

National Development Programme-NDP

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NDP Annual Report 2017-18



National Development Programme-NDP

**National
Development
Programme
- NDP**

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2017-18**

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**Visible Progress Made by the Project Participants
Visitors are in Field**



Md.Alauddin Khan, ED-NDP is greeting to Rasheda K Chowdhury, ED-CAMPE (Former Advisor of Caretaker Government) during Silver Jubilee Events of NDP



Mis Lisa, Representative, Embassy of Netherland,HarmaMajore Consultant, WFP and Md. RezaulKarim, Senior Program Officer, WFP are visiting ICVGD Project

Annual Report 2017-18



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Message From The Chairperson



It is my contentment to announce that National Development Programme-NDP published its 26th Annual Report representing the period of July 2017 to June 2018. I am proud to say that National Development Programme (NDP) has already emerged as a national non-governmental voluntary development organization, which is involved in various fields of development sectors in several districts of the country for about twenty-six years. It has undertaken a number of initiatives that has greatly benefited the community, especially the poor people, women, children, elderly and disabled peoples. The tremendous achievements, improving the livelihoods of the extreme poor and poor have been achieved through several projects/programmes in the field of Social Development, Economic Development, Livelihood Improvement, Agriculture Development, Energy & Environment, Disaster Risk Reduction & Climate Change, Rights & Governance and Institutional Development.

NDP believes in hard working, transparency, accountability which increases the capability of the organization, programmes/projects management and good governance and this annual report is actually presents the synopsis of our integrated efforts. More importantly having this confidence, we hope that this report will draw attention among the stakeholders including developments partners, participants and other related concerns.

Being a part of the development organization, we believe that true success does not consist in income generation only rather in doing something for the betterment of deprived part of the society. With this consideration, we contribute a significant percentage of our own equity to help the deprived

people as well as to create a visible sustainable change resulting social development. Since its inception NDP has been advancing with some philanthropic activities like education support and development, health service to the deprived community people, violence against women, disability and development, human rights etc. under its social responsibilities. Besides these activities, in any natural disaster or in emergency situation NDP drives its footsteps towards the victimized people to achieving the organizational vision.

It can be hoped that the significant results NDP has achieved through different projects will be replicated by the organization itself and at the same time expanded into the neighboring areas by others, which will ultimately contribute to the nation's overall development. Having progressed so far, it is sensible to declare that this tremendous achievement become possible due to cooperation and support from our partners. On behalf of the NDP family I would like give my cordial thanks to all staffs, whose hard work and dedication helps NDP to achieve its aims. I am also grateful to all of the beneficiaries/project participants, development partners/donors, local administration and elected bodies who have made a valuable contribution towards achieving the glorious success.

I would like to take the opportunities to congratulate the Executive Director of NDP for his tremendous leadership for bringing the organization in a remarkable stage. Finally I also thank all our staffs members for their steadfast commitment and hard work to make NDP a very successful organization.

I wish continued success of NDP.

Sirajganj
30th June 2018

Aleya Akhter Banu
Chairperson

Message From The Executive Director



The year 2017-2018 marks 26 years of NDP's existence since inception in January 1992. Since this as a small organization slow but steady NDP keep continued its action. Now NDP has turn into one of the most successful development organization in Bangladesh. This defining moment therefore provide an opportunity to us to reflect on last 26 years and look ahead for challenges that will confront us in the year ahead.

Over the last 26 years we have spread geographical outreach to 6 district with 30 different programmes/projects to make its services available to doorsteps of the beneficiaries of NDP. The organization started its voyage in 1992 with the main mission to promote poor people access to services for better livelihoods with employment creation and establishment of human dignity. Since then it has been working with firm dedication and commitment towards achieving socio-economic development for the poor people. About half of the total populations in our country are female and it is not possible to make any changes without bring them in the main stream of development. But it is a positive sign that in the meanwhile, NDP has become able to link a large number of women in the mainstreaming development through different programme interventions. Through long efforts it has become able to enhance participation of the poor women 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 target project participants/beneficiaries for their active participation and cooperation that enable us to carry out our planned activities successfully. I feel proud to announce that NDP provide both financial and technical support to improve their overall socio-economic condition and livelihood to its more than 3,00,000 beneficiaries off them 98% are women.

I am indebted to the General Committee (GC), Executive Committee (EC), Advisory Committee (AC) and especially to the Chairperson for his guidance, support and cooperation. I am grateful to the local administration, line ministry departments; elected bodies, development partners/ donor agencies and the advisers for all sorts of assistance and cooperation they provided to NDP for different programmes and projects implementation. Finally we would like to thank all NDP employees for their restless effort to sustain the trend of progress of programme activities.

We are pleased-bound to continue our focus on exploring new horizons, embanking new commitments, emphasizing the importance of acknowledging new challenges and opportunities. Let us all march forward for further glory with hard work and dedication.

I would be happy to have your good suggestions and criticisms for improving the performance of NDP in the coming days.

With warm regards,

Sirajganj
30th June 2018


Md. Alauddin Khan
Executive Director

GENERAL COMMITTEE MEMBERS

Sl. No.	Name	Sl. No.	Name
01	Md. Shahidul Islam Khan	16	Md. Abdus Salam Bhuiyan
02	Md. Abdus Samad	17	Ms. Tasmeri Hossain Mukti
03	Md. Alauddin Khan	18	Aleya Akhtar Banu
04	Dr. Zahurul Hoque Raza	19	Mst. Rukhsana Parvin
05	Md. Anowar Hossain Khan	20	Md. Rezaul Karim Rokoni
06	Md. Abdul Hamid Khan	21	Mst. Asha Sultana
07	Md. Liaquat Ali Khan	22	Mst. Morium Khatun
08	Md. Sharif Ahmed	23	Mst. Hasia Khatun
09	Md. Shahrior Faruk	24	Rtn. Mah Jabeen Masood
10	Mrs. Nasima Khan	25	Md. Nasim Sarkar
11	Mrs. Bul Bul Nahar	26	Md. Shah Alam Khan
12	Srimoti Shibani Rani Ghosh	27	Ms. Shah Naz Mahafuza Pervin
13	Ms. Amina Khatun	28	Barrister Asif Imtiaz Khan
14	Md. Asir Uddin	29	Nasrin Sultana
15	Abu Mohammed Sheikh		

EXECUTIVE COMMITTEE MEMBERS



Aleya Akhtar Banu
Chair Person



Md. Liaquat Ali Khan
Vice- Chairman



Md. Alauddin Khan
General Secretary



Mst. Morium Khatun Moushumi
Member



Md. Shah Alam Khan
Member



Ms. Shahnaj Mahfuja Parvin
Member



Md. Asir Uddin
Member

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 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 them into the mainstream of development. Now, NDP has been launching 30 (thirty) different programmes/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 for about twenty-five 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
1	Department of Social Welfare	Siraj-225/92	28.03.1992
2	NGO Affairs Bureau (Foreign Donations Regulations Ordinance, 1978)	880	02.01.1995
3	Department of Family Planning	226	01.01.2008
4	MRA (Micro-Credit Regulatory Authority)	01229-00332-00222	29.04.2008
5	PADOR (European Union- on line registration)	BD-2009-EQE-3006507916	2009 (updated- 28.10.2013)
6	DUNS (Data Universal Numbering System)	731575614	2013 (updated- 30.07.2013)
7	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.

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

Goal

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 15-55 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 350,000 project participants/beneficiaries, of which 90,251 beneficiaries enrolled under MFP, the core programme of NDP.

GEOGRAPHICAL COVERAGE

Presently, NDP has been working in one Hundred Seventy (170) Unions/Pourashavas under Twenty-Eight Upazillas of Six districts, the following table shows in details.

Name of District	Number and name of Upazila	# of Union/ Pourasava	# of Village/ Wards
Sirajganj	9 (Sirajganj Sadar, Kazipur, Raigonj, Tarash, Shahajadpur, Ullapara, Kamarkhanda, Belkuchi and Chowhali)	88	1,435
Bogra	5 (Bogura sadar, Gabtoli, Shahajahanpur, Dhunat and Sherpur)	23	177
Natore	6 (Natore sadar, Boraigram, Gurudaspur, Lalpur, Bagatipara and Naldanga)	35	344
Pabna	6 (Bera, Bhangura, Chatmohar, Sathia, Faridpur and Ishwardi)	20	197
Tangail	1 (Bhuapur)	03	16
Jamulpur	1 (Sharishabari)	01	02
Total: 6	28	170	2,171

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 (2015-2018), NDP continue its programmes on seven main development sectors;

NDP in Development Sectors

1

Social Development Sector

Society is a complex institution where vested groups are always gaining and disadvantaged are down in the dumps from their basic rights. The poor people, especially the women, old aged and the people with disability are more deprived. The access to services of those people are either denied or restricted. As a result, women of the society are sufferer than men by social injustice, violence and malpractice. 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's mandate is to raise these issues among the community people along with different government and private stakeholders. At present NDP is considering following social issues and implementing various projects/programmes to reduce the sufferings of those vulnerable groups of people.

Social Development:

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



Natore DC Shahina Khatun is Praying to Almighty in the inauguration ceremony of ENRICH center. Gurudaspur Upazila UNO Mohammad Monir Hossain and NDP ED Md. Alauddin Khan were also present there.

1.1 Social Development Initiatives under Enrich/Samriddhi Programme:

The social development initiative is one of the major and essential components under ENRICH/Samriddhi Project. The project has been implementing in Chakla union under Bera upazila of Pabna district and Mashinda union under Gurudaspur upazila of Natore district. The unions have been selected with a view 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. There are having several social initiatives under the project, which include- education for ensuring of 100% enrollment and prevention of dropout from primary level, family level health programme for bringing all people specially women, children, elderly people & adolescent in health service, establishment of ENRICH/samriddhi model house, ENRICH/samriddhi center at ward level, bagger rehabilitation, low cost sanitary latrine



(ring-slab) distribution among the poor community, construction/installation of hygienic latrine and HTW in the community places like; religious canters and graveyard. The programme implemented through holistic socio-economic development approaches has earned great reputation in the local community.

1.2 Social Development Initiatives under Probeen Kalyan Karmosuchi:

To address the issues of senior citizen or elderly people, NDP has established a recreational center in Sirajganj Pourashava in 2015. The major objectives of the programme are to endorse human dignity for the old-aged people and assist them with humanitarian, social, financial and welfare aspects. 163 elderly persons already have been enrolled and gather together in the afternoon daily at the center. Center is providing following supports to them: arranged recreation materials- daily newspaper, religious books, magazines and TV. Further, NDP organizes weekly health check-up services with free diabetic test and provide essential medicines. Every year NDP distributes some blankets, organize iftar mahfil among the members.



Natore DC Shahina Khatun is distributing warm cloth to elderly people. Gurudaspur Upazila UNO Mohammad Monir Hossain and NDP ED Md. Alauddin Khan were also present there.



Along with own initiatives NDP implemented another programme for elderly people with financial support from PKSf. The programme is implemented at Moshinda Union of Gurudaspur Upazila under Natore district. Main activities of the programme are Probeen allowance for 100 persons @ BDT 600 per month, distribution of supportive materials like wheel chair, walking sticks, blanket, rapper, commode chair, optical etc. Provide leadership training, recreational facilities, IGA support, funeral support are another areas of services for the elderly people. Besides there are 18 village committees, 9 ward committees and 1 union committee formed for the functioning of the programme. With the facilitation of the programme officer committee members met together every month and discuss their own problems and try to find out solutions. There is a provision for construction a probeen (elderly people) center that will be a place for all sorts of activities for the betterment of the elderly people.

1.3 Health Support Programme :

One of the main objectives of NDP is to build awareness and provide support to the target beneficiaries in the area of health and hygiene practices. Poor people living in the village level suffer from various diseases. They are not aware on health and hygiene issues. Lack of money also a cause not to get proper treatment for those poor people. NDP is applying different approaches to provide health supports to the targeted beneficiaries at its different project locations.

NDP is implementing this programme since January 2009, with an objective to promote essential primary health care services to the local village community, especially for the pregnant women, lactating mothers and children of the poor households. Presently, there are 17 (Seventeen) centers being operating, Sixteen under different branch offices of the micro-finance programme and the rest one is under NDP's head office. The Paramedic regularly conducts sessions on

health, hygiene, family planning and nutrition at group level in the morning shift to develop awareness among the community people, conducts sessions with the pregnant women and



After free cataract operation of poor people by NDP's health programme.

adolescent girls separately and also visits the households. 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 visit, pre and anti natal care services, minor pathological and routine testing. There are the small medicine shops in each center, where there are the scope for 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, medical camps organized at centers with the assistance of specialized doctors, like- child/medicine specialist, gynecologist, ophthalmologist etc. The programme is being managed with organization's own fund- the service charges from the micro-finance programme.

The main activities of the programme in the year 2017-2018 were as follows:

Sl	Activities	Achievement
1	Health Session in Group (person)	7,849
2	Home Visit	17,318
3	Provide Health Service (person)	50,438
4	Member Present in the Group Session (person)	113,818
5	Awareness Session for Pregnant Mother	721
6	Pregnancy Test	951
7	Pregnant Mother Check up	3,636
8	Family Planning Advice	4,026
9	Distribution of Birth Control Pill (Person)	531
10	Condom Distribution (Person)	631
11	Temporary Birth Control Injection (Person)	1,543
12	Family Planning Referral	993
13	Formation of Adolescent Group	131
14	Conduction of Reproductive Health Session in Adolescent Group	653
15	Distribution of Hygiene Material-Napkins (Person)	1,588
16	Health Camp	67
17	Cataract Operation Camp	1
18	Cataract Operation (Person)	32
19	Dressing (Person)	255
20	Diabetes Test (Person)	4,815
21	Nebulization (Person)	121

1.3.1 Women Friendly Hospital:

NDP with the assistance of Naripokkho funded by UNICEF under DG Health started new initiative to establish Women Friendly Hospital Programme in the General Hospital, Sirajganj. The initiative of WFHP starts in June 2015 for 2 years with an objective to reduce maternal mortality rate creating friendly environment for the women as they get equal health services like others. After June 2017, NDP continued the programme by it's own fund. The programme has one staff who works under the guidance of the hospital authority and working together with the hospital staffs trying to find out the weak areas of hospital services especially for women need to be improved and pursuing the authorities developing it as standard. It has found that through the project deliverables/interventions it has become able to ensure quality services in the hospital, like- introducing separate ticket/medicine counter (marked) for the female patients, practicing queue for services, allocating screen in the labor room/emergency room for privacy, restricting frequent entrance of outsiders male in the female ward, disallowing bottle-feeding for the newly born-baby in the neo-natal ward instead encouraging breast feeding for them, allocating separate female toilet, additional patient-beds for female and significant improvement found in maintenance of cleanness in



Dr. Shamimul Islam, Residential Medical Officer, Sirajganj Sadar Hospital, Sirajganj is diagnosing patient. The patient is receiving service without any hassle with the facilitation of NDP's implemented programme Women Friendly Hospital.

wards, hospital corridors and premises. Further, counseling with the female patients and attendants leads them getting appropriate information and better health services in time with dignity and respect without any harassment or sufferings.

1.3.2 Health & FP interventions under Enrich/Samriddhi Programme:

Health and family planning services are the essential components under ENRICH/Samriddhi Project. There are several special initiatives under health services, of which primary health care (PHC) is a major one. The health services are provided 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 develop awareness among the people and they also visits the households. Also, they do diabetic test and pregnancy test at field and regular outdoor services provided in the centers (branch/project office) at afternoon shift. Further, medical 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



Md. Ayub Hossain is delivering his speech on free health campaign organized by ENRICH-NDP. Md. Faruk Hossain is also present in the campaign (red color Ti shirt)

get eye operation free of costs. In addition, folic iron and zinc tablets, and de-worming tablets distributed among the eligible members of the household in the project area. The project through its service oriented approach has earned great reputation in the local community.

1.3.3 Health intervention under Ujjibito Project:



Program Officer Social (Health Assistant) is measuring weight of children during nutrition session with mother

The health intervention has been taken as a major component under Ujjibito Project, a collaborative initiative for the micro-finance programme beneficiaries. Here there is an only preventive service, under which the Paramedic conducts regular sessions on primary health care and family planning at village level for developing awareness. S/he also visits beneficiary households to find out the person (patients) needs health care services. Based on the need, s/he advises them and refers to the nearby government's/ private sector health clinic or hospitals. In addition, medical camps organized at village level with the assistance of specialized doctors (medicine specialist, gynecologist). Further, blood grouping tests and diabetic tests are also done at field to make aware the poor people on health concern.

1.3.4 Health, Hygiene and Nutrition interventions under SHOUHARDO III

NDP is implementing SHOUHARDO III project funded by CARE-USAID since January 2016. Project is addressing health, hygiene and nutrition issues in its 140 villages in Chouhali, Belkuchi and Shahjadpur Upazilas under Sirajganj district. Health volunteers under supervision of Field Facilitators are implementing different intervention at village level. The main activities include: organize courtyard session on health, hygiene, nutrition issues, conduct growth monitoring

13 promotion session, HHs visit and counseling to pregnant and lactating mother on maternal nutrition and IYCE, distribution of iron folic acid (IFA) to adolescent girls.

Project staff also demonstrate on how to cook nutritious food, organize awareness on fuel consumption issue, assist government health department on organizing vitamin A campaign, observe World Breast Feeding Weeks. Project also provide supplementary ration (ration size: 6.6 kg wheat, 1 liter vegetable oil and 1.5 kg yellow peas) to the poor pregnant and lactating mothers to overcome the nutrition deficiency.

1.4 Education Support Programme :

A child without education is like a bird without wings. Education is an essential tool for achieving the goals of equality, development, peace and empowerment. Lack of basic education is one of the main causes of poverty and sufferings. Access to education of the children from poor families is sometime not possible due to poverty. NDP is contributing to the government's commitment towards SDG-4 which is focused on to “**Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all**” by providing technical



Md. Ayub Hossain is delivering his speech on free health campaign organized by ENRICH-NDP. Md. Faruk Hossain is DC Sirajganj Kamrun Nahar Siddika is giving scholarship money to the talent poor student by financial assistance of NDP education programme. ADC (ICT and Education) Sirajganj Md. Moniruzzaman and ED NDP Md. Alauddin Khan are also present in the ceremony. present in the campaign (red color Ti shirt)

1.4.1 Education intervention under ENRICH/ Samridhi Programme :

With the financial and technical support of PKSF under Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) programme another 60 education support centers are being operated off them 25 in Chakla under Pabna district and 35 in Mushinda unions under Natore districts. Each center consists of 25-30 students from Shishu Shreni to Class II level. Each center is operated by local qualified trained female teacher. Teachers follow the PKSF prescribed education guidelines to run this programme. Each teacher takes 02 hours (3:00 pm-5:00 pm) to teach the students in a day under 01 center. Total 1695 children are getting support from this programme. The Teachers conduct regular sessions and encourage the students for developing their intellectuality and make them fit for primary school education. The overall progress of each center is reviewed regularly in the parents-teachers monthly meetings conducted by the centers' teacher.



Presented Students in Boi Pora Utsob

and logistic supports to the students. Major initiatives and achievements by NDP on education have been described below:

It is an own funded programme of NDP. Under the programme NDP open Sikkha Shahayata Kendra for the rural poor students. The main aims of this programme are to protect the drop out of students and ensure the quality education. At present there are 44 centers being operated in 28 villages under 06 Upazilas of Sirahgnaj and Pabna district. The teacher conducts the session for 02 hours daily basis and it is 06 days in a week. In each center there are 30 students (Class I and Class II) have opportunities to prepare their next day's lesson. Total 1,700 poor students got benefit from this initiative through NDP's own fund.

NDP has introduced student scholarship intervention as a special intervention for the poor and meritorious students of the beneficiary families under micro-finance from the year 2013 to assist and encourage them to get higher education. The students who passed successfully in PEC (primary education completion), JSC (junior school certificate) and SSC (secondary school certificate) with GPA4 are being selected for scholarship. The children passed PEC is provided an allowance of taka 300 per month for three years, the children passed JSC are receiving taka 500 monthly for two years. The children passed SSC receive taka 1000/month for two years. The allowance is paid to them on quarterly basis through Bank Cheque. Now, 112 children are enrolled for scholarship. Before distributing the scholarship allowance, organization's management committee met together with the parents of the children and school teachers to make them understand the rational of the scholarship. Further, NDP takes care of the educational progress of the scholarship holder students and is committed to build their future. The programme is being operated through NDP's own resource- CSR (community social responsibilities) fund.



Government primary school trained teacher is giving training among NDP-ENRICH education programme teachers

1.4.2 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 the rural areas, NDP with the assistance of Campaign for Popular Education (CAMPE) implemented Protyasha (Education) Project in Kamarkhanda and Raigonj upazila of Sirajganj district from October 2013 to December 2017. 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.

During the year 2017-2018 There are a lots of activities implemented like Local advocacy, Coordination meeting with SMC, education watch committee and teachers, Bi- monthly meeting with community education watch group, Parents gatherings, Cultural and sports competition, Reception to the PEC passed students and scholarship holders, Reception to the nursery children, Campaign for 'Kemon Boi Chai' (which kinds of books preferred) etc. a total of 73 schools (government primary schools) and more than 21,000 students are got benefit from this project.



Additional District Magistrate Sirajganj Iftekhar Uddin Shamim is delivering his speech during Boi Pora Utsob

1.4.3 Reaching All Children in Education-RACE (Ovijatra) Project:

A new project named Reaching All Children in Education-RACE or Avijatra (in bengali form) project jointly launched by Gona Shawkhorata Avijan and NDP from May 2018. The project is being implemented in the two Unions one in Chakla, Bera, Pabna and another one is Jhaoil, Kamarkhanda, Sirajganj. Main objective of the project piloting to reduce dropout of the students of class-III to Class V by providing of education support rather establishing of education support center like ENRICH, to increase values, health awareness, protection of environment and above all to create responsibility and morality among the students through develop and implement of liveliness education methodology for making them good citizen; and to provide support to ensure regular attendance in the school all of the students having special demand, students of deprived area (small ethnic group, dalits and student of costal area) and to prevent dropout from education.



Baseline Information Sharing Meeting with Upazila Education Officer, Kamarkhand.

1.5 Low Income Community Housing Support Programme :

The programme is implemented at the area of Sirajganj Pouroshava under Sirajganj district. The objective of the project is to support low income community people to get loan with small interest rate to build new house or renovation the existing one. PKSf funded programme started on April 2017.



From right side: World Bank Consultant Haris Khari, Team Leader Ena, Deputy Team Leader Saba Muin and ED NDP Md. Alauddin Khan

The main activities and achievement of the programme during 2017-2018 were as follows :

Sl	Activities	Achievement
1	Loanee Member	79
2	Loan Disbursement (in crore taka)	2.37
3	Loan Realization (in Lakh taka)	7.00
4	Loan Outstanding (in crore taka)	2.30
5	Loan Realization Rate	100%

1.6 Housing (GoB) Project:

It is a pilot project funded by Bangladesh Bank for providing financial support to the rural shelterless people to build their own home with low cost. Initially NDP implemented the project during 2017-2018 by two branches (Fulkocho & Bagbati). Under the project 25 beneficiaries received loan amounting BDT 1.75 Million @ the rate of 5.5%.

1.7 ESL Project:

There are different social development initiatives taken under ESL Project. The female of the community from different classes households are chosen as the project participants, who are organized in self-help groups. The project is build focusing on the twelve corner stones- passing gifts, for just and sustainable development. The project participants along with their male partners are given trainings on the basic elements of development



ESL project (Lalpur, Natore) is visiting by director (PRM) Dr. ABM Shazzad Hossain (left)

focusing to twelve corner-stones. These includes- passing on change in their lives. gifts, accountability, sharing and caring, sustainability and

self-reliance, improved animal management, nutrition and income, gender and family focus, genuine need and justice, improving the environment, full participation, training education and communication, and spirituality. It has found that the project participants firmly believe on the principles of 'passing gifts' and practicing it at their community thus become able to bring

1.8 Cultural and Sports Programme :

To take care of cultural values as per our constitution among the youth and adolescent boys and girls and also support the sports minded group involving all types of people at rural level. NDP started the programme joint collaboration with PKSF from July 01, 2017. NDP successfully completed its 1st year programme. Major activities of the programme are organize cultural and sports activities at rural level, Organize fair/exhibition and provide honorarium certificate to the people for their contribution on education, social, culture and sport activities at village level.



Winner of Handball Competition (JDP Girls High School, Kamarkhand) and Chief Guest Kamarkhand Upazila Chairman Abdul Motin Chowdhury (Middle-Ash Color Panjabi), Assistant Director (Programme) NDP Jubaer Jahan Khan (White shirt and black sunglass wearing)

1.9 Disability and Development Programme:



Mst. Mukta Moni (differently able) is going to her school Chuniahat Government Primary School (Sadar, Sirajganj) with the assistance of her class friend

Many people in the Bangladesh view disability as a curse and a cause of embarrassment to the family. The prevalence of disability is believed to be high for reasons relating to overpopulation, extreme poverty, illiteracy, lack of awareness, lack of medical care and services. NDP is implementing a project keeping systematic interventions to raise awareness of persons with disabilities at the community level since 2005. Main objectives of the project are to develop social awareness and responsibilities of the people on disability issues and thus reduce discrimination and inequalities against the People with Disability (PWD), which will establish their dignity and rights. Through the survey of 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 are being provided to them. Also, assistive device supports, PRT services, surgical operation for the cataract patients and rehabilitation supports provide 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 they also receive education materials support.

Programme has done following achievement during the financial year 2017-2018:

Sl	Activities	Achievement
1	Counseling Meeting on Disability at Primary School level (35 School)	240
2	Primary Rehabilitation Therapy (PRT)	304
3	Information (Case Study) Collection from the People with Disability	66
4	Free Medicine and Treatment (Person)	57
5	Interest Free Loan Disbursement (BDT)	315,000
6	Self Help Group (Disable) Meeting	216
7	Family Counseling	84
8	Disability Follow up (Person)	1133
9	Distribution of Supportive Instruments/Device (wheel chair, standing table, corner chair, special chair, white sticks and optical) to the persons with disability	491
10	Training on IGA & Leadership for Person with Disability-01 Batch	20
11	Training on Primary Rehabilitation Therapy for Health Assistant-01 Batch)	15
12	Health Campaign for People with Disability (# of Camp)	6

1.10 Alokito Gram Karmosuchi

It is an innovative activities designed by the Executive Director of NDP. To implement the programme NDP

organized an information dissemination meeting with NDP staffs and the villagers of Bagbari, Lahiribari and Balukol of Kamarkhanda upazilla in the year 2016-2017. The dissemination meeting was held at NDP head office by participating more than 100 people.

ED of NDP shared the objectives of the programme and then asked the audience to propose the name of the programme. The participants of the meeting decided the



name of the programme as “Alokito Gram”. NDP has many success stories/projects on education, health, livelihoods, gender and rights, elderly people and decided to replicate those in these villages under the programme.

Very first year of the programme is over. First year achievement

referred us to continue the programme up forward. Earlier NDP prepared plan for next 2017-2018 year and implemented all activities properly.

During the financial year 2017-2018 the programme has achieved the followings:

Sl	Activities	Achievement
1	Formation of Village Development Committee	03
2	Formation of Para Development Committee	10
3	Meeting of Central Committee	02
4	Para-wise Need Assessment	10
5	Para-wise Development Plan Preparation	10
6	Coat-Yard Meeting	10
7	Formation of Adolescent Group	03
8	Rehabilitation of Early Marriage Victim Girl	01
9	Mass Gathering at Primary School against Early Marriage	01
10	Lessening of Domestic Violence	04

Vermi Compost Brings a Happy Life of Jahanara

Jahanara live in Ghoragasa village of Natore Sadar Upazila. She was a member of NDP-UPP Ujjibito



project. Became a project member she got training on vermi compost from the project in 2016. From there, she motivates and started vermin compost production. She also produced vermin compost production material ring. She sold extra ring to others. Produced vermin compost was used in her own land and the same time she sold excess vermin compost to other farmer.

Jahanara was very poor woman till 2016 and had only 12 decimals of land. But after making first time profit she took another 30 decimals of land as mortgage. She got more grain with better quality by investing fewer amount of bio fertilizer vermin compost. Jahanara took loan BDT 50 thousand for first time to buy cattle. Before buying cattle she also receives training on cattle fattening from the project. She used those knowledge and gains profit 40 thousand taka after 3 months rearing of 2 cattle.

Now she has 5 cattle. She had expanded her business. She earned profit 15,000 per month from vermin compost (3,000 taka), vermin compost production material sell (2,000) and cattle fattening (10,000 taka).

She had one son and one daughter. Son was going to be participated SSC examination in 2019 and daughter was reading in class five. They all are going to school regularly and ensured quality education. But once a time, she could not bear their education expenses and did not ensure proper food.



Jahanara gets reward as vermin compost producer from Natore Sadar Upazila Agriculture Office. She impressed for this award. She wants to spread this business to all. At least 10 farmers were also producing vermin compost to see her. She says, "Vermi compost is the best way to project land and to fertile".

Bangladesh is a developing 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 laborer. 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 of NDP works mainly for micro-finance/inclusive finance and savings. NDP has 27 years' experience to implement different sectors and 25 years' experience in micro-finance sector. In the opening NDP started this programme by its own fund. Late in 2005 NDP becomes partner of Palli Karma-Sahayak Foundation (PKSF). Again in 2007 NDP earns own legalities to drive Micro-Finance Programme (MFP) from Micro-credit Regulatory Authority (MRA). The MFP



A member of Microfinance Programme is cultivating duck by taking loan in Chalan Bil

objective is to change livelihoods of the targeted beneficiaries by creating sustainable employment opportunities. **The programme's summary descriptions are:**

2.1 Credit Support Programme (CSP) :

Bangladesh is rightly proud to be part of one of the oldest and largest microfinance sectors in the world. They are confident



A member of Microfinance Programme is cultivating fish by taking loan in Chalan Bil

that their sector is stable even in the face of heavy saturation and multiple borrowing. And there is one lesson from the history of financial crises; it is that no financial sector is

immune. The model of microfinance in Bangladesh involved tiny loans to women with fixed terms and amounts, group liability, weekly meetings, forced payments into a group savings account. NDP has a long experience of operating Credit Support Programme since March 1994. Now the Credit Support Programme is being operated in 52 branches under four districts: Sirajganj, Bogura, Natore and Pabna. There are 10 area and 2 zonal offices under the programme. Total beneficiaries of the programme are 90,251; 98% off them are female. Cumulative loan disbursement under the programme is BDT 17,155.37 Million where present outstanding is BDT 2,002.62 Million. Repayment rate is 99.91%.

Annual Growth Analysis of Credit Support Programme:

Item	30.06.2016	30.06.2017	30.06.2018	Difference	Growth % (2017-2018)
Number of Branches	43	50	52	02	4.00 (+)
Number of Groups/Samities	4,628	5,031	5,278	247	4.91 (+)
Number of Members	81,860	85,456	90,251	4,795	5.61 (+)
Savings outstanding(BDT)	333,289,764	440,283,234	593,360,267	153,077,033	34.77 (+)
Average savings per group/ Samity (BDT)	72,016	87,515	112,421	24,906	28.46 (+)
Average savings per member (BDT)	4,071	5,152	6,575	1,423	27.62 (+)
Loan disbursement (BDT) principal	2,417,249,000	2,924,111,000	3,486,791,000	562,680,000	19.24 (+)
Loan realization (BDT) (principal)	2,153,532,345	2,539,237,505	3,131,324,681	592,087,176	23.32 (+)
Loan outstanding (BDT)	1,262,279,294	1,647,152,789	2,002,619,108	355,466,319	21.58 (+)
Number of Borrowers (excluding support loan)	67,769	70,245	73,768	3,523	5.02 (+)
Average Loan outstanding/ Borrower (BDT) principal	18,626	23,449	27,148	3,699	15.77 (+)
Overdue Loan outstanding (BDT)	8,035,411	8,461,565	13,055,093	4,593,528	54.29 (+)
Number of overdue Borrowers	1,384	1,325	1,707	382	28.83 (+)
Borrower coverage	82.79	82.20	81.74	0.46	0.56 (-)
Loan Recovery-OTR (%)	99.68	99.74	99.52	0.22	0.02 (-)
Loan Recovery-Cumulative (%)	99.91	99.93	99.91	0.02	0.002 (-)
Net surplus (BDT)	111,458,681	121,844,226	174,740,887	52,896,661	43.41 (+)

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 in front of head office, Zonal Office and branch office premises 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.

Loan Outstanding: The total loan outstanding in MFP at the end of June 2018 is BDT BDT 2,002.62 million with 73,768 borrowers in 5,278 groups. The cumulative rate of recovery at the end of the fiscal year is 99.91% with an amount of BDT 13,055,093 remain as overdue loan outstanding with 1,707 borrowers.

2.2 Savings



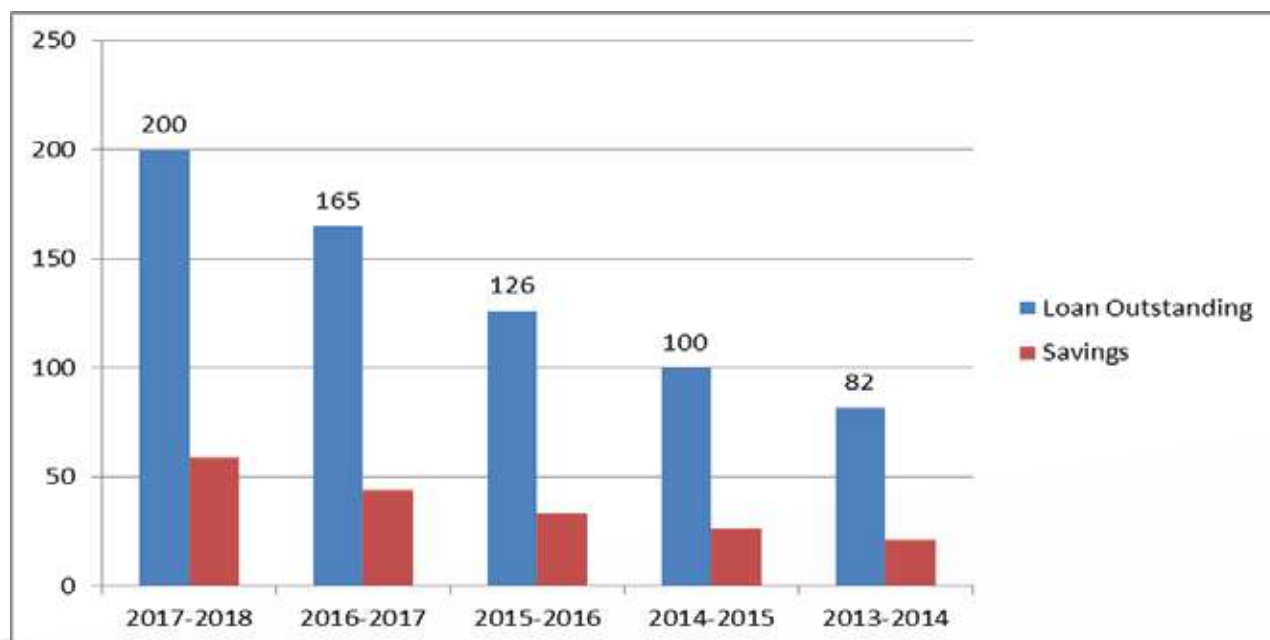
programme are encouraged in savings building to reduce their dependency on credit supports. They make savings following the group norms as well as organizational policy. The staffs along with loan reimbursement also collect the savings during weekly meetings and deposits it to the branch office on the 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. In addition, a new savings scheme on the name of NSSP (NDP's special savings programme) has been introduced in MFP to popularize and promote savings. Under the initiative, the MFP beneficiaries are encouraged in long term savings deposition at the rate of taka 100 or its multiple figure up to taka 5,000 for a

Deposit or savings is a crucial financial service since it plays a significant role in mitigating risks and uncertainty. Households or individuals keep savings for various reasons such as to tackle anticipated or unanticipated emergencies, to accumulate asset and so on. The beneficiaries enrolled under micro-finance

period of 5 to 10 years with an interest of 10%. The beneficiaries found greater interest to be opening new savings scheme and in the meanwhile a total of **21,891** beneficiaries enrolled under NSSP.

Savings Outstanding: At the end of June 2018 the total savings outstanding is BDT 593.36 million with **90,251** beneficiaries in 5,278 groups including BDT 118.05 Million with **21,891** NSSP beneficiaries.

Savings and Loan Outstanding data (BDT in crore) are shown in the following bar chart:



2.3 ENRICH Loan:

We have already introduced the ENRICH programme that is stated earlier. ENRICH is an unique holistic programme that contain all development activities in a particular Union. ENRICH IGA loan is for family members of the selected household who want to run specific IGA for improvement of family income. Service charge rate of IGA loan is 25% p.a. declining or monthly 2% declining. Beside IGA loan there are two other loan component under ENRICH loan programme one is ENRICH Assets creation loan that is for creation of family assets like; furniture, ornament, homestead, housing etc. another is ENRICH Livelihood loan for improvement of livelihood condition of the poor household. This livelihood loan is used for tube well & sanitary latrine installation, treatment, stock of food grains for crisis period etc. Rate of service charge is 8% p.a. against both components. Total loan disbursement under ENRICH all components is BDT 140.44 million where outstanding loan is



Weekly installment meeting with ENRICH-Microfinance Programme at Chakla, Bera, Pabna

BDT 45.39 million. Present ENRICH beneficiaries are 805 in two branches.

2.4 Kuwait Goodwill Fund (KGF) Loan :



It is another loan component under Credit Support Programme for development of agriculture of poor marginalized beneficiaries. Under this product beneficiaries can get up to .30 million BDT for their agricultural development. Duration of the loan is 6 months to 1 year where rate of service charge is 2% monthly declining. Cumulative loan disbursement and present outstanding is BDT 825.40 and 194.64 Million respectively.

2.5 Low Income Community Support Project:

An innovative project titled: "Low Income Community Housing Support Project" has been started in Sirajganj Pourashava as pilot project funded by PKSF-World Bank. The objective of the project is to support low income community people to get loan with small interest rate to build new house or repair the existing house. Total Beneficiaries under the component are who receive loan of BDT 23.75 Million and present outstanding is BDT 23.05 Million. Rate of service charge is only 10%, highest loan selling is BDT 0.40 Million, loan duration is 5 years.

2.6 Housing (GOB) Project:

To eliminate the housing problem in rural areas NDP implementing housing (GOB) project with the financial support from housing fund, Bangladesh Bank. Under the project during 2017-2018 there were 25 beneficiaries in two branches (Fulkocha and Bagbati) received Tk. 17,50,000. They build their house accordingly. The loan repayment rate is 100% on-time. NDP received service charge against loan @5.5%p.a. Beneficiaries repayment their loan in 36 installments with 3 years duration.

2.7 Char Micro-Finance

NDP took new initiative to establish char branch (MFP) for ensuring credit facilities among char people in Kazipur upazila in collaboration with M4C. M4C farmers basically get loan against crop cultivation (seasonal) and have to back the loan after harvesting the crop. The programme started in 2015 and till now 1,376 farmers got this loan amounting BDT 37.80 Million. The loan recovery rate is 100%.

2.8 Special savings initiatives under ENRICH Project:

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) has taken some special savings initiatives. Female headed HHs, ultra poor, widow, disabled person and the land less HHs have been brought under the initiatives. The beneficiaries are encouraged to save taka 300 to taka 1,000 per month on a regular basis with a condition that at the end of two years in addition with bank interest each of them will get double (from project maximum 20,000 taka) of his savings amount from the project fund. In this regards they are assisted in bank account opening in a government scheduled bank for keeping their savings safely. The beneficiaries are found encouraged knowing the project policy and are interestedly depositing savings at their accounts following the project rules. Total savers under the programme in two Unions are 39 off them 24 already received matching contribution amounting BDT 3,95,465. Remaining 15 are waiting for their grant. Poor beneficiaries just add the matching contribution with their own savings and create household assets.



Md. Aladdin Khan (standing middle) is delivering his speech during special saving activities of ENRICH at Chakla, Bera, Pabna

It has found that Credit Support programme-CSP 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.

2.9 BSRM

One of the largest steel manufacturing companies BSRM starts a project with NDP named **"Access to safe drinking water and sanitation facilities through community tube-wells in the chars"** in 2015. Next, BSRM-NDP starts livelihoods programme to support and empower the landless in the remote chars of Kazipur upazila under Sirajganj district. The programme objective is to ensure credit facilities of char people for developing their livelihoods. Up to Financial year 2017-2018 total 622 char dwellers have got credit facilities BDT 36.28 Million where the present outstanding is BDT 8.15 Million off 272 borrowers. Besides 346 members of the project regularly savings vide total savings is BDT 2.08 Million. The project is running by the BSRM's CSR fund and they give BDT 2,500,000 to form a revolving fund.

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.



A member of Agriculture and Livestock Programme is rearing 40 improved variety goats of his house

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.

3.1 Food security initiatives under Ujjibito Project:

Since 2012 NDP has been implementing this project. The objective of the project is to reduce the hunger and poverty in the poverty prone areas. Major activities under this programme

training on farming, non-farming and water sectors management; input supports (agricultural and non-agricultural) for IGA promotion. Now the project is covering 13 upazilas



A member of Ujjibito Project is cultivating vegetables to follow modern technique and using quality inputs

under Sirajganj, Natore and Pabna districts. With the financial support of EU (European Union) and technical assistance of PKSF the project is running through 30 branches of Micro Finance Programme-MFP of NDP. Total beneficiaries of the projects are about 12,500. Throughout the year 2017-2018, 350 female received capacity building training on agriculture, 71 persons received non-agriculture training like sewing, electrical house wearing, nutrition for adolescent girl etc. Seed distribution to 9,300 families; provide vaccination support for 7,320 cattle and goat, distribution of risk fund to 150 members, donation for establishment of IGA for 90 poor families.

are: prepare beneficiary profile and organize groups, provide social awareness on health, hygiene, nutrition education; skill

Major activities during the year 2017-2018 under Ujjibito Project are described below:

Sl #	Activities	Achievement
1.0	Capacity Building Training (Agriculture)	
1.1	Training on Dove Rearing (Ultra-poor)-02 Batches	50
1.2	Training on Cattle Fattening-12 Batches	300
2.0	Capacity Building Training (Non-Agriculture)	
2.1	Training on Sewing-01 Batch	25
2.2	Special Training on Sewing for Girls with disability-01 Batch	12
2.3	Special Training on Electrical House Wearing-01 Batch	13
3.0	Training on Social Capacity Development and Nutrition for Adolescent Girl	21
4.0	Seed Distribution	
4.1	Vegetable Seeds for Rabi Season-270 Kgs	4,500
4.2	Vegetable Seeds For Kharip Season 247.5 Kgs.	4,800
5.0	Vaccination	
5.1	PPR Vaccination for Goat & Sheep	1,738
5.2	RDV for Poultry	2,223
5.3	BCRDV for Chicks	2,013
6.0	Distribution of De-worming Tablets (Goat and Cattle)	1,346
7.0	Establishment of Pustti (Nutrition) Corners	
7.1	In Primary Schools	10
7.2	In Secondary Schools	18
8.0	Donation for establishment of IGA for Vulnerable Members	
8.1	Dove Rearing (Trained Ultra-Poor)/Member	50
8.2	Goat Rearing in Cage (Ultra-Poor)/Member	12
8.3	Goat Rearing in Cage (RERMP-II)/Member	28
9.0	Distribution of Risk Fund (Financial Support)-Member	150
10.0	Materials Distribution to the Adolescent Clubs	28
11.0	Linkage with Community Clinic	8
12.0	Established Ideal Pustti (Nutrition) Village	28
13.0	Community Events	20
14.0	Publication (Ujjibito Booklet)	1

3.2 SHOUHARDO-III Project :

NDP has started SHOUHARDOIII (Strengthening Household's Ability to Respond to Development Opportunities) Program in January 2016. The overall goal of the program is to **"Improve gender equitable food security, nutrition and resilience of vulnerable people within Bangladesh by 2020"**. NDP as a partner of CARE Bangladesh has been implementing SHOUHARDOIII Programme with the funding supports of USAID. The proposed project will work for 32,360 poor and extreme poor (PEP) households of 140 villages in 16 unions under Belkuchi, Chowhali and Shahzadpur upazila of Sirajganj district for the period of 01 January 2016 to 30 June 2020. A computerized database has been developed.

The project is focusing on five purposes- (1) **Agriculture and Livelihoods:** work towards increasing equitable access to income and nutritious food for both male and female (2) **Health, Hygiene and Nutrition:** works for

improving nutritional status of children under five years of age, pregnant and lactating women and adolescent girls (3) **Disaster and Climate Risk Management:** works for strengthening gender equitable ability of people, households, communities and systems to mitigate, adapt to and recover from man-made and natural shocks (4) **Women's Empowerment and Youth Engagement:** work towards increasing women's empowerment and gender equality and (5) **Responsive Governance:** works for increasing agency of PEP to negotiate increased responsiveness and quality of public services.

The project has focused on strengthening and capacity building of the community people including target PEP. Emphasis has been given to ensure PEP's participation in local development planning and identification of community needs and opportunities.



DC Sirajganj Kamrun Nahar Siddika, ED NDP Md Alauddin Khan, UNO Belkuchi Md. Oliuzzaman

The strategic approach of the project is mainly focused on Theory of Change, which is based upon a sequence of asset development, capacity building, and integrated behavior change interventions that will trigger three primary levers of change: **Empowerment, Governance, and Engagement**. The project will facilitate improved life skills of all adult and youth program participants for livelihoods improvement to them, empowerment of women and youth, capacity development of local governments, formation of participatory and inclusive village development committees, social accountability approaches to be used to motivate improved coverage and quality public services and private sector actors will be engaged through innovative and sustainable public private partnerships, and increase social capital of PEP.

In financial year 2017-2018 the SHOUHARDOIII programme implemented the following activities:

Sl #	Activities	Achievement
1	Vocational Training (IGA off Farm) Natai Mobin	526
2	Input Support (IGA off Farm)	388
3	Input Support (IGA on Farm)	3,179
4	Input Support FC	3,619
5	Vocational Training for Youth	455
6	Life skill Training IGA off Farm	825
7	Fish Capture Training	628
8	Formation of FFBS	398
9	Savings	140
10	Coat yard Meeting	140
11	JMP Session	140
12	Counseling Training	358
13	Distribution of Ration	67,200
14	Quarterly SBTB Training	06
15	Quarterly SBTB Meeting	24
16	UDV Meeting	64
17	UDV Training	04
18	UDMC Meeting	64
19	UDCC	96
20	VDC Meeting	140
21	Couple Session	140
22	Meeting in Akota Dall	5040
23	Interactive Discussion Meeting with Imam	32
24	Male Champion Training-Batch	02
25	Training on Good Governance with Youth Organization	140
26	Cap Review	140
27	UP Cross learning Visit	08

3.3 Ensuring Sustainable Livelihood (ESL) Project :



ESL members cooperative's business at Lalpur Upazila of Natore

The Ensuring Sustainable Livelihoods (ESL) for Small-holder Farmers through Dairy and Beef Value Chain Enterprise Project has been implementing with the assistance of Heifer International (HI). The objective of the project is to ensure sustainable livelihoods of the poor people with effective management of dairy and value chain beef fattening. The project has been implementing in five villages of Walia union under Lalpur upazila of Natore district. In project implementation, group development is mainly focused on pass on gift, which is one of the main principles of twelve corner stone's (the values of HI). The project assists the interested female members among the community in organizing pass on groups (POG) with the initiative of original groups (OG), primarily formed with 25 female members. They are given foundation training on twelve corner stones and skill development trainings on cattle/poultry rearing, homestead vegetable cultivation, savings and IGA management. In addition, the male partners of the group members are also given the training on twelve corner stone's. The members are encouraged to savings and pass on gift practices. They are given small livestock (goat) and other input supports and assisted in managing sustainable IGA on beef fattening and dairy

value chain development. Further, assists them to be linked with NDP's micro-finance programme for getting necessary financial supports. Livestock vaccinator has developed within the community and the groups are assisting ensuring supports from GoB service providers. It has found that capacities developed to the dairy and beef fattening value chain entrepreneurs and value-base development practices are visible among them that impact towards changing livelihoods. In addition, the groups are brought under cooperative development and assisted to get registration under the department of cooperative at Upazila.

In financial year 2017-2018 main activities of ESL was as follows :

Sl #	Activities	Achievement
1	Group Meeting	2,253
2	Participatory Sales Review Planning Meeting	188
3	Project Management Committee Meeting	32
4	Number of Beneficiaries Provided Assistant to Get Loan	414
5	Loan Amount of Project Beneficiaries	1,22,45,000
6	Distribution of Vegetable Seeds-Family	1,293
7	Disbursement Special Cow Loan-Number	72
8	Variety Improvement of Cow	71
9	Fodder Cultivation (Farmers)	500
10	Savings Collection	12,54,271
11	Pass on Gift (goat)	520
12	Tree Plantation-Family	106
13	Health Campaign on Animal	7
14	Loan Distribution from Co-operative	4,007,600
15	Share Collection for Co-operative (BDT)	152,700
16	Improved Cattle House Development	385
17	Improved Goat House Development	463
18	Vaccination (Animal)	4,533
19	Improve Feeding for Cattle	505
20	AGM of Cooperative	01
21	Livestock Farming	01

3.4 Economic Enhancement through Strengthening Beef and Goat Market System (EES) :

It is a continued project followed on ESL started on January 01, 2018 and will continue to June 30, 2022. Objective to increase income and assets at the minimum level of dignified livelihood of targeted families, ensure nutritious and balanced food three times daily round the year, initiate environment tolerant production pattern and procedures to cope with the natural disaster and climate changing risk and empower women in the family and in the society as well and practice of values and brotherhood will increase in the society at the end of the project. Major activities of the project are; formation of Self-help group, IGA and development activities, social capital, corner stone and gender justice training, sanitation, fattening value chain development, fodder cultivation, treatment, vaccination, de-worming, animal health camp, homes tad gardening, exposure visit.

3.5 VGD Programme:

NDP has been implementing the Vulnerable Group Development (VGD) Programme in a view to empower and change livelihoods of the vulnerable VGD card holder poor women. NDP is covering this project in Belkuchi and Kamarkhanda upazila of Sirajganj district with the assistance of Department of Women Affairs (GoB). The poor VGD card holders are receiving different skills development trainings, project staff encourage them in savings building and assist them in developing linkage with MFI institutions so that they can get credit supports for IGA initiatives. Further, project staffs make aware them on their rights and assist to get their entitlements. Though there are many limitations, but project was able to ensure the entitlements and rights of the beneficiaries and encouraged them in building regular savings practices for their future use.

From July 2017 to June 2018 the programme has implemented the following activities

Sl #	Activities	Achievement
1	Life Skills Development Training of Beneficiaries (Person)	842
2	Savings (BDT)	5,070,620
3	VGD Committee Meeting	36
4	IGA Training for Beneficiaries	812

3.6 Livelihood under ENRICH/Samriddhi Project :

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Their Poverty (ENRICH) is implementing in Chakla Union of Pabna district and Murshinda Union of Natore district with the financial and technical assistance of PKSF. The project objective is to eliminate poverty promoting sustainable livelihoods through enhancing resources and increase capacities of the poor households. 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. 16 beggars have been brought under 'beggar rehabilitation' programme since starting and each got an amount of Tk.100, 000 as livelihoods grants supports. Now they are engaged in different IGAs by investing this money. A new approach has been added in the project to make 'Samriddho Bari' focusing on agriculture, health, hygiene, nutrition and other livelihood interventions within the household periphery. The project with its integrated multi-dimensional approach has earned a great reputation in the locality along with significant contribution in changing



Md. Akkas Ali, Gurudaspur, Natore (Beggar Rehabilitation, once he was street beggar. He get 1 lac taka grants from the ENRICH project.

livelihoods of the poor people. Programme activities are being implemented with the assistance of local government departments, local elected UP representatives, different private sectors etc.

2017-2018 financial year achievement are shown in below:

Sl #	Activities	Achievement
1	Static Clinic Organize	597
2	Satellite Clinic Organize	144
3	Health Campaign	8
4	Cataract Operation (Person)	40
5	Beggars Rehabilitation (Number)	2
6	Hygiene Latrine Distribution	200
7	Special Savings	29
8	Blood Group Test (Person)	810
9	Samriddho Bari	15
10	ENRICH Center House Building	18
11	Youth Group Formed	18
12	Diabetes Test (Person)	2626
13	Education Support Center Established	60
14	Youth Development Training (Batch)	34
15	Basic Education Training of Teachers (Batch)	2
16	Basic Health Training of Health Visitors (Batch)	2
17	IGA Training (Batch)	12
18	Adolescent Girl Group Formed	17

3.7 Making Markets Work for the Chars (M4C) :

M4C project is implementing with the financial and technical support of swisscontact funded by SDC in some char areas of Jamuna River under Sirajganj district. Initially this project was started in 2012 and in 2014, the project was expanded to Tangail, Jamalpur and Kurigram Districts. The project objective is to raise agricultural production as well as to develop market system. Remarkable changes have been made by implementing different interventions under the project. Total 150 formal producer groups have been formed with 25-30 farmers in each group. Besides these group members, near about 15,000 farmers, retailers, dealers, local machineries manufacturer are also getting benefits from the project. Major activities of the project are farmers training, technology dissemination, information sharing, identify and list down the service providers, market linkage etc. The project works to enhance production and to develop market system through developing linkage between char producers and market actors. A participatory market system development (PMSD) approach has been introduced and promoting in the project. This approach helps the char farmers, market actors, service providers and other private/public sector stakeholders to analyze market system, design and implement activities as necessary. The farmers get good quality products and higher price due to use



Additional Secretary of Ministry of Rural Development and Cooperative O N Siddika (Pink Sharee), M4C team and different stakeholders meeting at Chargiris of Kazipur Upazila, Sirajganj.

of different improved technologies in production, harvesting, processing, packaging and marketing phases. Maize, chilli, rice, jute, vegetables are the main crops that benefited them and encouraged producing more crops. It has found that the capacity has been developed of the producer groups and the farmers, and they now realize the benefits of those technologies. They become familiar with the improved varieties, know the innovative and modern techniques of cultivation, harvesting, processing and preservation etc. Also, an effective market linkage has been developed with the renowned agro based companies and other market players that secured marketing for the products thus ensure more benefit to them. Further, all these innovative ideas and techniques are popularizing day by day among other farmers in the char lands.

In financial year 2017-2018 the project achieved the following activities:

Sl #	Activities	Achievement
1	Farmers Training	2075
2	Farmers Field Day	5
3	Farmers Campaign	84
4	Farmers Training on Beef Fattening-Batch	11
5	Demonstration	72
6	Formation of Farmers Groups for Beef Fattening	84
7	Retailers and Distributors Meeting	6
8	Selection of contractors	28
9	Linkage Workshop	1
10	Disbursement of Agriculture Loan	7,63,00,000

3.8 Increasing Income of the Entrepreneurs through Dairy Cluster development and extension-VCD under PACE Project :

With the financial support of PKSf NDP started a new project on July 01, 2017 and it continue to June 30, 2020 aiming to increase the production and reduce the mortality rate of the cattle through introducing improved technologies on dairy management and practices, increase the price of milk in markets through linking with institutions and private sectors and development of the clusters in Sirajganj like as Baghabari ghat. Major activities of the project are conduct base line survey, training on LSP (livestock service provider), Fodder demonstration, de-worming, vaccination campaign, linkage with service providers, build small entrepreneur, market linkage with milk collector and processor. Develop IEC materials etc.



From right Md. Akhtarul Islam Bhuia-DLO, Sirajganj, Md. Alauddin Khan-ED, NDP, Akhandu Md. Nurul Islam-GM , Programme-PKSf, Shah Mohammad Azad Iqbal, Director (Programme)-NDP and LSP

Sl #	Activities	Achievement
1	Cow Rearing Group Formation	637
2	Member Enrolment	18,121
3	Number of Cows	40,438
4	Number of Double Mangers	721
5	Number of AI	1,368
6	Number of Fodder Cultivation	1,639
7	Number of Pit Compost	1,332
8	Number of Vermi Compost	45
9	Number of Calf Cage	658
10	Number of Biogas	32
11	Number of MF Loanee Members	261
12	Loan Disbursement for replace of improved variety cow	10,885,000

3.9 Improve Livelihood of the Farmers through Promotion of Quality Agro Inputs:



Md. Alauddin Khan, ED, NDP (Middle) and from right side Jubaer Jahan Khan, AD(Programme)-NDP, Sanjoy Kumar Reddi, Sales Manager-Petrochem Bangladesh, Dr ABM Shazzad Hossain, Director (PRM)-NDP

Improve the livelihood by ensuring quality agro inputs and services to the 6,000 targeted farmers/beneficiaries of Sirajganj Sadar and Kamarkhand Upazilla under Sirajganj District. NDP started project on November 01, 2017, which will continue till October 2020. Major activities of the project are Create awareness among the group members through demo plots, meeting and field day regarding products of PCL and ensure quality agro inputs and services.

During the year 2017-2018 major activities of the project are as follows:

Sl #	Activities	Achievement
1	Selection of Retailers	80
2	Sale Proceeds BDT	13,00,000
3	Farmers Meeting	65
4	Farmer Field Day	6
5	Retailers Meeting	1

Success Story

Rahima lives in a poor family with her husband and two children in Panchuri village under Beraupazila of Pabna district. Her husband Saiful is a day labor. Once upon a time her husband worked in Dhaka city. But he can't get any advantage from there. He comes back home and starts work as day labor. After returning her husband, she became a member of ENRICH project. The project is implemented by NDP-PSKF and funded by Palli Karma-Sohayak Foundation-PSKF and NDP itself.

Being a project member, Rahima received training on Special Savings from the project. She is impressed and starts savings 800 taka per month for 2 years into Sonali Bank of Koronja Branch, Pabna. As per project agreement she continued savings for 2 years and got 19,448 taka as matching grant. She has become the owner of 40,000 taka including her own deposit, bank interest and matching grant. Again she wanted to create an IGA on cattle rearing but she needs at least 60 thousand taka. She takes loan from NDP microfinance an amount of 25,000 taka and bought a bull by 45,000 taka. After 4 months rearing she sold it 85,000 taka. Deducting all costs she gained profit 20,000 taka.

She thought that expense is too high to follow this method to rear cattle. She tried to reduce the cost she took mortgage of 30 decimals of land for cultivating fodder. Further she took loan 25 thousand taka from

NDP microfinance programme and bought 2 bull by 80,000 taka. This cycle she sold those cattle 1,50,000 taka and gained profit 50,000 taka after deduction of all costs. She is encouraged to expand her business. Last time she took 50,000 taka loan and bought 4 bull



by 1,75,000 taka. September 2018, 4 months durable cycle will be completed. She expects that she will gain 80,000 taka. This modern technic she learnt from the ENRICH project.

Rahima is now socially honored than before. She is more accepted to her family due to increase financial capacity. She told "we must have to savings according to our financial capacity i.e. every saving brings a happy life for all".

Agriculture in Bangladesh

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.

4.1 Agriculture Unit



DD Agriculture Sirajganj and Sadar Upazila Agriculture Officer and their team members are visiting Agriculture Unit field.

Agriculture is a leading contributor to poverty reduction in Bangladesh since 2000, a new World Bank report said. The country now needs to shift towards high-value agriculture, including horticulture, livestock, and fisheries as well as greater value addition to improve farmers' income and household nutrition. Increased agricultural production and crops diversification can enhance poor people's access to food. In view to do that NDP takes 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, Trico compost and others) and natural pests' controls using pheromone traps. They are encouraged to improve their habits to grow and consumption more green vegetable by themselves. 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. Krishi Paramarsha Kendra has established at community level as the farmers get necessary technical advices. The farmers have been producing vermi compost and are using it in crops and vegetable cultivation. Now the farmers under the project supports are using pheromone trap for pest control. The pesticide free vegetable cultivation has been expanding day by day and the farmers are getting higher prices. Further, the farmers are encouraging the practices of seeds preservation following 'Maria Model' (RDA, Bogra). Moreover, door-step technical follow-up services and marketing linkage supports provided to them and assisted in developing linkage with the DAE and NGO service providers. More than 90 thousands beneficiaries of NDP's micro-finance programme get different types of training and services on improved agriculture cultivation.

In financial year 2017-2018 the programme has achieved the following activities:

Sl #	Activities	Achievement
1	Trico Compost Demonstration	20
2	Guti Urea Using Demonstration	18
3	Maria Model Seed Reservation Demonstration	40
4	High Yielding New Variety Demonstration	12
5	Homestead Vegetables Cultivation Demonstration	20
6	Pursing, Lighting Trap and Line Sowing Demonstration	240
7	Pheromone Trap Demonstration	10
8	Farmers Training-Batch	9
9	Farmers Field Day	7
10	Agriculture Dissemination Workshop	13
11	Pheromone Lure	600
12	Roof Gardening	1
13	Fruit Bagging Technology	1017

4.2 Livestock Unit :

Livestock is an integral component of the complex farming system in Bangladesh as it not only a source of meat protein but also a major source of farm power services as well as it creates employment. NDP is trying to implement effectively different interventions under the livestock unit. The skills of the selected target potential beneficiaries (farmers) have been developed on beef fattening, cow rearing, goat rearing and poultry rearing. Demonstration plots are being established on livestock rearing to encourage the farmers adopting new technologies. Different input supports, like- goats and poultry birds, cattle/poultry sheds, cattle de-worming, vaccination, fodder cuttings and supports for vermin compost production centers were provided to the interested poor farmers. They are now rearing the goats in slatted house, de-worming and vaccinating the cattle's regularly and use ideal feeds for the cattle, use vermin compost in crops and vegetable production, which make them enable to produce more thus earn much profit. All these 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 pesticide free healthy green vegetables and human health friendly meats and milk.

2017-2018 financial year agriculture unit performed the below activities:

Sl #	Activities	Achievement
1	Commercial Fodder Cultivation	10
2	Livestock Wastage Management-Vermi Compost	220
3	Establishment of Buck Centre/Buck Fattening Demonstration	15
4	Goat Rearing (Poor) Demonstration in cage	50
5	Cow Rearing Demonstration	40
6	Steer Cattle Fattening Demonstration	4
7	Beef Fattening Demonstration	16
8	Layer Demonstration (Chicken)	2
9	Sonali Demonstratoin (Chicken)	15
10	Turkey Rearing	5
11	Training on Goat/Sheep Rearing (Batch)	3
12	Cow Rearing Training (Batch)	4
13	Layer/Broiler Rearing Training (Batch)	2
14	Training on Vermi Compost (Batch)	8
15	Farmers Day	12

4.3 Kuwait Goodwill Fund (KGF)

In 2014, the project was started at Sirajganj Sadar and Kamarkhanda upazila. Under the project there are several promotional activities have taken for the selected interested and potential farmers to enhance agriculture production. Project farmers are getting different types of environment friendly trainings on agricultural technologies. As a result, the farmers are encouraged to produce chemicals and pesticides free green vegetables using organic compost and pheromone trapping for pest control. Project also provided supports and assisted farmers to develop linkage with the department of agriculture extension at union, upazila and district levels. It is found that the innovative technologies becoming popular among the farmers in agriculture sector thus the production is enhanced. On the other hand, the demand for chemicals/pesticides free green vegetables are increasing day by day and the farmers are getting more profit.



A member of KGF project of Sadar of Sirajganj is cultivating his land to follow modern method

In financial year 2017-2018 KGF has achieved the following activities:

Sl #	Activities	Achievement
1	Farmers Training on Crop Cultivation	12
2	Cattle Rearing and Fisheries Cultivation	10
3	High Yielding Variety Introduce	6
4	Management of Integrated Vegetable Cultivation	4
5	Guti Urea Usage in Rice Cultivation	6
6	Vermi Compost Demonstration	6
7	Goat Rearing on Slatted (Extreme Poor) Demonstration	6
8	Field Day	3
9	Pheromone Trap	150

4.4 Char Microfinance :

NDP has been implementing the char microfinance programme since 2015 in the Jamuna river basin char area to improve agriculture production and livestock extension of char dwellers through microfinance programme. Increase of production through ensuring of quality agro inputs and sound marketing system is the main objective of the project. NDP implementing this project by 3 branches where at the end of the financial year 2017-2018 total beneficiaries are 1,376 and disbursement of loan is BDT 37.80 Million.

4.5 Making Microfinance Market Works for the Chars-MF4C :

NDP started the project in the year 2017 in the area of Khasrajbari, Maijbari and Munshinagar Unions under Kajipur Upazila to develop capacity of beneficiaries through the coordination of market facilitation activities and ensuring proper utilization of microfinance borrowed money. Under the project NDP ensuring quality agro inputs and modern agriculture technologies for extension of agriculture and improvement of agro products.

Main activities under the financial year 2017-2018 are as follows :

Sl #	Activities	Achievement
1	Market Actor Linkage Workshop	2
2	Farmers Training (Agriculture & Livestock)	59
3	Farmers Training by Service Providers	45
4	Farmers Training by Traders on Crops Preservation	31
5	Campaign Programme by Marketing Agencies	8
6	Campaign Crops Traders	8
7	Campaign Technical Support Providers	4

4.6 Crop Insurance :



Weather & Crops director General Insurance Corporation Wasiful Hoq, Belkuchi UNO Akondo Md. Faysal Uddin and General Insurance Representative Team are giving crops damaged compensation to the farmers.

NDP started crop insurance project in 2016. The project objective is to provide financial support to the insured farmers to overcome their losses due to natural calamities. The project operates in Kamarkhanda, Ullapara, Sirajganj Sadar, Kazipur and Raiganj upazilla under Sirajganj district. Total 1,400 farmers were enrolled under the scheme and got different trainings and messages. Each member paid BDT 250 as premium. Among them 300 farmers have lost their crops and they will get compensation as project policy. The project is implemented by the assistant of INAFI International and Sadharan Bima Corporation.

5

Energy 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. But there huge scope in our country using alternative energy but still the peoples are not properly aware on it or on the other hand, they are neither introduced with modern technologies nor it is being make available to them.

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



Dr. ABM Shazzad Hossain (Director, PRM) is visiting the project.

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, the working area of the organization. NDP is keen to work extensively on climate change adaptation and disaster management issues.

5.1 Solar Energy

Solar energy is one of the most popular forms of renewable energy. The use of solar panel is increasing rapidly all over the world. Fortunately, the location of Bangladesh is quite suitable for harnessing solar energy. However, large area is still uncovered either by grid electricity or by electricity generated

from renewable sources. In the off grid areas of Bangladesh, solar home system (SHS) is getting popular day by day due to its declining price and due to favorable financial packages offered by the different organization. NDP is also working for this project from 2014 in collaboration with Infrastructure Development Company limited (IDCOL) in Sirajganj district.

The summary of the intervention is as follows :

Sl #	Activities	Achievement
1	Solar Sale	324
2	Beneficiaries Service (Servicing)	330

5.2 Bio Gas

In Bangladesh only 3% of the people enjoy the facility of natural gas coming to their homes through pipe lines. The



Md Humayan Kabir, Jarila, Soydabad, Sirganj is producing biogas from own cattle with the technical and financial assistance of NDP

lucky few mostly live in the cities. Most of the Bangladesh's rural people depend on biogas, crop residues, plant debris, animal dung and wood for fuel creating deforestation, flood, soil erosion etc. Women and children, on whom the burden of collecting fuel falls, suffer the most. They are the worst victims of indoor air pollution such as smokes in the kitchens. Biogas technology is one of the best means to provide natural gas to the largest number of rural people. It can provide them with pollution free, efficient energy for cooking and at the same time protect them from diseases by giving them a cleaner environment. Biogas technology can be used to implement a sustainable waste management program suitable for rural areas, as wastes of all sorts are transformed into biogas or slurry. NDP has been successful in promoting and constructing both domestic and larger sizes biogas plants to rural villagers. Impact on biogas plant owners has been positive and demand is increasing day by day. All its clients are enjoying hassle free and pollution free energy for cooking and business activities.

The summary of the intervention is as follows :

Sl #	Activities	Achievement
1	Bio Gas Plant Establishment	123
2	Number Cattle Loan for Biogas	28
3	Total Biogas Loan Outstanding	6,256,987

5.3 Disaster Risk Reduction and Climate Change :

Bangladesh is susceptible to a variety of disasters including cyclones, earthquakes, droughts, storm-surge and flooding. Bangladesh is also vulnerable to climate change due to its location in South Asia. The government and NGOs have made progress in preparing for much of these disasters through plans and policies by gradually shifting their disaster management approach to a comprehensive risk reduction methodology based on common disaster experiences, lessons learned, and the desire to reduce future impacts.

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.



Sariakandi UNO Md. Moniruzzaman (Middle), Kazi Masuduzzan (AD-M&E, NDP) right side, Sariakandi Upazila Project Officer

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 makes up-dated every six months. Also, there is a team of experienced staffs and trained disaster volunteers, which helps in quick operation to face any emergencies. The organization is always ready and committed to initiate rescue and emergency response initiatives under the project in its operational areas, if there is any disaster arisen.

5.3.1 Distribution of Relief Materials:

During the financial Year 2017-2018 NDP implemented the following relief work :

Sl #	Activities	Achievement
1	Distribution of Relief Materials-Food Items (Rice-6kgs, Flatten Rice-2 kgs, Molasses-500 grms, Potato-2 kgs, Biscuits-3 packets, Salt 500 grms, Soap 1pc, Alam-250 grms, Candle-6 pcs, Fireboxes-6 pcs, ORS-5 packets, NAPA Tablet-20 pcs, Metronedajol Tablet-10 pcs)	400 Families
2	Distribution of Relief Materials-Dry Food Package (Flatten Rice-3 kgs, Molasses-500 grms, ORS-5 packets)	600 Families
3	Distribution of Relief Materials-Shelter Materials (CI Sheet-2bundles, Trunk-1pc, Mosquito Net-1pc, School Bag-1 pc, Utensil Pot-1 pc, Blanket-2 pcs)	800 Households
4	Unconditional Cash Grant BDT 4,000/-Households	800 Households

5.4 Empowering Local and National Humanitarian Actors (ELNHA)



Kazipur UNO Md. Shofikul Islam, Kazi Masuduzzaman (AD-M&E, NDP) and Many Stakeholders are present in the rally.

During the year NDP implemented a project named Empowering Local and National Humanitarian Actors (ELNHA) aiming to appropriate humanitarian response and preparedness for disaster vulnerable target people of Sirajganj Sadar and Kazipur Upazilla under Sirajganj district. Major activities: Capacity building, development of disaster volunteers, disaster preparedness and emergency response. Identifying and selection of stockholders and provide software support for capacity building to ensure appropriate humanitarian response and preparedness for disaster vulnerable people are the working strategy of the project.

Jorina Overcome Poverty

Jorina lived with her 5 member's family in the Dogasi char under Kawakhola union of Sirajganjsadar Upazila for 20 years. They were the oldest family in the char. They coped up with this char situation by cultivating maize, groundnut, jute crops and rearing cattle regularly but it was just for their livelihood. They could not change their fate by any means. Jorina was facing trouble in disaster time or off season of the year. They cultivated their land and reared cattle to follow traditional method by using local variety rice, pulse and other crops. Most of the cases they did not get expected profit. Sometimes they had fallen in loss. On the other side, due to insufficient crop production

Jorina started cultivation of high yielding variety maize of 33 decimals to collect quality seed from project trained retailers. She gets 34 mounds maize and gain profit 10,000 taka after deducting all costs. Next season in the same way she cultivated same variety of maize of 65 decimals and 33 decimals of high yielding jute by taking 10,000 taka as seasonal agricultural loan. After getting loan, she ensures quality inputs like seed, micronutrient and pesticide. Good news is that, she gained profit 30,000 taka this season after deducting all expenses. She is very happy and getting inspiration she started to rear cattle regularly to follow the project guidelines. She gains profit from here also.



labor would not sell. As a result they could not live well. They always faced problems like food insecurity, disaster vulnerabilities, less opportunity of labor selling. During the flood they always depend on the outside help like GO and NGO. In 1996 she lost her house by river erosion.

Fortunately M4C had been started work for riverine chars like Jamuna, Teesta and Brahmaputra since 2012. Dogasi char is one of the working areas of M4C project. Jorina became a member of the project. As a member she received training and participate campaign programme of Quality Agro Inputs Company with her husband. After training she is interested to cultivate regular crops to follow new learning methods.

In total after last 6 months, she gained profit from two business of 45,000 taka. Now she is happy. All of her family members are happy to see their economic growth.

Jorina ensures food security of her family as well as her children. She can change her family wellbeing, studying her children in the Sirajganj Town. To see Jorina and other M4C members' successes, other neighbors are cultivating their land and rear cattle. Like Jorina, about 100 of Dogasi chars farmers reduce their vulnerability by following the M4C project methods. The project is implementing since 2012 by NDP with the funding from Swisscontact.

In Bangladesh, mainly poor and underprivileged people are deprived from their rights. In rural areas this is occurred more. Due to less finance and social acceptance they can't bargain about their rights to the authority. But if they bargain collectively, most of the cases they get success. On the other hand, empowerment is a tool to gain access to the rights and services of people and creating scope for employment opportunities thus change the livelihoods. So, 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 CBO and UP bodies are assisted and encourage in forecasting open annual budget publicly thus ensuring accountability, governance and transparency practices to make them empower. The Institutional Sector includes: Training, Capacity building of



Walia Shimul Cooperative Society at Lalpur Upazila of Natore District. ESL members have developed this cooperative with the facilitation of NDP-Heifer International.

CBO and Strengthening of Local Government.

6.1 Training

Skilled staff is good for workforce. The trainings give the employee a greater understanding of their responsibilities within their role and build their confidence. The training creates a supportive workplace. A robust training and development program ensures that employee have a consistent experience. So, 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.

6.1.1 Training Programme

An employee who receives the necessary training is better able to perform his/her job. S/he becomes more aware of safety practices and proper procedures for basic tasks. To consider the usefulness of training program NDP has been



Training is going on micro and small & medium enterprise at NDP conference room.

implementing training programme since 2010. The aim of the programme is to develop the capacities and skills of staffs and beneficiaries. There is an experienced team of trainers in the organization, who design and conduct training courses. The team develops and designs the training curriculum, modules and materials; make training schedule and conduct the training on both human resource and skill development courses. The team on course of their routine works conducts training need assessment (TNA) and the courses are designed based on the findings of the TNA and following the organization's policy and suitability for the participants. 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. It has found that different categories of staffs are capacitated through training and capacities and skills developed to the beneficiaries thus ultimately contributed earning quality outputs.

In the financial year 2017-2018 the programme achieved the following activities:

Sl #	Activities	Achievement
1	Training Need Assessment	2
2	Training Module Development on Life Skills and Gender & Rights	7
3	Staffs Training on Capacity Building	807
4	IGA Training for Beneficiaries	301
5	Course Based Report Prepare	11
6	Training Direction Based on Project (Projects)/Batch	15

Community Based Organization (CBO): 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, who will be actively participate in the management of social safety net program (SSNP) at field level. It has strengthened capacities of the SPF for ensuring their effective participation in different process and mechanism of SSNP. The project works on ten safety net issues, those include- VGD, VGF, TR, EGD, Maternity Allowance, Old-age Allowance, Widow Allowance, Disable Allowance and School Stipend (Primary and Junior School Students). It has found that the forum members are now empowered and effectively engaged themselves in different process of SSNP (beneficiary selection process, distribution of allowance, management problems and lobbying with the concern service giver institutions for its solution. It makes close linkage with the local UP, Department of Social Welfare (DSW), Department of Women Affairs (DWA), School authorities and the Bank management. Regular sharing meetings, seminars and dialogues organized with the service giver institutions and other stakeholders. Further, it organizes exposure visits for the SPF members and government authorities for gaining experience from the good practices done by others at home and abroad. Also, it invites other institutions to visit the best practices done by them. The SPF members have been trained and make acquainted with the social audit process. They are now very efficiently using the social audit tools; find out the gaps and paying their efforts bringing the solutions as the eligible beneficiaries do not deprive getting their eligible entitlements. It results minimizing the program gaps, ensuring accountability, governance and transparency practices by the service giver institutions thus contributed targeted poor peoples for enjoying their rights and getting the entitlements and lead to sustainable management of social safety net program, the ultimate goal of the project.

Community Based Organization (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. It has found that the group, federation and CBOs under different project have strengthened their capacities, become pro-active, know the appropriate information and are capable to get their entitlements and rights. Successful federations demonstrate that a committed leader who ensures participation, respects transparency and accountability, and promotes second line leadership can contribute positively to sustainability, even in an adverse sociopolitical context, and with limited capacity-building support.

Strengthening of Local Government

The local government/union Parishad (UP) is the last tire 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 plays vital role for 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. The UP have the authority to conduct village court and local mediation process but in most of the UP, it has found that they have a very little or no interest for it as a result poor people are deprived getting justice. NDP works closely in effective collaboration and linkage with the local UP, implement different programs with them for strengthening their capacities. It assists and encourages them in forecasting open annual budget publicly thus ensuring accountability, governance and transparency practices, thus the peoples are benefited.

7

Rights and Governance Sector

Recently the terms 'governance' and 'good governance' are being used in development literature. A dramatic change has come in public administration and the paradigm shift towards good governance and sustainable developments. Day by day, the intellectuals, bureaucrats and civil society members are accepting the spirit of the concept and conceptualizing it in their own experience and environment. The Constitution of the People's Republic of Bangladesh guarantees equality for all its citizens, irrespective of race, religion and sex. The general laws



ED Md. Alauddin Khan is delivering his speech on international women day

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 human rights (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 marginalized disadvantaged peoples 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. Good governance is a real drive behind a country's development. It protects the human rights, ensures the justice, maintains law and provides equal opportunities to the masses.

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

7.1 Human Rights

The basic rights and freedoms, to which all humans are entitled, often held to include the right to life and liberty, freedom of thought and expression, and equality before the law is human rights. But not in only Bangladesh, the frequent violation of human rights and gender inequality practiced are found more or less everywhere in the world. It has found that in Bangladesh, 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. NDP has taken some initiatives along government 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.

7.1.1 Strengthen Civil Society and Public Institutions to Address Combating Gender Based Violence Project:

To enhance the capacity of civil society and public institutions to address violence against women in public and private domain NDP started a project for 4 years from July 01, 2017 to September 30, 2021. Major activities Baseline survey, group formation, awareness session at school and college level, meeting with social support committee, strengthen legal aid committees at Union and Upazila levels, organize social audit, campaign, surveillance visits etc. The programme is being implemented in group approach. There are different village level groups: male, female, adolescent (boys and girls) and youth. Conduct regular sessions and meeting with the groups. Group's members are actively involved in stopping violence against women and girls at their village level. Civil societies are encouraged to act as pressure group to establish women human rights. Coordination with different government agencies and private organizations that are involved in women rights issues.

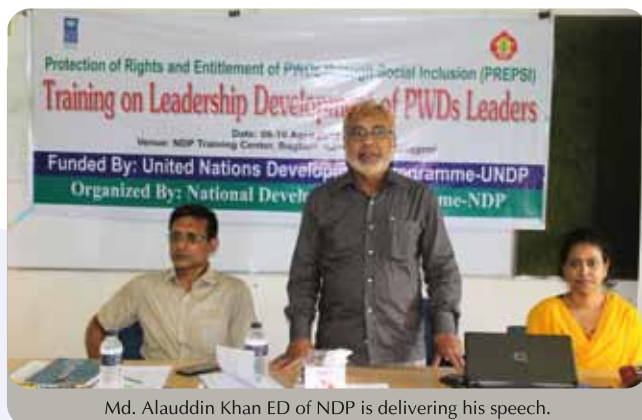


After meeting with MJF

Major activities of the project during the year 2017-2018 are as follows :

Sl #	Activities	Achievement
1	Formation of Women Group	28
2	Formation of Men Group	14
3	Formation of Youth Group	14
4	Formation of Adolescent Group	14
5	Formation of School Group	2
6	Formation of College Group	1
7	Group Orientation and Coat Yard Meeting	135
8	School/College Session	11
9	Familial Conflict Resolution through Arbitration Process	11
10	Familial Conflict Resolution through Counseling Process	6
11	Prevention of Early Marriage	22
12	Formation of Union Legal Aid Committee	2
13	Day Observation	3
14	Street Theatre	6
15	Press Conference	1

7.2 Protection of Rights and Entitlement of PWDs through Social Inclusion- PREPSI project :



Md. Alauddin Khan ED of NDP is delivering his speech.

To ensure services by the state agencies with transparency and accountability to accelerate social inclusion and mainstreaming education of the PWDs in family, society, schools and workplace with full potentiality NDP implementing a project named Protection of Rights and Entitlement of PWDs through Social Inclusion. The project activities would implement in 33 unions of 4 Upazillas under Sirajganj district, where target beneficiaries are 1.47 million. The main activities are community awareness & sensitization, enhance accountability of the duty bearers and strengthen leadership of PWDs and providing services by the state agencies with transparency and accountability to accelerate social inclusion and mainstreaming education of the PWDs in family, society, schools and workplace with full potentiality.

During the year 2017-2018 the following activities are performed :

SI #	Activities	Achievement
1	Advocacy Workshop	2
2	Issue Base Campaign	3
3	Poster Development for Campaign	1000
4	Provide Training for PWD Leaders on IGA and Leadership	2
5	Meeting Workshop	15
6	Registration of PDW Groups	4
7	Distribution of TAB to PWD Group	4

7.3 Legal Aid

In Bangladesh there are many laws aimed at protecting human rights (HR) but there are barriers to access in justice persist in



Legal aid meeting

both the civil justice and criminal systems mainly as a result of corruption, harassment by lawyers and complicated process. The National Human Rights Council (NHRC) survey found that half of the population 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.

7.4 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.

7.4.1 Gender main streaming through organization's own initiative

The organization always practice gender equality and try to link gender in the main stream of development. It has gender committees within the organization- both at head office and sub-office/project 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 gender committee takes initiative for staffs training on gender development. The committee further takes initiatives on gender analysis, which has done at different levels (head office/project office) using Participatory Gender Analysis Tools (PGAT). The Executive Director acts as the advisor for the central gender committee along with representatives from different programs/projects of the organization. NDP tries to create positive environment in working places for women staffs and give priorities to them in staff recruitment, posting and promotion.

Sl #	Activities	Achievement
1	Community Awareness Meeting against Violence Protection with Women	275
2	Programme Information Dissemination Workshop at Union Parishad	48
3	Mobile Play (Street Theatre-Natok)	8
4	Sexual Harassment Protection Committee Formation and Meeting Arrange	111
5	Training on Gender & Rights (persons)	4
6	Court Yard Session	528
7	Complaints Received and Took Steps	42
8	International Women's Day Celebration	1

Nasrin Fights to Fulfill Her Dream

Nasrin reads in class 9 of Shohidul Bulbul Technical School & College. She is only 14 years. She is a brilliant student. She got 4.57 out of 5 of Junior School Certificate in 2017. After passing JSC her parents forced her marry to unemployment 42 years old youth. Her conjugal life continued just only for 10 days. Nasrin could not accept her marriage due to her husband was 42 years old. She took divorce from her husband and set a dream to become a diploma engineer.

But she had no opportunity to get re-admission. Her parents deny her from education. She tried to let understand her parents so that they can get permission from her parents but failed. She was looking for alternative. She thought NDP can give her valuable



suggestion as they work for gender and rights. As she thought one day in January 2018 she came to the designated officer of Gender and Rights Programme, NDP head office. Mis. Nurun Nahar Chowdhury lucky the focal person of NDP Gender and Rights Programme suggested her to start education and she assured Nasrin to take all sorts of activities regarding her education including counseling to her parents, arrangement of scholarship and to help linking with other organization for extra financing.



Nasrin is reading in her reading room at home

Nasrin encouraged by the NDP and with the facilitation of Gender and Rights Programme, she could able to let understand her parents and admitted to technical school. Her parents assured NDP to admit Nasrin in class nine of vocational course. She started her education with full speed. She stood first in first terminal examination (out of 300 students) of class nine. Besides, Nasrin was more promising in cultural and sports. She was one of the ten students who wrote their name in a list top 10 best adolescent students (class nine to twelve) competition on cultural and sports of Kamarkhanda Upazilla arranged by Culture and Sports Programme, NDP.

Her parents were pleased and committed to NDP and Nasrin that they will not arrange Nasrin's marriage before her education completion. Now Nasrin is getting scholarship 500 taka per month from NDP. She will get it till SSC. Her college teacher is also helping in many ways. Recently Nasrin has started tuition (5/6 students). She wants to manage her all educational expenses including clothes and other things by own earnings. Nasrin told " By any means I wanted to become a diploma engineer".

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 responsible for overall coordination for the implementation of the program activities as per project design; planning, monitoring, research & evaluation (PMRE) unit works to analyze/monitor/evaluate the quality services or whether the targeted outputs and results are achieved accordingly; the PMRE unit is divided into some other small units- Monitoring & Evaluation (M&E) Unit and Research & Documentation (R&D) Unit. Also, there is training unit for developing human resources of the organization- 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; internal audit unit do audit all the expenses incur with programme deliveries, operation and management; procurement unit is responsible for arranging necessary procurement/services and ensuring logistic supports for all programme/projects.

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. Assistant Director (Development) and Assistant Director (Programme) are responsible to assist Director-Programme and also supervise the works of Programme/Project heads. 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 & Resource Mobilization: There is separate planning & resource mobilization (PRM) unit in the organization to design and plan the programmes, conduct efficient and participatory monitoring, and carry out documentation, research and evaluation. Planning & resource mobilization (PRM) unit is headed by Director (PRM). The unit takes appropriate initiatives to document all performances and successful events. The PRM unit helps the management in gaining regular information and feed-back on programme implementation. All the units comprise under planning & resource mobilization work independently and the whole unit is headed by the Director (PRM).

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 (PRM) 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.

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.

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 is 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/services and ensuring logistic supports for all programme/projects and also assists in procurement of assets and resources. 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.

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 thirty days of the project closing.

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, in the 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 woman 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 structure (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 (CSP) is responsible for the overall operation- planning, coordination and management of the organization's core programme- Credit Support 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. Assistant Director (Development) and Assistant Director (Programme) assists Programme-Director in organizing programme planning, implementation, monitoring and evaluation process etc. 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 (PRM) oversees the planning monitoring research & evaluation of the organizational activities, is responsible to the ED. He is assisted by 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 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.

Assistant Director (M&E) is directly reportable to the ED for the overall monitoring responsible for monitoring & evaluation and one

Besides, the organization has a 5-Member Senior Management Committee comprises of the ED, two Directors and two Deputy Directors, who meet once monthly or need base 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, who is assisted by one Manager (F&A), and other accounts personnel. The Finance and Accounts Unit makes the annual budget plan, annual financial statement and guides the accounts personnel for finance and accounts management. The Finance Unit works under direct control of the Executive Director.

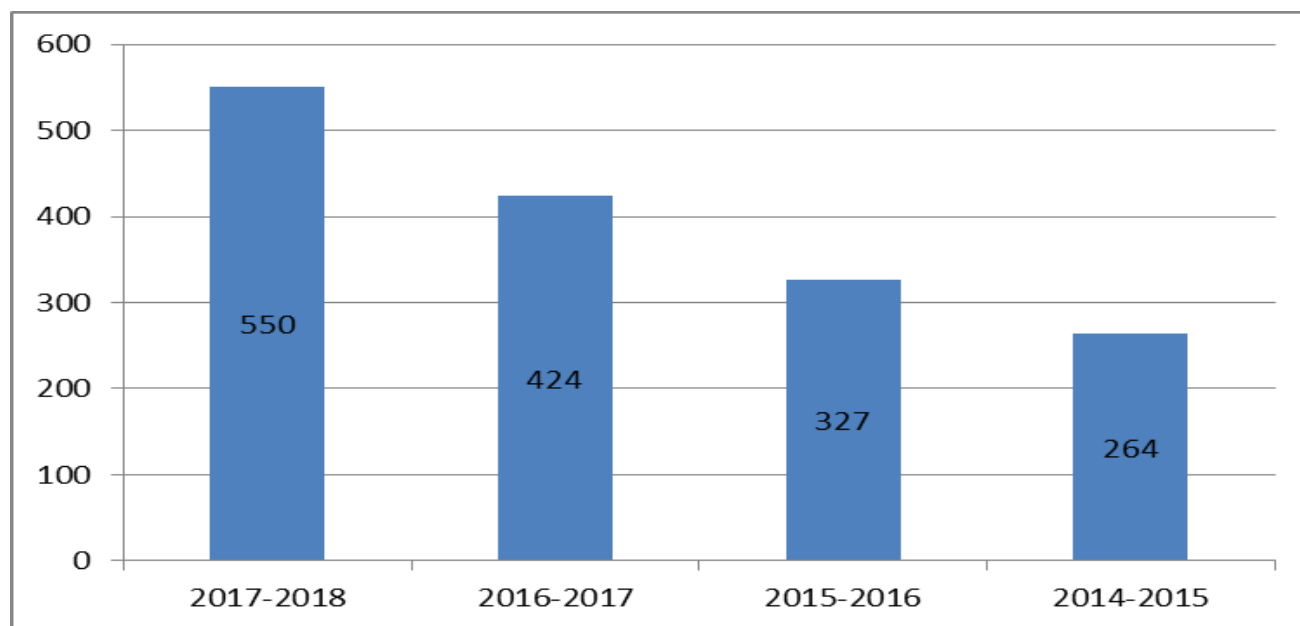
Besides, there is separate Internal Audit Unit, responsible for audits the overall accounts and expenditure of the organization. The unit is headed by one Manager (Audit), who is assisted by a team of audit personnel. The audit unit audit different programme/projects regularly and reports the audit findings to the organization's management. It helps in controlling the finance and accounts management and keeping it as sound. There is an Audit Policy to guide the overall audit management. 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 or at the end of the programme/project, through

the competent and government registered 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 Executive Director, 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 the procedure of money withdrawal followed by an approved ceiling for the project staffs. 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:



Annual Budget Growth Chart 2016-2019 (chart shows taka in crore)

Associate Organization:

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. #	Development Partners/Donors	Status (GOB or NGO)	Assignment Duration	Major Tasks
1.	BSRM	Social Corporate Business Company	2015-Continuing	Fund Support, Training and Technical Support in capacity building
2.	Campaign for Popular Education (CAMPE)	INGO (Non-governmental)	2013-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
3.	CARE-Bangladesh	INGO (Non-governmental)	2000-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
4.	Center for Disability in Development (CDD)	NGO (Non-governmental)	2006-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
5.	Department of Women Affairs	Governmental	2009-Continuing	Fund support and Training
6.	DFID-CLS-Light House	INGO (Non-governmental)	2013-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
7.	EWG-TAF	INGO (Non-governmental)	2006-Continuing	Fund Support, Training and Technical Support in capacity building
8.	Faruk Fertilizer	Social Corporate Business Company	2015-2017 Completed	Fund Support, Training and Technical Support in capacity building
9.	Heifer International	INGO (Non-governmental)	2014-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
10.	IDCOL	INGO (Non-governmental)	2014-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
11.	INAFI-Oxfam Novib	INGO (Non-governmental)	2012-Continuing	Fund support and Technical support in capacity building
12.	Manusher Jonno Foundation (MJF)	INGO (Non-governmental)	2013-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
13.	M4C-Swiss Contact	INGO (Non-governmental)	2012-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
14.	Nari Pokkho	NGO (Non-governmental)	2015-2017 Completed	Fund support, Training, Monitoring and Technical support in capacity building
15.	NGO-Forum for Public Health	NGO (Non-governmental)	1996-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
16.	Palli Karma Sahayak Foundation (PKSF)	National NGO (Governmental)	2005-Continuing	Fund support, Training, Monitoring and Technical support in capacity building
17.	Plan International	Non-Governmental	2014-Continuing	Disaster Management
18.	UNDP	INGO (Non-governmental)	2004-Continuing	Fund Support, Training and Monitoring
19.	UNICEF	INGO (Non-governmental)	2002-Continuing	Fund support, Training and Monitoring
20.	WFP	INGO (Non-governmental)	1998-Continuing	Fund support, Training, Monitoring and Technical support in capacity building

B. List of Networking Organization:

Sl. #	Name of Networking Organizations	Status (GOB or NGO)	Type of Membership	Description of activities with the professional bodies
1.	Association of Land Reform in Bangladesh (ALRD)	Non-governmental	Associate Member	Training and information transfer
2.	Bangladesh Fund Raising Group (BFRG)	Non-governmental	Associate Member	Training and information transfer
3.	Bangladesh Disaster Preparedness Center	Non-governmental	Associate Member	Training, development material support and information transfer
4.	Campaign for Popular Education (CAMPE)	Non-governmental	Associate Member	Training, development material support and information transfer
5.	Child Sights Network (CSN)	Non-governmental	Associate Member	Development material support and information transfer
6.	Community Managed Disaster Risk Reduction	Non-governmental	Associate Member	Capacity building, exposure visit and information sharing
7.	Credit and Development Forum (CDF)	Non-governmental	Associate Member	Training, fund linkage and information transfer
8.	CSO Coalition	Non-governmental	Associate Member	Human Rights Information Sharing
9.	Election Working Group (EWG)	Non-governmental	Associate Member	Training, fund linkage and information transfer
10.	ELNHA	Non-governmental	Associate Member	Enhancing Humanitarian Network
11.	Fair Election Monitoring Alliance (FEMA)	Non-governmental	Associate Member	Training, development material support and information transfer
12.	INAFI (International Network of Alternative Financial Institutions)	Non-governmental	Associate Member	Training, development material support, fund linkage and information transfer
13.	IFAD	Non-Governmental		
14.	National Forum for the Organization Working with Disability (NFOWD)	Non-governmental	Associate Member	Information transfer and development material support
15.	Network of Information, Response and Preparedness Activities on Disaster (NIRAPAD)	Non-governmental	Associate Member	Training, development material support and information transfer
16.	NAHAB	Non-governmental	Associate Member	Humanitarian Network
17.	Voluntary Health Services Society (VHSS)	Non-governmental	Associate Member	Training, development material support and information transfer
18.	SUPRA (Su Shasaner Jannya Prochar Avijan)	Non-governmental	Associate Member	Training and information transfer

C. List of Local Level Committees:

Sl. #	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	
10	Food Rights Bangladesh	

Special Events

DC Natore Visited ENRICH and Elderly People Life Standard Development Project



From right side, DC Natore Shahina Khatun, UNO Gurudaspur Md Monir Hossain, ED NDP Md Alauddin Khan during blanket distribution moment

from the project. At noon she inaugurated a Bamonkola ENRICH center and shared opinion with 30 elderly people. Honorable DC gives thanks to NDP for taking this initiative. At 01:30 pm she distributed 182 warm clothes among 182 poor elderly people, 600 taka monthly elderly allowance each to 75 elderly people and 2,000 taka given 9 families each for elderly people of project member dead body clean through Elderly People Life Standard Development Project at Mushinda Junior School. DC called for expanding NDP's activities in Natore district. Mushinda Union Parishad Chairman Md. Mustafizur Rahman, Director Programme of NDP Shah Md. Azad Iqbal, Manager Research and

NDP always works to coordinate with upazila and district administration as well as local government and social welfare. All related governments department also assist to NDP to work properly. At present NDP works in Sirajganj, Natore, Pabna, Bogra, Tangail and Jamalpur district. According to this relation Natore Deputy Commissioner Shahina Khatun visited NDP's implemented programme ENRICH and Elderly People Life Standard Development Project (Funded by PKSf and NDP) on 7 December 2017 at Mushinda union of Gurudaspur Upazila. Gurudaspur Upazila Nirbahi Officer Md. Monir Hossain and Executive Director-NDP Md. Alauddin Khan were also present with her.

At 11:00 am NDP presents its projects/programmes in Natore by power point presentation at Kachikata branch of NDP's microfinance programme. After that DC talked with 2 rehabilitated beggar (rehabilitated by the ENRICH Programme). Each rehabilitated got 1 lac taka as grants

Documentation Molla Abdullah Al Mehdi, school head teacher, ENRICH and Elderly People Life Standard Development Project heads were present in the visit.

Annual Picnic in Kuakata

Every year NDP celebrates a special event. This year NDP organized picnic in Kuakata. It was a memorable event for the executive committee, general committee and staffs that they together participated in the picnic. The team enjoyed different picnic spots and also visits the charming places with natural beauty. It was a great charm and joy for the whole team together to have staying at safe hotel. All these things were unique enjoyment with great pleasure for a three day trip that starts 21st February to 23rd February 2018. About 100 participants were celebrated the picnic. The picnic had different types of activities. Lottery was one of the most interesting games of those activities. Everybody could enjoy according to their personal choice.

CONCLUSION:

In development, there is always a thirst for making more and more success but the overall performance achieved during 2016-17 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, it's 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 2018 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 2018 and its financial performance and its cash flows for the year then ended in accordance with the accounting policies described in the note # 5.01 to the financial statement and comply with other applicable law and regulations.

We also report that

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



Aziz Halim Khair Choudhury
Chartered Accountants

06 September 2018
Dhaka


National Development Programme (NDP)

Statement of Consolidated Financial Position

As at 30 June 2018

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

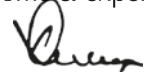
Attached notes form an integral part of this statements of consolidated income & expenditure


Deputy Director (Finance & Accounts)
NDP

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

06 September, 2018
Dhaka




Executive Director
NDP



Aziz Halim khair Choudhury
Chartered Accountants

National Development Programme (NDP)

Statement of Consolidated Income & Expenditure
For the period from 01 July 2017 to 30 June 2018


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

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


Deputy Director (Finance & Accounts)
NDP

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




Executive Director
NDP

06 September, 2018
Dhaka


Aziz Halim khair Choudhury
Chartered Accountants

National Development Programme (NDP)

Statement of Consolidated Receipts and Payments
For the period from 01 July 2017 to 30 June 2018

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



National Development Programme (NDP)

Statement of Consolidated Receipts and Payments
For the period from 01 July 2017 to 30 June 2018

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

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

Deputy Director (Finance & Accounts)
NDP

Signed as per our annexed report of even date.

Executive Director
NDP



Aziz Halim khair Choudhury
Chartered Accountants

06 September 2018
Dhaka

National Development Programme-NDP

NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Donor Grants and Overhead Statement for FY 2017-2018

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



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

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants	Remarks
21	Promotion of Customized Agriculture (PCA)	Agriculture	International Finance Corporation (IFC) and Faruq Fertilizer Ltd (FFL)	1,496	-
22	Protection of Rights and Entitlement of PWDs through Socio Inclusion (PREPSI)	Disability	UNDP	559,504	-
	Sub-Total Individual Development Project/Programme			135,854,095	-
	Under General Fund :				-
1	Grant Received From ELNHA-SKS	Training	SKS-OXFAM	979,371	-
2	Grant Received From Light House	Social Development, Wash	Lighthouse	15,000	-
3	Grant Received From MJF	Social Development	MJF	61,000	-
4	Grant Received From CARE	Social Development, Agriculture , Training	CARE Bangladesh	11,000	-
5	Grant Received From CLP	Livelihood & Nutrition	CLP	306,400	-
6	Grant Received From WFP	Livelihoods & Nutrition	WFP	6,000	-
7	Grant Received From Mukbul Hossain Mukul	Education	Mukbul Hossain Mukul	25,450	-
8	Grant Received From Nari Pokkho	Health & Family Planning	Nari Pokkho	45,750	-
9	Grant Received Shomaj Sheba	Health	Shomaj Sheba	15,000	-
10	Donor Grant & Over Head (TTC) under Training and Human Resource Programme	Training	PKSF & Own Fund	1,636,185	-
	Sub-sub-Total General Fund-A			3,101,156	-
1	Overhead From CGBV	Right Base	MJF	59,880	-
2	Overhead From E&EDP	Climate Change Adaptation	IDCOL	378,219	-
3	Overhead From IJLAS	Legal Aid services	Light House -DFID	36,063	-
4	Overhead From ILQA	Pesticide, Seeds & Fertilizer Marketing- Microcredit	Petrocham	4,798	-
5	Overhead From MFP		MFP	343,900	-
6	Overhead From SHOUHARDO3	Social Development, Agriculture , Training	CARE Bangladesh	687,186	-
7	Overhead From Training and Human Resource Programme	Training	Training Programme	828,000	-
8	Overhead From INAFI	Agriculture, Micro Insurance	INAFI	80,500	-
9	Overhead From ICVGD Project	Livelihoods & Nutrition	WFP	45,007	-
10	Overhead From Value Chain Project	Livelihoods	PKSF	87,389	-
11	Overhead From MIF SSNP Project	Strengthening of local Government	MJF	27,385	-
12	Overhead From NDP M4C Project	Agriculture , Value chain of market	Swisscontract	423,612	-
13	Overhead From Prolyasha Project	Education	CAMPE	29,940	-
14	Overhead From Project Security	Social Development	Own Fund	(20,465)	-
15	Overhead From VGD project	Training, social Development	DWA	396,345	-
16	Overhead From EES project	Development of Claimate Resilient Community	PKSF	24,000	-
	Sub-sub-Total General Fund-B			3,431,759	-
	Sub-Total General Fund (A+B)			6,532,915	-
	Grand's Total of Donor Grants and Overhead			165,068,416	-



National Development Programme-NDP

NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Summary Budget Variance Statement for FY 2017-2018

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2017-18	Percentage of Expenditure	Remarks
1	Micro - Finance Programme	Micro Finance, Savings	PKSF & Own Fund	5,214,164,786	4,373,125,043	83.87%	
2	Health Services Programme	Health and Family planning	PKSF & Own Fund	4,408,600	4,365,448	99.02%	
3	Education Supports Programme	Education	PKSF & Own Fund	2,099,000	1,640,504	78.16%	Expenditure from MFP 1421504/- and GF 219000/-
4	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	2,429,350	1,297,173	53.40%	
5	ENRICH (Samiriddhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	6,786,050	9,737,582	143.49%	New activities were added after AGM as per Donor requirement
6	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	3,948,210	4,254,217	107.75%	
7	Ujjibito -Ultra Poor Programme (UPP)	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	6,041,790	6,523,391	107.97%	Including Char Project Expenses
8	Kwait Goodwill Fund (KGF) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	384,800	375,335	97.54%	
9	Low Income Community Housing Sector Project (LICHSP)	Social Development, Micro Finance	PKSF & Own Fund	1,200,000	1,022,412	85.20%	
10	Training Programme (From MFP and GF)	Training	PKSF & Own Fund	2,597,000	1,023,560	39.41%	Training expenditure has taken from MFP, GF From MFP 989547/- and GF 34013/-
11	Cultural and Sports Programme	Social Development	PKSF & Own Fund	1,341,090	1,245,977	92.91%	
12	Dairy Cluster Development and Expansion Project (under Value Chain Project)	Market Value Chain	PKSF & Own Fund	17,849,750	15,284,471	85.63%	
13	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	141,591,413	98,572,742	69.62%	Few activities were not done in proper time.
14	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture, Value Chain of Market	Swisscontact	4,034,412	3,652,850	90.54%	
15	Making Microfinance Market work for the Char (MF4C)	Agriculture, Value Chain of Market	Swisscontact	-	410,529		Agreement was done after AGM
16	Strengthen civil society and public Institutions to address gender based violence	Strengthening of Local Government	MIF	4,313,112	3,110,637	72.12%	
17	Empowering Local and National Humanitarian Actors (ELNHA)	Strengthening of Local Government	OXFAM in Bangladesh through SKS	972,280	979,371	100.73%	Under General Fund
18	Gender and Right Unit	Gender Mainstreaming	Own fund	332,600	231,672	69.65%	Few activities were not done in proper time under GF
19	Strengthening civic Engagement in Election and Political Processes for Enhanced Transparency and Democratic Accountability Project	Human Right	The Asia Foundation	468,828	-	0.00%	Grant was not received which has carried in next year
20	PROTYASHA Project	Education	CAMPE	905,220	1,479,694	163.46%	Main Budget Tk.848400, rest Tk.631294 out of budget. This budget received from Donor requirement in different months.



National Development Programme-NDP

NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Summary Budget Variance Statement for FY 2017-2018

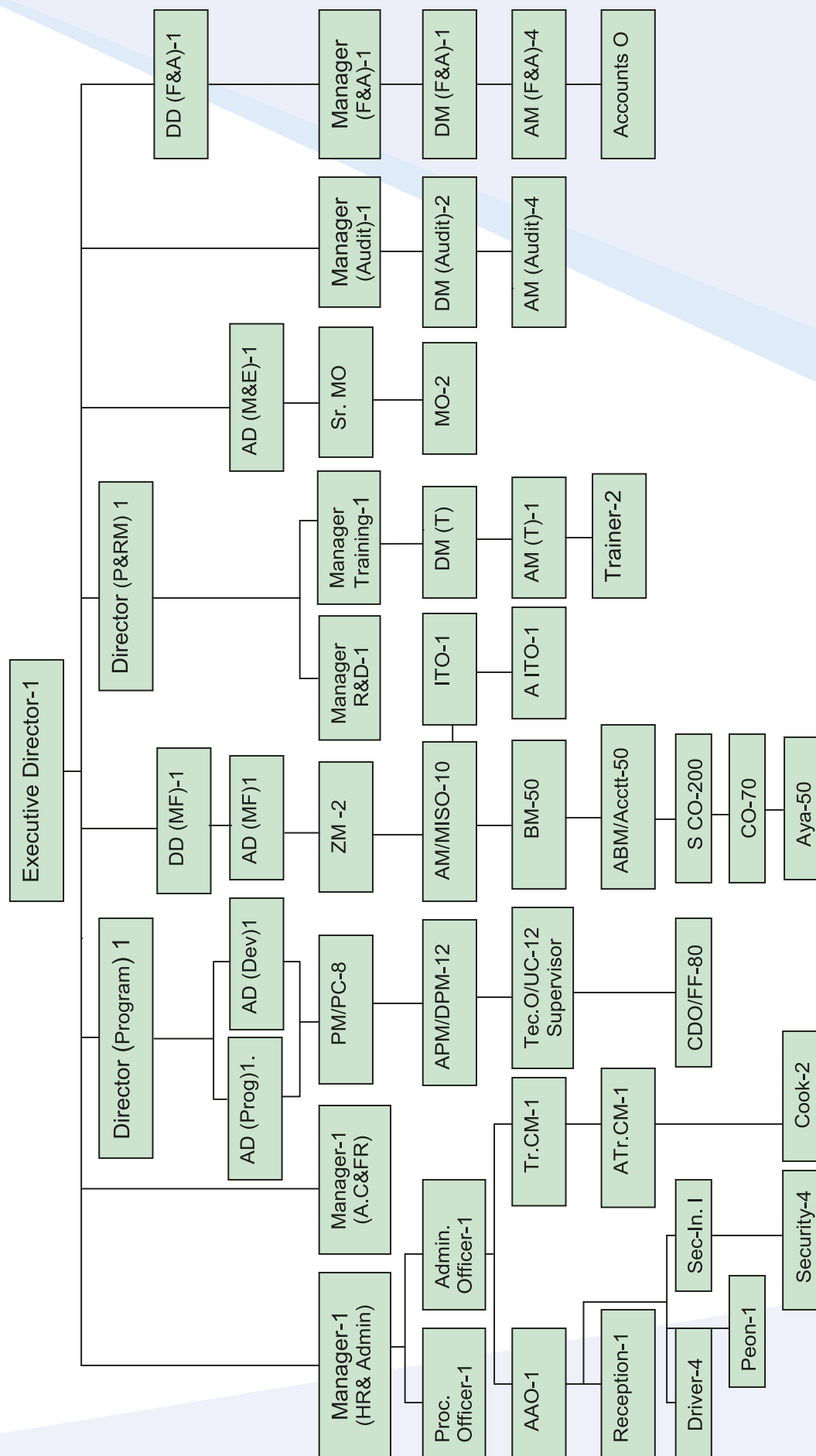
Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2017-18	Percentage of Expenditure	Remarks
21	Reaching All Childing in Education(RACE Project)	Education	CAMPE	-	152,482		Agreement was not done in last year
22	Water & Sanitation Project	Water, Hygiene & Sanitation	NGO Forum and Own fund	400,500	-	0.00%	Ring, Pillar were not make
23	Ensuring Sustainable Livelihoods of smallholder farmers through beef and dairy value chain enterprise (ESL) Project	Livelihoods and Nutrition, Savings	HEIFER International	4,843,620	5,638,428	116.41%	New activities were added after AGM as per Donor requirement
24	Ensuring Enhancement System-EES	Livelihoods and Nutrition, Savings	HEIFER International	-	700,972		Agreement was not done in last year
25	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	898,497	668,354	74.39%	
26	Environment and Energy Program	Climate Change Adaptation	IDCOL and Own Fund	13,937,100	1,996,129	14.32%	Here only revenue expenditure has taken
27	Disability and Development Project	Disability	PKSF and Own Fund	967,800	315,065	32.55%	60% activity of 100% has financed by others donor. For this reason from MFP expenditure is low.
28	Disaster Management Programme (DMP) Early Recovery Facility (ERR)	Disaster Management	CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund	27,548,300	4,036,336	14.65%	Basically disaster expenditure is needed on disaster and grant received from donor
29	Women Friendly Hospital Program (WFHP)	Health and Family planning	PKSF and Own Fund	180,000	192,000	106.67%	Under Micro Finance
30	Promotion of Customized Agriculture (PCA)	Agriculture	Naripokkho, UNICEF International Finance Corporation (IFC) and Faruq Fertilizer Ltd (FFL)	-	1,496		Development activities were stopped as per donor instruction. Bank Charge has recored as expenditure
31	Protection of Rights and Entitlement of PWDs through Social Inclusion (PREPSI)	Disability	UNDP	-	559,504		Agreement was not done in last year
32	Training and Resource Centre	Training	Own fund	19,227,778	11,412,182	59.35%	Gathering of client were high than plan.
33	Administration & Management	Social Development-All	Own fund	17,119,306	9,658,681	56.42%	Five small project were implement in General Fund which were out of budget.
	Grand's Total			5,500,991,192	4,563,664,237	82.96%	-

Note: Expended in FY 2017-2018 have taken from Receipts and Payment statement.

Name of Project	Estimated Budget	"Expended in FY 2017-18"	Percentage of Expenditure	Remarks
Note:				
Reveune Budget	559,605,053	443,110,490	79.18%	From Comprehensive Income
Capital Budget	4,941,386,139	4,120,553,747	83.39%	From Cash and Non Cash R/P
Total Budget for FY 2017-2018	5,500,991,192	4,563,664,237	82.96%	

Note: Expended in FY 2016-2017 have taken from Receipts and Payment statement.

Organogram of NDP



P&RM= Planning & Resource Mobilization 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, 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, SI= Security In Charge.

Bangladesh Map Showing NDP's Operational Areas

