

AUDIT REPORT AND ACCOUNTS

OF

National Development Programme (NDP)
Consolidated Financial Statements
For the period from 01 July 2017 to 30 June 2018



AZIZ HALIM KHAIR CHOUDHURY
CHARTERED ACCOUNTANTS

Exclusive Correspondent Firm of PKF International

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AZIZ HALIM KHAIR CHOUDHURY
Chartered Accountants
Exclusive Correspondent Firm of PKF International

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 30 June 2018 and the statement of consolidated Income & Expenditure and Statement of consolidated Receipts & Payments and statement of consolidated Cash Flow Statement 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 Bangladesh Financial Reporting Standards (BFRSs) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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 30 June 2018 and its financial performance and its cash flows for the year then ended in accordance with the accounting policies described in the note # 5.01 to the financial statement and comply with other applicable law and regulations.

We also report that

- a) 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;
- b) 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;
- c) the financial statements of the organization's dealt with by the report are in agreement with the books of account; and
- d) The expenditure incurred was for the purpose of the organization;

06 September 2018
Dhaka




Aziz Halim Khair Choudhury
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Financial Position
As at 30 June 2018

| Particulars | Notes | Figures in Tk. | |
|--|-------|------------------------|------------------------|
| | | 30 June 2018 Amount | 30 June 2017 Amount |
| Non-Current Assets | | 95,122,675 | 87,835,974 |
| Fixed Assets | 6.00 | 95,122,675 | 87,835,974 |
| Current Assets | | 2,243,376,149 | 1,792,652,783 |
| Investment FDR | 7.00 | 145,991,751 | 77,132,764 |
| Members Loan Outstanding-MFP, Housing Proj., CDD) | 8.00 | 2,002,619,108 | 1,647,152,790 |
| Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff) | 9.00 | 9,812,764 | 11,818,694 |
| Advance & Prepayments with Security | 10.00 | 9,523,153 | 2,090,504 |
| Receivable (Training Bill, FDR Interest, Reimburse General Fund & Oth.) | 11.00 | 21,391,193 | 18,985,600 |
| Stock in Printing Materials | 12.00 | 428,968 | 448,090 |
| Loan to General Fund (Intertransaction) | 13.00 | 18,558,593 | 22,854,099 |
| Cash & Bank Balance | 14.00 | 35,050,619 | 12,170,242 |
| Total Properties and Assets | | 2,338,498,824 | 1,880,488,757 |
| Capital Fund & Liabilities: | | | |
| Capital Fund | | 822,343,205 | 646,612,677 |
| Cumulative Surplus | 15.00 | 743,510,042 | 585,253,603 |
| 10% Reserve fund on Capital fund | 16.00 | 78,833,163 | 61,359,074 |
| Current Liabilities | | 667,982,840 | 519,926,854 |
| Members Saving Deposits | 17.00 | 593,360,267 | 440,283,234 |
| Risk Mitigate/Micro Insurance Account | 18.00 | 42,359,281 | 34,607,481 |
| Provision for Expenses | 19.00 | 1,680,010 | 1,658,383 |
| Staff Securities Deposits | 20.00 | 5,500,111 | 4,548,367 |
| Service Staff Contribution Fund (SSCF)-GF & TC | 21.00 | 550,446 | 416,080 |
| Loan From General Fund (Intertransaction) | 22.00 | 9,295,170 | 10,021,544 |
| Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities | 23.00 | 15,237,555 | 28,391,765 |
| Non Current Liabilities | | 848,172,779 | 713,949,226 |
| Loan from PKSF and Others | 24.00 | 757,704,904 | 636,313,185 |
| Loan Loss Provision Fund | 25.00 | 29,516,651 | 23,295,610 |
| Disaster Management Fund-MFP | 26.00 | - | - |
| Disaster Management Fund-General Fund | 27.00 | 529,324 | 529,324 |
| Accumulated Depreciation Fund | 28.00 | 55,871,105 | 50,009,519 |
| KGF Reserve | 29.00 | 1,854,036 | 1,204,646 |
| Housing Loan Fund | 30.00 | - | - |
| General Committee Members Contribution | 31.00 | 110,592 | 104,352 |
| Staff Contribution Fund | 32.00 | 2,586,167 | 2,492,590 |
| Total Capital fund & Liabilities | | 2,338,498,824 | 1,880,488,757 |

Attached notes form an integral part of this statements of consolidated income & expenditure


.....
Deputy Director (Finance & Accounts)
NDP

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

06 September 2018
Dhaka


.....
Executive Director
NDP


Aziz Halim khair Choudhury
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Income & Expenditure
For the period from 01 July 2017 to 30 June 2018

| Particulars | Notes | Figures in Tk. | |
|---|-------|--|--|
| | | 01 July 2017 to 30 June 2018 Amount | 01 July 2016 to 30 June 2017 Amount |
| Income : | | | |
| Service Charge on Micro Finance and all Component Loans and Others Donor Activity | | 444,503,131 | 339,265,512 |
| Donor Grants and Overhead | 33.00 | 165,068,416 | 184,663,398 |
| Interest on Bank Accounts and FDR | | 9,269,469 | 6,594,285 |
| Total Income | | 618,841,016 | 530,523,195 |
| Expenditure : | | | |
| Service Charge Paid to Others | | 52,392,566 | 37,974,812 |
| Interest on Members Savings | | 26,083,807 | 19,328,244 |
| Interest on Staff Securities | | 249,448 | 210,191 |
| Salary and benefits | | 174,421,228 | 162,007,538 |
| Training, Meeting, Orientation & Workshops | | 45,754,840 | 43,752,005 |
| Travelling & Conveyance | | 3,480,640 | 4,324,673 |
| Fuel | | 4,280,666 | 3,497,427 |
| Office & Warehouse Rent | | 5,457,649 | 5,114,893 |
| Electricity Bill | | 1,559,470 | 1,345,994 |
| Postage and Telegram -Communication | | 944,367 | 741,764 |
| Bank Charge and Commission | | 1,115,155 | 769,560 |
| Office Maintenance, Repair | | 3,247,453 | 4,575,862 |
| Entertainment | | 1,431,528 | 1,042,596 |
| Legal Charge and Commission | | 501,758 | 280,498 |
| Paper and Periodicals | | 170,225 | 155,179 |
| Printing and Stationary & Supplies | | 4,160,156 | 3,456,767 |
| Audit fees & Credit Rating Fees | | 150,000 | 266,000 |
| Advertisement with publicity | | 341,488 | 109,697 |
| Tax and VAT (Org. tax return own) | 34 | 1,579,616 | 1,918,004 |
| Subscription and Donation | | 189,630 | 132,035 |
| Expenses for Group Development | | 164,642 | 229,490 |
| Software Implementation, Training, Licence and Service Fee | | 589,380 | 674,130 |
| Other Expenditure | | 213,227 | 303,175 |
| Service Chage Rebate | | 11,942,895 | - |
| Development Activities Expenses | 35.00 | 87,680,952 | 105,377,299 |
| Micro Finance Fair and NDP Day | | 130,796 | 687,073 |
| LLP Expenses | 25.00 | 6,221,041 | 4,148,991 |
| DMF Expenses | 26.00 | - | - |
| Depreciation Expenses | 28.00 | 8,655,867 | 7,796,992 |
| Total Expenditure | | 443,110,490 | 410,220,889 |
| Surplus/(deficit) of Income over Expenditure | | 175,730,526 | 120,302,306 |
| Total | | 618,841,016 | 530,523,195 |

Attached notes form an integral part of this statements of consolidated income & expenditure

.....
Deputy Director (Finance & Accounts)
NDP

.....
Executive Director
NDP

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

06 September 2018
Dhaka

Aziz Halim khair Choudhury
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Receipts and Payments
For the period from 01 July 2017 to 30 June 2018

| Particulars | Notes | Figures in Tk. | |
|--|-------|--|--|
| | | 01 July 2017 to 30 June 2018 Amount | 01 July 2016 to 30 June 2017 Amount |
| Receipts: | | | |
| Opening Balance: | | 12,170,242 | 13,956,364 |
| Cash in hand | | 378,858 | 349,383 |
| Cash at Bank | | 11,791,384 | 13,606,981 |
| Revenue Income: | | | |
| Service Charge on Micro Finance Loans and All | | 414,626,709 | 328,918,693 |
| Donor Grants and Overhead | 33.00 | 142,625,689 | 163,763,891 |
| Training Income (Human Resource Programme) | | - | - |
| Interest on Bank Accounts and FDR | | 4,385,328 | 5,656,838 |
| Sub-Total of Revenue Income | | 561,637,726 | 498,339,422 |
| Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project | | 3,123,000 | 165,000 |
| Investment FDR | | 13,059,926 | 42,695,449 |
| Members Loan Outstanding-MFP, Housing Proj., CDD) | | 3,051,889,504 | 2,577,631,348 |
| Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff) | | 1,058,402 | 3,644,664 |
| Advance & Prepayments | | 1,571,387 | 6,740,652 |
| Receivable (Training Bill, Reimburse General Fund & Oth.) | | 20,817,073 | 18,896,342 |
| Members Saving Deposits | | 373,835,251 | 275,690,541 |
| Risk Mitigate/Micro Insurance Account | | 24,171,171 | 19,201,718 |
| Staff Securities Deposits | | 1,248,848 | 890,000 |
| Service Staff Contribution Fund (SSCF)-GF & TC | | 44,126 | 26,520 |
| Loan From General Fund (Intertransaction) | | 7,058,118 | 7,420,410 |
| Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities | | 7,690,020 | 16,543,505 |
| Loan from PKSF and Others | | 660,150,662 | 638,245,736 |
| General Committee Members Contribution | | 6,240 | 6,960 |
| Staff Contribution Fund | | 93,577 | 273,231 |
| Reserve Fund (10% Reserve, LLP, DMF, DF, KGF, Housing loan) | | - | - |
| Sub-Total of Capital Income and Others | | 4,165,817,305 | 3,608,072,076 |
| Total | | 4,739,625,273 | 4,120,367,862 |
| Payments: | | | |
| Revenue Expenditure: | | | |
| Service Charge Paid to Others | | 51,564,566 | 37,974,812 |
| Interest on Members Savings | | 51,852 | - |
| Interest on Staff Securities | | - | - |
| Salary and benefits | | 143,665,928 | 145,935,500 |
| Training, Meeting, Orientation & Workshops | | 45,583,103 | 43,746,335 |
| Travelling & Conveyance | | 3,419,562 | 3,947,413 |
| Fuel | | 4,142,470 | 3,738,513 |
| Office & Warehouse Rent | | 4,248,649 | 5,114,893 |
| Electricity Bill | | 1,559,470 | 1,474,868 |
| Postage and Telegram -Communication | | 934,452 | 786,350 |
| Bank Charge and Commission | | 1,049,405 | 761,560 |
| Office Maintenance, Repair and Cleaning Materials: | | 3,109,929 | 2,806,875 |
| Entertainment | | 1,408,426 | 1,185,287 |
| Legal Charge and Commission | | 501,758 | 280,498 |
| Paper and Periodicals | | 170,225 | 155,179 |
| Printing and Stationary & Supplies | | 3,860,480 | 3,920,597 |
| Audit fees & Credit Rating Fees | | - | 116,000 |

| Particulars | Notes | 01 July 2017 to 30 June 2018 | 01 July 2016 to 30 June 2017 |
|--|-------|------------------------------------|------------------------------------|
| | | Amount | Amount |
| Advertisement | | 274,558 | 118,097 |
| Tax and VAT (Org. tax return own) | 34 | 36,000 | 892,273 |
| Subscription and Donation | | 189,630 | 132,035 |
| Expenses for Group Development | | 164,642 | 229,490 |
| Software Implementation, Training, Licence and Service Fee | | 564,000 | 674,130 |
| Other Expenditure | | 198,212 | 234,981 |
| Service Chage Rebate | | - | - |
| Development Activities Expenses | | 79,225,326 | 103,993,725 |
| Micro Finance Fair and NDP Day | | 25,433 | 405,415 |
| Sub-Total of Revenue Expenditure | | 345,948,076 | 358,624,826 |
| Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project | | 11,539,415 | 5,448,374 |
| Investment FDR | | 76,192,876 | 23,997,024 |
| Members Loan Outstanding-MFP, Housing Proj., CDD) | | 3,486,134,782 | 2,962,298,711 |
| Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff) | | 2,216,000 | 3,697,580 |
| Advance & Prepayments | | 17,427,286 | 8,501,651 |
| Accounts Receivable & others receivable with Interest FDR | | - | - |
| Receivable (Training Bill, Reimburse General Fund & Oth.) | | 2,800,819 | 495,887 |
| Stock in Printing Materials | | - | - |
| Fund Account | | - | - |
| Loan from Project (Intertransaction) | | 726,374 | 8,437,590 |
| Members Saving Deposits | | 172,635,104 | 188,061,051 |
| Risk Mitigate/Micro Insurance Account | | 2,340,058 | 11,990,146 |
| Provision for Expenses | | 198,231 | 1,117,249 |
| Staff Securities Deposits | | - | - |
| Pety Cash | | 6,952 | - |
| BillsPayable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities | | 42,338,366 | 7,620,537 |
| Transfer to HO -Intertransaction | | 5,311,372 | - |
| Service Staff Contribution Fund (SSCF)-GF & TC | | - | 8,518 |
| Loan from PKSF and Others | | 538,758,943 | 527,898,476 |
| Sub-Total of Capital Expenditure and Others | | 4,358,626,578 | 3,749,572,794 |
| Closing Balance: | | 35,050,619 | 12,170,242 |
| Cash in hand | | 616,313 | 378,858 |
| Cash at Bank | | 34,434,306 | 11,791,384 |
| Total | | 4,739,625,273 | 4,120,367,862 |

Attached notes form an integral part of this statements of consolidated income & expenditure

.....
Deputy Director (Finance & Accounts)
NDP

.....
Executive Director
NDP

Signed as per our annexed report of even date.

06 September 2018
Dhaka

Aziz Halim khair Choudhury
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Cash Flow
For the period from 01 July 2017 to 30 June 2018

| Particulars | Figures in Tk. | |
|---|--|--|
| | 01 July 2017 to 30 June 2018 Amount | 01 July 2016 to 30 June 2017 Amount |
| A. Cash Flow from Operating Activities: | | |
| Surplus for the year | 175,730,526 | 120,302,306 |
| Add/Less: Amount considered as non cash items: | - | - |
| Provision for expenses | 21,627 | 128,383 |
| 10% Reserve fund | - | - |
| Adjustment with Capital Fund | 2 | - |
| Loan Loss Provision Fund | 6,221,041 | 4,148,991 |
| Disaster Management Fund-MFP | - | - |
| Accumulated Depreciation Fund | 5,861,586 | 7,496,082 |
| KGF Reserve | 649,390 | 479,903 |
| Increase- Members Loan Outstandings | (355,466,318) | (384,667,363) |
| Decrease- Staff Loan Outstanding (Bi-cycle, Motor Cycle) | 2,005,930 | 21,284 |
| Increase- Advance & Prepayments | (7,432,649) | (62,089) |
| Increase- Receivable (Training Bill, General Fund) | (2,405,593) | (4,717,542) |
| Decrease- of Stock of Printing Materials | 19,122 | 197,654 |
| Increase- Receivable on FDR, accounts receivable and others | - | - |
| Decrease- Intertransaction | 3,569,132 | (1,011,524) |
| Decrease- Donor fund received in advance/unutilized fund | - | - |
| Decrease of Creditors & Payables | (13,154,210) | 17,134,830 |
| Decrease of Gratuity Fund and others | - | - |
| Net Cash used in Operating Activities | (184,380,414) | (240,549,085) |
| B. Cash Flow from Investing Activities: | | |
| Fixed assets increase during the year | (7,286,701) | (4,983,540) |
| Investment Decrease during the year (FDR) | (68,858,987) | 18,235,464 |
| Net Cash used in Investing Activities | (76,145,688) | 13,251,924 |
| C. Cash Flow from Financing Activities: | | |
| Loan outstanding PKSF and Others | 121,391,719 | 110,347,260 |
| Loan outstanding Bangladesh Bank & Others | - | - |
| Members Savings | 153,077,033 | 106,957,734 |
| Risk Mitigate/Micro Insurance | 7,751,800 | 7,211,572 |
| Service Staff Contribution Fund -SSCF (GF and TC) | 134,366 | 109,978 |
| Staff Contribution Fund | 93,577 | 273,231 |
| Staff Securities Deposits Fund | 951,744 | 604,304 |
| Housing Loan Fund | - | - |
| General Committee Members Contribution | 6,240 | 6,960 |
| Net Cash used in Financing Activities | 283,406,479 | 225,511,039 |
| D. Net increase /decrease (A+B+C) | 22,880,377 | (1,786,122) |
| Add: Cash & Bank balance at the beginning of the year | 12,170,242 | 13,956,364 |
| Cash & Bank balance at the end of the year 30.06. 2018 | 35,050,619 | 12,170,242 |

.....
Deputy Director (Finance & Accounts)
NDP

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

06 September 2018
Dhaka

.....
Executive Director
NDP

Aziz Halim Khair Choudhury
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Notes to the Financial Statements
For the period from 01 July 2017 to 30 June 2018

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. No. | 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 14.08.2018 |

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 2018 |
| Name of the statutory auditor for last year | Aziz Halim Khair Choudhury Chartered Accountants |
| Name of the statutory auditor for current year | Aziz Halim Khair Choudhury Chartered Accountants |
| No. Executive Committee meeting held FY 2015-2016 | 06 times |
| Date of Last AGM held | 28 July 2018 |

1.09 LIST OF EXECUTIVE COMMITTEE MEMBERS:

(For the Period from July 01, 2017 to June 30, 2020)

| Name | Qualification | Profession | Present Address |
|--|----------------|---|--|
| Aleya Akhtar Banu (Chair Person) | BA (Hons.) M.A | Head Master of Dr. Nousher Ali Memorial Social (Retired) | M A Matin Sarak, Kacharipara, Sirajgonj |
| Md. Liaquat Ali Khan (Vice- Chairman) | B.A | Bank Officer (Retired) | Sadar Hospital Road, Sirajganj. |
| Md. Alauddin Khan | M. Com | Executive | Arsi Nagar, Mujib Sarak (Bi- |

| | | | |
|---|--------------------|--|---|
| (General Secretary) | (Management) | Director, NDP | Lane), Sirajganj |
| Most. Moriom Khatun Moushumi (Treasurer) | B.A | Social Worker (Ex. Deve. Worker) | S.S Road, Foriaportti, Sirajgonj |
| Md. Asir Uddin (Executive Member) | B.A | Gov. Fisheries Officer of Sirajgonj (Retired) | Saydangara, North Para, Sirajgonj-6700 |
| Md. Saha Alam Khan (Executive Member) | L.L.B (Hons.), LLM | Lawyer | Hosainpur North, Sirajgonj |
| Ms. Shah Naz Mahafuza Pervin (Executive Member) | M S C | Principal of Sabuj Kanon School (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 **350,000** project participants (Female 83%).

1.11 GEOGRAPHICAL COVERAGE: Presently, NDP has been working in 28 upazilas under 6 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 |
| | Jamalpur | Sharishabari | 01 | 01 | 02 |
| Rajshahi | Sirajganj | *Sirajganj sadar, Kazipur, *Raigonj, Tarash,*Shahajadpur, *Ullahpara, Kamarkhanda,*Belkuchi and Chowhali | 09 | 88 | 1435 |
| | Bogra | Bogra sadar, Gabtoli, Shahajahanpur, Dhunat and Sherpur | 05 | 23 | 177 |
| | Pabna | *Bera, *Bhangura, Sathia, *Faridpur, Chatmohar and Ishwardi | 06 | 20 | 197 |
| | Natore | *Natore sadar, *Boraigram, *Gurudaspur, Lalpur, Bagatipara and Naldanga | 06 | 35 | 344 |
| Total: 02 | 06 | -- | 28 | 170 | 2,171 |

* Including 115 Wards of 13 Poursava

1.12 OFFICE ESTABLISHMENT: The organization has its head office 'NDP Bhaban' 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 | 78 | Head Office- 1, Training Center- 1, Zonal Office (MFP)- 2, Area Office |

| | | |
|-----------------|------------|--|
| | | (MFP)-10, Branch Office (MFP)- 30, HSP Office- 15 & Project Office- 19 |
| Bogra | 09 | Area Office (MFP)- 1, Branch Office (MFP)- 6, HSP Office-02 |
| Natore | 14 | Area Office (MFP)-2, Branch Office (MFP)- 9 and Project Office- 3 |
| Pabna | 05 | Area office (MFP)-1, Branch Office (MFP)-6 and Project Office- 1 |
| Jamalpur | 01 | Project Office- 1 |
| Tangail | 01 | Project Office- 1 |
| Total: 7 | 109 | |

* Besides, the Project Offices of M4C, Sports and culture, Agriculture and livestock, Gender Based Violence and Ujjibito Projects are located at NDP's Head Office

1.13 NUMBER OF EMPLOYEE: A total of 790 (Seven Hundred and Seventy One) employees (Female-220, Male-551) of different categories now working in NDP. Of them, 50 staffs based at NDP's head office. Besides, there are 448 paid volunteers (60 School Teachers and 22 Health Volunteers in Enrich-Samriddhi Project, and 366 volunteers in SHOUHARDO-III Project off them 145 community agriculture volunteer, 145 community health volunteers and 76 community empowerment volunteer) 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 | 112 | 82% | 25 | 18% | 137 |
| Junior level | 396 | 78% | 111 | 22% | 507 |
| Others | 32 | 27% | 86 | 73% | 118 |
| Total: | 564 | 71% | 226 | 29% | 790 |

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 four years is given below:

| Fiscal Year | Budget | Foreign Currency | Annual Growth |
|----------------------|------------------|------------------|---------------|
| July 2017- June 2018 | Tk.5,500,991,192 | US\$68,762,389 | 29.60% |
| July 2016- June 2017 | Tk.4,244,442,683 | US\$53,055,533 | 29.48% |
| 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 2017-18 has completed and certificate has collected from authority. |
| Organization E-TIN | : 455411511762 | Tax Assessment year 2017-18 has completed and certificate has collected from authority. |
| Organization VAT Registration No. | : BIN:000896677 Old:6211047208 | Area Code: 60504 |
| Consolidated bank interest on FDR and Bank accounts | : Tk. 9,269,469/- | Total bank interest is Tk. 9269469/- from FDR and bank account, here TDS- Tk.777787/- |
| Tax Deduction At Sources-TDS and Advance Tax Paid (Only from bank interest) | : Tk.777,787/- | Advance Payment of Tax from Bank Interest: Micro Finance Tk.719146/-, General Fund Tk.34858/-, Training Centre Tk.23783/- Total =777787/- |
| Tax Deduction At Sources-TDS (Excluding bank interest) | : Tk.1,909,713/- | We have deducted at sources for FY-2017-18 from existing project/programme. |
| VAT Deduction At Sources-VDS | : Tk.3,610,149/- | We have deducted at sources for FY-2017-18 from existing project/programme. |
| Balance of Provident Fund | : Tk.57,061,259/- | Recognized by NBR but not involved in consolidated financial report. |
| Balance of Gratuity Fund | : Tk.47,365,835/- | Recognized by NBR but not involved in consolidated financial report. |
| Accident Support Fund-ASF (Balance as on 30/06/2018) | : Tk. 3,355,199/- | If any staffs are accidental at working time, organization will contribute as per policy. |
| Project Security Fund-PSF (Balance as on 30/06/2018) | : Tk.3,433,327/- | 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 30/06/2017) | : Tk.550,446/- | 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.2,586,167/- | 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 |
| 11 | LICHSP | Declining | 12% | |

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:
4.01 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 | |

4.02 Classification of Loan Loss Provision

| SI | Particulars | NO. of days Outstanding | Outstanding Loan | Required Provision | |
|----|-------------------------------|-------------------------|------------------|--------------------|------------|
| | | | Taka | Rate | Taka |
| 1 | Total Loan Outstanding | | 2,002,619,108 | | |
| 2 | Total Overdue | | 13,055,093 | | |
| 3 | Regular Good Loan Outstanding | No Overdue | 1,986,850,829 | 1% | 19,868,508 |
| 3 | Watchful Loan Outstanding | 1-30 days | 1,207,751 | 5% | 60,388 |
| 4 | Sub Standard Loan Outstanding | 31-180 days | 5,285,351 | 25% | 1,321,338 |
| 5 | Doubtful Loan Outstanding | 181-365 days | | 75% | 3,098,552 |

| | | | | | |
|--------------|---|-----------|-----------|------|-------------------|
| | | | 4,131,402 | | |
| 6 | Bad Loan Outstanding | 365+ days | 5,143,775 | 100% | 5,143,775 |
| 7 | LRP, EFRRAP and DML Loan Outstanding (Special Loan) | | | | |
| Total | | | | | 29,492,561 |

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

| Particulars | Amount (TK) |
|--|-------------|
| Required reserve fund as per MRA policy shown above in | 29,492,561 |
| Actual reserve made by MFI | 29,516,651 |
| Excess/(Shortfall) of Provision | 24,090 |

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 2017 to 30 June 2018.

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 in created for accumulated depreciation.

5.01.05 Statement of Consolidated Receipts and Payments:

Consolidated Receipts and Payments has presented with comparative figure. Figure of 2017-18 has presented with details name project and program which has presented as annexure with the consolidated financial report.

5.01.06 Statement of Consolidated Comprehensive Income:

Consolidated Comprehensive Income has presented with comparative figure. Figure of 2017-18 has presented with details name project and program which has presented as annexure with the consolidated financial report.

5.01.07 Statement of Budget and Variance Statement:

We were taken approval for annual budget at Annual General Meeting-AGM by Executive Committee supported by General Committee. AGM held on 29 July 2017 at NDP-Head Office with General Committee Members and All Head of Department of NDP. Budget approval was Tk.5, 500,991,192/- for 33 Project/Program/Fund (for Donors, own and PKSf). Here expended Tk.4, 563,664,237/- (as per budget and variance statement), that is called Turnover, burn rate is 82.96%. Details has mentioned in Report as Annexure-01.

Figures in Tk.

| Sl. No. | Particulars | 30 June 2018 | 30 June 2017 |
|--------------|---|-----------------------------|-----------------------------|
| | | Amount | Amount |
| 6.00 | Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building): | | |
| | Opening balance | 87,835,974 | 82,852,434 |
| | Add : Addition during the year | 11,607,388 | 5,474,597 |
| | | <u>99,443,362</u> | <u>88,327,031</u> |
| | Less: Adjustment during the year | (4,320,687) | (491,057) |
| | Closing balance | <u>95,122,675</u> | <u>87,835,974</u> |
| | (Details are shown in Fixed Assest Schedule) | | |
| 7.00 | Investment: | | |
| | Opening balance | 77,132,764 | 95,368,228 |
| | Add: Investment during the year | 76,192,876 | 23,997,024 |
| | Add: Adjustment during the year | 5,726,037 | 462,961 |
| | | <u>159,051,677</u> | <u>119,828,213</u> |
| | Less: Encashment during the year | 13,059,926 | 42,695,449 |
| | Closing balance | <u>145,991,751</u> | <u>77,132,764</u> |
| 8.00 | Members Loan Outstandings(MFP and Others): | | |
| | Opening balance | 1,647,152,790 | 1,262,485,427 |
| | Add: Disbursed during the year | 3,486,134,782 | 2,962,298,711 |
| | Add: Adjustment during the year | 2,023 | |
| | | <u>5,133,289,595</u> | <u>4,224,784,138</u> |
| | Less: Realized during the year | 3,051,889,504 | 2,577,631,348 |
| | Less: Adjustment during the year | 78,780,983 | |
| | Closing balance | <u>2,002,619,108</u> | <u>1,647,152,790</u> |
| 9.00 | Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff): | | |
| | Opening balance | 11,818,694 | 11,839,978 |
| | Add : Disbursment during the year | 2,216,000 | 3,697,580 |
| | Add: Adjustment during the year | 284,050 | |
| | | <u>14,318,744</u> | <u>15,537,558</u> |
| | Less: Realize during the year | 1,058,402 | 3,644,664 |
| | Less: Adjustment during the year | 3,447,578 | 74,200 |
| | Closing balance | <u>9,812,764</u> | <u>11,818,694</u> |
| 10.00 | Advance & Prepayments: | | |
| | Opening balance | 2,090,504 | 2,028,415 |
| | Add: Paid during the year | 17,427,286 | 8,501,651 |
| | Add: Adustment during the year | 442,454 | 48,125 |
| | | <u>19,960,244</u> | <u>10,578,191</u> |
| | Less: Realized during the year | 1,571,387 | 6,740,652 |
| | Less: Adustment during the year | 8,865,704 | 1,747,035 |
| | Closing balance | <u>9,523,153</u> | <u>2,090,504</u> |
| 11.00 | Receivable (Training Bill, FDR Interest, Reimburse General Fund & Oth.): | | |
| | Opening balance | 18,985,600 | 14,268,058 |
| | Add: Adustment during the year | 33,371,140 | 31,565,665 |
| | | <u>52,356,740</u> | <u>45,833,723</u> |
| | Less: Realize during the year | 20,817,073 | 18,896,342 |
| | Less: Adustment during the year | 10,148,474 | 7,951,781 |
| | Closing balance | <u>21,391,193</u> | <u>18,985,600</u> |

| Sl. No. | Particulars | 30 June 2018 | 30 June 2017 |
|--------------|---|--------------------|--------------------|
| | | Amount | Amount |
| 12.00 | Stock In Printing Materials: | | |
| | Opening balance | 448,090 | 645,744 |
| | Add : Adjustment during the year | 428,968 | 448,090 |
| | | <u>877,058</u> | <u>1,093,834</u> |
| | Less: Adjustment during the year | 448,090 | 645,744 |
| | Closing balance | 428,968 | 448,090 |
| 13.00 | Intertransaction Loan: | | |
| | Opening balance | 22,854,099 | 22,592,575 |
| | Add : Addition during the year | 5,311,372 | 7,687,590 |
| | | <u>28,165,471</u> | <u>30,280,165</u> |
| | Less: Realize during the year | 7,058,118 | 7,420,410 |
| | Less: Adjustment during the year | 2,548,760 | 5,656 |
| | Closing balance | 18,558,593 | 22,854,099 |
| 14.00 | Cash and Bank Balance: | | |
| | Cash in Hand | 616,313 | 378,858 |
| | Cash at Bank | 34,434,306 | 11,791,384 |
| | Closing balance | 35,050,619 | 12,170,242 |
| 15.00 | Retain Surplus: | | |
| | Opening balance | 585,253,603 | 477,135,720 |
| | Add: Surplus for the year | 175,730,526 | 120,302,306 |
| | Add: Prior Adjustment | 2 | - |
| | Add/(Less) Transfer to 10% reserve fund | (17,474,089) | (12,184,423) |
| | Closing balance | 743,510,042 | 585,253,603 |
| 16.00 | 10% Reserve Fund on Capital Fund: | | |
| | Opening balance | 61,359,074 | 49,174,651 |
| | Add: Transfer from Surplus of Micro Finance Programme | 17,474,089 | 12,184,423 |
| | Closing balance | 78,833,163 | 61,359,074 |
| 17.00 | Members Savings Deposits: | | |
| | Opening balance | 440,283,234 | 333,325,500 |
| | Add: Collection during the year | 373,835,251 | 275,690,541 |
| | Add: Adjustment during the year | 41,107,881 | 19,328,244 |
| | | <u>855,226,366</u> | <u>628,344,285</u> |
| | Less: Refund during the year | 172,635,104 | 188,061,051 |
| | Less: Adjustment during the year | 89,230,995 | |
| | Closing balance | 593,360,267 | 440,283,234 |
| 18.00 | Risk Mitigate/Micro Insurance Account: | | |
| | Opening balance | 34,607,481 | 27,395,909 |
| | Add: Collection during the year | 24,171,171 | 19,201,718 |
| | Add: Adjustment during the year | 5,000 | |
| | | <u>58,783,652</u> | <u>46,597,627</u> |
| | Less:Refund During the year | 2,340,058 | 11,990,146 |
| | Less: Adjustment during the year | 14,084,313 | |
| | Closing balance | 42,359,281 | 34,607,481 |
| 19.00 | Provision for Expenses(Audit fees & Tax): | | |
| | Opening balance | 1,658,383 | 1,530,000 |
| | Add: Adjustment provision during the year | 1,550,000 | 1,250,000 |
| | | <u>3,208,383</u> | <u>2,780,000</u> |
| | Less:Payment During the year | 198,231 | 1,117,249 |

| Sl. No. | Particulars | 30 June 2018 | 30 June 2017 |
|--------------|--|----------------------|----------------------|
| | | Amount | Amount |
| | Less: Adjustment during the year | 1,330,142 | 4,368 |
| | Closing balance | 1,680,010 | 1,658,383 |
| 20.00 | Staff security deposit: | | |
| | Opening balance | 4,548,367 | 3,944,063 |
| | Add: Additon during the year | 1,248,848 | 890,000 |
| | Add: Adjustment during the year | 2,610,515 | 210,191 |
| | | <u>8,407,730</u> | <u>5,044,254</u> |
| | Less: Refund during the year | 2,800,819 | 495,887 |
| | Less: Adjustment during the year | 106,800 | |
| | Closing balance | 5,500,111 | 4,548,367 |
| 21.00 | Service Staff Contribution Fund -SSCF (GF and TC): | | |
| | Opening balance | 416,080 | 306,102 |
| | Add: Received during the year | 44,126 | 26,520 |
| | Add: Adjustment during the year | 90,240 | 92,522 |
| | | <u>550,446</u> | <u>425,144</u> |
| | Less: Payment during the year | - | 8,518 |
| | Less: Adjustment during the year | - | 546 |
| | Closing balance | 550,446 | 416,080 |
| 22.00 | Intertransaction Loan: | | |
| | Opening balance | 10,021,544 | 10,771,544 |
| | Add : Received during the year | | |
| | | <u>10,021,544</u> | <u>10,771,544</u> |
| | Less: Paid during the year | 726,374 | 750,000 |
| | Closing balance | 9,295,170 | 10,021,544 |
| 23.00 | Bills Payable/Creditors/Trasferable Fund/Gratuity fund/Others laibilites: | | |
| | Opening balance | 28,391,765 | 11,256,935 |
| | Add: Received during the year | 7,690,020 | 16,543,505 |
| | Add: Adjustment during the year | 28,768,499 | 17,758,771 |
| | | <u>64,850,284</u> | <u>45,559,211</u> |
| | Less: Payment during the year | 42,338,367 | 7,620,538 |
| | Less: Adjustment during the year | 7,274,362 | 9,546,908 |
| | Closing balance | 15,237,555 | 28,391,765 |
| 24.00 | Loan From PKSF and Others including Banks: | | |
| | Opening balance | 636,313,185 | 525,965,925 |
| | Add: Received during the year | 660,150,662 | 638,245,736 |
| | | <u>1,296,463,847</u> | <u>1,164,211,661</u> |
| | Less: Refund during the year | 538,758,943 | 527,898,476 |
| | Closing balance | 757,704,904 | 636,313,185 |
| 25.00 | LLP Reserve Fund: | | |
| | Opening balance | 23,295,610 | 19,146,619 |
| | Add: Provision during the year | 6,221,041 | 4,148,991 |
| | | <u>29,516,651</u> | <u>23,295,610</u> |
| | Less: Ajustment during the year | - | - |
| | Closing balance | 29,516,651 | 23,295,610 |
| 26.00 | Disaster management fund-MFP: | | |
| | Opening balance | - | - |
| | Add: Provision during the year | - | - |
| | | <u>-</u> | <u>-</u> |

| Sl. No. | Particulars | 30 June 2018 | 30 June 2017 |
|--------------|---|--------------------------|--------------------------|
| | | Amount | Amount |
| | Less: Ajustment during the year | - | - |
| | Closing balance | - | - |
| 27.00 | NDP-Disaster Management Fund-GF: | | |
| | Opening balance | 529,324 | 529,324 |
| | Add: Addition during the year | - | - |
| | | <u>529,324</u> | <u>529,324</u> |
| | Less: Refund during the year | - | - |
| | Closing balance | <u>529,324</u> | <u>529,324</u> |
| 28.00 | Accumulated Depreciation Fund: | | |
| | Opening balance | 50,009,519 | 42,513,437 |
| | Add: Depreciation during the year | 8,655,867 | 7,796,992 |
| | | <u>58,665,386</u> | <u>50,310,429</u> |
| | Less: Ajustment during the year | 2,794,281 | 300,910 |
| | Closing balance | <u>55,871,105</u> | <u>50,009,519</u> |
| | (Details are shown in Fixed Assest Schedule) | | |
| 29.00 | KGF Reserve Fund: | | |
| | Opening balance | 1,204,646 | 724,743 |
| | Add: Provision during the year | 649,390 | 479,903 |
| | | <u>1,854,036</u> | <u>1,204,646</u> |
| | Less: Adjustment during the year | - | - |
| | Closing balance | <u>1,854,036</u> | <u>1,204,646</u> |
| 30.00 | Housing Loan Fund: | | |
| | Opening balance | - | - |
| | Add: Addition during the year | - | - |
| | | <u>-</u> | <u>-</u> |
| | Less: Adjustment with Capital Fund | - | - |
| | Closing balance | <u>-</u> | <u>-</u> |
| 31.00 | General Committee Members Contribution: | | |
| | Opening balance | 104,352 | 97,392 |
| | Add: Addition during the year | 6,240 | 6,960 |
| | | <u>110,592</u> | <u>104,352</u> |
| | Less: Transferred to General Fund | - | - |
| | Closing balance | <u>110,592</u> | <u>104,352</u> |
| 32.00 | Staff Contribution Fund: | | |
| | Opening balance | 2,492,590 | 2,219,359 |
| | Add: Addition during the year | 93,577 | 273,231 |
| | | <u>2,586,167</u> | <u>2,492,590</u> |
| | Less: Payment During the year | - | - |
| | Closing balance | <u>2,586,167</u> | <u>2,492,590</u> |
| 33.00 | Donor Grants and Overhead : | | |
| | Balance As per Receipts and Payments | 142,625,689 | 163,763,891 |
| | Add: Adjustment during the year | 39,286,621 | 20,899,507 |
| | Less: Adjustment during the year | (16,843,894) | - |
| | Balance As per Income Statement | <u>165,068,416</u> | <u>184,663,398</u> |
| | (Details are shown in Schedule in Donor Grants and Overhed sheet) | | |

| Sl. No. | Particulars | 30 June 2018 | 30 June 2017 |
|--------------|--|-------------------|--------------------|
| | | Amount | Amount |
| 34.00 | Tax and VAT (Org. tax return own) : | | |
| | Balance As per Receipts and Payments | 36,000 | 892,273 |
| | Add: Adjustment with Provision for expenses | 1,543,616 | 1,025,731 |
| | Balance As per Income Statement | <u>1,579,616</u> | <u>1,918,004</u> |
| | (Details are shown in Project/Program base Income sheet) | | |
| 35.00 | Development Activities Expenses : | | |
| | Balance As per Receipts and Payments | 79,225,326 | 103,993,725 |
| | Add: Adjustment during the year | 9,780,854 | 1,383,574 |
| | Less: Adjustment during the year | (1,325,228) | - |
| | Balance As per Income Statement | <u>87,680,952</u> | <u>105,377,299</u> |
| | (Details are shown in Project/Program base Income sheet) | | |



National Development Programme (NDP)
Consolidated Fixed Assets Schedule
For the period from 01 July 2017 to 30 June 2018

| Sl. No. | Particulars | Cost | | | | Depreciation | | | | Schedule: A/1 | |
|--------------------------------|--------------------------|--------------------------|--------------------------|---------------------------------------|--------------------------|--------------|--------------------------|------------------------|---------------------------------------|-------------------|--------------------------|
| | | Balance as at 01.07.2017 | Addition during the year | Adjustment Add/(Less) during the year | Balance as at 30.06.2018 | Dep. rate | Balance as at 01.07.2017 | Charge during the year | Adjustment Add/(Less) during the year | | Balance as at 30.06.2018 |
| A Micro-Finance: | | | | | | | | | | | |
| 1 | Land | 7,766,041 | - | - | 7,766,041 | 0% | - | - | - | - | 7,766,041 |
| 2 | Office Building | 24,877,966 | 3,816,406 | 297,584 | 28,991,956 | 10% | 10,914,014 | 2,361,470 | - | 13,275,484 | 15,716,472 |
| 3 | Furniture & Fixture | 5,612,591 | 560,240 | 2,850 | 6,175,681 | 10% | 2,843,286 | 517,379 | - | 3,360,665 | 2,815,016 |
| 4 | Office Equipment | 7,398,257 | 729,373 | 27,695 | 8,155,325 | 20% | 5,129,213 | 1,253,407 | - | 6,382,620 | 1,772,705 |
| 5 | Vehicle | 9,049,904 | 5,925,000 | (30,000) | 14,944,904 | 20% | 7,233,176 | 1,895,503 | - | 9,128,679 | 5,816,225 |
| Sub-Total | | 54,704,759 | 11,031,019 | 298,129 | 66,033,907 | | 26,119,689 | 6,027,759 | - | 32,147,448 | 33,886,459 |
| B Training Program: | | | | | | | | | | | |
| 1 | Land | 335,000 | - | - | 335,000 | 0% | - | - | - | - | 335,000 |
| 2 | Training Centre-Building | 20,629,365 | - | - | 20,629,365 | 10% | 16,329,814 | 2,062,937 | - | 18,392,751 | 2,236,614 |
| 3 | Furniture & Fixture | 1,267,932 | 9,900 | - | 1,277,832 | 10% | 843,456 | 126,793 | - | 970,249 | 307,583 |
| 4 | Office Equipment | 2,346,145 | 123,224 | 48,876 | 2,420,483 | 20% | 2,214,842 | 155,381 | 37,728 | 2,332,495 | 87,998 |
| 5 | Vehicle | 759,500 | - | - | 759,500 | 20% | 759,500 | - | - | 759,500 | - |
| Sub-Total | | 25,337,942 | 133,124 | 48,876 | 25,422,190 | | 20,147,612 | 2,345,111 | 37,728 | 22,454,995 | 2,967,195 |
| C General Fund: | | | | | | | | | | | |
| 1 | Land | 1,493,500 | - | - | 1,493,500 | 0% | - | - | - | - | 1,493,500 |
| 2 | Office Building | - | - | - | - | 10% | - | - | - | - | - |
| 3 | Furniture & Fixture | 819,121 | - | - | 819,121 | 10% | 282,996 | 81,687 | - | 364,683 | 454,438 |
| 4 | Office Equipment | 745,652 | 443,245 | 74,940 | 1,113,957 | 20% | 642,647 | 159,880 | 45,699 | 756,828 | 357,129 |
| 5 | Vehicle | 4,735,000 | - | 4,495,000 | 240,000 | 20% | 2,816,574 | 41,430 | 2,710,854 | 147,150 | 92,850 |
| Sub-Total | | 7,793,273 | 443,245 | 4,569,940 | 3,666,578 | | 3,742,217 | 282,997 | 2,756,553 | 1,268,661 | 2,397,917 |
| D Consolidated: (A+B+C) | | | | | | | | | | | |
| 1 | Land | 9,594,541 | - | - | 9,594,541 | 0% | - | - | - | - | 9,594,541 |
| 2 | Office Building | 45,507,331 | 3,816,406 | 297,584 | 49,621,321 | 10% | 27,243,828 | 4,424,407 | - | 31,668,235 | 17,953,066 |
| 3 | Furniture & Fixture | 7,699,644 | 570,140 | 2,850 | 8,272,634 | 10% | 3,969,738 | 725,859 | - | 4,695,697 | 3,577,037 |
| 4 | Office Equipment | 10,490,054 | 1,295,842 | (96,121) | 11,689,775 | 20% | 7,966,702 | 1,568,668 | 83,427 | 9,471,943 | 2,217,832 |
| 5 | Vehicle | 14,544,404 | 5,925,000 | (4,525,000) | 15,944,404 | 20% | 10,809,250 | 1,936,933 | 2,710,854 | 10,035,329 | 5,909,075 |
| Grands-Total | | 87,835,974 | 11,607,388 | (4,320,687) | 95,122,675 | | 50,009,518 | 8,655,867 | 2,794,281 | 55,871,104 | 39,251,571 |
| FY-2016-2017 | | 82,852,434 | 5,474,597 | (491,057) | 87,835,974 | | 42,513,436 | 7,796,992 | 300,910 | 50,009,518 | 37,826,456 |



National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sraiganj
Consolidated Donor Grants and Overhead Statement for FY 2017-2018

| Sl. No. | Name of Project | Name of Sector/Type | Source of Fund | Donor Grants | Remarks |
|---------|---|---|--|-------------------|---|
| | Development Project Under: Micro - Finance Programme : | | | | |
| 1 | Elderly Peoples Livelihoods and Social Dignity Development Project | Social Development, Livelihoods | PKSF & Own Fund | 526,320 | Under Micro Finance Program |
| 2 | ENRICH (Samridhi) Project | Social Development, Agriculture, Training, Livelihoods | PKSF & Own Fund | 8,343,560 | Under Micro Finance Program |
| 3 | Agriculture Unit and Livestock Unit Project | Agriculture | PKSF & Own Fund | 3,788,258 | Under Micro Finance Program |
| 4 | Ujibitto -Ultra Poor Programme (UPP) | Social Development, Agriculture, Training, Livelihoods | PKSF & Own Fund | 6,270,974 | Under Micro Finance Program |
| 5 | Kwait Goodwill Fund (KGF) Project | Social Development, Agriculture, Training, Livelihoods | PKSF & Own Fund | 316,406 | Under Micro Finance Program |
| 6 | Low Income Community Housing Sector Project (LICHSP) | Social Development, Micro Finance | PKSF & Own Fund | 1,012,615 | Under Micro Finance Program |
| 7 | Cultural and Sports Programme | Social Development | PKSF & Own Fund | 670,054 | Under Micro Finance Program |
| 8 | Health Services Programme | Health and Family planning | PKSF & Own Fund | 1,262,207 | Under Micro Finance Program |
| 9 | Making Microfinance Market work for the Char (MF4C) | Agriculture, Value Chain of Market | Swisscontact | 491,012 | Under Micro Finance Program Including Dev. Local Tk.37587/- |
| | Sub-Total Donor Grants Under Micro Finance Program | | | 22,681,406 | |
| | Individual Development Project/Programme : | | | | |
| 10 | Dairy Cluster Development and Expansion Project (under Value Chain Project) | Market Value Chain | PKSF & Own Fund | 15,284,471 | |
| 11 | SHOUHARDO III Programme | Social Development, Agriculture, Training, Livelihoods | USAID Through CARE Bangladesh | 98,572,742 | |
| 12 | Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C) | Agriculture, Value Chain of Market | Swisscontact | 3,652,850 | |
| 13 | Strengthen civil society and public Institutions to address gender based violence | Strengthening of Local Government | MJF | 3,110,637 | |
| 14 | PROTYASHA Project | Education | CAMPE | 1,479,694 | |
| 15 | Reaching All Childing in Education(RACE Project) | Education | CAMPE | 152,482 | |
| 16 | Ensuring Sustainable Livelihoods of smallholder farmers through beef and dairy value chain enterprise (ESL) Project | Livelihoods and Nutrition, Savings | HEIFER International | 5,638,428 | |
| 17 | Ensuring Enhancement System-EES | Livelihoods and Nutrition, Savings Training, Social Development | HEIFER International | 700,972 | |
| 18 | Vulnerable Group Development (VGD) Project | Training, Social Development | DWA | 668,354 | |
| 19 | Environment and Energy Program | Climate Change Adaptation | IDCOL and Own Fund | 1,996,129 | Revenue Expenditure has considered |
| 20 | Disaster Management Programme (DMP) Early Recovery Facility (ERR) Monsoon Flood Response 217 Project | Disaster Management | CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund | 4,036,336 | |
| 21 | Promotion of Customized Agriculture (PCA) | Agriculture | International Finance Corporation (IFC) and Farug Fertilizer Ltd (FFL) | 1,496 | |



| Sl. No. | Name of Project | Name of Sector/Type | Source of Fund | Donor Grants | Remarks |
|---------|--|---|--------------------|--------------------|---------|
| 22 | Protection of Rights and Entitlement of PWDs through Social Inclusion (PREPSI) | Disability | UNDP | 559,504 | - |
| | Sub-Total Individual Development Project/Programme | | | 135,854,095 | |
| | Under General Fund : | | | | |
| 1 | Grant Received From ELNHA-SKS | Training | SKS-OXFAM | 979,371 | - |
| 2 | Grant Received From Light House | Social Development, Wash | Lighthouse | 15,000 | - |
| 3 | Grant Received From MJF | Social Development | MJF | 61,000 | - |
| 4 | Grant Received From CARE | Social Development, Agriculture , Training | CARE Bangladesh | 11,000 | - |
| 5 | Grant Received From CLP | Livelihood & Nutrition | CLP | 306,400 | - |
| 6 | Grant Received From WFP | Livelihoods & Nutrition | WFP | 6,000 | - |
| 7 | Grant Received From Mukbul | Education | Mukbul | 25,450 | - |
| 8 | Grant Received From Nari Pokkho | Health & Family Planning | Hossain Mukul | 45,750 | - |
| 9 | Grant Received Shomai Sheba | Health | Nari Pokkho | 15,000 | - |
| 10 | Donor Grant & Over Head (TC) under Training and Human Resource Programme | Training | Shomai Sheba | 1,636,185 | - |
| | Sub-sub-Total General Fund-A | | | 3,101,156 | |
| 1 | Overhead From CGBV | Right Base | MJF | 59,880 | - |
| 2 | Overhead From E&EDP | Climate Change Adaptation | IDCOL | 378,219 | - |
| 3 | Overhead From ILLAS | Legal Aid services | Light House -DFID | 36,063 | - |
| 4 | Overhead From ILQA | Pesticide, Seeds & Fertilizer Marketing- | Petrocham | 4,798 | - |
| 5 | Overhead From MFP | Microcredit | MFP | 343,900 | - |
| 6 | Overhead From SHOUHARDO3 | Social Development, Agriculture , Training | CARE Bangladesh | 687,186 | - |
| 7 | Overhead From Training and Human Resource Programme | Training | Training Programme | 828,000 | - |
| 8 | Overhead From INAFI | Agriculture, Micro Insurance | INAFI | 80,500 | - |
| 9 | Overhead From ICVGD Project | Livelihoods & Nutrition | WFP | 45,007 | - |
| 10 | Overhead From Value Chain Project | Livelihoods | PKSF | 87,389 | - |
| 11 | Overhead From MJF SSNP Project | Strengthening of local Government | MJF | 27,385 | - |
| 12 | Overhead From NDP MAC Project | Agriculture , Value chain of market | Swisscontract | 423,612 | - |
| 13 | Overhead From Protyasha project | Education | CAMPE | 29,940 | - |
| 14 | Overhead From Project Security | Social Development | Own Fund | (20,465) | - |
| 15 | Overhead From VGD project | Training, social Development | DWA | 396,345 | - |
| 16 | Overhead From EES project | Development of Claimate Resilient Community | PKSF | 24,000 | - |
| | Sub-sub-Total General Fund-B | | | 3,431,759 | |
| | Sub-Total General Fund (A+B) | | | 6,532,915 | |
| | Grand's Total of Donor Grants and Overhead | | | 165,068,416 | |

National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajgani
Consolidated Summary Budget Variance Statement for FY 2017-2018

| Sl. No. | Name of Project | Name of Sector/Type | Source of Fund | Estimated Budget | Expended in FY 2017-18 | Percentage of Expenditure | Remarks |
|---------|--|--|---------------------------------|------------------|------------------------|---------------------------|---|
| 1 | Micro - Finance Programme | Micro Finance, Savings | PKSF & Own Fund | 5,214,164,786 | 4,373,125,043 | 83.87% | |
| 2 | Health Services Programme | Health and Family planning | PKSF & Own Fund | 4,408,600 | 4,385,448 | 99.02% | |
| 3 | Education Supports Programme | Education | PKSF & Own Fund | 2,099,000 | 1,640,504 | 78.16% | Expenditure from MFP 1421504/- and GF 219000/- |
| 4 | Elderly Peoples Livelihoods and Social Dignity Development Project | Social Development, Livelihoods | PKSF & Own Fund | 2,429,350 | 1,297,173 | 53.40% | |
| 5 | ENRICH (Samridhti) Project | Social Development, Agriculture, Training, Livelihoods | PKSF & Own Fund | 6,786,050 | 9,737,582 | 143.49% | New activities were added after AGM as per Donor requirement |
| 6 | Agriculture Unit and Livestock Unit Project | Agriculture | PKSF & Own Fund | 3,948,210 | 4,254,217 | 107.75% | Including Char Project Expenses |
| 7 | Ujjibito -Ultra Poor Programme (UPP) | Social Development, Agriculture, Training, Livelihoods | PKSF & Own Fund | 6,041,790 | 6,523,391 | 107.97% | |
| 8 | Kwait Goodwill Fund (KGF) Project | Social Development, Agriculture, Training, Livelihoods | PKSF & Own Fund | 384,800 | 375,335 | 97.54% | |
| 9 | Low Income Community Housing Sector Project (LICHSP) | Social Development, Micro Finance | PKSF & Own Fund | 1,200,000 | 1,022,412 | 85.20% | |
| 10 | Training Programme (From MFP and GF) | Training | PKSF & Own Fund | 2,597,000 | 1,023,560 | 39.41% | Training expenditure has taken from MFP GF From MFP 989547/- and GF 34013/- |
| 11 | Cultural and Sports Programme | Social Development | PKSF & Own Fund | 1,341,090 | 1,245,977 | 92.91% | |
| 12 | Dairy Cluster Development and Expansion Project (under Value Chain Project) | Market Value Chain | PKSF & Own Fund | 17,849,750 | 15,284,471 | 85.63% | |
| 13 | SHOUHARDO III Programme | Social Development, Agriculture, Training, Livelihoods | USAID Through CARE Bangladesh | 141,591,413 | 98,572,742 | 69.62% | Few activities were not done in proper time. |
| 14 | Making Markets Works for the Jamuna, Padma and Teesta Char(M4C) | Agriculture, Value Chain of Market | Swisscontact | 4,034,412 | 3,652,850 | 90.54% | |
| 15 | Making Microfinance Market work for the Char (MF4C) | Agriculture, Value Chain of Market | Swisscontact | - | 410,529 | | Agreement was done after AGM |
| 16 | Strengthen civil society and public institutions to address gender based violence | Strengthening of Local Government | MJF | 4,313,112 | 3,110,637 | 72.12% | |
| 17 | Empowering Local and National Humanitarian Actors (ELNHA) | Strengthening of Local Government | OXFAM in Bangladesh through SKS | 972,280 | 979,371 | 100.73% | Under General Fund |
| 18 | Gender and Right Unit | Gender Mainstreaming | Own fund | 332,600 | 231,672 | 69.65% | Few activities were not done in proper time under GF |
| 19 | Strengthening civic Engagement in Election and Political Processes for Enhanced Transparency and Democratic Accountability Project | Human Right | The Asia Foundation | 468,828 | - | 0.00% | Grant was not received which has carried in next year |

| Sl. No. | Name of Project | Name of Sector/Type | Source of Fund | Estimated Budget | Expended in FY 2017-18 | Percentage of Expenditure | Remarks |
|---------------------------|---|------------------------------------|--|----------------------|------------------------|---------------------------|---|
| 20 | PROTYASHA Project | Education | CAMPE | 905,220 | 1,479,694 | 163.46% | Main Budget Tk. 848,400, rest Tk. 631,294 out of budget. This budget received from Donor requirement in different months. |
| 21 | Reaching All Childing in Education (RACE Project) | Education | CAMPE | - | 152,482 | | Agreement was not done in last year |
| 22 | Water & Sanitation Project | Water, Hygiene & Sanitation | NGO Forum and Own Fund | 400,500 | - | 0.00% | Ring, Pillar were not make |
| 23 | Ensuring Sustainable Livelihoods of smallholder farmers through beef and dairy value chain enterprise (ESL) Project | Livelihoods and Nutrition, Savings | HEIFER International | 4,843,620 | 5,638,428 | 116.41% | New activities were added after AGM as per Donor requirement |
| 24 | Ensuring Enhancement System-EES Project | Livelihoods and Nutrition, Savings | HEIFER International | - | 700,972 | | Agreement was not done in last year |
| 25 | Vulnerable Group Development (VGD) Project | Training, Social Development | DWA | 898,497 | 668,354 | 74.39% | |
| 26 | Environment and Energy Program | Climate Change Adaptation | IDCOL and Own Fund | 13,937,100 | 1,996,129 | 14.32% | Here only revenue expenditure has taken |
| 27 | Disability and Development Project | Disability | PKSF and Own Fund | 967,800 | 315,065 | 32.55% | 60% activity of 100% has financed by others donor. For this reason from MFP expenditure is low. |
| 28 | Disaster Management Programme (DMP) Early Recovery Facility (ERR) Monsoon Flood Response 217 Project | Disaster Management | CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund | 27,548,300 | 4,036,336 | 14.65% | Basically disaster expenditure is needed on disaster and grant received from donor |
| 29 | Women Friendly Hospital Program (WFHP) | Health and Family planning | PKSF and Own Fund Natibokkha, UNICEF | 180,000 | 192,000 | 106.67% | Under Micro Finance |
| 30 | Promotion of Customized Agriculture (PCA) | Agriculture | International Finance Corporation (IFC) and Farud Fertilizer Ltd (FFL) | - | 1,496 | | Development activities were stopped as per donor instruction. Bank Charge has recorded as expenditure |
| 31 | Protection of Rights and Entitlement of PWDs through Social Inclusion (PREPSI) | Disability | UNDP | - | 559,504 | | Agreement was not done in last year |
| 32 | Training and Resource Centre | Training | Own fund | 19,227,778 | 11,412,182 | 59.35% | Gathering of client were high than plan. |
| 33 | Administration & Management | Social Development-All | Own fund | 17,119,306 | 9,658,681 | 56.42% | Five small project were implement in General Fund which were out of budget. |
| | Grand's Total | | | 5,500,991,192 | 4,563,664,237 | 82.96% | |
| Name of Project | | | | | | | |
| Note: FY-2017-2018 | | | | | | | |
| | Revenue Budget | | | 559,605,053 | 443,110,490 | 79.18% | From Comprehensive Income |
| | Capital Budget | | | 4,941,386,139 | 4,120,553,747 | 83.39% | From Cash and Non Cash R/P |
| | Total Budget for FY 2017-2018 | | | 5,500,991,192 | 4,563,664,237 | 82.96% | |
| Note: FY-2016-2017 | | | | | | | |
| | Revenue Budget | | | 448,742,018 | 410,220,889 | 91.42% | From Comprehensive Income |
| | Capital Budget | | | 3,795,700,665 | 3,710,146,973 | 97.75% | From Cash and Non Cash R/P |
| | Total Budget for FY 2016-2017 | | | 4,244,442,683 | 4,120,367,862 | 97.08% | |

