

Annual Report

2014-15



National Development Programme-NDP

ANNUAL REPORT



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National Development Programme (NDP)

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MESSAGE FROM THE CHAIRPERSON



It is my pleasure to have the opportunity to address you all through the organization's Annual Report 2014-2015. National Development Programme (NDP), as a non-governmental voluntary development organization, has been involved in various fields of development for more than twenty-three years. It has undertaken a number of initiatives that has greatly benefited the community, especially the poor people, women, children and disabled peoples. The tremendous achievements, in improving the livelihoods of the extreme poor and poor have been achieved in several projects. For instance, in the micro-finance programme, 63,012 target beneficiaries out of 78,001, are currently linked with financial supports in IGA, of which more than 98% are women. The financial supports enable beneficiaries to run sustainable IGAs in various trades, thus creating job opportunities for them and become able to contribute to their family income. It's also raised the dignity of individuals within their own family as well as in the society. Besides, various capacity building initiatives under different programme/projects, monthly stipend and asset grants supports under Chars Livelihoods Programme (CLP)², commodity distribution among the lactating mothers and pregnant women in SHOUHARDO II Program impact very significantly in changing the livelihoods and reducing food insecurity of the poor and extreme poor households. Besides, the targeted women, under-five children and the adolescent girls suffering from malnutrition in the disaster vulnerable areas of Sirajanj sadar upazila are benefiting from the nutritious blended foods (WSB+) supports for them under Food Security for the Ultra Poor (FSUP)-Nutrition Project. Further, scholarships supports for the poor students passing PSC (primary school certificate) and JSC (junior school certificate) has contributed towards promoting higher education for them, and establishment of health services center at the branch offices has enhanced PHC and FP services for the poor people, especially for the women and children. All these initiatives enable the organization to earn a great recognition and reputation in the community as well as in the local administration.

Several development initiatives for the poor have also taken place in projects that enable them to develop their awareness on social and rights-based issues as well as develop their capacities and skill, thus making them empowered and able to achieve a change in their livelihood opportunities. A large number of poor people have linked with the main stream of development. Women in the operational areas are now empowered and involve in major decision making processes at family level, enjoying equalities like men and participating in different social events. There are visible changes found in health, family planning, hygiene and sanitation practices in the community.

The remarkable achievements during this period includes- signing of contract agreement with IDCOL (Infrastructure Development Company Limited) for implementing Biogas Plant Project; with HI (Heifer International) for implementing ESL (ensuring sustainable livelihoods) Project; with WFP for implementing ICVGD (investment component for vulnerable group development) Project and with Naripokkho for implementing Women Friendly Hospital Program.

It can be hoped that the significant results NDP has achieve through different projects will be extended into the neighboring areas by others and ultimately contribute to the nation's overall development. Thanks are due to all staffs, whose hard work and dedication helps NDP to achieve its aims. I am also grateful to all of the project participants (beneficiaries), development partners/donors, local administration and elected bodies who have made a valuable contribution towards achieving the success of the organization.

I wish continued success to the organization.

Sirajganj
30th June 2015

Mah Jabeen Masood
Chairperson



MESSAGE FROM THE EXECUTIVE DIRECTOR

It's delighted me to communicate with you through NDP's Annual Report 2014-15. It has special importance, because the organization has undertaken a number of new initiatives this year that have been of great benefit to the poor and have enriched the organization itself. The present Annual Report covers the period 1st July 2014 to 30th June 2015. I deeply express my thanks to all those who have cooperated with us in achieving the change in the livelihoods of the poor.

The organization started its voyage in 1992 with a firm dedication and commitment to achieving socio-economic development of the rural poor. In the meanwhile, we have been able to enhance the participation of the poor women, mostly who had been living in the rural areas, in both economic and social activities that have empowered them within their families and in the wider community. I would like to extend my special thanks to all of our target project participants (beneficiaries), for their active participation and cooperation that enable us to carry out our planned activities successfully.

I would like to convey my special appreciation to all my colleagues, project staffs and volunteers for their dedication, hard works and commitment to the job.

I am grateful to the local administration, line ministry departments; elected bodies, development partners/ donor agencies and the advisers for all of the help, cooperation and direction they have provided to NDP for the implementation of different programmes and projects.

Further, I would like to express my gratitude to the honorable members of the Executive Committee for their strong and effective guidance in helping to govern the organization.

May the Almighty Lord help us to materialize our cherished dreams of building up a happy and prosperous nation by inspiring and helping distressed and poor people to become self-reliant.

Sirajganj
30th June 2015

Md. Alauddin Khan
Executive Director

GENERAL COMMITTEE MEMBERS:

| Sl. No. | Name | Sl. No. | Name |
|---------|---------------------------------|---------|-------------------------|
| 01. | Md. Shahidul Islam Khan | 02. | Md. Abdus Samad |
| 03. | Md. Alauddin Khan | 04. | Dr. Md. Zahurul Hoque |
| 05. | Md. Anowar Hossain Khan | 06. | Md. Abdul Hamid Khan |
| 07. | Md. Liaquat Ali Khan | 08. | Md. Mizanur Rahman |
| 09. | Md. Shahrior Faruk | 10. | Md. Abdur Razzak Khan |
| 11. | Ms. Nasima Khan | 12. | Ms. Bul Bul Nahar |
| 13. | Ms. Shibani Ghosh | 14. | Ms. Amina Khatun |
| 15. | Md. Ramjan Ali | 16. | Md. Asir Uddin |
| 17. | Md. Abu Mohammed | 18. | Md. Abdus Salam Bhuyan |
| 19. | Ms. Tasmeri Hossain Mukti | 20. | Ms. Aleya Akhtar Banu |
| 21. | Ms. Rukhsana Parvin | 22. | Md. Rezaul Karim Rokoni |
| 23. | Ms. Asha Sultana | 24. | Ms. Morium Khatun |
| 25. | Ms. Hasia Khatun | 26. | Rtn. Mah Jabeen Masood |
| 27. | Md. Rezaul Karim Khan Chowdhury | 28. | Md. Shah Alam Khan |
| 29. | Ms. Shah Naz Mahafuza Pervin | | |

EXECUTIVE COMMITTEE MEMBERS:

| Sl. No. | Name | Qualification | Designation | Profession | Position since |
|---------|------------------------------------|-----------------------|-------------------|--|----------------|
| 01. | Rtn. Mah Jabeen Masood | PHF, MC | Chair Person | Retired UN Staff (Social Worker) | July 2014 |
| 02. | Md. Abdus Samad | M. Sc. (Botany) | Vice-Chairman | Retired Professor | July 2014 |
| 03. | Md. Alauddin Khan | M. Com (Management) | General Secretary | NGO Service (Executive Director, NDP) | July 2014 |
| 04. | Ms. Tasmeri Hossain Mukti | B. Sc. (Hons.) M. Sc. | Treasurer | Teaching (Lecturer) | July 2014 |
| 05. | Md. Rezaul Karim Khan Chowdhury | M. Sc. (Botany) | Member | Retired Principal (Social Worker) | July 2014 |
| 06. | Md. Shah Alam Khan | L. L. B. (Hons.) LLM | Member | Lawyer (Judge Court) | July 2014 |
| 07. | Ms. Shahnaj Mahfuja Parvin Shahnaj | M. A. | Member | Teaching (Principal in School & College) | July 2014 |

ADVISORY COMMITTEE MEMBERS:

| Sl. No. | Name | Designation | Profession |
|---------|----------------------------|---------------|---|
| 01. | Dilruba Haider | Chief Advisor | Ex- Assistant Country Representative UNDP, Dhaka Office |
| 02. | Mr. Joyanta Adhikary | Advisor | Executive Director, Christian Commission for Development in Bangladesh (CCDB) |
| 03. | Md. Shah Alam | Advisor | Joint Secretary (Rtd.) |
| 04. | Md. Shahidul Islam Khan | Advisor | Ex. MP & Lawyer Bangladesh Supreme Court |
| 05. | Dr. Arifur Rahman Siddiqui | Advisor | Programme Officer (Agriculture) Royal Danish Embassy |

BACKGROUND:

At the end of 1988, there was a devastating flood that engulfed large areas of land and caused huge damage to lives, livelihoods and properties in Bangladesh. Sirajganj district was particularly vulnerable at this time due to its position, situated as it is on the bank of the Jamuna River. A number of national as well as international NGOs came forward to provide support to the flood victims. A group of dedicated local youths, including Md. Alauddin Khan, the Executive Director at present, voluntarily involved themselves with these NGOs in emergency response and rehabilitation operations. Being very close to the harsh realities of the poor people of the area, they realised that merely carrying out relief and rehabilitation operations was not enough. They decided that long term solutions are necessary to support the most vulnerable poor peoples. They also realized that for sustainable development to be successful, programmes with clear goals and objectives that specifically addressed the needs of the community would be necessary. These programmes would require the effective participation of the whole community in planning, management and monitoring processes and be backed up with needs-based credit supports. Future programmes would also need to build the capacity of individuals and communities through technically viable activities in order for true development to take place. They exchanged views with the donor NGO community and received a positive response to their ideas on sustainable development. It encourages them to build a new organization independently and accordingly, on the 1st January 1992 "National Development Programme (NDP)" emerges as an NGO. NDP is a non-governmental organization, called as NGO. By virtue of constitution, it is a non-profit, non-political voluntary development organization. The key objective of NDP is to strengthen capacity of the targeted project participants (beneficiaries) and create opportunities to bring the poor into the mainstream of development. Now, NDP has been launching 25 (twenty-five) different programme/projects and its operational area covers six districts under Rajshahi and Dhaka division in the northern region of Bangladesh. NDP always places an emphasis on human rights, good governance and gender equality. Through its dedicated efforts over more than twenty-three years, NDP has become the symbol of hope for the poor people it serves and likes to continue the works for as long as it is needed.

LEGAL STATUS: NDP is registered with different government and non-government organizations, which are shown in the table below;

| Sl. # | Name of Registration Authority | Registration Number | Date of Registration |
|-------|---|------------------------|----------------------------|
| 01. | Department of Social Welfare | Siraj-225/92 | 28.03.1992 |
| 02. | NGO Affairs Bureau (Foreign Donations Regulations Ordinance, 1978) | 880 | 02.01.1995 |
| 03. | Department of Family Planning | 226 | 01.01.2008 |
| 04. | Micro-Credit Regulatory Authority (MRA) | 01229-00332-00222 | 29.04.2008 |
| 05. | European Union (PADOR-on line registration) | BD-2009-EQE-3006507916 | 2009 (updated- 28.10.2013) |
| 06. | Data Universal Numbering System (DUNS) | 731575614 | 2013 (updated- 30.07.2013) |
| 07. | SAM (U.S. federal government's System for -Award Management on line registration) | 731575614/SVG06 | 30.07.2013 |

VISION AND MISSION STATEMENT

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

Mission: Provide its best efforts to develop the capacity and ensure effective participation of the targeted project participants in all sorts of development initiatives utilizing the resources available to them.

Goal: Improve livelihoods and establish rights of the poor people towards achieving National Developmental Goals.

Objectives: The major objectives 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
- Provide advocacy and legal supports to the poor and distressed women
- Reduce violence against women and 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

CORE VALUES AND PRINCIPLES:

NDP respects the values and beliefs of its development partners, and strives to collaborate with them in development interventions that reflect their principles and aspirations. It endeavors to work with those who share their expectations, sincere approach and implementation of its operations. It places win-win dealings with others and has a strong commitment to being responsive to their needs. In all its activities, NDP aims to provide the quality of service that makes a valuable contribution to achieving the shared goals of its partners.

The basic principles of NDP are participation, accountability, transparency, commitment, professionalism, networking and sustainability. NDP also believes that access to information and public services is the basic right of all people in a community.

TARGET BENEFICIARIES:

NDP works with different types of population. The target group beneficiaries in the micro-finance programme (MFP) are mostly the poor people, ages between of 15-50 years, who are the permanent residents in the locality. NDP also works with marginal farmers, businessmen and the community people as a whole in implementing its programme/projects. At present the organization is serving approximately 200,000 project participants, of which about 75,000 beneficiaries enrolled under MFP, the core programme of NDP.

GEOGRAPHICAL COVERAGE:

Presently, NDP has been working in one hundred and fifty-three unions/pourasavas under twenty-five upazilas of six districts, the following table shows in details.

| Name of District | Number and name of Upazila | # of Union Pourasava | # of Village/ Wards |
|------------------|--|----------------------|---------------------|
| Sirajganj | 09 (Sirajganj (s), Kazipur, Raigonj, Tarash, Shahajadpur, Ullahpara, Kamarkhanda, Belkuchi and Chowhali) | 75 | 1,350 |
| Bogra | 05 (Dhunat, Sherpur, Shahajahanpur, Bogra sadar and Gabtoli) | 22 | 141 |
| Natore | 05 (Natore sadar, Boraigram, Gurudaspur, Singra and Lalpur) | 24 | 308 |
| Pabna | 06 (Bera, Bhangura, Chatmohar, Sathia, Faridpur and Ishwardi) | 27 | 259 |
| Jamalpur | 04 (Sarishabai, Islampur, Dewangonj and Bakshigonj) | 13 | 75 |
| Tangail | 01 (Bhuapur) | 01 | 06 |
| Total: 06 | 30 | *162 | 2,139 |

PROGRAMME STRATEGY:

Crawling, crawling, stand, walk and self propel is the motto of NDP.

NDP decides its programme focusing on the need of community people especially the hard to reach poor people, PWD, women and other disadvantaged groups. Strategies for the programmes have been developed considering the gradual empowerment of the partners and stakeholders as well as the optimum use of the local resources and a safe environment for the future generation.

The programme strategies of NDP are always in line with government commitments to development programme and focus on achieving the **Millennium Development Goals (MDGs)**. Further, the potential of all people are explored and duly acknowledged to support them to fit in the main stream of development. All programmes are considered based on the existing available public and private resources before allocation of own resources. Facilitation supports are provided to establish linkages between the people and the service providers at government and private sectors. Emphasis on reducing people's dependency on development organizations is also a priority. Awareness raising, capacity building, skill development and mobilization of local resources are the main elements of development.

Guiding by the Strategic Plan (2012-2015), NDP continue its programme on seven main development sectors;

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

| Sl. # | Name of Sector | Name of Sub-sector |
|-------|--------------------------------|---|
| 1 | Social | 1.1 Social Development 1.2 Education 1.3 Health and Family Planning 1.4 Water, Hygiene & Sanitation 1.5 Disability 1.6 Adolescent Girls & Boys |
| 2 | Economical | 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 and 4.2 Fisheries |
| 5 | Climate change and Environment | 5.1 Social Forestry 5.2 Disaster Management and 5.3 Climate Change Adaptation |
| 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 |

DEVELOPMENT SECTORS ARE IN BRIEF:

1 SOCIAL SECTOR:

Society is a complex institution where vested groups are always gaining and disadvantaged are countered from their basic rights. The poor people, especially the women and people with disability are always deprived from their basic rights. The access to services of the people with disability are either denied or restricted. Women are the victim of social injustice, violence and malpractices. Similarly the adolescents are considered as a living creature between child and adult with no voice to raise their basic needs. None try to listen to or understand the problems of adolescents. NDP has considered the issue on its priority list.

The Social Sector includes: i. Social Development ii. Education iii. Health & Family Planning; iv. Water, Hygiene & Sanitation; v. Disability.

SOCIAL DEVELOPMENT:

For the complexity and different behavioral attitudes from different group of people in the context of geographical area, religion, ethnics, education, profession, age group, sex and culture, the responsiveness from them are also different. But it require to address the similarities and to consider the factors those influence human behavior for the development of the whole community. NDP always try to develop human resources, the capacities and leaderships of the target beneficiaries through developing social awareness among them of their basic rights and entitlements. It also tries to link them in the development initiatives as they can be a part of the whole development process.

Social development initiative through SD Project under CLP2:

The social development project under CLP2 mainly works for capacity building of the core participant households (CPHH). The beneficiaries are organized in groups, like- V/PDC (village/para development committee). Different trainings provided to them on social, gender, leadership development, right-based issues and reproductive health training for the adolescent boys and girls. The CDO (community development organizer) conducts regular sessions on specific issues at group level to develop awareness among them. It has found that most of the participants now become aware on social and right-based issues, developed behavior on health and hygiene practices to them, sending their children at schools and practicing gender equality at household level. They know the entitlements and are enjoying it, having access to information and different services available in the area. It raised their dignity in the society.

Social development initiatives under SHOUHARDO II Program:

There are social development initiatives under SHOUHARDO (Strengthening Household's Ability to Respond to Development Opportunities) II Program, which have designed to be implementing following community led approach. The PEP (poor and extreme poor) beneficiaries are organized in VDC (village development committee). It worked as a development platform for the community people, who looked after the overall development activities in the village. They had been given training on leadership development and planning as a part of capacity building initiative. Further, they are linked with different development opportunities as they can take lead role for their own community development.

EDUCATION: A person without education is blind is a common proverb. Lack of basic education is one of the causes of poverty and sufferings. Access to education of the children from the poor families is sometime denied due to poverty. 'Education for All' and particularly to contribute to the government's commitment towards MDG-2 which focused on to 'achieve universal primary education', NDP likes to explore those children of poor families deprived from education, providing necessary technical and logistic supports to ensure their access to education.

Education initiatives utilizing organization's own resources:

In view to promoting school education for the disadvantaged poor children NDP has been operating four ECCD (early childhood care and development) in the slum areas of Sirajganj Pourasava, two in Bera upazilas and one in Bhangura upazila of Pabna district. Each ECCD center runs in two shifts- the first shift operates for thirty children under SBK and the second shift operates for thirty children under pre-schooling. The Facilitator conducts sessions using learning materials like- letter boards, picture boards, puzzle boards, different toys and games to encourage the children and develop interest among them to make fit for primary school education. The centers run under the management of local CMC (center management committee). The overall progress reviewed regularly in the meetings with parents-teachers and SMC. The learners are assisted in getting supports (education materials) from the department of primary education at upazila. Also, initiative has been taken to provide coaching supports to the poor children of the rural areas through operating Sikkha Charcha Kendra. Presently, there are twenty-five Sikkha Charcha Kendra in Sirajganj and Kamarkhanda upazila of Sirajganj district. The children get coaching supports in the sikkha charcha kendra under the guidance of the experienced teachers free of costs.

Students Scholarship Programme' a special social initiative of NDP:

NDP has introduced students' scholarship programme in 2013 as a special initiative for the poor and meritorious children of its micro-finance beneficiary families to assist and encourage them in higher education. The students passing PSC (primary school certificate) or JSC (junior school certificate) with GPA5 are selected under scholarship

programme. The children passed PSC get taka 300 monthly for three years and the children passed JSC get taka 500 monthly for two years. It is payable on quarterly basis by Bank Cheque. There are fifty-four children now enrolled under scholarship programme. Before distributing the scholarship, management committee sits together with the parents of the children and school teachers to make them understand the rational of the scholarship. Further, NDP take care on the educational progress of the scholarship holder students and is committed to build their future. The programme is being operating through NDP's own resource.

Protyasha-Education Project: In view to strengthen the civil society in enhancing primary school enrollment and ensuring quality education for all school-aged children in rural areas NDP with the assistance of Campaign for Popular Education (CAMPE) has been launching Protyasha (Education) Project in Kamarkhanda and Raigonj upazila of Sirajganj district since 01.10.2013. There are community education watch groups at union level. A database of school-aged children has been developed and initiatives have taken towards increasing school admission of poor children. There are several initiatives/programmes taken under the project.

(A) Local advocacy: Advocacy made with the local administration and the department of education for getting their supports in the project.

(B) Coordination meeting with SMC, education watch committee and teachers: Ward level coordination meetings organized with the SMC (school management committee), community education watch group and the school teachers to motivate them and make them responsible to look after the school educations, take care of school progress and encouraged community peoples towards sending their children at school.

(C) Bi- monthly meeting with community education watch group: Regular bi- monthly meetings held with the community education watch group at each union, where the respective UP chairman presided over the meeting. The UP members and representatives from NDP-Protyasha project also took part in the meeting. The overall progress monitoring, planning and the future directions to make the project success are the key issues discussed in the meetings. It has found that the community education watch groups are now self-motivated and become responsible. They regularly monitor the school education, discuss with the teachers on the progress and encourage the parents sending their children at schools, which resulting increase of school enrollment, restricting schools drop-out and ensuring quality education.

(D) Parents gatherings: The initiative has taken to facilitate the scope of sharing the school environment, aware the parents, progress of the students and responsibilities of the parents towards achieving quality education for their children.

(E) Cultural and sports competition: The cultural and sports competition organized in the primary schools for the

physical and mental development of the children and encourage them towards schooling.

(F) Reception to the PSC passed students and scholarship holders: A reception ceremony organized for the students, who passed PSC examination with GPA5 and those got scholarships. They are awarded with gifts and given crest that encourages them for future education. The local administration and the representatives of the department of education, school teachers, public representatives, parents and the community leaders are attend in the reception ceremony.

(G) Reception to the nursery children: A reception ceremony organized for the children got admission in to the nursery sections to welcome them. It encourages them and the little children become interested in schooling that also impact towards reducing school drop-outs. The mothers attending in the ceremony experience something interesting and become encouraged sending their children at schools.

(H) Campaign for 'Kemon Boi Chai' (which kinds of books preferred): This is a very interesting and special event to know the opinion of different stakeholders that which kinds of books preferable for the primary and junior school students. The students, school teachers, parents, educationists, representatives of the department of education and local administration took part in the event and expressed their opinion on the issue. The

colorful pictures, attractive cover pages and bold letters with clear font for junior classes were the major opinions point out in the event. It could help sending recommendations to the policymakers for improving the books and bringing the changes where needed, which ultimately resultant to enhance quality education for all. The project is being implementing in effective coordination and linkage with the local UP and the department of education.

Education initiatives under Enrich-Samriddhi Project:

There are 25 education centers have been operating under the project at Chakla under Bera upazila of Pabna district and 35 centers at Kachikata under Gurudaspur upazila of Natore district. Each center is being operating with 30 learners/students of shishu class and class I or II. The Teachers (volunteers) conducts regular sessions and encourage the children developing their intellectuality and make them fit for primary school education. The centers run under the management of local CMC (center management committee).

The overall progress reviewed regularly in the meetings with parents-teachers and SMC.

HEALTH AND FAMILY PLANNING:

"Health is wealth" is a common proverb. People with ill health cannot contribute for self development or for others. Ignorance, reluctant to good practice, lack of available services, poverty and lack of access to information are the reasons for poor health for the people living in the rural areas. The use of unsafe water causes waterborne disease. Women suffer from different diseases related to reproductive health. Maternal and child mortality rate is still high in the rural areas and still there are the peoples in the rural areas with superstition and don't bother for adopting family planning (FP). Proper services are not available in the rural areas and quite absent somewhere in the chars and out reach areas, where the poor peoples are deprived of getting even the primary health care (PHC) services. Distance, unavailability of local transports, transport cost and cost for the treatment are the main barriers for them to get PHC & FP services. NDP works in promoting essential primary health care & family planning (PHC&FP) services for the poor people. It works for developing awareness and education among the communities on health, hygiene, family planning and nutrition, and also works for developing linkage with the existing



The Deputy Commissioner, Sirajganj giving some education materials and books to a teacher in the event- 'Kemon Boi Chai'

clear and error free printings without any mistakes in spelling,

government and private sectors facilities and services available in the areas.



The Paramedic is doing check-up of a child suffering from common cold

Health Services Programme a special initiative of NDP:

NDP has been launching the programme since January 2009, with an objective to promote essential primary health care services for the local community,

all to get essential medicines with an affordable price (10% less than MRP). The center remains open throughout the office hours for six days a week. In addition, health camps organized at centers with the assistance of specialized doctors, like-child/medicine specialist, gynecologist, etc. The programme has been managed with organization's own fund.



A poor cataract patient after surgical operation (free of cost) is found in front of the mobile operation theater

especially for the pregnant women, lactating mothers and children of the poor households. The center-based health care services are provided to the community. Presently, there are seven centers being operating under seven branch offices of the micro-finance programme. The Paramedic conducts sessions on health, hygiene, family planning and nutrition at group level in the morning shift to make aware the community people, conducts sessions with the pregnant women and adolescent girls separately and also visits the household. She also does diabetic test and pregnancy test at field. Further, regular outdoor services are provided in the centers at afternoon shift. The outdoor services include patient follow-up, pre and anti natal care services, minor pathological and routine testing. A minimum charge incurred for issuance of family health cards among the interested persons and the beneficiaries are allowed to get the services free of cost, where the non- beneficiaries have to pay Tk.10 for each visit. There are the small medicine shops in each center, where there are the scope for

Women Friendly Hospital Programme (WFHP):

NDP with the assistance of Naripokkho under the supports of UNICEF has started a new initiative- WFHP to establish women friendly services in the General Hospital, Sirajganj, which starts in June 2015. The objective of the initiative is to reduce maternal mortality rate creating friendly environment for the women as they get equal services like men. One hospital monitor under the guidance of the hospital authority has been regularly working together with the hospital staffs trying to find out the weak areas need to be improved and pursuing the authorities develop it as standard. It is expected that through the project deliverables/interventions it will be able to establish quality services in the hospital, where the women will get adequate health services with dignity and respect on time.

Health & FP interventions under Enrich /Samriddhi Project:

Health and family planning services are the essential components under Samriddhi Project. The project has been operating in Bera upazila of Pabna district and Gurudaspur upazila of Natore district. One union in each upazila has selected to make it as a model in respect to all sorts of development services and the project is being operating as a support services under the micro-finance programme. Under health services, there's having several special initiatives, of which primary health care (PHC) services is a major one for the target beneficiaries and other community people. The Paramedics along with health volunteers conduct sessions on health, hygiene; family planning and nutrition at community level in the morning shift to make aware the community people and also visits the households. They also do diabetic test and pregnancy test at field. Further, regular outdoor services are provided in the centers (branch/ project) office at afternoon shift. In addition, there is health camps organized at village level with the assistance of specialized doctors, like- child/medicine specialist, gynecologist, ophthalmologist etc. Besides, free eye camp organized in the locality as the poor reversible cataract patient get eye operation free of costs. A total of seventy-five poor cataract patients have brought under surgical operation under the project that created great reputation in the local community.

Health intervention under DIISP Project:

Under DIISP (Developing Inclusive Insurance Sector Project) the peoples make aware on health management and the importance of health insurance. They are motivated to take health insurance policy with a minimum affordable one-shot premium to enjoy hospital services facilities for all family members. Here also, the Paramedic conduct sessions on PHC & FP at group level in the morning shift to make aware them and visits the households and outdoor services at the branch offices in the afternoon shift. In addition, health camps organized at village level with specialized doctors. The programme is being operating as a support services under the micro-finance programme.

Health intervention under Ujjibito Project:

There are health services taken for the poor beneficiaries under Ujjibito Project. Only there is preventive service under which the Paramedic conducts regular sessions on primary health care and family planning at village level for developing awareness among the beneficiaries. The Paramedic also visits the beneficiary households to find out the person (patients) needs health care services. S/he advice them and refers to the nearby government's/private sector health clinic or hospitals.

PHC & FP Project under CLP2: In view to promote basic primary health care and family planning services for the char lands people, there is PHC and FP project under

Chars Livelihoods Programme (CLP2) now has been operating in the Bhuapur upazila of Tangail district. The satellite clinic programmes operate twice in a month in eight spots under the project. The Paramedic provides basic primary health care (treatment and follow-up) and family planning services for the CPHH (core project participant households). Besides, the CSK (char syastha karmi) regularly visit the households and conducts health education sessions with the mothers at village level to make them aware on health, hygiene; family planning and nutrition. They also assist in organizing the satellite clinic programmes. The cost for service delivery with medicine for the CPHH are borne by the project through households' voucher scheme and the community peoples are also allowed for the services only with the payment for the medical costs. The more complex patients are referred to the private hospital for improved services, the cost of which is also reimbursed under the project. Further, family planning contraceptives, iron folic acid and micro-nutrient supplements (monimix) are also provided to them.

WATER, HYGIENE AND SANITATION:

Water and sanitation facilities are the basic requirements of people for keeping good health. Bangladesh is a land of rivers, where once there were the available sources of plenty of water but due to climate change, it's hardly to find available water sources in the rural areas, which is safe for public use. The water sources have been reducing day by day and many tube wells found out of reach of underground water sources during summer season. Although most of the peoples in rural areas are now using the tube-well water for drinking purposes, still the poor people could not pay any efforts to manage safe water, rather forced to use unsafe water which is the source of contamination for different diseases found to them frequently. The very poor and unhygienic sanitation facilities in most of the houses in the rural areas are the causes for many diseases and the main reason for water pollution. Also, ignorance, reluctant to good practice, lack of available services, poverty and lack of access to information are the reasons for poor sanitation and hygiene condition in the rural areas. NDP provides necessary technical and input supports to promote and create access of poor people to safe drinking water.

Enhancing Governance and Capacity in Wat-San Project:

NDP has been implementing the Enhancing Governance and Capacity of Service Providers and Civil Society in Water Supply and Sanitation Sectors Project supported by NGO Forum for Public Health in Shahajadpur upazila of Sirajganj district. The objective of the project is to promote poor peoples friendly water supply system and increase governance in sanitation service sectors through developing capacities of different stakeholders. There are the activities taken under the project include: awareness campaign initiatives,

meeting and workshops with the community people, local service providers, government sectors, local wat-san committees and the elected bodies. Also, need-based small wat-san supports are provided to the poor community people. The project is being implementing in effective linkage and coordination with the local wat-san committees and the elected bodies.

Wat-San interventions under CLP2 and SHOUHARDO II Program:

The water and sanitation issues has considered as the important interventions in Chars Livelihoods Programme (CLP2) and SHOUHARDO II Program. It works for community awareness raising and creating their access to safe water facilities and promotes environmentally sound and self managed water and sanitation practices in the rural areas. Initiatives have been taken in both the projects for establishing 100% sanitation coverage village in the operational areas. Community mobilizations were done for eradicating open latrines and small cash supports provided to the poor households for installation of low cost latrines. Further, there are large numbers of shallow tube-wells installed above the highest flooding level, re-construct the platforms and also many tube-wells were repaired. All these resultants towards good hygiene and sanitation practices by the communities and significantly reduced the water-borne diseases in the operational areas.

A major challenge faced by the people in somewhere of Bangladesh, where there is high saturation of arsenic found in tube-well water sources that is not permissible for human health and can be the cause for arsenicosis. In addition, the presence of excessive iron particles also makes using this water for drinking or cooking purposes very dangerous. To mitigate this problem, NDP through its **CLP2 and SHOUHARDO II Program** has taken initiatives for arsenic testing of the tube-wells in the project areas. Those tube-wells containing arsenic in water are marked with red color to make aware the people. Further, iron-removal plant has been constructed under the support of **Enhancing Governance and Capacity of Civil Society in Wat-San Sector Project** managed by the community to ensure safe water for them.

DSABILITY: Disability is a social issue that affects the lives of people with disabilities in our society. As much the community will be aware and the PWD people are to be integrated with development initiatives, there will be reduce of discrimination against them. NDP works for preventing the increasing of the number of PWD and take initiatives to include them for improving their livelihoods. Needs of the PWDs are determined and prioritized before designing the programme. Through the experience gained implementing **Disability and Development Project** during 2000-2004 under the supports of World Bank, at the end of the project, considering the importance of the need to work on disability issue, NDP has taken the issue as a regular initiative. It has allocated annual budget (fund) from its own resource to continue the works on disability issue and

accordingly deployed experienced CHDRP (community handicapped and disability resource person) to be working on the issue.

Disability in Development Project: NDP has been launching Disability in Development Project since 2005 with an objective to develop social awareness and responsibilities of the people on disability issues and thus reduce discrimination and inequalities against the PWD thus establish their dignity and rights. PWDs are excluded from the mainstream of development process and hardly get opportunities to be organized themselves. If they are stimulated that could make them able to take control of their lives. The rights of PWD get established when rehabilitation for them in the community is ensured. Through survey the PWDs are classified in to four main categories- **physical, visual, hearing & speech and mental.** They are encouraged to be organized in self-help groups as their own platform for development and empowerment. Different capacity building trainings provided to them. Also, assistive device supports, PRT services, surgical operation for the cataract patients and rehabilitation supports provided to them. Further, they are assisted in obtaining PWD certificate, entitlements and rights. The interested and potentials PWD are allowed to get soft loan supports for engaging them in income generating activities as they can contribute towards family income. The PWD children are assisted in getting access to mainstream school education and education materials support provided to them. The trained CHDRP provides PRT (primary rehabilitation therapy) services for the PWD clients assisting them recovery their physical abilities. The PRT includes: range of motion (ROM), examination of muscle grade, strengthening and stressing therapy; fluctuation, extension, inversion, aversion, abduction and adduction therapy for muscle; speech therapy, articulation and client and family counseling.

2. ECONOMIC SECTOR:

Bangladesh is a developing and poorer country in the world. Economic development is indispensable to eliminate poverty. Poor people of the rural areas are mostly depends on agriculture but due to the rapid growth of population number of families having cultivable land are decreasing. Farmers are turning to share croppers and agricultural labourer. Many poor people of rural areas migrate to other areas for searching seasonal employment. Women have very limited scope for earning at village level. Generation of employment in the rural areas can help these people to stay in the community and participate in the development programmes. Access to micro-finance services and promotion of diversified income generating activities can enable the rural women to be employed and contribute in household's income thus reduce poverty.

The Economic Sector includes: Micro-Finance and Savings.

MICRO-FINANCE: Bangladesh is known as the land of Micro-Finance Programme (MFP). Micro Finance has created scope for access to the poor in credit. NDP has a long experience of operating **Micro-Finance Programme**, since March 1994. In the beginning, the MFP starts utilizing organization's own resources. NDP has become the **partner of Palli Karma Sahayak Foundation (PKSF)** in September 2005. The objective of MFP is to change livelihoods of the target beneficiaries creating sustainable economic development opportunities for them. A survey is being conducting to find out the target beneficiaries and collecting baseline information. The beneficiaries are organized in groups to form poor peoples own platform of development. They sit together in **weekly meetings** to discuss on social, health, education and rights issues, and also take collective decisions on income generating activities (IGA) and loan issues. The geographical area under MFP covers Sirajganj, Bogra, Natore and Pabna districts. To ensure smooth functioning, the programme is being operating through two zonal offices, eight area offices and forty-one branch offices. NDP has the legalities to operate MFP everywhere in Bangladesh through obtaining **MRA (Micro-credit Regulatory Authority) registration** in 2007.



Beef fattening is a potential enterprise- now become popularizing among the MFP beneficiaries

There are seven components of MFP, each with its own characteristics, which are as follows;

| Components | Loan Ceiling | Starting Ceiling (max) | Per step Increase | Rate of Interest | Repayment Schedule |
|------------------------------------|---------------------|------------------------|-------------------|-------------------|------------------------------|
| Jagoron | Tk.8,000-50,000 | Tk.10,000 | Tk.5,000 | 24.79% (decline) | Weekly within 46 week |
| Agrosor | Tk.30,000-1,000,000 | Tk.100,000 | Tk.50,000 | 24.79% (decline) | Monthly/Weekly within 1 year |
| Buniad | Tk.5,000-29,000 | Tk.10,000 | Tk.5,000 | 20.84% (decline) | Weekly within 46 week |
| Sufolon | Tk.5,000-50,000 | Tk.50,000 | — | 2.00%/m (decline) | Once within 6 months |
| KGF (Sufolon) | Tk.5,000-50,000 | Tk.50,000 | — | 2.00%/m (decline) | Once within 6 months |
| Sahos | Tk.1,000-4,000 | Tk.4,000 | — | 8.00% (decline) | Weekly within 40 week |
| LIFT (Land Leasing for Ultra Poor) | Tk.5,000-20,000 | Tk.20,000 | — | 2.00% (decline) | Once within 6 months |

In view to link the poor people with sustainable economic development opportunities under MFP, some development interventions have been linked with the programme. These include- **agriculture unit and livestock unit project, KGF (Kuwait Goodwill Fund) project, Samriddhi (Enrich) project and Ujjibito project**. The activities under these projects detailed in the relevant sectors. The said interventions developed people's more confidence and interests on micro finance programme.

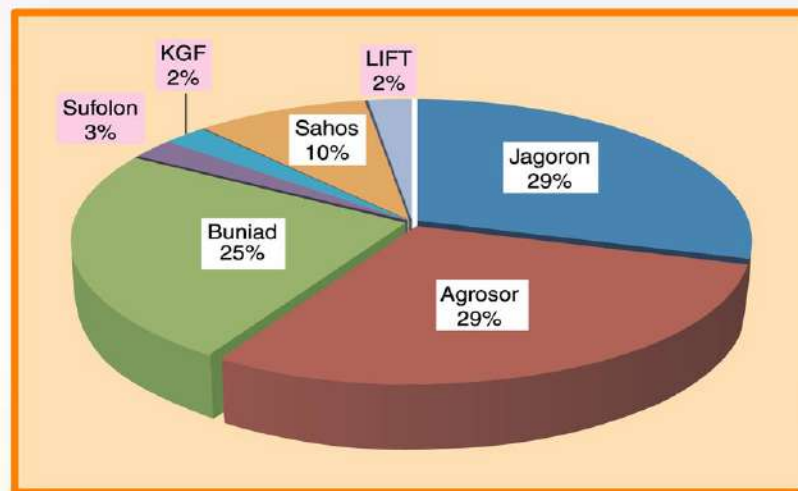
It has found that micro finance programme has significantly contributed towards creating employment generation and increased income could contribute towards accelerating livelihoods empowerment in the rural areas, especially for the poor women beneficiaries thus greatly contributing towards national economy. The poor women contributing to their family income has raised their dignity in the family and society.

MFP Citizen Charter : With an opinion to be accountable and transparent in service delivery of MFP and create access to information and services of MFP for the beneficiaries, the organization has established 'MFP Citizen Charter' with adequate information on the services and installed bill-boards inside head office premises, branch offices and the public places. It develops public confidence on micro-finance programme and the beneficiaries now feel much more secured to be affiliated with it.

SAVINGS: The beneficiaries enrolled under MFP are encouraged to accumulate savings to reduce their dependency on credit supports. They make savings following the group norms as well as organizational policy. The staffs along with loan reimbursement also collect the savings during weekly meetings and deposits it to the branch office on the name of the group accounts. The beneficiaries have every freedom to withdraw their savings at any time providing that there is the group regulation and no loan outstanding lies with the beneficiary, who wishes to withdraw the savings.

Loan and Savings Outstanding: The total loan outstanding in MFP at the end of July 2015 is taka 998,562,639 with 63,012 borrowers and the total savings outstanding is taka 255,505,145 with 78,001 beneficiaries in 3,868 groups. The cumulative rate of recovery at the end of the fiscal year is 99.89% with an amount of taka 7,827,497 remain as overdue loan outstanding with 1,252 borrowers.

The component-wise loan outstanding as on 30 June 2015 is shown in percentage (%) in the pie chart;



The savings and loan flow since last five years is shown in the following bar chart;



(The figure above has shown in BDT lac)

Annual growth analysis of MFP:

| Item | 30.06.2014 | 30.06.2015 | Difference | Growth in % |
|---|---------------|---------------|-------------|-------------|
| Number of Groups | 3,982 | 3,868 | -114 | 2.86% (-) |
| Number of Members | 74,802 | 78,001 | 7,675 | 4.28% (+) |
| Savings outstanding in taka | 209,567,606 | 255,505,058 | 45,937,452 | 21.92% (+) |
| Average savings per group in taka | 52,629 | 66,056 | 13,427 | 25.51% (+) |
| Average savings per member in taka | 2,802 | 3,276 | 474 | 16.50% (+) |
| Loan disbursement in taka (principal) | 1,546,210,000 | 1,863,113,000 | 316,903,000 | 20.85% (+) |
| Loan realization in taka (principal) | 1,429,949,034 | 1,689,079,850 | 259,130,816 | 18.12% (+) |
| Loan outstanding in taka | 824,529,489 | 998,562,638 | 174,033,149 | 21.11% (+) |
| Number of Borrowers (excluding support loans) | 58,053 | 63,012 | 4,959 | 8.54% (+) |
| Average Loan outstanding in taka (principal) per member | 14,203 | 15,847 | 1,644 | 11.58% (+) |
| Overdue Loan outstanding in taka | 8,997,443 | 7,827,497 | 1,169,946 | 13.00% (+) |
| Number of Borrowers with overdue loan | 2,112 | 1,212 | 900 | 42.61% (+) |
| Percentage of beneficiary coverage under credit support | 77.60 | 80.78 | 3.18 | 4.10% (+) |
| Percentage of cumulative rate of recovery | 99.84 | 99.89 | 0.05 | 0.05% (+) |
| Net surplus in taka | 73,879,201 | 83,519,897 | 9,640,696 | 13.05% (+) |

Savings initiatives under VSL Project of CLP2:

The self-initiated savings accumulation among the CPHH (core participant household) and non-CPHH are encouraged in village savings loan (VSL) component under CLP2. The interested persons are assisted in organizing VSL groups. The capacity of the participated members has been developed and make them responsible for overall savings management- collecting the savings (as share unit), keeping it under their own custody (in a suitcase, with three keys kept by three participants, each with one key), distributing the savings among themselves and share out every after three months with a declaration of profit as decided by the group members. There is huge interest found among the CPHH and non-CPHH to be affiliated under VSL and most of them now have owned small assets like- goat, poultry birds etc utilizing the savings.

Special savings initiatives under Enrich-Samriddhi Project:

There are special savings initiatives taken under Enrich-Samriddhi Project. The female headed HH, ultra poor, widow, disabled person and the land less HH have been brought under the initiatives. The beneficiaries are encouraged to save taka 100 to taka 1,000 per month in a government scheduled bank on regular basis. At the end of two years they will get twice of the savings amount from the project fund. The beneficiaries now feel charms at the declaration and encouraged in savings following the project policy.

3. LIVELIHOODS SECTOR:

The 2010 Households Income and Expenditure Survey (HIES) under Bangladesh Bureau of Statistics (BBS) reveals that around 31.6 percent populations live below the national poverty line and nearly half of them are chronically food insecure and consume less than 1800 Kcal per day. The pregnant women in rural areas suffer from chronic energy deficiency and nearly half of the

children under 5 are underweight. The main drives of food insecurity among these ultra poor are lack of access to food. Furthermore, ready access to productive assets and services, and promotion of diversified activities can enhance household income and reduce poverty thus change livelihoods. Generation of employment in the rural areas can help in this process and increased income could contribute towards accelerating livelihoods empowerment.

The Livelihoods Sector includes: Food Security, Livelihoods and Nutrition.

FOOD SECURITY: A large number of poor people in Bangladesh facing extreme food insecurity and are unable to manage food (required calories) for all the family members everyday thus lives with poverty. It is a great challenge for the nation to achieve food security for the ultra poor and this is totally depends on ensuring economic access to food for them. NDP through its different programme tries to reduce food insecurity thus reduce poverty.-

Food security initiatives under Ujjibito Project:

There are different initiatives under Food Security-2012 Bangladesh Ujjibito Project, a special project for the ultra poor women, which has been operating in fifteen upazilas of Sirajganj, Pabna and Natore districts with the financial support of EU (European Union). The project is being implementing under the coordination of the micro-finance programme. The ultra poor beneficiaries are given different skill (homestead vegetable cultivation, vermin-compost making, goat rearing in slatted house and trade-based trainings, like- block-boutique, tailoring, and handicraft. The trained beneficiaries are provided the necessary equipment and assistance given to link them with micro-finance institutions as they can get the necessary credit



Upazila Chairman (3rd from right), Shahajadpur is distributing sewing machine among the trained beneficiaries under Ujjibito Project

supports for IGA. It has found that most of the poor beneficiaries now involved with sustainable income generating activities thus changing livelihoods.

Food security initiatives under SHOUHARDO

II Program: The SHOUHARDO (Strengthening Household's Ability to Respond to Development Opportunities) II Program runs for four years starting from March 2011 and ended in February 2015 with the assistance of CARE Bangladesh and funded by USAID and the Government of Bangladesh. There was the to transform the lives by reducing vulnerability to food insecurity of 21,129 eligible target poor and extreme poor (PEP) households under Bera and Bhangura upazilas of Pabna district. The program comprised the integration of several components, of them commodity distribution among the pregnant women and lactating mothers (with children under2) was a major one. A total of 2,059 MT supplementary commodity supports distributed through 20 food distribution point (FDP) based at union level. There were 6,788 PW (pregnant women) from MCHN (mother child health and nutrition) villages and 2,548 from PM2A (prevention of malnutrition in under2 approach) villages. Each beneficiary got 10.00kg wheat, 0.50kg lentil and 1.00kg edible oil once in a month. Under vulnerable group feedings, the MCHN ration has distributed among the pregnant women and lactating mothers of the households irrespective of WBA class. Regular growth monitoring has done under the program, which found that the trends of improvement in nutritional status are visible in about 100% cases of food recipients. Further, there were initiatives for enhancing food production using appropriate and innovative technologies.

Food security initiatives under

FSUP-N Project: NDP has implemented Food Security for Ultra Poor Nutrition (FSUP-N) Project from October 2011 to December 2014 with the assistance of WFP funded by EU. Although the overall objective of the project was to enhance nutritional status of the malnourished lactating and pregnant women, children under 5 and adolescent girls, it has also contributed towards ensuring food security of the targeted households in five unions under Sirajganj sadar upazila of Sirajganj district thus reduce poverty of the poor households.

LIVELIHOODS:

Employment generation in the rural areas, especially for the poor and women, and access to services, and promotion of diversified activities can enhance household income could contribute towards accelerating livelihoods empowerment. It requires satisfying the people's needs for living with dignity and getting enjoyment of required foods for all

the family members throughout the years, shelter with safety, basic health care facilities, good hygienic environment and access to education.

Livelihoods development initiative in Livelihoods Development Project under CLP:

NDP has been implementing Chars Livelihoods Programme (CLP) of its phase 2.6 with 1,176 targeted CPHH (core participant households) in one union under Bhuapur upazila of Tangail district. The objective of CLP is to significantly reducing poverty of the targeted poor people living in the isolated char lands areas through gaining them access to ready resources and providing livelihoods supports. The programme is being assisted by the DFID-CLP and the Government of Bangladesh. There is integration of different components/projects under CLP. A total of 1,176 CPHH are provided with different livelihoods supports under livelihoods development component of CLP2. The monthly family stipend @Tk.350.00 for eighteen months along with @Tk.250.00 for first six months as primary livelihoods supports is provided to them and the **asset grant supports Tk.17,500-18,200** in once to each CPHH for buying productive asset(s) by their own choice.

Different skills development trainings are given to them before distributing the asset grants. They are also provided the agricultural input (seeds, seedlings, saplings, fertilizer) and livestock input (cattle/poultry feeds, vaccine and vitamin) supports. Further, they are assisted in cattle/poultry vaccination and de-worming. In addition, cattle/poultry vaccinators are developed among the community peoples ensuring technical supports to them. It has found that the asset recipient CPHH has

become able to develop their assets/resources and some of them now owned assets valued about double or triple they received.



A poor beneficiary of ESL Project has taken milk-cow rearing as an initiative for changing livelihoods

Livelihoods development initiatives under ESL Project: The Ensuring Sustainable Livelihoods (ESL) for Small-holder Farmers through Dairy and Beef Value Chain Enterprise Project has started on August 2014 with the assistance of Heifer International (HI). The objective of the project is to ensure sustainable livelihoods of the poor people through pass on gifts with effective management of dairy and value chain beef fattening. The project has been implementing in only five villages of Walia union under Lalpur upazila of Natore district. A baseline has been developed in the beginning. The pass on groups developed with the interested community people and given foundation training on twelve corner stones (the values of HI) and skill development trainings on cattle/poultry rearing, homestead vegetable cultivation, savings and IGA management. The members are encouraged in savings building and pass on gifts. They are given small livestock (goat) and other input supports and assist getting micro-finance supports for beef fattening and dairy value chain development. Livestock vaccinator has developed within the community and assists ensuring supports from GoB service

providers. It has found that capacities developed to the dairy and beef fattening value chain entrepreneurs and value-based development practices are visible among the members that could impact towards changing livelihoods to them.

Livelihoods development initiatives under ICVGD Programme:

The Investment Component for Vulnerable Group Development (ICVGD) Programme starts recently in May 2015 with an objective to change livelihoods and empower the vulnerable poor women through capacity building, skill development and creation of job opportunities for them. A baseline has been developed through households' survey of all the VGD card holders' poor women in the areas and a final list of 2,000 beneficiaries has been made among 50% of total based on the priority following the set up criteria. A **cash grant support of Tk.15,000** will be provided to each beneficiary household for the sustainable income generating activities chosen by their own. The programme is being implementing in Belkuchi and Chowhali upazila of Sirajganj district under the



Executive Director, NDP (left) along with high officials from DWA and WFP found in the Consultation Workshop on ICVGD Project

assistance and direct coordination of the department of women affairs and effective linkage with the concerned UP and local

administration with the technical supports from WFP.

Livelihoods development initiatives under VGD Programme:

NDP has been implementing the Vulnerable Group Development (ICVGD) Programme since January 2015 in view to empower and change livelihoods of the vulnerable poor women. The poor beneficiaries are provided with different skills development trainings, encourage in savings building and assist developing linkage with MFI institutions as they can get credit supports for IGA. The programme has been implementing with the assistance of Department of Women Affairs (GoB).

Livelihoods development initiatives under ENRICH/Samriddhi Project:

The ENRICH/Samriddhi Project has been implementing since August 2013 with an objective to eliminate poverty promoting sustainable livelihoods through enhancing resources and increase capacities of the poor households. The project is being implementing in two upazilas (Bera and Gurudaspur) of Pabna and Natore districts. One union in each upazila has selected to make it as a model in respect to all sorts of development services and the project is being operating as a support services under the micro-finance programme. A baseline has developed through households' survey of all the households in the union. The targeted households are assisted in making households development plan. The vocational trainings and job creation for the unemployed youths, beggar rehabilitation and special savings programme are the major livelihoods initiatives under the project. There are 23 unemployed youths received months long vocational training under the project supports and most of them are now employed in different institutions. Besides, 5 beggars have been brought under 'beggar rehabilitation' programme during the year and Tk.100,000 has provided to each of them as livelihoods supports to start income generating activities. The overall project activities are implementing in effective linkage with the government service giver institutions and local UP. Palli Karmo Sahayak Foundation (PKSF) is providing the required supports in the project.

A follow-up Case Study: Shahanur lives with dignity now

Shahanur is a man of forty-nine years aged now, who had lost her eye sights when he was only a child of four years. He has past 45 years of his life as a blind person, who deprived watching anything around him; the

beauties of nature, the sun and the moon. Now he revive his eye sight with the help of 'Free Eye Sight Camp' organized under Enrich-Samriddhi Project. Getting the eye sight back was the most memorable and pleasant moment in his life. During this long period, he experienced several painful events of his life. He was born in a very poor family in a remote village named Chakla under Bera upazila of Pabna district. He lost his parents when he was only ten years aged. Not only sterile eye sights but he found darkness everywhere in his surroundings, who treated him as a burden in the society. After a couple of years, three of his elder brothers left him and none came forward to help. He become alone and absolutely helpless. Finding no alternatives, he decided to leave the house and took shelter in a Hafizia Madrasa (where there is the facilities for the orphanage children to learn the Holy Quran free of cost) and to become a 'Hafez'. When he was thirteen years, with the help of a distant relative of the neighboring village he get admission in a Kowmi Hafizia Madrasa a distant area from his village. He had lovely tone of voice from very childhood and a great thirst to learn the Holy Quran. He felt charms to think that his dream is then going to be fulfilled. Although he was very attentive and always loyal to his teachers, still some of his co-fellows in the madrasa and teachers were crude to him. He used to recite the Holy Quran and requested his teachers to pay their comments and thus help him how to do better. But he could not enjoy any satisfaction at all and at last after struggling for three years he left the institution. Again he gets admitted in a Hafizia Madrasa at Pabna district town. The situations were alike here but still he spent another one year in the new institution. The Madrasa authority always feels bore with him and at last Shahanur forced to leave the institution with a sorrow mind.

Again he falls in difficulties. Then he returns back to his house and take shelter to his sister's family, who got married in the neighboring house. His sister's family was also very poor. It was hardship for them to manage the expenses of Shahanur and on the other hand, they were annoyed of thinking that he had been grown up as a young man. At last, they could found a good solution and decided to manage the situation in a different way to get Shahanur married. But it was not so easy to find out a young girl, who is willing to marry a blind person. At last, Mabia, a village girl from the nearby union agreed to marry him, who was one of the daughters among seven of her poor father. Then

Shahanur's sister married off his brother. After get married, Shahanur don't have any source of earning but he should have to manage his family. Then finding no other options, in search of livings, he starts begging in the bus stands, market places and elsewhere. He had been passing miserable life with a very little income from begging. After two years of his marriage, his wife gives birth to a son and within following seven years she has given birth to another two sons and two daughters, altogether five. It creates burden to manage his family and they were passing the lives with inadequate foods and used to skip the meals regularly. They have very poor clothing and no sanitation. Even his children were not attending schools causing lack of dress and inability to manage other school expenses. In this time, his elder son takes sharing the responsibilities of the family engaging him in agricultural works.

could. The project staffs assisted them managing the beef fattening activities efficiently. In the meanwhile, the project staffs with the help of local community leaders also assisted him to be employed as a Muazzin (announcer/ promoter for prayer and who lead it) in the nearby mosque in his village. He earns Tk.2,000 as monthly honorarium from it that helps him managing the family expenses. After about one year, he sold his bulls at Tk.126,500, with a neat profit of Tk.40,500 (Tk.36,000 expensed as cattle feed, medicine and others). Leaving the profession as begging from door to door, Shahanur is now passing a happy life with his family members. He lives with dignity in the society and the peoples pay him the due respects. All these changes become possible for him because of the assistance and grant supports he received from the Enrich-Samriddhi Project, for which he is contributed towards NDP and PKSF.



Shahanur along with her wife- Mabia is found in the cattle-shed taking care of a bull among two them owned now

NDP with the assistance of PKSF starts Enrich-Samriddhi Project in August 2013 at Chakla union, where Shahanur lives. Shahanur received Tk.100,000 as grant supports under 'beggar rehabilitation' from the project in June 2014. He purchased two bulls with Tk.50,000 for beef fattening and the rest money used for making cattle shed, purchasing cattle feeds and managing family expenses. He and his wife were very pleased and they start caring the cattle as best they

Livelihoods initiatives under SHOUHARDO II Program:

NDP has implemented SHOUHARDO (Strengthening Household's Ability to Respond to Development Opportunities) II Program, which had been designed mainly to improve livelihoods of the PEP (poor and extreme poor) through capacity building, food production and alternative income, and improving health, hygiene and nutrition (HHN) practices. The PEP beneficiaries were provided input supports for IGA (income generating activities) under CHD (comprehensive homestead development) component. The beneficiaries are now managing the IGA successfully utilizing their skills. They are engaged in crops and homestead vegetable production introducing appropriate technologies thus increased income. Effective linkage has developed with the department of agriculture (DAE) at upazila and field level and it has found that the PEP

peoples are getting necessary technical supports from them. The community agriculture volunteers (CAV) developed, who always assist them getting all sorts of technical supports. The community peoples are now much more aware on health issues and regularly visits the health centers/ community clinic, take regular vaccines for their children and of them own. The appropriate breast-feeding practices popularized among the mothers. The good health & hygiene practices are now found in the PEP households. The community health volunteer (CHV)



A CHD recipient beneficiary is found in her bottle-gourd garden, a suitable homestead IGA for cash earning

developed, who assist the beneficiaries getting basic health care and family planning services from the GOB and private sectors. All these initiatives significantly A CHD recipient beneficiary is found in her bottle-gourd garden, a suitable homestead IGA for cash earning contributed towards changing livelihoods the PEP households.

NUTRITION: There is nearly half of the population in our country are chronically food insecure and consume less than 1800 Kcal per day. A large number of population in the rural areas suffer mal-nutrition, of them the pregnant mothers suffer from chronic energy deficiency and nearly half of the children under 5 are underweight. The main drives of nutrition deficiency among these ultra poor are lack of access to food. The extreme poor also lack physical health due to a poor diet. A 'vicious cycle' therefore exists whereby individuals are not healthy due to a poor diet and are unfit to work.

FSUP-N Project: The Food Security for Ultra Poor Nutrition (FSUP-N) Project has implemented during the period October 2011 to December 2014 with the assistance of WFP funded by EU. The overall objective of the project was to enhance nutritional status of the malnourished lactating and pregnant women, children under 5 and adolescent girls thus reduce poverty of the poor households in five unions under Sirajganj sadar upazila of Sirajganj district thus reduce poverty of the poor households. Each eligible beneficiary has got 6.160 kg WSB+ (wheat soya blend) nutritious food once in a month through union level food distribution point. The BCC (behavior change

and communication) sessions, health & nutrition education and cooking demonstration were done on the spot. In addition, there were the initiatives for promotion of vegetable gardening and backyard poultry rearing. The beneficiaries were given training on homestead vegetable gardening and poultry rearing and also provided agricultural inputs like- seeds and saplings; tools like- sickle, spade and strainer; and poultry birds and duck for rearing. There was regular growth monitoring under the project, which found that the improvement in nutritional status are visible in about 100% cases of nutritious food recipients thus contributing towards reducing poverty of the poor households. At the same time the poor households are now growing vegetables at their homestead and getting protein supports from the poultry birds and duck rearing.

DNIP under CLP2: There are several activities have been carried out to develop nutrition status of the CPHH (core participant households) under direct nutrition

intervention project of CLP2. There were initiatives for developing awareness and knowledge of the poor CPHH as well as the community people on nutrition issues, health & hygiene and food processing. They are encouraged to use iodized salt for their family, de-worming initiatives for the family members, distributed micro-nutrient powder for 7-24 months children and folic/iron tablet has been distributed for the mothers and adolescent girls for reducing iron deficiency. The CPK (*char pusti karmi*) regularly visits the households, provide nutrition education and do counseling on HBCC (hygiene behavioral change communication) with the CPHH mothers at village level.

Nutrition intervention under SHOUHARDO II Program: Regular growth monitoring has done under the program to the food commodity recipient mother's children. Further, there were initiatives for enhancing food production through promotion of homestead vegetable cultivation, fish cultivation in small ponds, backyard poultry and goat rearing. Thus the increased production they used for family consumption enhanced family nutrition status. The community health volunteers (CHV) conducted regular health and nutrition sessions with the PEP and non-PEP mothers at the village. She also encouraged the mothers on appropriate food processing through cooking demonstration. There are significant results now noticed in improving the health, hygiene and nutrition status in about 100% of food recipients households' level.

4. AGRICULTURAL SECTOR:

The rapid population growth, massive increase of need for foods, extension of inhabitant and random establishment of industries

impacts on reducing cultivable crops land resulting less production in agricultural sector within the limited Earth. On the other hand, climate change affects negatively towards food production and huge loss of crops caused by natural disaster occur in each year. Food shortage always becomes a crucial issue for the nation. A large number of poor people in our country facing extreme food insecurity and are unable to manage food for all the family members everyday thus lives with poverty. Despite impressive economic and social gains in the past decade, Bangladesh is facing considerable challenges in sustaining and building on achievements towards the Millennium Development Goals (MDGs). Macroeconomic growth and higher agricultural productivity are insufficient to address food insecurity and malnutrition especially among the ultra poor in disaster prone areas. Therefore, to eliminate poverty it needs to increase agricultural production and crops diversification. The rural economy mainly depends on agriculture and the major populations in the operational areas (district) of NDP have their livelihoods on agricultural activities. Several initiatives has taken under different projects to increase food production using appropriate technology and likes to reduce food insecurity through enhanced crops production, promotion of food processing technology, and involve the target groups, especially the women community in agricultural development activities.

The Agricultural Sector includes: Agriculture, Livestock and Fisheries.

AGRICULTURE: Increased agricultural production and crops diversification can enhance poor people's access to food. In view to do that there are the initiatives for developing beneficiaries' skills, introducing them with appropriate and modern technologies, and assisting them with agricultural inputs supports, like- seeds, seedlings, fertilizer etc. along with technical supports. It vigorously popularizes the vegetable cultivation at homestead and other lands using compost manure (vermi compost and others) and natural pests' controls using pheromone traps. Likely, they are encouraged for developing the habits of 'grown more and consumption more' the green vegetable by themselves.

Agriculture initiatives under MFP: There are about 80,000 beneficiaries now enrolled under the **Micro-Finance Programme (MFP)**, the core programme of the organization. Different initiatives have been taken to develop their skills on agriculture, like- year-round vegetable cultivation and diversified crops production, natural pests' controls, harvesting and seed preservation techniques. They are encouraged to adopt innovative and new techniques in crops production. Further, they are encouraged to avoid random use of chemicals/pesticides and popularize the use of compost manure. Further, they are provided with different kinds of high yielding varieties of seeds. It has found that along with the income generating activities, most of the beneficiaries, especially the women are now involved with vegetable cultivation and

producing different types of crops, which has been contributing towards enhancing agricultural production at national level. NDP through its technical persons, always try to ensure necessary technical supports and follow-up to the activities taken by the beneficiaries.

Agriculture Unit and Livestock Unit Project under MFP: Agriculture unit and livestock unit project is an initiative under MFP that has taken to promote cost-effective production in agriculture and livestock sector adopting appropriate technologies, thus enhance food security.

Agriculture Unit: There are various initiatives taken under the unit for developing skills of the targeted potential beneficiaries (farmers) on innovative techniques, like- production of vermi-compost, introducing alternative dry and wet method in paddy cultivation, pheromone trapping for pest control, etc. in agriculture. The demonstration plots established to introduce the farmers with innovative techniques that are appropriate for them. It encouraged the farmers adopting new technologies, which has been popularizing to others. The farmers are also encouraged to avoid random use of chemicals/pesticides and popularize the use of organic (compost) manure. Agriculture advice center has established at community level as the farmers get necessary technical services. The farmers are now producing vermi compost and using it in agriculture cultivation and also using pheromone trap for pest control. The vegetable cultivation has been expanding day by day and the farmers are practicing seeds preservation following 'Maria Model' (RDA, Bogra). Moreover, door-step technical follow-up services and marketing supports provided to them and assisted in developing linkage with the DAE and NGO service providers.

Livestock Unit: The skills of the selected target potential beneficiaries (farmers) have been developed on beef fattening, cow rearing, goat rearing and poultry rearing. There is demonstration taken on livestock rearing to encourage the farmers adopting new technologies. Different input supports, like- goats and poultry birds, cattle/poultry sheds, de-worming, vaccination, and fodder were provided to the poor farmers. The farmers are now rearing the goats in slatted house, de-worming and vaccinating the cattle's regularly and use ideal feeds for the cattle, which make the business more profitable.

All the above initiatives taken under the agriculture unit and livestock unit project found cost-effective. The homestead gardening and crops production enhanced, and the users (farmer) getting benefit from it, which encourages other farmers to practice the same that resulting growing of healthy green vegetables and human health friendly meats and milk.

Agriculture intervention under Ujjibito Program: The Ujjibito Program starts on 01.01.2014 with the supports of PKSF. To sustainable elimination of hunger and poverty in the poverty prone areas is the main objective of the program. Accordingly, agricultural activities have been taken as the major

intervention under it. To promote small scale agriculture like, vegetable cultivation, there are initiatives for developing skills of the targeted poor female beneficiaries and providing them supports on preparing vermi-compost, using pheromone trapping for pest control, etc. The demonstration plots established to introduce them with innovative techniques that are appropriate for them. The beneficiaries are now realized the harmful effects of random use of chemicals/pesticides and encouraged to avoid it thus using organic (compost) manure. The farmers are now producing vermi compost and using it in crops cultivation and also using pheromone trapping for pest control. Further, skills of the beneficiaries have been developed on beef fattening, cow rearing, goat rearing and poultry rearing. Different supports, like-cattle/poultry shed making, vaccination, goats and poultry birds were provided to them. The farmers are now rearing the goats in slatted house, de-worming and vaccinating the cattle's regularly and now getting more profit. Moreover, door-step technical follow-up services provided to them. The program is being implementing in fourteen upazilas of Sirajganj, Pabna and Natore districts and under the direct coordination with MFP.

supports and assisting developing linkage with the department of agriculture extension at upazila and union level. It has found that the demand of chemicals/ pesticides free green vegetables are increasing day by day and the farmers are getting more profit.



Dr. Salma Laizu, UAEO, Sirajganj sadar upazila is speaking in a farmers' field-day program organized under KGF initiative

Agriculture initiatives under ENRICH/Samriddhi Project:

There are several initiatives taken under the project to promote homestead agricultural activities and popularize medicinal plant-Basak cultivation. The targeted beneficiaries are assisted in introducing appropriate technologies, like- production of chemicals/ pesticides free green vegetables using organic compost and pheromone trapping for pest control. Also, 26 farmers have been assisted in producing vermin-compost and different vegetable seeds have given to 517 farmers for summer and winter season. Besides, a total of 25,035 Basak plant cuttings distributed to 25 farmers and encouraged other 100 farmers, who have planted 610 Sajna branch cuttings in the barren lands.

Agriculture initiatives under KGF: There are several promotional activities taken for the selected interested and potential farmers under the Kuwait Goodwill Funds supports to enhance agriculture production. The program is being implementing in small scale in Sirajganj sadar and Kamarkhanda upazilas of Sirajganj district and directly for the MFP beneficiaries under direct coordination and linkages with them. The farmers are encouraged to produce chemicals and pesticides free green vegetables using organic compost and pheromone trapping for pest control. They are provided with technical and input

Agriculture and livestock initiatives under CLP and SHOUHARDO II Program:

There is agriculture as a major intervention in CLP2 and SHOUHARDO II Program. Along with skills trainings for the beneficiaries, agricultural inputs like- seeds, seedlings, saplings, fertilizer, net, etc. are provided to them. Several demonstrations on agriculture cultivation have taken to encourage the farmers adopting new technologies. It popularizes homestead vegetable cultivation at the beneficiary households and serves as a source of green vegetable for their families. Further, about 80% of the total 1,276 CPHH (core participant household) have utilizing the asset grants supports in beef fattening/cow rearing as the income generating activities and many of them involved in backyard poultry rearing. Likely, goats and poultry birds are provided to the EP (extreme poor) households, who are engaged in livestock rearing.

Agriculture promotion initiatives under M4C Project:

The tremendous initiatives have taken under M4C (Making Market Works for Chars) Project to increase agriculture crops production. The project works to enhance production through fee-based technical supports and promote cooperative marketing system through developing linkage between char producers and market actors. There is participatory market system development (PMSD) approach that has been introduced

and promoting in the project. The PMSD approach ensures char farmers, market actors, service providers and other private/public sector stakeholders to jointly analyze market system, design and implement activities as necessary. It works for specified crops value chain, like- Chili, Ground-nut, Jute and Maize. It has found significant increase of production, less production cost and much profit earned by the farmers, which encourages them to extent their business. The project has been running with the assistance of M4C-Swisscontact, since October 2012 in nine upazilas of Sirajganj, Tangail and Jamalpur districts. There are sales and service centers and collection points established in the operational areas and strong market linkage has been developed between char producers and market actors.

During the year, about 5,000 MT dry (red) chilli has supplied to ACI and PRAN Agro Limited through different traders; 60,000 MT maize to Hope and Nourish Agro Limited; and 35,000 MT jute to Janata, Popular and other companies.

The farmers get higher price that benefited them and encouraged producing more crops. It has found that the capacity has been developed to the producer groups and the farmers, and

popularizing day by day among other farmers in the char lands thus enhanced crops production.

FISHERIES: Fish is one of the major sources of protein for the poor households but reducing the sources of fish production and at the same time rapid growth of population there is huge shortage of fish protein compared to the needs. Lack of poor knowledge and inability to manage ponds for fish cultivation the farmers deprived of getting much fishes, which is a cause for their malnutrition.

Fisheries initiative under Agriculture unit and Livestock unit Project: There are initiatives taken under agriculture unit and livestock unit project for developing poor farmer's (beneficiaries) knowledge, skills and ability to manage small ponds for fish cultivation. They have given training on fish cultivation and management, and also provided different species of fingerlings. Further, necessary technical supports are also provided to them. It has found that utilizing the local resources (barren ponds and dishes), the farmers become able to grow fishes, which not only served them managing a part of required protein for their families but at the same time helped them earning handsome cash profit from it.



A chili collector under M4C Project in Kazipur upazila is processing the dried red-chili

they now realized the benefit of producing quality crops. They become familiar with the improved varieties and know the innovative and modern techniques of cultivation, harvesting, processing and preservation. Also, an effective market linkage has developed with the renowned buyer companies and other market players that secured marketing thus ensure more benefit to them. Further, all these innovative ideas and techniques are

5. CLIMATE CHANGE AND ENVIRONMENT SECTOR:

Safe environment is essential for the survival of all living creature on earth. People are polluting the environment with waste dump, transport and industry smoke, using chemical fertilizer and pesticides. The country has to face serious consequence of such abuse of nature. Already desertification process has started in the north western part of Bangladesh. On the other hand, climate change affects negatively towards food production and huge loss of crops caused by natural disaster occur in each year.

Bangladesh with its geographical location and characteristics with a multiplicity of rivers and the monsoon climate render highly vulnerable to natural disasters. The country is exposed to natural hazards, such as- flood, river erosion, cyclones, droughts, tornadoes, hailstorms, cold-weaves, earthquakes etc. Loss of lives and resources occur during every disaster. Early preparation and proper

management for disaster can reduce the intensity of damages. Considering the location of the working area of NDP, particularly several upazilas of Sirajganj district, which is one of the disaster prone areas in Bangladesh and likely, there are the significant changes causing climate change is visible in some parts of the Natore district. NDP is keen to work extensively on climate change adaptation and disaster management issues.

The Environmental Sector includes: Climate change adaptation, Biodiversity conservation and Disaster Management.

CLIMATE CHANGE ADAPTATION: The people of Bangladesh are at risk causing environmental pollution. The desertification process in the north western part and rising of sea level is the result of climate change, which could make hazards to the lives of many people in our country. The negative affects towards food production caused by climate change and huge loss of crops caused by natural disaster in each year pushed the country's economic growth back. NDP work to sensitize the mass people on climate change and promote people's adaptation and biodiversity conservation.

Climate change mitigation initiatives under DCRC Project: The Development of Climate Resilient Community Project has been implementing since 11.09.2013 with an objective to change livelihoods through mitigating the effects caused by climate change. It focuses on identifying the climate change effect towards livelihoods of the poor people and



A poor beneficiary received goat and HTW under climate change initiative supports from DCRC Project

tries to mitigate the effects promoting need based interventions. The project is being operating in the affected areas of four unions under Natore sadar upazila of Natore district with the assistance of PKSF. There are several initiatives taken under the project to mitigate the climate change effects that can promote livelihoods of the affected poor people. The community people as a whole, particularly the targeted beneficiaries make aware on the negative impact caused by the climate change effect and tried to develop resilient capacity to face with it. The re-excavation of ponds has done under the project to facilitate water sources for the community people and supports provided to install hand tube-well with CC platform as the community people get access to safe water. Also improve oven (bandhu chula) has been provided to the poor households that will save

timber (chop-wood) and time consume for cooking, reduce air pollution thus will keep good health for the users and also contribute keeping the environment clean and free of CO2 carbon di-oxide. Further, the poor beneficiaries, especially the women, who don't have any employment opportunities throughout the year has given supports for rearing the goats in slatted house as to make them involved in income generating activities during un-employment season.

Climate change mitigation initiatives under Biogas Project: NDP has started a new initiative of promoting biogas gas plants through Biogas Project in July 2014 with the assistance of IDCOL (Infrastructure Development Company limited). The main objective of the project is to promote biogas plants thus contribute towards energy savings and reduce air pollution. It will also save the green forests those



The Upazila Chairman, Gurudaspur is speaking in a customer sensitizing meeting under Biogas Project

are being used randomly as fuel in the rural areas. The peoples, who are interested, have been assisting with financial supports for construction of bio-gas plant and door-step follow-up its maintenance are given to them. The cost for constructing the biogas gas plants has to be reimbursed within three years. Awareness and motivational programme on the benefit and rational for the use of biogas gas plants through sensitizing meetings/video-show organized with the probable customers. Besides, the frontline staffs also make physical contact with the community and make the people understand on the use of biogas gas plants thus motivated them for its installation. A greater demand has been found among the people for construction of biogas plant and it is expecting that larger promotion of it could contribute in climate change mitigation.

BIO-DIVERSITY CONSERVATION: Bio-diversity (presence of all living creatures on earth) is valuable for mankind. But unplanned growths of urban periphery, unplanned use of pesticides, cutting of trees encourage desertification.

Destruction breeding ground of fish, bird and other species put the nature under threat. In the meanwhile, many species have been lost due to continuous destruction of nature. The random use of timber and other wood products increasingly destroys the vegetation of Bangladesh, thus reducing tree coverage. Rapid forestation can help to overcome this critical situation.

Bio-diversity conservation initiative under Bio-diversity Conservation Project:

Under the support of Keidenaren Nature Conservation Fund NDP has implemented a research initiative on bio-diversity conservation during the period 01.06.2014 to 31.03.2015. The project tried to develop community awareness on biodiversity conservation and creating small forest of endangers and distinct species of saplings in the char lands areas. Unfortunately, the project closed in the mid-way and it could not become possible to analyze/process the research data. Moreover, through different projects, there are the initiatives to create environmental awareness of the community people on the green earth campaign and enhance social forestry. NDP has taken notable steps to encourage beneficiaries in planting more trees.

DISASTER MANAGEMENT:

Sirajganj district, which is situated at the river banks of the Jamuna, one of the world's greatest rivers both in terms of sediment and water discharge, and therefore is one of the most disaster prone areas of Bangladesh. Floods occur frequently adversely affecting the lives of the local population almost every year. In addition, river erosion, cold-weaves and severe droughts caused significant disruption of rural productive infrastructures, economics and people's livelihoods. A large number of people forced to displace elsewhere in the safe places losing all assets and resources. Ultimately it impacts negatively towards development as well as to the national economy.

NDP has become a pre-qualified NGO of the UN Agency Groups (UNDP, UNICEF and WFP), disaster partner of WFP, CARE Bangladesh and Plan International. It is a member of NIRAPAD (Network of Information, Response and Preparedness Activities on Disaster), CMDRR (Community Managed Disaster Risk Reduction) network in Rajshahi division, and associate member of BDPC (Bangladesh Disaster Preparedness Center), disaster partner of Plan Bangladesh and also a member of DDMC (District Disaster Management Committee) in Sirajganj. In the event of any emergency response and rehabilitation programme, it works together in collaboration and linkages with the local administration, DMCs and the NGOs working in the similar fields.

Disaster Management Project: NDP has been involved in disaster management activities (rescue, emergency response and rehabilitation) since very beginning and gained

vast experience taking part in several disastrous events. Considering the disaster vulnerability in the area and needs of the community, NDP has taken disaster management issue as a regular programme and accordingly it has been operating Disaster Management Project since 2005 by its own fund. The objective is to reduce disaster vulnerability enhancing capacity of the community and activating DMC. Under the project, a contingency plan is developed and and up-dated every after six months. Also, there is a team of experience staffs and trained volunteers, which helps in quick operation to face any emergencies. The organization is committed to initiate rescue and emergency response initiatives under the project, if there is any disaster arisen in the areas.

Disaster mitigation initiatives under infrastructural project of CLP2:

There are significant initiatives taken under infrastructural project to mitigate the adverse impact towards livelihoods caused by disaster (the



A core participant (beneficiary) is happy with the plinth raising supports she received under CLP2

common flood). The project is being operating in the char land areas under Bhuapur upazila of Sirajganj district. The private homestead plinths those underlying below the highest flood level (HFL) considered as vulnerable to flood and are raised with a minimum of two feet above the HFL under infrastructure project. Along with homestead plinth raised for 716 CPHH (core participant households) there were also for 509 non-CPHH (adjacent to CPHH) under the project. The infrastructural initiatives significantly contributed reducing flood vulnerability. Further, the poor peoples now had been passing their lives with improve livelihoods and security- free from flood, the lives of cattle and poultry birds are also secured.

Disaster mitigation initiatives under SHOUHARDO II Program:

There are small structural interventions done under the project supports for the EP (extreme poor) beneficiaries. It includes- construction of 50 households' latrine and maintenance of 96 shallow tube-wells to mitigate the negative impact towards livelihoods caused by disaster (common flood). The said initiatives contributed reducing poor peoples' vulnerability in getting access to safe drinking water and use of hygienic latrine during flood.

Emergency river erosion/fire damaged grant supports under CLP 2.6 Program:

There is a special initiative taken under the project to support Tk.3,000 for each 257 households, who have lost their dwellings/households causing river erosion or fire incidents. It helped the poor river eroded peoples shifting their households' appliance and the peoples with fire incidents to rebuilt/repair the houses.

Emergency response under CLP 2.6 Program:

There were emergency food assistance- dry food packages and normal food items distributed among 1,700 flood victims households in the project area and blankets among 2,025 poor households, one for each. It helped the poor households' revive in the disastrous situations during flood and against the cold-weave.

Emergency response under M4C Project:

There were dry foods supports provided among 1,000 flood victim poor households under the project in Sirajganj and Jamalpur districts. It helped the poor households' cope with the disastrous situations during flood.

Emergency response under the assistance of WFP:

There were high energy biscuits provided among 500 flood victim poor households in Sirajganj district. It helped the poor households' cope with the disastrous situations during flood.

Flood recovery initiatives under SHOUHARDO II Program:

There was food recovery supports provided among 2,222 flood victim extreme poor and poor beneficiary households, which include- vegetable seeds, fish fingerlings, on farm and off farm IGA supports, etc. It helped them revive the vulnerable situations at the end of the flood.

Cold weave supports under Blanket Project:

There are blankets distributed among 1,700 cold-weave victim households under Blanket Project in Sirajganj and Jamalpur districts, one for each. It helped the poor households' revive in the cold-weave situations.

6. INSTITUTIONAL SECTOR:

Poor and underprivileged people are deprived from their rights mainly due to lack of collective efforts and strengths. Empowerment is a tool to gain access to the rights and services of people and creating scope for employment opportunities thus change the livelihoods. NDP works for developing capacities of the CBO members in organization management, leadership development, accounts management and also help them in developing community action plan (CAP) and assist developing

linkage with the local service providers. It also works to strengthen capacities of the local elected bodies- UP to make them efficient rendering effective and needful services for the community.

The Institutional Sector includes: Training, Capacity building of CBO and Strengthening of Local Government.

TRAINING: Human resource development for nation building is a pre-condition. NDP considered training as an effective tool/vital component for development of human resources in the organization. Different training supports provided to the staffs for developing their capacities and skills to make them efficient rendering effective professional services to promote participatory and sustainable development. Also, different training supports provided to the beneficiaries for developing their capacities and skills to make them fit to be linked with sustainable development process.

Training Programme: There is an experienced team of trainers in the organization, who design and conduct training courses. The aim of the programme is to develop the capacities and skill of staffs and beneficiaries. The team develops and designs the training curriculum, modules and materials; make training schedule and conduct training on both human resource and skill development courses. Training courses are designed based on the findings of the training need assessment (TNA) and following the organization's policy.

The organization owned a well furnished Training Center established adjacent to its head office premises. There are facilities with modern training aids and electronic appliance available along with comfortable dormitory facilities for the participants and guests. There are experienced management staffs along with 24-hours safety and security services available to serve the boarders. Sometimes the experienced staffs are hired from within the organization or outside to conduct special training courses. On the other hand, the training programme is contributing towards earning the organizational sustainability.

CBO STRENGTHENING: Through the believe that creating people's access to the rights and services make them empower thus can change their livelihoods, NDP initiates developing peoples platform on the name of group, federation, CBO and try to develop their capacities. There are various capacity building initiatives (training, exposure visit, input supports, initiation of IGA) done under different projects. The CBOs are now able to identify, organize and lead their local development initiatives based on their priorities, in mobilizing and exploring resources and services available at their level. They are assisted in developing community action plans (CAP) and, implementing it utilizing local resources and keeping effective linkage with local administration and service providers.

CBO strengthening initiative under Social Safety Net Program:

Bangladesh is a civil society country. Civil society is the driving force of this nation's social, cultural political and economic development. The Civic Engagement in Sustainable Management of Social Safety Net Program Project has been designed to focus establishing civil society platform on the name of Social Protection Forum (SPF), at

union, pourasava, upazila and district. It has strengthened capacities of the SPF for ensuring their effective participation in different process and mechanism of social safety net program (SSNP). The project works on ten safety net issues (VGD, VGF, Old-age Allowance, Widow Allowance, Disable Allowance, etc.) It has found that the forum members are now empowered and effectively engaged themselves in beneficiary selection process and other delivery systems of SSNP. It results sustainable mechanism in the program, thus contributed targeted poor peoples for enjoying their rights and getting the entitlements of social safety nets accordingly.

STRENGTHENING OF LOCAL GOVERNMENT:

The local government/union parishad (UP) is the last tier of the government, the lowest administrative structure in Bangladesh. All development decisions are executed by the UP at grass root level. They are the public representative, act as making bridge between people and the government. The UP play vital role in community development in the rural areas but unfortunately many of them do not have clear knowledge on their roles and responsibilities. As per the government's standing order, there are thirteen standing committees on different development issues in each UP. Most of the committees are found inactive and the committee members do not meet until there is any pressure from the top administration. NDP works closely with the local UP and implement the programmes in effective collaboration and linkage with them to strengthen their capacities.

Local Government strengthening initiatives under SHOUHARDO II Program and CLP 2:

NDP through the SHOUHARDO II Program and CLP 2 works for strengthening capacities of the local UP bodies to make them efficient rendering effective and needful services for the community. They are given orientation/ training on UP manuals, government's standing orders, and rights and governance issues. Also, they are encouraged and assisted in annual open budget preparation. There are the initiatives to develop capacities of the UDMC on disaster risk reduction and management. Further, they are assisted in making disaster vulnerable database and developing contingency plan.

Local Government strengthening initiatives under IJLAS Project:

NDP works for strengthening capacities of the local UP on good governance and human rights issues under IJLAS Project as they can be a part of good governance practices and be able to render services more efficiently for the community people. Also, there are initiatives to develop capacities of the local UP in conducting 'village courts'. As a result, it has been promoting the poor peoples access to justice.

Local Government strengthening initiatives under DMP Project:

There are initiatives under disaster management project to develop capacities of the UDMC (union disaster management committee) on disaster risk reduction and management. They have been given training on disaster management and risk reduction and assisted in development of disaster vulnerable database and contingency plan.

7. RIGHTS AND GOVERNANCE SECTOR:

The Constitution of the People's Republic of Bangladesh guarantees equality for all its citizens, irrespective of race, religion and sex. The general laws of the country entitle women to equal rights and status to those of men in public life, but non-discrimination in the private sphere is not guaranteed. Consequently there are significant disparities between men and women in all realms of life. Reducing the violation of HR thus establishes good governance for development and peace is a great challenge. Research based on newspaper surveys show that family violence is more frequent in rural areas and similarly it is more of a phenomenon in poor households. The basic causes of violation of human rights are the lack of public awareness on HR, community responsiveness and the lack of right to information. Rights of the poor and disadvantaged people are always neglected or denied. Establishment of transparency and accountability can be ensured if rights of the people are established. Good governance can only be established if participation of all people and their voices are duly acknowledged. NDP with its distinct vision 'to build a nation free of exploitation and poverty; ensure equality, good governance, rights and a friendly environment for all' always committed to and pay its efforts and extend its cooperation to all the disadvantaged/underprivileged people establishing their rights. Further, the issue of rights and governance has taken as a cross-cutting issue in designing and implementation all project.

The Rights and Governance Sector includes: Human rights, Legal Aid and Gender Mainstreaming.

HUMAN RIGHTS: Human rights are the rights of people governed by the state laws and the constitution of the country. It is an issue that concerns for all. The frequent violation of human rights and gender inequality practiced are found everywhere. Most of the people in our country don't have the basic understanding on what's meant for human rights. It has found that the poor people, especially the minorities and the women are the victim of the violation of human rights, which is very common in all sphere of their lives in our country. It acts negatively towards achieving the development. The government of Bangladesh is committed to ensure human rights for all people. The state has taken several positive initiatives in the interest of justice and in defense of human rights. In the meanwhile, the government has reformed some discriminatory laws. But otherwise making the people aware on the issue, it's not alone for the government to ensure human rights for its people. NDP through its different projects have been trying to promote human rights through making aware the community and developing linkage with the concerned institutions. The widespread violence against women in numerous forms is an obstacle to the achievement of the objectives of equality, development and peace. Through creating people's access to the rights make them empower thus can change livelihoods, NDP has taken different initiatives promoting basic HR for the people.

Human rights initiatives under CEVAW

Project: There are notable initiatives have been taken under Community Empowerment in Combating Violence Against Women and Girls Project in view to reduce all forms of violence against women and girls. A database has developed to learn the

present situation as the achieved results can be compared at the end of the project. The main objective of the project is to strengthen the community people in reducing violence against women and girls through establishing gender equal family and society. The community platform developed and trained them



Executive Director, NDP (left) along with Upazila Chairman, Tarash (2nd from left) found in a round table meeting of CEVAW Project

developing their capacities, who work for the community towards ending violence again women & girls. Linkages developed with the local administration, law enforcing agencies and the local elected bodies towards supports for the poor people. Further, capacities and motivational skill of the community people are developed through awareness raising, orientation and training and ensuring their participation in different programme events. There are meetings, workshops and dialogues organized with the administration and other stakeholders. It has found that the community people has empowered and are sensitized towards mobilizing themselves restricting early marriage, illegal divorce, dowry and physical torture to women thus contributed restoring human rights of the poor people. The project is being implementing with the supports of Manusher Jonno Foundation.

LEGAL AIDS: In Bangladesh there are many laws aimed at protecting HR but there are barriers to accessing justice persist in both the civil justice and criminal systems mainly as a result of corruption, harassment by lawyers and complicated process. The NHRC survey

found that half of the peoples had not heard the term "human rights" at all. Also, a significant number did not know that human rights are legally protected and enforceable in Bangladesh. The people in the rural areas prefer to solve their problems in Shalish (Shalish means informal local mediation councils to provide a traditional alternative dispute resolution) as it is less time consuming, and less expensive. It is estimated that two thirds of the disputes never enter the formal court process and are either settled at the local level through informal settlement of the local leaders or a village court (established at union level under the Village Court Ordinance of 1976 to deal with few civil matters) or remain unsettled. The community leaders, local UP, administration and the law enforcing agencies play vital role to influence promoting HR and good governance. But there is a gap transforming information from and to the community as a result the poor people are deprived of getting their rights and services. NDP has taken initiatives to make aware the community people and develop responsiveness among the service giver institutions as the poor people get access to legal services.

IJLAS Project: NDP has been implementing Improve Justice and Legal Aid Services (IJLAS) Project with an objective to promote governance and legal services for the poor people. The project addresses increasing awareness of government legal aid



The Upazila Chairman (M) and UNO, Kazipur upazila are found in a rally organized under IJLAS Project in observance of Intt. Human Rights Day

and legal rights among mass people thus increasing acceptance of the use of formal justice system. The upazila project office function as the legal aid services center for the victims and there are regular legal aid clinic organized at village level, where a renowned advocate is hired to advice the victims. The Paralegals and the community legal volunteers assist the poor people mitigating the disputes through motivating both the parties. Also, there are the initiatives taken to strengthen capacity of the local UP in promoting right-based supports for the community people, especially conducting village courts. Further, it also works with the community policing forum (CPF) developing their skill as they can appropriately works for the community. It has found that legal awareness developed among the community people and the access of poor peoples in the government's formal justice sector has increased.

GENDER MAINSTREAMING: The Bangladesh Constitution and the general laws of the country entitle women to equal rights and status to those of men in public life, but non-discrimination in the private sphere is not guaranteed. Consequently there are significant disparities between men and women in all realms of life. Lack of equal access for the women to economic opportunities, education, health services and their lesser role in decision making perpetuate are the reasons that lead women's subordination to men and which restrict development. Thus the gender friendly environment and gender equalities in all sphere of life can make the globe more appropriate for the peoples. The Government of Bangladesh and some NGOs have undertaken several programmes for the advancement of women. Simultaneously the women's movement can play an important role in enhancing women's participation in every sphere of life in order to achieve equality. NDP through its different initiatives has given emphasize on gender equality and promoting gender practices.

Gender main streaming under GALS Project: The Gender Analysis Learning System (GALS) Project has been implementing with an objective to empower the women towards promoting and practicing gender equality at households' level. There are only ninety-two female beneficiaries from the organization's core programme-MFP have been chosen under the project. Different capacity building initiatives are taken for the beneficiaries; they have been provided training on gender issues and regular sessions conducted with them through participatory gender analysis following pictorial method. Each of them is assisted developing a vision plan for the next five years and execution it. The male partners of the women are also given orientation to find out the problems and the possible solutions for gender promotion. The project is being implementing with the assistance of INAFI-Oxfam Novib.

Gender main streaming under SHOUHARDO II Program: There are significant initiatives taken through SO3 component- 'women empowerment' under SHOUHARDO II Program. The EKATA (empowerment knowledge and transformative action) groups were formed with the representation of 20 women and 15 adolescent girls and they were given training on gender equalities, women & child rights and other right-based issues. The EKATA volunteers conducted regular sessions with the groups, five days a week to make them

empower in raising voices for their rights. Besides, there were NNPC (nari nirjaton protirodh committee) organized by the EKATA members, who actively took part in reducing any kinds of discrimination against the women and girls child, protecting early marriage, illegal divorce and stopping dowry. Some of the NNPC members have incorporated in the local UNNPC, who now represent the whole community, especially for the poor women of the community as they can enjoy their basic rights with dignity.

Organization's own initiatives for gender

main streaming: There are gender committees within the organization- both at head office and sub-office level with a gender focal person in each committee. It functions to promote gender equality creating office environment friendly for the women and take initiatives in solving the problems related to gender affairs. The gender committees sit together regularly on monthly to analyze the gender situation of the organization. The central gender focal person on behalf of the committees place recommendations to the management in favor of the women staff's well beings. The organization takes initiative in gender analysis, which has done at different levels (head office/project office) using the PGAT (participatory gender analysis tools). NDP tries to create positive environment in working places for women staff and give priorities to them in staff recruitment, posting and promotion. The Executive Director acts as the advisor for the central gender committee of the organization.

OTHER ACHIEVEMENTS/SPECIAL INITIATIVES:

The organization implements varieties of development initiatives to achieve its objectives. But beyond the program activities, there are other initiatives done by the organization, those contribute accelerating and enhancing organizational capacities and ultimately help in achieving quality outputs thus reaching the goal and objectives. On the other hand, it makes NDP familiar in broader circle and increase the organizational image. A few of such activities/initiatives are described in below;

VISIT OF THE HIGH COMMISSIONER OF AUSTRALIA AND BRITAIN TO NDP:

The Australian High Commissioner H.E. Mr. Greg Wilcock and British High Commissioner H.E. Mr. Robert W Gibson together visit the DFID funded Chars Livelihoods Programme (CLP2.6) at the char land areas in Bhuapur upazila of Tangail district. After visiting the programme the honorable guest take lunch in NDP's training center at Bagbari, Shahidnagar, Kamarkhanda, Sirajganj. Md. Alauddin Khan, the Executive Director, NDP welcomed the honorable guests in the office premises.

At that time as a part of the memorable event they planted flower saplings in the office premises. The High Commissioner of Australia has planted a Champa flower sapling and the High Commissioner of Britain has planted a Palash flower sapling. In a brief sharing meeting at the dinning hall room the honorable guests expressed their kind interest to learn about the development programmes those have been implementing by NDP and the organization's future directions. Mr. Paresh C. Sarker, Director (Programme) briefed them on it. Besides, the high officials from DFID, Dhaka Office, RDA, Bogra Office and CLP



H.E. Mr. Robert W Gibson, HC, Britain is planting a flower sapling in NDP Office premises and H.E. Mr. Greg Wilcock, HC, Australia is standing beside

Secretariat, RDA Campus, Sherpur, Bogra were also attended in the team.

POET NAZRUL MEDAL HONoured TO THE EXECUTIVE DIRECTOR NDP:

The Poet Nazrul Medal has honoured to Md. Alauddin Khan, the Executive Director, National Development Programme-NDP, for his excellent contribution in promotion of social development initiatives in Rajshahi division. On 27 May, 2015 in occasion of the celebration of the 116th birth anniversary of the national poet Kazi Nazrul Islam at the auditorium of Bangladesh Children Welfare Committee, the Human Rights Alliance, Bangladesh has honoured Mr. Khan with the Poet Nazrul Medal. Advocate Mr. Promod Mankin, MP, the honourable state minister of Social Welfare handed over the medal to Mr. Khan, the renowned social worker. Mr. Khan was born in a village named Bagbari of Kamarkhanda upazila in Sirajganj district. Under the leadership of Mr. Khan, NDP, a non-government organization has established in 1992, now working



H.E. Mr. Robert W Gibson, HC, Britain (3rd from right), H.E. Mr. Greg Wilcock, HC, Australia (4th from right) and, DFID and CLP High Officials along with NDP staffs are together in NDP Office premises



Advocate Mr. Promod Mankin, MP, the honourable state minister of Social Welfare is handing over the Poet Nazrul Medal to the ED, NDP

in Sirajganj, Pabna, Bogra, Natore, Tangail and Jamalpur districts. For the generous initiative and leadership of Mr. Khan, NDP has now owned the status of a national NGO.

DIFFERENT UNITS OF NDP:

For overall coordination and smooth operation of the organizational activities, there are different units with specific task and responsibilities. There is **program operation unit** to look after the implementation of the program activities; **planning, monitoring, research & evaluation unit** works to justify the quality services or whether the targeted outputs and results are achieved accordingly; **training unit** works towards developing human resources- capacities of the staffs and beneficiaries; **human resource and administration unit** to look after overall human resource management and administration; **finance & accounts unit** to look after overall financial management and accounts operation; **audit unit** do audit all the expenses incur with programme deliveries, operation and management.

PROGRAMME OPERATION UNIT: There is programme operation unit in NDP for the overall coordination and smooth implementation/operation of different programme activities/interventions. The unit assists and guide the programme/project heads in effective planning, management and operation of the programme activities for achieving quality outputs/ results. The unit is headed by the Director (Programme). The Deputy Director (micro-finance), function as the focal person

of the micro-finance programme, the core programme of the organization. Further, there are the programme heads for the overall coordination, implementation and management of the assigned programme/projects. The senior staffs physically visit the fields, attend in special programme events and also in the NGO coordination meetings at district and upazila level. There is monthly coordination meeting held at head office with all programme/projects chiefs with the executive director in chair, where along with reviewing the progress, management and other relevant issues are also discussed. There are monthly coordination meetings held separately in the project offices with ED or Director (Programme) in the chair, where the mid-level managers and junior staffs have the opportunity to share their opinions and views with the senior management.

A PIP (project implementation plan) is developed for individual project, which is forwarded to the donors as they can follow-up the activities. To be transparent in

programme operation, the advance planning is forwarded to the local administration/UP bodies, where necessary, so that they can also participate/follow-up the activities. The programme operation unit keeps effective linkage with the local administration, line ministry departments and local elected bodies. Also, they are invited to attend in the special programme events. The programme/project experience sharing workshops organized with different stakeholders to exchange/share their views and produce recommendations for further improvement.

PLANNING MONITORING RESEARCH & EVALUATION UNIT: There is separate planning monitoring research & evaluation (PMR&E) unit to design and plan the programmes, conduct efficient and participatory monitoring, and carry out documentation, research and evaluation. The unit takes appropriate initiatives to document all performances and successful events. The PMR&E unit helps the management in gaining regular information and feed-back on programme implementation. All the units comprise under planning monitoring research & evaluation work independently and the whole unit is headed by the Director (PMR&E).

Monitoring & Evaluation (M&E) Unit: There is independent monitoring & evaluation unit in the organization, is headed by the Assistant Director (M&E). The Monitoring Officers regularly visit the programme operational areas and collect necessary data/information using various tools and techniques and make monitoring report on the findings. The unit is responsible for providing monitoring oversight for all activities in

the organization to the organization's management.

In general the evaluation for a particular project is done through appointing external consultant/expertise/ farms. Besides, on the part of the organizational management, the Director (PMR&E) and the Assistant Director (M&E) carry out evaluation on different projects based on its needs and accordingly make the evaluation reports. The evaluation is done for any project considering the project design, the outputs and results shown in the log-frame.

Research & Documentation (R&D) Unit: NDP believes in changes and adopt the things which have proven good, more effective and user friendly. There are many success as well as failure history in the way, in which different programme activities are implementing. To promote the successful interventions as well as minimizing the failures it needs to identify the reason as well as documentation it. It can help promoting the best learning practices, upgrade NDP's service delivery and create more acceptances within the community thus the project participants will be more benefited. Likely, minimization of the failures will save the resources thus make the programmes cost effective. Further, it can give appropriate directions for programme designing and expansions. Considering it, NDP has established the research & documentation unit.

The research & documentation of the programme activities carried out by R&D unit, which is headed by the Manager (R&D). The unit takes appropriate initiatives to document all performances and successful events. The unit is also responsible for making annual and periodic publications like: annual reports, book-lets, case studies, magazines etc. Based on the research findings, the best learning practices are adopted in new areas and considered in future designing of any project or required modification made based on the recommendations.

Training Unit: The training unit of the organization works towards developing human resources- capacities of the staffs and beneficiaries. It has experienced team of trainers to design and conduct training courses, modules and materials. Both human resource development and skill development courses are conducted by them. The training need assessment (TNA) done regularly and the courses are designed and offered based on the TNA. The training unit is headed by the Manager (Training).

HR & Admin Unit: The human resource and administration unit looks after overall human resource management and administration of the organization. The unit works towards introduction and implementation of the organization's service policy. It recruits the staffs, assist in appoint, promotion and transfer. The administrative actions are also taken by the unit where necessary. The unit is headed by the Manager (HR & Admin), who is assisted by the Administrative Officer and other administrative staffs

Procurement Unit: There is procurement unit in the organization that works under the guidance of HR & admin unit. The procurement unit is responsible for arranging procurement and ensuring logistic supports for all programme/projects. There is the Procurement Officer, who works as the in-charge of the unit and act as the convener of the three-member procurement committee to furnish the procurement. There are the committees at the organization's field/project office level, who can do procurement within its approved ceiling. There are enlisted vendors and all procurement done based on the needs, in accordance with the approved budget and following the Procurement Policy. The committee always tries to ensure quality equipment/materials on time as per needs thus helps in smooth programme operation.

Training Center: The organization has established a well-equipped training center of its own, close to its head office premises. Training Center Manager is responsible for the overall management of the training center and assisted by other staffs employed in the training center, who all works under the guidance of HR & Admin unit. of organization also assist in procurement of assets and resources.

FINANCE AND ACCOUNTS UNIT: In order to maintain transparent and accurate financial discipline, there are independent Finance & Accounts Unit in the organization headed by the Deputy Director (F&A), is responsible for overall financial management. There are adequate numbers of competent staffs associated with the unit. For smooth operation and fund management in projects, there are one or more accounts personnel assigned in each project to keep the accounts. The organization has its own Financial Policy to guide the financial management.

INTERNAL AUDIT UNIT: In order to ensure transparency and accuracy in financial management, there is independent Internal Audit Unit in the organization headed by the Manager (Audit). The team works independently and audits the accounts and expenditure of general fund and different projects regularly. The unit staffs frequently and randomly visits the project office, check and justify the bill-vouchers and make report based on the findings, which is informed to the concerned authority/person(s) asking explanations and the report is submitted to the management. The team is guided by the organization's Audit Policy.

REPORTING: There is regular information collection done on the ongoing activities of each programme/project. The day to day information is usually collected at field level using prescribed formats on a regular basis following the project design/log-frame. It is compiled on weekly/monthly basis in the branch/project offices level by the mid-level managers, which is compiled on monthly/quarterly basis by the assigned

officers/project chiefs and sending to the management/development partners/donors within the 1st week of the following month. The organization has the openness to disclose the report to all. The Annual Report is prepared following the fiscal year based on the performances of all the programme/projects and supported with case studies, impact analysis and photographic evidence along with financial analysis. Besides, closing reports for each project is made at the end of the project, which is also submitted to the development partners/donors within the following month.

ORGANIZATIONAL MANAGEMENT: The sustainability of an organization is absolutely depends on which way it is operating its overall management- the functionaries of the organizations general committee (the governing body), the management set up (organogram), staffing- particularly the efficiency at senior staffs level, the power delivery procedures and accountability at different levels. The more of a staff have own the organization, the more efficient it will be, which a pre-condition for organizational sustainability is. The overall management of the organization is guided by the approved Constitution. The following is a brief of organization's general management and financial management.

GENERAL MANAGEMENT: The **General Committee (GC)** is the highest body of NDP, which consist of 29 members. The GC holds the supreme power of attorney over the organization. The committee meets once a year, called as **AGM (annual general meeting)** but if necessary, it can hold emergency meetings. The general committee elects the

Executive Committee (EC) for a period of three years. The Executive Committee currently has seven members and headed by a Lady **Chairperson**. It performs overall responsibilities on behalf of the general committee. The EC appoints the chief executive of the organization designated as the **Executive Director**. By virtue of the constitution, the general secretary of the executive committee holds the post of the chief executive. He is responsible for overall administration, planning and management of the organization, and also responsible for organization's fund management. The appointments of employees are done in accordance with the need and approval by the EC. Each employee is offered with a letter of employment signed by the chief executive. The organization's management set up (**Organogram**) is enclosed inside the cover page of the annual report. All employees are managed in accordance with the **NDP's Service Policy**.

The Director (Programme) looks after and assists the ED in overall programme operation, coordination and management, is directly accountable to him. The **Deputy Director (MFP)** is responsible for the overall operation- planning, coordination and management of the organization's core programme- micro-finance programme. He is assisted by two Zonal Managers (ZM) and eight Area Managers (AM), who worked under the guidance of ZM in programme operations. Accordingly there are Branch Managers, who is the in-charge of MFP field office is responsible for overall management under his jurisdiction. Furthermore, in general, there is one senior staff member, usually designated as Programme/Project Manager/Team Leader, who is responsible for overall operation- planning, coordination and management of a specific programme/project. He is assisted by the staffs as designed and approved under the project. The Programme/Project Manager/Team Leaders are responsible to the Director (Programme).

The Director (PMR&E) oversees the planning monitoring research & evaluation of the organizational activities, is responsible to the ED. He is assisted by one Assistant Director (M&E) responsible for monitoring & evaluation, one Manager (Training) responsible for overall training planning and management, and one Manager (R&D) responsible for making program documentation, collection of good learning practices, publications and carry out research activities. **The Manager (HR & Admin)** is directly reportable to the ED and assisted by the Administrative Officer and other administrative staffs. The HR & Admin unit assists in processing the annual staff appraisal made at the end of each fiscal year based on the individual staff's performance following



The DD (LG), Sirajgaj is hoisting the national flag and the Vice-chairman, EC, NDP the organization's flag at the eve of the AGM 2014-2015

Standard Performance Evaluation Format, where the staff has the opportunity to place his opinion. In general the annual increment @ 10% is paid to all core (regular) staffs based on annual performance. The change of gradation or promotion is done following the score of staff's annual appraisal.

Besides, the organization has a 5-Member Senior Management Committee comprises of the ED, two Directors and two Deputy Directors, who meet once weekly to review the overall administrative and management issues of the organization. The committee takes emergency decisions needed.

FINANCIAL MANAGEMENT: The Finance and Accounts Unit is responsible for the overall financial management of the organization. Generally it follows the organization's approved Financial Policy. But where provided/requested, NDP also follows donor guidelines for funded projects. For smooth operation of financial transaction in all projects, experienced staffs (accounts personnel) are assigned to each project. Generally, the bills and vouchers are checked by the assigned accountant and reviewed by the focal person or concerned senior staff, and finally approved by the ED or his representatives following the approved ceiling. Financial transactions at Head Office are maintained through a 'mother' account. Each branch/ project also has its own account(s) in a scheduled bank with the authority of an approved ceiling for the assigned staffs. Separate monthly/ quarterly/annual/ closing financial statements are made regularly in each project, accompanied with bank statement is submitted to the management/donors accordingly. The Deputy Director (F&A) looks after overall financial management of the organization and makes the annual budget plan, annual financial statement and

guides the persons responsible in accounts management. The Finance Unit works under the direct control of the ED.

The Internal Audit Unit audits the accounts and expenditure of different programme/projects regularly and reports to the management. It helps in controlling the accounts management and keeping it as sound. The Internal Audit Unit also works under the direct control of the Executive Director.

Furthermore, external audit for all accounts and expenditure is done annually at the end of the programme/ project, through the external audit firm(s) approved in the annual general meeting.

FUND MANAGEMENT: The organization has an annual budget plan for each fiscal year focusing all sources of funding and likely, a separate budget plan for each project. The Finance & Accounts Unit look after overall fund management. For smooth operation and fund management in projects, there are one or more accounts personnel assigned in each project. There is organization's mother account that has been operating jointly by the ED, Director (Programme) and the Administrative officer. Each project has separate bank accounts and all forms of expenditure are done following the approved budget. The donor supported projects are operated by three signatories including the ED with an approved ceiling for the project staffs for money withdrawal. A quarterly budget review meeting is organized with the senior staffs and the finance & accounts unit with the ED in chair. The finance & accounts unit very frequently and randomly visits the project office to support them in appropriate fund management.

The three years budget along with annual growth rate is shown in the table below :

| Fiscal Year | Budget | Foreign Currency | Annual Growth |
|-------------|-----------------|------------------|---------------|
| 2015-2016 | Tk3,277,977,439 | US\$42,025,352 | 24.00% |
| 2014-2015 | Tk2,646,450,060 | US\$33,928,847 | 19.00% |
| 2013-2014 | Tk2,223,064,323 | US\$28,500,825 | 05.00% |

ASSOCIATE ORGANIZATIONS:

The programmes/projects of NDP are implementing in assistance and association with different government departments as well as national and international development partner/donors. NDP is a developing organization that is extending its network of communications and development linkages day to day for improving its efficiencies in operation and increase inter-organizational cooperation and coordination. Further, it works in effective collaboration with the government departments and has developed strong linkages with different government's committees at local level.

A. LIST OF DEVELOPMENT PARTNERS/DONORS:

| Sl. No. | Development Partners/Donors | Status (GOB or NGO) | Assignment Duration | Major Tasks |
|---------|-----------------------------|-------------------------|---------------------|---|
| 01 | CARE-Bangladesh | INGO (Non-governmental) | 2000-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |

| | | | | |
|----|---|-----------------------------|------------------|---|
| 02 | Campaign for Popular Education (CAMPE) | INGO (Non-governmental) | 2013-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 03 | Center for Disability in Develop. (CDD) | NGO (Non-governmental) | 2006-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 04 | Department of Women Affairs | Governmental) | 2009-Continuing | Fund support and Training |
| 05 | DFID - CLP | INGO (Non-governmental) | 2005-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 06 | EWG - TAF | INGO (Non-governmental) | 2006-Continuing | Fund Support, Training and Technical Support in capacity building |
| 07 | Heifer International | INGO (Non-governmental) | 2014 Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 08 | IDCOL | INGO (Non-governmental) | 2014- Continuing | Fund Support, Training, Monitoring and Technical Support in capacity building |
| 09 | INAFI Oxfam Novib | INGO (Non-governmental) | 2012-Continuing | Fund support and Technical support in capacity building |
| 10 | Light House - CLS | NGO (Non-governmental) | 2013-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 11 | Manusher Jonno Foundation (MJF) | INGO (Non-governmental) | 2013-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 12 | M4C - Swiss Contact | INGO (Non-governmental) | 2012-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 13 | Nari Pokkho | NGO (Non-governmental) | 2015-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 14 | NGO - Forum for Public Health | NGO (Non-governmental) | 1996-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |
| 15 | Palli Karma Sahayak Foundation (PKSF) | National NGO (Governmental) | 2005-Continuing | Fund support, Training, Monitoring and Technical support in capacity building |

B. LIST OF NETWORKING ORGANIZATIONS:

| Sl. No. | Name of Networking Organizations | Status (GOB or NGO) | Type of Membership | Description of activities with the professional bodies |
|---------|---|---------------------|--------------------|---|
| 01 | Association of Land Reform in Bangladesh (ALRD) | Non-governmental | Associate Member | Training and information transfer |
| 02 | Bangladesh Fund Raising Group (BFRG) | Non-governmental | Associate Member | Training and information transfer |
| 03 | Bangladesh Disaster Preparedness Center | Non-governmental | Associate Member | Training, development material support and information transfer |
| 04 | Campaign for Popular Education (CAMPE) | Non-governmental | Associate Member | Training, development material support and information transfer |
| 05 | Child Sights Network (CSN) | Non-governmental | Associate Member | Development material support and information transfer |
| 06 | Community Managed Disaster Risk Reduction | Non-governmental | Associate Member | Capacity building, exposure visit and information sharing |
| 07 | Credit and Development Forum (CDD) | Non-governmental | Associate Member | Training, fund linkage and information transfer |
| 08 | Election Working Group (EWG) | Non-governmental | Associate Member | Training, fund linkage and information transfer |
| 09 | Fair Election Monitoring Alliance (FEMA) | Non-governmental | Associate Member | Training, development material support and information transfer |

| | | | | |
|----|--|------------------|------------------|---|
| 10 | INAFI (International Network of Alternative Financial Institutions) | Non-governmental | Associate Member | Training, development material support, fund linkage and information transfer |
| 11 | National Forum for the Organization Working with Disability (NFOWD) | Non-governmental | Associate Member | Information transfer and development material support |
| 12 | Network of Information, Response and Preparedness Activities on Disaster (NIRAPAD) | Non-governmental | Associate Member | Training, development material support and information transfer |
| 13 | Voluntary Health Services Society (VHSS) | Non-governmental | Associate Member | Training, development material support and information transfer |
| 14 | SUPRA (Su Shasaner Jannya Prochar Avijan) | Non-governmental | Associate Member | Training and information transfer |

C. LIST OF LOCAL LEVEL COMMITTEES:

| Sl. No. | Name of Local Level Committees | Remarks |
|---------|---|--------------------|
| 01 | District Anti-narcotics Committee | |
| 02 | District Anti-Child & Women Trafficking Committee | |
| 03 | District Child Rights Forum | |
| 04 | District Disability Development Committee | |
| 05 | District Disaster Management Committee | |
| 06 | District Forestry Committee | |
| 07 | District Legal Aid Committee | Observatory member |
| 08 | District NGO Coordination Committee | |
| 09 | District Wat-San Committee | |

CONCLUSION:

In development, there is always a thirst for making more and more success but the overall performance achieved during 2013-14 is quite satisfactory. But there is still an endless journey to go ahead for achieving the cherished dreams. NDP is committed to establish a society free of exploitation and poverty. It's a great challenge, otherwise the poor people, especially the women in the rural areas are to get employment, be aware of their rights that could not be achieved. Keeping this in mind, NDP has been extending its micro-credit supports along with other livelihoods supports (agriculture, fisheries & livestock promotion, health, education and others) in the operational areas.

It is very hard to find out an easy way through which development can be achieved. With its experience of over twenty-three years, NDP realizes that without appropriate efforts the dream of making the poor self-reliant cannot be fulfilled. Important areas to focus include: identification of the real target beneficiaries /project participants, prioritizing the needs and ensuring effective participation of them, where possible-including the women; developing skills; ensuring need based credit and other livelihoods supports.

In view to smooth programme operation, the organization has placed an emphasis on operational flexibility and the power is being decentralized/delegated to different levels. As a result, prompt and quick services have been ensured and ultimately the project participants are benefited through it.

NDP are fortunate to have experienced programme personnel along with technical staffs to provide technical services in agriculture, fisheries, and livestock and poultry sectors. NDP has a good level of expertise in the field of disability issues, disaster management and community nutrition management. There are also skilled professionals in community development, livelihoods empowerment, micro-finance management and markets promotion sector. In view to achieve quality outputs/results, the programmes are monitored regularly.

Computer services are available in the offices to facilitate the smooth functioning of official correspondences, data analysis, documentation and reports preparation. All MFP branches are now brought under soft-ware services. Further, most of the projects accounts are also under soft-ware services. Telephones with PBX, Fax and E-mail services are also available in the offices for smooth communication with different stakeholders. These services facilitate speedy transfer of messages to the field/project offices and the linked organizations.

Considering training as a vital input for human resource development, for both staffs and the project participants- NDP has established a well equipped training center with modern facilities. This is a vital aspect and only through trainings and skills development, its possible to fulfill the potential needed.

Being a relatively small NGO, with limited resources, NDP is mainly dependent on the donor community. However, still it is aiming towards achieving self-sufficiency. It is expected that by the end of the year 2020 NDP would be able to develop its own mechanism (resources) to become a self-reliant NGO.

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 2013 and the statement of consolidated comprehensive income 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 the accounting policies described in the note # 5.01 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 (BSA). 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 2013 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;

Dated: Dhaka
September 08, 2015



A handwritten signature in black ink, appearing to read "S.K. Barua".

S.K. BARUA & CO.
Chartered Accountants

National Development Programme (NDP)

NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj

Statement of Consolidated Financial Position

As at 30 June 2015

| Particulars | Notes | 30 June 2015 Figure in BDT | 30 June 2014 Figure in BDT |
|--|-------|-------------------------------|-------------------------------|
| Non-Current Assets | | 69,310,172 | 57,482,224 |
| Fixed Assets | 6.00 | 69,310,172 | 57,482,224 |
| Current Assets | | 1,170,314,917 | 969,369,365 |
| Investment FDR | 7.00 | 96,121,726 | 76,593,948 |
| Members Loan Outstanding-MFP, Housing Proj., CDD) | 8.00 | 998,716,633 | 824,827,926 |
| Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff) | 9.00 | 12,331,268 | 11,427,265 |
| Advance & Prepayments | 10.00 | 1,594,787 | 1,506,551 |
| Accounts Receivable & others receivable with Interest FDR | 11.00 | 916,883 | 4,722,814 |
| Receivable (Training Bill, Reimburse General Fund & Oth.) | 12.00 | 8,916,527 | 1,738,665 |
| Security | 13.00 | 4,750 | 4,750 |
| Stock in Printing Materials | 14.00 | 663,247 | 685,462 |
| Loan to General Fund (Intertransaction) | 15.00 | 16,698,836 | 17,208,402 |
| Cash & Bank Balance | 16.00 | 34,350,260 | 30,653,582 |
| Total Properties and Assets | | 1,239,625,089 | 1,026,851,589 |
| Capital Fund & Liabilities: | | | |
| Capital Fund | | 404,427,560 | 319,569,919 |
| Cumulative Surplus | 17.00 | 367,708,269 | 288,683,699 |
| 10% Reserve fund on Capital fund | 18.00 | 36,719,291 | 28,367,301 |
| Donor Fund received in advance/unutilized fund | 19.00 | - | 2,518,919 |
| Current Liabilities | | 305,457,355 | 260,071,249 |
| Members Saving Deposits | 20.00 | 255,536,489 | 209,654,055 |
| Micro Insurance | 21.00 | 22,919,199 | 18,509,254 |
| Provision for Expenses | 22.00 | 1,525,000 | 869,145 |
| Staff Securities Deposits | 23.00 | 3,475,202 | 3,051,793 |
| Service Staff Contribution Fund (SSCF)-GF & TC | 24.00 | 237,816 | 159,312 |
| Loan From General Fund (Intertransaction) | 25.00 | 12,390,915 | 19,910,239 |
| Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities | 26.00 | 9,372,734 | 7,917,451 |
| Non Current Liabilities | | 529,740,174 | 447,210,421 |
| Loan from PKSF | 27.00 | 463,849,962 | 395,533,300 |
| Loan from Bangladesh Bank & Others | 28.00 | (25,736) | (25,736) |
| Loan Loss Provision Fund | 29.00 | 16,304,838 | 13,843,337 |
| Disaster Management Fund-MFP | 30.00 | 9,305,015 | 7,124,800 |
| Disaster Management Fund-General Fund | 31.00 | 529,324 | 529,324 |
| Accumulated Depreciation Fund | 32.00 | 34,979,700 | 28,461,222 |
| KGF Reserve | 33.00 | 172,935 | - |
| Housing Loan Fund | 34.00 | 2,566,148 | - |
| General Committee Members Contribution | 35.00 | 90,432 | 85,152 |
| Staff Contribution Fund | 36.00 | 1,967,556 | 1,659,022 |
| Total Capital fund & Liabilities | | 1,239,625,089 | 1,026,851,589 |

Project-wise detailed Balance Sheet shown in Annexure-A



Deputy Director (Finance & Accounts)

NDP

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

Dated: Dhaka

September 08, 2015




Executive Director
NDP



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, 2015

| Particulars | Amount in BDT | |
|--|--------------------|--------------------|
| | FY: 2014-2015 | FY: 2013-2014 |
| Income : | | |
| Donor Grants and Overhead | 168,803,849 | 155,618,832 |
| Service Charge on Micro Finance | 235,790,440 | 196,471,703 |
| Interest on Bank Accounts and FDR | 9,489,501 | 7,742,516 |
| Training Income (Training Centre) | 8,756,499 | 9,009,414 |
| Subscription & Donation | 1,931,552 | 2,974,732 |
| Total Income | 424,771,841 | 371,817,197 |
| Expenditure : | | |
| Salary and benefits | 120,213,711 | 124,651,722 |
| Honorarium | 413,347 | - |
| Office & Warehouse Rent | 4,132,232 | 3,324,504 |
| Office Maintenance, Repair | 3,927,369 | 4,677,625 |
| Communication | 600,060 | 352,404 |
| Stationary & Supplies | 3,587,734 | 2,754,673 |
| Furniture, Fixture & Equipment -Project | 261,794 | 14,358,472 |
| Vehicle Fuel, Oil, Repairs and maintenance | 3,691,002 | 2,919,988 |
| Travel and Lodging | 3,868,796 | 5,055,372 |
| Audit | 191,000 | 190,000 |
| Other Administrative Cost | 23,574,964 | 33,900,555 |
| Central Management Cost | 967,741 | - |
| Training, Meeting, Orientation & Workshops | 22,340,758 | 10,274,177 |
| Materials and Equipment for Beneficiaries | 65,291,406 | 52,441,815 |
| Construction and Maintenance | 41,373,793 | - |
| Activities under GoB Fund | 1,333,025 | - |
| Training Expenses (Training Centre) | 9,500,610 | 5,990,881 |
| Financial Expenses | 32,125,940 | 29,290,089 |
| Total Expenditure | 337,395,282 | 290,182,277 |
| Surplus/(deficit) of Income over Expenditure | 87,376,559 | 81,634,920 |
| Total | 424,771,841 | 371,817,197 |

Project-wise detailed Income and Expenditure statement shown in Annexure-B


Deputy Director (Finance & Accounts)
NDP




Executive Director
NDP

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

Dated: Dhaka
September 8, 2015


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 2015

| Particulars | Amount in BDT | |
|---|----------------------|----------------------|
| | FY: 2014-2015 | FY: 2013-2014 |
| Receipts: | | |
| Opening Balance: | 30,653,582 | 15,236,832 |
| Cash in hand | 620,183 | 343,779 |
| Cash at Bank | 30,033,399 | 14,893,053 |
| Donor Grants and Overhead | 168,803,849 | 153,893,729 |
| Service Charge on Micro Finance | | |
| Loans and Others General | 235,790,440 | 184,980,253 |
| Interest on Bank Accounts and FDR | 9,489,501 | 2,874,150 |
| Training Income | 8,756,499 | 9,009,414 |
| Subscription & Donation | 1,931,552 | 3,072,207 |
| Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project | 670,796 | - |
| Investment FDR | 7,698,745 | - |
| Members Loan Outstanding-MFP, Housing Proj., CDD) | 1,859,052,394 | 1,399,039,029 |
| Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff) | 3,071,353 | 392,647 |
| Advance & Prepayments | 3,269,463 | 19,021,928 |
| Accounts Receivable & others receivable with Interest FDR | 1,495,078 | - |
| Receivable (Training Bill, Reimburse General Fund & Oth.) | 6,449,015 | 11,197,090 |
| Stock in Printing Materials | 685,462 | - |
| 10% Reserve fund on Capital Fund | 8,351,990 | - |
| Donor Fund received in advance/unutilized fund | - | - |
| Members Saving Deposits | 356,627,886 | 132,533,922 |
| Micro Insurance | 12,086,564 | 9,979,968 |
| Provision for Expenses | 1,270,000 | 1,507,820 |
| Staff Securities Deposits | 790,747 | 643,000 |
| Service Staff Contribution Fund (SSCF)-GF & TC | 93,466 | 8,400 |
| Loan From General Fund (Intertransaction) | 803,566 | 10,634,383 |
| Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others | | |
| Liabilities | 23,572,305 | - |
| Loan from PKSF | 342,200,000 | 304,500,000 |
| Loan Loss Provision Fund | 2,461,501 | - |
| Disaster Management Fund-MFP | 2,180,215 | - |
| Disaster Management Fund-General Fund | - | - |
| Accumulated Depreciation Fund | 6,989,426 | - |
| KGF Reserve | 172,935 | - |
| Housing Loan Fund | 2,566,148 | - |
| General Committee Members Contribution | 5,280 | - |
| Staff Contribution Fund | 308,534 | 84,476 |
| Total | 3,098,298,292 | 2,258,609,248 |

Payments:

| | | |
|--|----------------------|----------------------|
| Salary and benefits | 120,213,711 | 114,575,871 |
| Honorarium | 413,347 | 656,087 |
| Office & Warehouse Rent | 4,132,232 | 3,114,004 |
| Office Maintenance, Repair and Cleaning Materials: | 3,927,369 | 6,054,871 |
| Communication | 600,060 | 352,404 |
| Stationary & Supplies | 3,587,734 | 2,617,805 |
| Furniture, Fixture & Equipment -Project | 261,794 | 16,709,457 |
| Vehicle Fuel, Oil, Repairs and maintenance | 3,691,002 | 2,768,705 |
| Travel and Lodging | 3,868,796 | 5,046,199 |
| Audit | 191,000 | 120,000 |
| Other Administrative Cost | 23,574,964 | 10,291,576 |
| Central Management Cost | 967,741 | - |
| Training, Meeting, Orientation & Workshops | 22,340,758 | 10,091,449 |
| Materials and Equipment for Beneficiaries (Program Delivery Inputs /Materials / Equipments for Beneficiaries/Programme cost) | 65,291,406 | 56,596,553 |
| Construction and Maintenance | 41,373,793 | - |
| Activities under GoB Fund (Commodity Management Act.) Others | 1,333,025 | - |
| Training Expenses | 9,500,610 | 5,990,881 |
| Financial Expenses | 32,125,940 | 18,774,006 |
| Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project | 12,498,743 | 5,281,041 |
| Investment FDR | 27,226,523 | 28,249,700 |
| Members Loan Outstanding-MFP, Housing Proj., CDD) | 2,033,106,217 | 1,545,740,000 |
| Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff) | 3,810,240 | 5,666,370 |
| Advance & Prepayments | 3,553,661 | 35,039,792 |
| Accounts Receivable & others receivable with Interest FDR | 734,417 | - |
| Receivable (Training Bill, Reimburse General Fund & Oth.) | 10,581,607 | - |
| Security | - | - |
| Stock in Printing Materials | 663,247 | - |
| Fund Account | 8,351,990 | - |
| Loan to General Fund (Intertransaction) | 7,987,324 | 7,914,175 |
| Members Saving Deposits | 310,745,452 | 79,809,607 |
| Micro Insurance | 7,676,619 | - |
| Provision for Expenses | 614,145 | 1,902,765 |
| Staff Securities Deposits | 367,338 | 372,632 |
| Accumulated Depreciation Fund | 470,949 | - |
| BillsPayable/Creditors/Transferable Fund/Gratuity fund/Others | 21,747,059 | 18,314,217 |
| Donor Fund received in advance/unutilized fund | 2,518,919 | - |
| Service Staff Contribution Fund (SSCF)-GF & TC | 14,962 | - |
| Loan from PKSF | 273,883,338 | 245,905,499 |
| Staff Contribution Fund | - | - |
| Closing Balance: | 34,350,260 | 30,653,582 |
| Cash in hand | 238,044 | 620,183 |
| Cash at Bank | 34,112,216 | 30,033,399 |
| Total | 3,098,298,292 | 2,258,609,248 |

Project-wise detailed Receipts and Payment statement shown in Annexure-C

Deputy Director (Finance & Accounts)
NDP

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

Dated: Dhaka
September 8, 2015



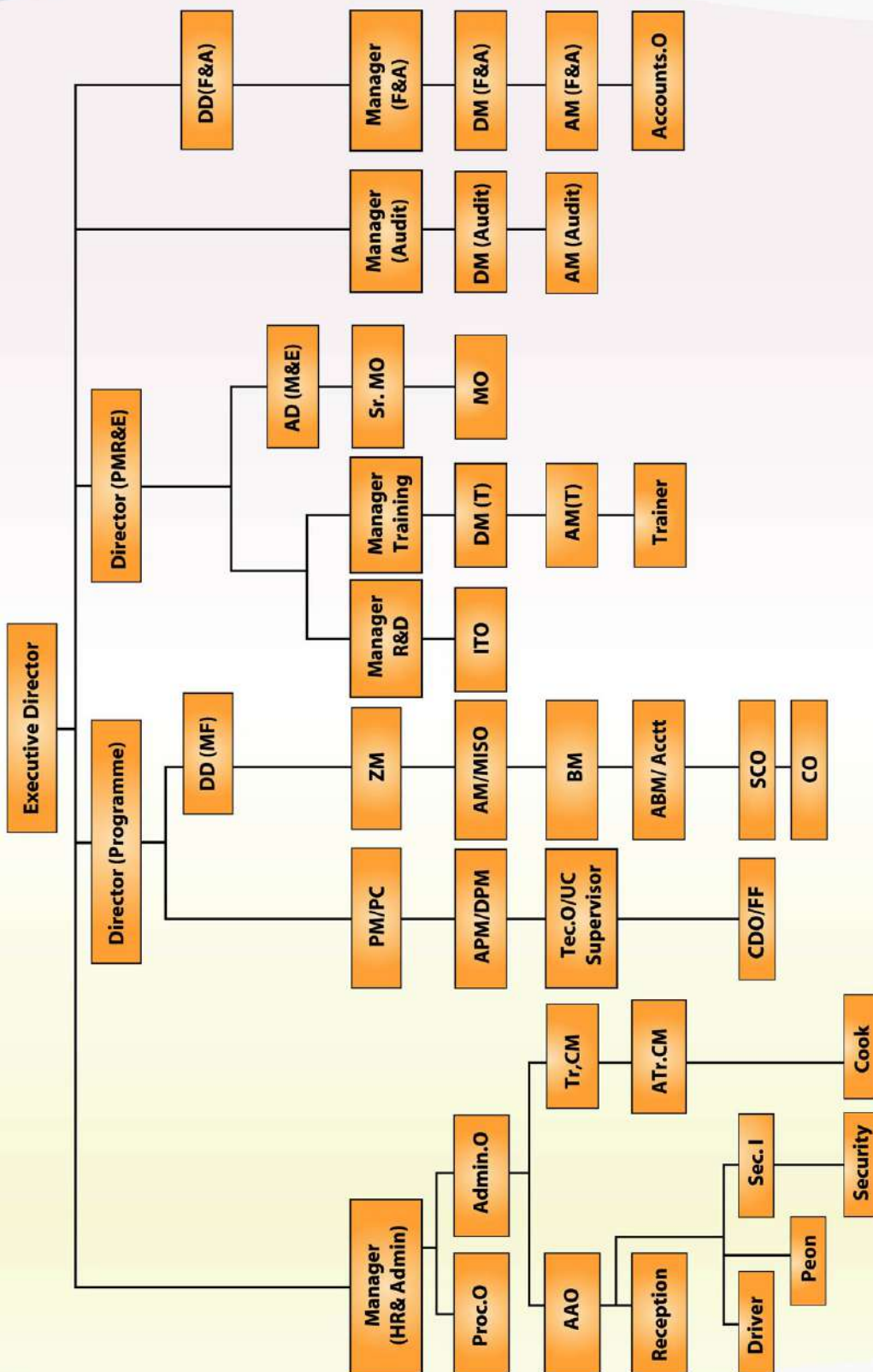
[Signature]

Executive Director
NDP

[Signature]

S.K. Barua & Co.
Chartered Accountants

ORGANOGRAM



PMR&E= Planning Monitoring Research & Evaluation, **DD**= Deputy Director, **AD**= Assistant Director, **F&A**= Finance & Accounts, **R&D**= Research & Documentation, **PM/PC**= Project Manager/Coordinator, **ZM**= Zonal Manager, **AM**= Area Manager, **DM**= Deputy Manager, **AM**= Assistant Manager, **BM**= Branch Manager, **PROC**= Procurement Officer, **HR**= Human Resource, **MO**= Monitoring Officer, **ITO**= Information & Technology Officer, **TCM**= Training Center Manager, **AO**= Administrative Officer/Accounts Officer, **AAO**= Assistant Admin Officer, **SCO**= Senior Credit Officer, **CO**= Credit Officer, **SL**= Security In Charge.

Map of Bangladesh

Showing NDP's Operational Areas

NDP's Operational Areas 



Dedicated towards changing livelihoods of the poor people



National Development Programme-NDP

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