments of Tk. 3,098,298,292/- for the FY-2014-15 has mentioned with unchanged.

5.01.06 Statement of Consolidated Comprehensive Income:

Consolidated Comprehensive Income has presented with comparative figure. But figure of 2014-15 has presented with rectified because LLPE, DMFE, Depreciation Expenses and others head of expenditure were not mention separate in last report. Now in the running financial year 2015-16 wrongly presented of last year has rectified. Here noted that bottom line or total balance for comprehensive income for the FY-2014-15 has mentioned with unchanged.

5.01.07 Statement of Budget and Variance Statement:

We are taking approval at Annual General Meeting-AGM by Executive Committee supported by General Committee. We had take approval from last AGM which held on 25 July 2015 for 35 Project/Program/Fund (for Donors, own and PKSF). Budget approval was Tk. 3,277,677,439/- here expended Tk. 3,227,633,805/- (as per receipts and payments statement), that is called Turnover, burn rate is 98.47%. Details has mentioned in Report as **Annexure-01.**

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Detailed Notes to the Financial Statements
For the year ended 30 June, 2016

SL. No	Particulars	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
6.00	Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):		
	Balance as on 01.07.2015	69,310,172	57,482,224
	Add : Addition during the year	13,542,262	12,498,744
		<u>82,852,434</u>	<u>69,980,968</u>
	Less: Adjustment during the year	-	670,796
	Balance as on June 30, 2016	<u>82,852,434</u>	<u>69,310,172</u>
7.00	Investment:		
	Balance as on 01.07.2015	96,121,726	76,593,948
	Add: Investment during the year	4,149,110	27,226,523
		<u>100,270,836</u>	<u>103,820,471</u>
	Less: Encashment during the year	4,902,608	7,698,745
	Balance as on June 30, 2016	<u>95,368,228</u>	<u>96,121,726</u>
8.00	Members Loan Outstandings(MFP, Housing Proj., CDD):		
	Balance as on 01.07.2015	998,716,633	824,827,926
	Add: Disbursed during the year	2,417,523,322	2,033,106,217
		<u>3,416,239,955</u>	<u>2,857,934,143</u>
	Less: Realized during the year	2,153,754,528	1,859,217,510
	Balance as on June 30, 2016	<u>1,262,485,427</u>	<u>998,716,633</u>
9.00	Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):		
	Balance as on 01.07.2015	12,331,268	11,427,265
	Add : Disbursement during the year	328,905	3,975,356
		<u>12,660,173</u>	<u>15,402,621</u>
	Less: Realize during the year	820,195	3,071,353
	Balance as on June 30, 2016	<u>11,839,978</u>	<u>12,331,268</u>
10.00	Advance & Prepayments:		
	Balance as on 01.07.2015	1,599,537	1,506,551
	Add: Paid during the year	428,878	3,362,449
		<u>2,028,415</u>	<u>4,869,000</u>
	Less: Realized during the year	-	3,269,463
	Balance as on June 30, 2016	<u>2,028,415</u>	<u>1,599,537</u>
11.00	Receivable (Training Bill, FDR Interest, Reimbursement General Fund & Oth.):		
	Balance as on 01.07.2015	9,833,410	6,461,479
	Add : Addition Donor grant reimbursement receivable	8,283,799	11,316,024
		<u>18,117,209</u>	<u>17,777,503</u>
	Less: Realize during the year	3,849,151	7,944,093
	Balance as on June 30, 2016	<u>14,268,058</u>	<u>9,833,410</u>

SL. No	Particulars	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
12.00 Stock In Printing Materials:			
Balance as on 01.07.2015		663,247	685,462
Add : Addition during the year		645,744	663,247
		<u>1,308,991</u>	<u>1,348,709</u>
Less: Realize during the year		663,247	-
Balance as on June 30, 2016		<u>645,744</u>	<u>663,247</u>
13.00 Intertransaction Loan:			
Balance as on 01.07.2015		16,698,836	17,208,402
Add : Addition during the year		5,893,739	294,000
		<u>22,592,575</u>	<u>17,502,402</u>
Less: Realize during the year		-	803,566
Balance as on June 30, 2016		<u>22,592,575</u>	<u>16,698,836</u>
14.00 Cash and Bank Balance:			
Cash in Hand		349,383	238,044
Cash at Bank		13,606,981	34,112,216
Balance as on June 30, 2016		<u>13,956,364</u>	<u>34,350,260</u>
15.00 Retain Surplus:			
Balance as on 01.07.2015		367,708,269	288,683,699
Add: Surplus for the year		108,787,891	87,376,559
Add: Housing Loan Fund Adjustment		2,566,148	-
Add: DMF Reserve Fund Adjustment		10,528,772	-
Add/(Less) Transfer to 10% reserve fund		(12,455,360)	(8,351,989)
Balance as on June 30, 2016		<u>477,135,720</u>	<u>367,708,269</u>
16.00 10% Reserve Fund on Capital Fund:			
Balance as on 01.07.2015		36,719,291	28,367,301
Add: Transfer from Surplus of Micro Finance		12,455,360	8,351,990
Balance as on June 30, 2016		<u>49,174,651</u>	<u>36,719,291</u>
17.00 Members Savings Deposits:			
Balance as on 01.07.2015		255,536,489	209,654,055
Add: Collection during the year		204,700,476	356,627,886
		<u>460,236,965</u>	<u>566,281,941</u>
Less: Refund during the year		126,911,465	310,745,452
Balance as on June 30, 2016		<u>333,325,500</u>	<u>255,536,489</u>
18.00 Micro Insurance:			
Balance as on 01.07.2015		22,919,199	18,509,254
Add: Collection during the year		14,435,574	12,086,564
		<u>37,354,773</u>	<u>30,595,818</u>
Less: Refund During the year		9,958,864	7,676,619
Balance as on June 30, 2016		<u>27,395,909</u>	<u>22,919,199</u>
19.00 Provision for Expenses(Audit fees & Tax):			
Balance as on 01.07.2015		1,525,000	869,145
Add: Addition during the year		1,275,000	1,270,000
		<u>2,800,000</u>	<u>2,139,145</u>
Less: Payment During the year		1,270,000	614,145
Balance as on June 30, 2016		<u>1,530,000</u>	<u>1,525,000</u>

Sl. No	Particulars	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
20.00	Staff security deposit:		
	Balance as on 01.07.2015	3,475,202	3,051,793
	Add: Additon during the year	496,612	628,000
	Add: Interest during the year	-	162,747
		<u>3,971,814</u>	<u>3,842,540</u>
	Less: Refund during the year	27,751	367,338
	Balance as on June 30, 2016	<u>3,944,063</u>	<u>3,475,202</u>
21.00	Service Staff Contribution Fund -SSCF (GF and TC):		
	Balance as on 01.07.2015	237,816	159,312
	Add: Received during the year	68,286	93,466
		<u>306,102</u>	<u>252,778</u>
	Less: Payment during the year	-	14,962
	Balance as on June 30, 2016	<u>306,102</u>	<u>237,816</u>
22.00	Intertransaction Loan:		
	Balance as on 01.07.2015	12,390,915	19,910,239
	Add : Received during the year	(1,619,371)	-
		<u>10,771,544</u>	<u>19,910,239</u>
	Less: Paid during the year	-	7,519,324
	Balance as on June 30, 2016	<u>10,771,544</u>	<u>12,390,915</u>
23.00	Bills Payable/Creditors/Trasferable Fund/Gratuity fund/Others laibillites:		
	Balance as on 01.07.2015	9,372,735	7,917,451
	Add: Received during the year	5,986,129	23,398,305
		<u>15,358,864</u>	<u>31,315,756</u>
	Less: Payment during the year	4,101,929	21,943,021
	Balance as on June 30, 2016	<u>11,256,935</u>	<u>9,372,735</u>
24.00	Loan From PKSf and Others including Banks:		
	Balance as on 01.07.2015	463,824,226	395,507,564
	Add: Received during the year	401,300,039	342,200,000
		<u>865,124,265</u>	<u>737,707,564</u>
	Less: Refund during the year	339,158,340	273,883,338
	Balance as on June 30, 2016	<u>525,965,925</u>	<u>463,824,226</u>
25.00	LLP Reserve Fund:		
	Balance as on 01.07.2015	16,304,838	13,843,337
	Add: Provision during the year	2,841,781	2,461,501
		<u>19,146,619</u>	<u>16,304,838</u>
	Less: Ajustment during the year	-	-
	Balance as on June 30, 2016	<u>19,146,619</u>	<u>16,304,838</u>
26.00	Disaster management fund-MFP:		
	Balance as on 01.07.2015	9,305,015	7,124,800
	Add: Provision during the year	1,223,757	2,180,215
		<u>10,528,772</u>	<u>9,305,015</u>
	Less: Ajustment during the year	10,528,772	-
	Balance as on June 30, 2016	<u>-</u>	<u>9,305,015</u>



SL. No	Particulars	Figure in BDT	
		FY: 2015-2016	FY: 2014-2015
27.00 NDP-Disaster Management Fund-GF:			
Balance as on 01.07.2015		529,324	529,324
Add: Addition during the year		-	-
		<u>529,324</u>	<u>529,324</u>
Less: Refund during the year		-	-
Balance as on June 30, 2016		<u>529,324</u>	<u>529,324</u>
28.00 Accumulated Depreciation Fund:			
Balance as on 01.07.2015		34,979,700	28,461,222
Add: Depreciation during the year		7,533,737	7,046,227
		<u>42,513,437</u>	<u>35,507,449</u>
Less: Adjustment during the year		-	527,749
Balance as on June 30, 2016		<u>42,513,437</u>	<u>34,979,700</u>
29.00 KGF Reserve Fund:			
Balance as on 01.07.2015		172,935	-
Add: Addition during the year (Developme expenses 38193811-37642003)		551,808	172,935
		<u>724,743</u>	<u>172,935</u>
Less: Transferred to General Fund		-	-
Balance as on June 30, 2016		<u>724,743</u>	<u>172,935</u>
30.00 Housing Loan Fund:			
Balance as on 01.07.2015		2,566,148	-
Add: Addition during the year		-	2,566,148
		<u>2,566,148</u>	<u>2,566,148</u>
Less: Adjustment with Capital Fund		2,566,148	-
Balance as on June 30, 2016		<u>-</u>	<u>2,566,148</u>
31.00 General Committee Members Contribution:			
Balance as on 01.07.2015		90,432	85,152
Add: Addition during the year		6,960	5,280
		<u>97,392</u>	<u>90,432</u>
Less: Transferred to General Fund		-	-
Balance as on June 30, 2016		<u>97,392</u>	<u>90,432</u>
32.00 Staff Contribution Fund:			
Balance as on 01.07.2015		1,967,556	1,659,022
Add: Addition during the year		251,803	308,534
		<u>2,219,359</u>	<u>1,967,556</u>
Less: Payment During the year		-	-
Balance as on June 30, 2016		<u>2,219,359</u>	<u>1,967,556</u>
33.00 Donor Grants and Overhead :			
Balance As per Receipts and Payments		111,694,928	-
Add: Adjustment with receivable		8,283,799	-
Balance As per Income Statement		<u>119,978,727</u>	<u>-</u>
34.00 Tax and VAT (Org. tax return own) :			
Balance As per Receipts and Payments		1,134,884	-
Add: Adjustment with Provision for expenses		1,275,000	-
Balance As per Income Statement		<u>2,409,884</u>	<u>-</u>
35.00 Development Activities Expenses :			
Balance As per Receipts and Payments		61,090,577	-
Add: Adjustment with KGF Provision		551,808	-
Balance As per Income Statement		<u>61,642,385</u>	<u>-</u>

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Fixed Assets Schedule
For the year ended 30 June, 2016

SL No	Particular	Cost				Dep. rate	Depreciation				Written down Value 30.06.2016
		Balance as at 01.07.2015	Addition during the year	Adjustment Add/(Less) during the year	Balance as at 30.06.2016		Balance as at 01.07.2015	Charge during the year	Adjustment Add/(Less) during the year	Balance as at 30.06.2016	
A	Micro-Finance:										
1	Land	7,766,041	-	-	7,766,041	0%	-	-	-	-	7,766,041
2	Office Building	11,525,671	11,525,671	-	23,063,173	10%	8,455,778	835,287	-	9,291,065	13,772,108
3	Furniture & Fixture	3,799,874	996,656	-	4,796,530	10%	2,020,827	342,512	-	2,363,339	2,433,191
4	Office Equipment	5,228,256	784,935	-	6,013,191	20%	3,584,003	760,708	-	4,344,711	1,668,480
5	Vehicle	8,922,504	97,400	-	9,019,904	20%	4,270,000	1,588,962	-	5,858,962	3,160,942
	Sub-Total	37,254,177	13,404,662	-	50,658,839		18,330,608	3,527,469	-	21,858,077	28,800,762
B	Training Program:										
1	Land	335,000	-	-	335,000	0%	-	-	-	-	335,000
2	Training Centre-Building	20,629,365	-	-	20,629,365	10%	12,203,940	2,062,937	-	14,266,877	6,362,488
3	Furniture & Fixture	1,201,486	8,000	-	1,209,486	10%	601,879	120,349	-	722,228	487,258
4	Office Equipment	2,273,171	6,000	-	2,279,171	20%	1,963,178	454,934	-	2,418,112	(138,941)
5	Vehicle	759,500	-	-	759,500	20%	493,675	151,900	-	645,575	113,925
	Sub-Total	25,198,522	14,000	-	25,212,522		15,262,672	2,790,120	-	18,052,792	7,159,730
C	General Fund:										
1	Land	439,500	-	-	439,500	0%	-	-	-	-	439,500
2	Office Building	776,171	8,250	-	784,421	10%	124,865	77,935	-	202,800	581,621
3	Furniture & Fixture	666,802	33,350	-	700,152	20%	366,129	135,613	-	501,742	198,410
4	Office Equipment	4,975,000	82,000	-	5,057,000	20%	895,424	1,002,600	-	1,898,024	3,158,976
5	Vehicle	6,857,473	123,600	-	6,981,073		1,386,418	1,216,148	-	2,602,566	4,378,507
	Sub-Total	6,857,473	123,600	-	6,981,073						
D	Consolidated: (A+B+C)										
1	Land	8,540,541	-	-	8,540,541	0%	-	-	-	-	8,540,541
2	Office Building	32,166,867	11,525,671	-	43,692,538	10%	20,659,718	2,898,224	-	23,557,942	20,134,596
3	Furniture & Fixture	5,777,531	1,012,906	-	6,790,437	10%	2,747,571	540,796	-	3,288,367	3,502,070
4	Office Equipment	8,168,229	824,285	-	8,992,514	20%	5,913,310	1,351,255	-	7,264,565	1,727,949
5	Vehicle	14,657,004	179,400	-	14,836,404	20%	5,659,099	2,743,462	-	8,402,561	6,433,843
	Grands-Total	69,310,172	13,542,262	-	82,852,434		34,979,698	7,533,737	-	42,513,435	40,338,999



National Development Programme-NDP

NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj

Consolidated Summary Budget Variance Statement for FY 2015-2016

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended FY 15-16	Percentage of Expenditure	Remarks
1	Micro - Finance Programme	Micro Finance, Savings	PKSF & Own Fund	3,078,611,783	3,060,185,792	99.40%	As per R.P. Here closing cash and bank balance has not counted.
2	Health Services Programme	Health and Family planning	PKSF & Own Fund	3,638,000	3,026,461	83.19%	
3	Education Supports Programme	Education	PKSF & Own Fund	1,679,100	1,018,635	60.67%	
4	ENRICH (Samriddhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	5,776,600	7,338,728	127.04%	Budget was revised after AGM
5	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF	4,618,000	4,445,715	96.27%	
6	Ujjibito -Ultra Poor Programme (UPP)	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	7,064,100	7,117,631	100.76%	
7	Kwait Goodwill Fund (KGF) Project	Social Development, Agriculture, Training, Livelihoods	PKSF	723,000	1,061,012	146.75%	Budget was revised after AGM
8	Training Programme	Training	PKSF & Own Fund	1,848,000	1,445,503	78.22%	Training expenditure has taken from MFP and GF
9	Development of Climate Resilient Community Project	Climate Change Adaptation	PKSF	5,149,921	6,590,256	127.97%	Budget was revised after AGM
10	Chars Livelihoods Programme-CLP	Livelihoods and Nutrition	DFID-CLP	37,317,110	38,468,749	103.09%	
11	Investment Component for Vulnerable Group Development (ICVGD) Project	Livelihoods and Nutrition	WFP	37,555,846	36,612,797	97.49%	Cash Grant Distributed by Agent Banking Tk.30000000
12	M4C Project	Agriculture, Value Chain of Market	Swisscontact	2,807,976	9,901,356	352.62%	Budget was revised after AGM
13	Civic Engagement in Sustainable Management of Social Safety Net Program	Strengthening of Local Government	MIF	5,491,883	5,160,974	93.97%	
14	Community Empowerment in Combating Violence against Women and Girls Project	Strengthening of Local Government	MIF	1,874,447	1,688,562	90.08%	
15	Improved Justice and Legal Aid Service (IJLAS) Project	Legal Aid Services	Light House- DFID	1,963,576	2,592,339	132.02%	Budget was revised after AGM
16	Legal Support Programme	Legal Aid Services	Own fund	234,500	2,813	1.20%	
17	Gender Development Programme	Gender Mainstreaming	Own fund	311,500	51,695	16.60%	
18	Enhancing Governance and Capacity of Service Providers and Civil Society in Water Supply and Sanitation Sector Project	Water, Hygiene & Sanitation	NGO Forum for Public Health	320,916	507,117	158.02%	Budget was revised after AGM



Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended FY 15-16	Percentage of Expenditure	Remarks
19	Strengthening civic Engagement in Election and Political Processes for Enhanced Transparency and Democratic Accountability Project	Human Right	The Asia Foundation	663,638	594,792	89.63%	
20	PROTYASHA Project	Education	CAMPE	264,600	1,584,229	598.73%	Budget was revised after AGM
21	Water & Sanitation Project	Water, Hygiene & Sanitation	NGO Forum and Own fund	418,000	29,489	7.05%	
22	Ensuring Sustainable Livelihoods of smallholder farmers through beef and dairy value chain enterprise (ESL) Project	Livelihoods and Nutrition, Savings	HEIFER International	15,799,780	3,874,325	24.52%	
23	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	1,657,564	1,150,888	69.43%	
24	Gender Action Learning System (GALS) Project	Training, Social Development	INAFI	57,200	57,200	100.00%	
25	Safe Drinking Water Project	Water, Hygiene & Sanitation	BSRM	170,000	170,000	100.00%	
26	Environment and Energy Program	Climate Change Adaptation	IDCOL	4,233,481	2,594,869	61.29%	Here only revenue expenditure has taken
27	Disability and Development Project	Disability	Own Fund	645,000	344,341	53.39%	General Fund and Disability Project
28	Disaster Management Programme (DMP)	Disaster Management	CARE-SD, UNDP, UNICEF, WFP, IR-B and Own Fund	27,665,500	-	0.00%	
29	Dairy Firm and Agriculture Project	Nutrition, Agriculture	Own fund	1,450,000	11,240	0.78%	
30	Women Friendly Hospital Program (WFHP)	Health and Family planning	Naripokkho, UNICEF	85,500	173,680	203.13%	Project was extension.
31	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	Own fund	300,000	95,803	31.93%	
32	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	-	6,807,686	#DIV/0!	Agreement was not done in last year
33	Promotion of Customized Agriculture (PCA)	Agriculture	International Finance Corporation (IFC) and Faruq Fertilizer Ltd (FFL)	-	759,200	#DIV/0!	Agreement was not done in last year
34	Training Centre	Training	Own fund	15,108,850	12,173,500	80.57%	As per R.P. Excluding Cash and Bank Balance
35	Administration & Management	Social Development-All	Own fund	12,172,068	9,996,428	82.13%	As per R.P. Excluding Cash and Bank Balance, Gender, Legal and Training
	Grand's Total			3,277,677,439	3,227,633,805	98.47%	



Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended FY 15-16	Percentage of Expenditure	Remarks
1	Note:						
2	Revenue Budget			Budget (Taka)			
3	Capital Budget			365,724,433	264,099,675	72.21%	
				2,911,953,006	2,963,534,130	101.77%	
	Total Budget for FY 2015-16			3,277,677,439	3,227,633,805	98.47%	



National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Donor Grants and Overhead Statement for FY 2015-2016

Sl. No.	Name of Project	Name of Sector /Type	Source of Fund	Donor Grants	Remarks
1	Health Services Programme	Health and Family planning	PKSF & Own Fund	3,638,000	Under Micro Finance Program
2	Education Supports Programme	Education	PKSF & Own Fund	1,679,100	Under Micro Finance Program
3	ENRICH (Samridhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	5,776,600	Under Micro Finance Program
4	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF	4,618,000	Under Micro Finance Program
5	Ujjibito -Ultra Poor Programme (UPP)	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	7,064,100	Under Micro Finance Program
6	Kwait Goodwill Fund (KGF) Project	Social Development, Agriculture, Training, Livelihoods	PKSF	723,000	Under Micro Finance Program
7	Training Programme	Training	PKSF & Own Fund	926,109	Under Micro Finance Program
8	Chars Livelihoods Programme-CLP	Livelihoods and Nutrition	DFID-CLP	39,301,189	Including Overhead Tk.832440
9	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	7,119,386	Including Overhead Tk.311700
10	Development of Climate Resilient Community Project	Climate Change Adaptation	PKSF	6,633,084	Including Overhead Tk.42828
11	Strengthening civic Engagement in Election and Political Processes for Enhanced Transparency and Democratic Accountability Project	Human Right	The Asia Foundation	642,270	Including Overhead Tk.47278
12	PROTYASHA Project	Education	CAMPE	1,636,729	Including Overhead Tk.52500
13	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	1,311,828	Including Overhead Tk.160940
14	Investment Component for Vulnerable Group Development (ICVGD) Project	Livelihoods and Nutrition	WFP	7,039,450	Including Overhead Tk.426653
15	Environment and Energy Program	Climate Change Adaptation	IDCOL	2,594,769	
16	Community Empowerment in Combating Violence against Women and Girls Project	Strengthening of Local Government	MJF	1,801,243	Including Overhead Tk.112681



Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants	Remarks
17	Improved Justice and Legal Aid Service (JILAS) Project	Legal Aid Services	Light House- DFID	2,780,391	Including Overhead Tk.188052
18	M4C Project	Agriculture, Value Chain of Market	Swisscontact	10,456,048	Including Overhead Tk.554692
19	Ensuring Sustainable Livelihoods of smallholder farmers through beef and dairy value chain enterprise (ESL) Project	Livelihoods and Nutrition, Savings	HEIFER International	3,874,325	
20	Enhancing Governance and Capacity of Service Providers and Civil Society in Water Supply and Sanitation Sector Project	Water, Hygiene & Sanitation	NGO Forum for Public Health	537,249	Including Overhead Tk.30132
21	Civic Engagement in Sustainable Management of Social Safety Net Program	Strengthening of Local Government	M/JF	5,642,943	Including Overhead Tk.481969
22	Safe Drinking Water Project	Water, Hygiene & Sanitation	BSRM	170,000	Including Overhead Tk.
23	Human Resource Programme	Training	PKSF and Own	669,912	
24	Gender Action Learning System (GALS) Project	Training, Social Development	INAFI	127,800	
25	Education Program	Education	MUKBUL	135,860	
26	Women Friendly Hospital Program (WFHP)	Health and Family planning	Naripokkho, UNICEF	140,175	
27	Promotion of Customized Agriculture (PCA)	Agriculture	International Finance Corporation (IFC) and Faruq Fertilizer Ltd (FFL)	919,200	Including Overhead Tk.160000
General Fund: Kinds Received from Donor:					
28	Food Security Ultra Poor Nutrition-FSUP-N	Livelihoods and Nutrition, Savings	WFP	105,697	Furniture Received.
29	SHOUHARDO IIIP Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	367,650	Furniture Received.
30	Aqua Sure Project	Social Development	ACF Bangladesh	1,300	Furniture Received.
31	CBR for the VIP in Sirajganj Project	Social Development	SSI	45,000	Motor Cycle Received
32	Chars Livelihoods Programme-CLP	Livelihoods and Nutrition	DFID-CLP	1,257,550	Motor Cycle and Furniture Received
33	Overhead from PF and PSF	Social Development	PF and PSF	242,770	
Grand's Total				119,978,727	



