



S.K.BARUA & CO.

CHARTERED ACCOUNTANTS

a member of
 empacta
 registered in Berlin-Germany

Independent Auditor's Report

To The Management
 of

National Development Programme (NDP)

We have audited the accompanying consolidated financial statements of National Development Programme (NDP) which comprise the statement of consolidated financial position as at June 30, 2015 and the statement of consolidated comprehensive income and statement of consolidated receipts & payments and statement of consolidated cash flows 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 notes to the financial statement and for such internal control as management determine in necessary to enable the preparation of financial statements that are free from materials misstatement, whether due to fraud or error.

Auditors' responsibility

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

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

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

Opinion

In our opinion, the financial statements referred to above give a true and fair view of the financial position of the organization as at June 30, 2015 and its financial performance and it's cash flows for the year then ended in accordance with the accounting policies described in the notes to the financial statement and comply with other applicable law and regulations.

We also report that

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

Dated: Dhaka
 September 08, 2015



S. K. BARUA & CO.
 Chartered Accountants

National Development Programme (NDP)
NDP Bhawan, Baghara, Sajidnagar, Kumarkhanda, Sirajgonj
Statement of Consolidated Financial Position
As at 30 June, 2015

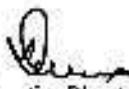
Particulars	Notes	Amount in BDT	
		As at June 30, 2015	As at June 30, 2014
Non-Current Assets			
Fixed Assets	6.00	69,310,172	57,482,224
Current Assets			
Investment FDR	7.00	1,170,314,917	969,369,365
Members Loan Outstanding-MFP, Housing Proj., CDD)	8.00	96,121,726	76,593,948
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	9.00	998,716,633	824,827,926
Advance & Prepayments	10.00	12,331,268	11,427,265
Accounts Receivable & others receivable with Interest FDR	11.00	1,594,787	1,506,551
Receivable (Training Bill, Reimbursement General Fund & Oth.)	12.00	916,883	4,722,814
Security	13.00	8,916,527	1,738,663
Stock in Printing Materials	14.00	4,750	4,750
Loan to General Fund (Intertanaction)	15.00	663,247	685,462
Cash & Bank Balance	16.00	16,698,836	17,208,402
Total Properties and Assets		34,350,260	30,653,582
		1,239,625,089	1,026,851,589
Capital Fund & Liabilities:			
Capital Fund			
Cumulative Surplus	17.00	404,427,560	319,569,919
10% Reserve fund on Capital fund	18.00	367,708,269	288,683,699
Donor Fund received in advance/unutilized fund	19.00	36,719,291	28,367,301
		-	2,518,919
Current Liabilities			
Members Saving Deposits	20.00	305,457,358	260,071,249
Micro Insurance	21.00	255,536,489	209,654,055
Provision for Expenses	22.00	22,919,199	18,509,254
Staff Securities Deposits	23.00	1,525,000	869,145
Service Staff Contribution Fund (SSCF)-GF & TC	24.00	3,475,202	3,051,793
Loan from General Fund (Intertanaction)	25.00	237,816	159,312
Bills Payable/Creditors/Transferable Fund/Gratuity Fund/Others Liabilities	26.00	12,390,915	19,910,239
		9,372,734	7,917,451
Non Current Liabilities			
Loan from PKSF	27.00	529,740,174	447,210,421
Loan from Bangladeshi Bank & Others	28.00	463,849,962	395,533,300
Loan Loss Provision Fund	29.00	(25,736)	(25,736)
Disaster Management Fund-MFP	30.00	16,304,838	13,843,337
Disaster Management Fund-General Fund	31.00	9,345,015	7,124,800
Accumulated Depreciation Fund	32.00	529,324	529,324
KGF Reserve	33.00	34,979,700	28,461,222
Housing Loan Fund	34.00	172,935	-
General Committee Members Contribution	35.00	2,566,148	-
Staff Contribution Fund	36.00	90,432	85,152
		1,967,556	1,659,022
Total Capital fund & Liabilities		1,239,625,089	1,026,851,589

Project-wise detailed Balance Sheet shown in Annexure-A


Deputy Director (Finance & Accounts)

NDP

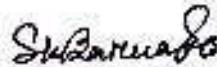
Signed in terms of our separate report of even date annexed.


Executive Director

NDP

Dated: Dhaka
September 8, 2015



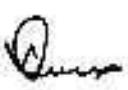

S.K. BARUA & CO.
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Statement of Consolidated Comprehensive Income
For the year ended 30 June, 2015

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

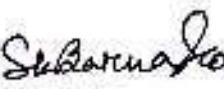
Project-wise detailed Income and Expenditure statement shown in Annexure-B


Deputy Director (Finance & Accounts)
NDP


Executive Director
NDP

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

Dated: Dhaka
September 8, 2015


S.K. BARUA & CO.
Chartered Accountants



National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Statement of Consolidated Receipts and Payments
For the year ended 30 June, 2015

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



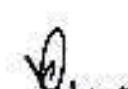
Particulars	Amount in BDT	
	FY: 2014-2015	FY: 2013-2014
Payments:		
Salary and benefits	120,213,711	114,575,871
Honorarium	413,347	656,087
Office & Warehouse Rent	4,132,232	3,114,004
Office Maintenance, Repair and Cleaning Materials:	3,927,369	6,054,871
Communication	600,060	352,404
Stationary & Supplies	3,587,734	2,617,805
Furniture, Fixture & Equipment -Project	261,794	16,709,457
Vehicle Fuel, Oil, Repairs and maintenance	3,691,002	2,768,705
Travel and Lodging	3,868,796	5,046,199
Audit	191,000	120,000
Other Administrative Cost	23,574,964	10,291,576
Central Management Cost	967,741	-
Training, Meeting, Orientation & Workshops	22,340,758	10,091,449
Materials and Equipment for Beneficiaries		
(Program Delivery Inputs /Materials / Equipments for Beneficiaries/Programme cost)	65,291,406	56,596,553
Construction and Maintenance	41,373,793	-
Activities under GoB Fund		
(Commodity Management Act.) Others	1,333,025	-
Training Expenses	9,500,610	5,990,881
Financial Expenses	32,125,940	18,774,006
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project	12,498,743	5,281,041
Investment FDR	27,226,523	28,249,700
Members Loan Outstanding-MFP, Housing Proj., CDD)	2,033,106,217	1,545,740,000
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	3,810,240	5,666,370
Advance & Prepayments	3,553,661	35,039,792
Accounts Receivable & others receivable with Interest FDR	734,417	-
Receivable (Training Bill, Reimbursement General Fund & Oth.)	10,581,607	-
Security	-	-
Stock in Printing Materials	663,247	-
Fund Account	8,351,990	-
Loan to General Fund (Intertransaction)	7,987,324	7,914,175
Members Saving Deposits	310,745,452	79,809,607
Micro Insurance	7,676,619	-
Provision for Expenses	614,145	1,902,765



Particulars	Amount in BDT	
	FY: 2014-2015	FY: 2013-2014
Staff Securities Deposits	367,338	372,632
Accumulated Depreciation Fund	470,949	-
BillsPayable/Creditors/Transferable Fund/Gratuity fund/Others	21,747,059	18,314,217
Donor Fund received in advance/unutilized fund	2,518,919	-
Service Staff Contribution Fund (SSCF)-GF & TC	14,962	-
Loan from PKSF	273,883,338	245,905,499
Staff Contribution Fund	-	-
Closing Balance:	34,350,260	30,653,582
Cash in hand	238,044	620,183
Cash at Bank	34,112,216	30,033,399
Total	3,098,298,292	2,258,609,248

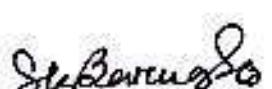
Project-wise detailed Receipts and Payment statement shown in Annexure-C


Deputy Director (Finance & Accounts)
NDP


Executive Director
NDP

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

Dated: Dhaka
September 8, 2015


S.K. Barua & Co.
Chartered Accountants



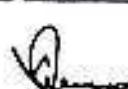
National Development Programme (NDP)
Statement of Consolidated Cash Flows
For the year ended 30 June, 2015

Particulars	Amount in BDT	
	FY: 2014-2015	FY: 2013-2014
A. Cash Flow from Operating Activities:		
Surplus for the year	87,376,560	81,634,920
Add/Less: Amount considered as non cash items:		
Provision for expenses	655,855	54,218
Reserve fund	-	10,916,389
Loan Loss Provision Fund	2,461,501	-
Disaster Management Fund-MFP	2,180,215	-
Accumulated Depreciation Fund	6,518,478	-
KOF Reserve	172,935	-
Increase- Members Loan Outstandings	(173,888,707)	(116,216,231)
Increase- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	(904,003)	(3,418,268)
Increase- Advance & Prepayments	(88,236)	(540,645)
Decrease-Receivable (Training Bill, General Fund)	(7,177,862)	239,744
Increase- of Stock of Printing Materials	22,215	(165,759)
Increase- Receivable on FDR, accounts receivable and others	3,805,931	(4,044,451)
Decrease- Intertransaction	(7,009,758)	2,635,208
Decrease-Donor fund received in advance/unutilized fund	(2,518,919)	353,910
Increase of Creditors & Payables	9,176,617	6,093,651
Decrease of Gratuity Fund and others	(7,721,334)	-
Net Cash used in Operating Activities	(86,938,512)	(22,457,314)
B. Cash Flow from Investing Activities:		
Fixed assets increase during the year	(11,827,948)	(9,732,916)
Investment Decrease during the year (FDR)	(19,527,778)	(33,059,048)
Net Cash used in Investing Activities	(31,355,726)	(42,791,964)
C. Cash Flow from Financing Activities:		
Loan outstanding PKSF	68,316,662	41,583,327
Loan outstanding Bangladesh Bank & Others	-	11,174
Members Savings	45,882,434	33,863,271
Micro Insurance	4,409,945	4,267,992
Service Staff Contribution Fund -SSCF (GF and TC)	78,504	69,594
Staff Contribution Fund	308,534	465,502
Staff Securities Deposits Fund	423,409	399,648
Housing Loan Fund	2,566,148	-
General Committee Members Contribution	5,280	5,520
Net Cash used in Financing Activities	(21,990,916)	80,666,028
D. Net increase /decrease (A+B+C)	3,696,678	15,416,750
Add: Cash & Bank balance at the begining of the year	30,653,582	15,236,832
Cash & Bank balance at the end of the year 30.06. 2015	34,350,260	30,653,582

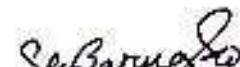

Deputy Director (Finance & Accounts)
NDP

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

Dated: Dhaka
September 8, 2015


Executive Director
NDP




S. K. BARUA & Co.
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Notes to the Financial Statements
For the year ended 30 June 2015

1.00 CORPORATE OBJECTIVES, VALUES AND STRUCTURE:

1.01 ABOUT THE ORGANIZATION:

National Development Programme (NDP) is a voluntary social service organization operating as a partner organization for implementing the micro credit program of PKSF.

National Development Programme-NDP is non-government voluntary development organization. The key objective of NDP is to strengthen the capacity of target beneficiaries and to create opportunities to bring the poor into the mainstream of development. NDP always places an emphasis on human rights and gender equality and the empowerment of women. Through its dedicated efforts over more than twenty three years, NDP has become the symbol of hope for the poor people it serves and hopes to continue this work for as long as it is needed.

Palli Karma Shahayak Foundation (PKSF) is an apex-funding agency in micro credit sector in poor Bangladesh with the objective of poverty alleviation of the rural/urban poor through micro credit program. PKSF is implementing its micro credit program through local NGOs to benefit the rural/urban poor. The NGOS are being selected for funding by PKSF through an evaluation process who are known as partner organizations' (POs). POs are implementing the PKSF's micro credit program under the guidance and directives of PKSF from time to time.

NDP is also providing following supports to their beneficiaries and staff as a matter of Institutional development and capacity building to attain organizational goal:

- a) Organizing training for POs personnel as part of their capacity building.
- b) Organizing workshop for POs personnel on micro credit program.
- c) Providing institutional support for capacity building like buying computer, motorcycle and bicycle.
- d) Constant monitoring and supervisions of POs by PKSF personnel as a measure of confidence building for the POs
- e) Create awareness among the partner people and organize them into groups for economic and social developmental activities as well as awareness on human rights.
- f) Stimulate and promote development of the rural poor masses through small-scale income raising activities.
- g) Conduct functional literacy schools for the illiterate adults and feeder schools for the non-school going & dropout children.
- h) Create opportunities in the fields of agriculture, fisheries, handicrafts, livestock, small cottage industries etc. for raising income and upgrade the standard of lives.
- i) Provide credit supports for income raising activities for self-employment.
- j) Assist people with relief and rehabilitation works during natural or man-made calamities and emergencies.



1.02 REGISTERATION:

The Organization was registered as National Development Programme-NDP with NGO Affairs Bureau vide Reg. no. 880 dated 02.01.1995, Directorate of Social Welfare vide Reg. no. - Siraj-225/92 dated 28.03.92, Micro Credit Regulatory Authority (MRA) vide reg no. 01229-00332-00222 dated April 29, 2008, Department of Family Planning vide reg no. 226 dated 01.01.2008 and European Union (PADOR) vide reg. no.BD-2009-EQE-3006507916 for the year 2009.

2.00 ORGANIZATION VISION AND MISSION:

VISION:

The vision of the organization is to build a nation free of exploitation and poverty; ensure equality, rights and a friendly environment for all.

MISSION:

The mission of the organization is to provide are best efforts to develop the capacity and ensure the effective participation of the targeted project participants in all sorts of development initiatives utilizing the resources available to them.

3.00 ORGANIZATION GOAL:

The goal of the organization is to improve the livelihoods and establish the rights of the poor people.

4.00 CORPORATE INFORMATION:

Name of Organization	National Development Programme (NDP)
Year of establishment	1992
Legal Entity	Registered with NGO Affairs Bureau vide Reg. no. 880 dated 02.01.1995, Directorate of Social Welfare vide Reg. no. - Siraj-225/92 dated 28.03.92, Micro Credit Regulatory Authority (MRA) vide reg no. 01229-00332-00222 dated April 29, 2008. European Union (PADOR), BD-2009-EQE-3006507916.
Statutory Audit conducted upto	30 June 2014
Name of the statutory auditor for last year	S. K. BARUA and Co. Chartered Accountants
Name of the statutory auditor for current year	S. K. BARUA and Co. Chartered Accountants
No. Executive Committee meeting held FY 2014-2015	05 times
Date of Last AGM held	25 July 2015



5.00 LIST OF EXECUTIVE COMMITTEE MEMBERS:
(For the Period from July 01, 2014 to June 30, 2017)

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

5.01 SIGNIFICANT ACCOUNTING POLICIES:

5.01.01 Basis of Accounting:

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

5.01.02 Currencies:

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

5.01.03 Fixed Assets & Depreciation:

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



National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Project Wise Detailed Notes to the Financial Statements
For the year ended 30 June, 2015

SL No	Particulars	Notes	2014-2015 Figure in BDT	2013-2014 Figure in BDT
			Total	Total
6.00	Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):			
	Balance as on 01.07.2014		57,482,224	47,749,307
	Add : Addition during the year		12,498,744	9,990,435
			<u>69,980,968</u>	<u>57,739,742</u>
	Less: Adjustment during the year		670,796	257,518
	Balance as on June 30, 2015		<u>69,310,172</u>	<u>57,482,224</u>
7.00	Investment:			
	Balance as on 01.07.2014		76,593,948	43,534,900
	Add: Investment during the year		27,226,523	40,673,165
			<u>103,820,471</u>	<u>84,208,065</u>
	Less: Encashment during the year		7,698,745	7,614,117
	Balance as on June 30, 2015		<u>96,121,726</u>	<u>76,593,948</u>
8.00	Members Loan Outstanding(MFP, Housing Proj., CDD):			
	Balance as on 01.07.2014		824,827,926	708,611,695
	Add: Disbursed during the year		2,033,106,217	1,549,167,205
			<u>2,857,934,143</u>	<u>2,257,778,900</u>
	Less: Realized during the year		1,859,052,394	1,432,950,974
	Balance as on June 30, 2015		<u>998,881,749</u>	<u>824,827,926</u>
9.00	Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):			
	Balance as on 01.07.2014		11,427,265	8,008,997
	Add : Disbursement during the year		3,810,240	5,879,670
			<u>15,237,505</u>	<u>13,888,667</u>
	Less: Realize during the year		3,071,353	2,461,402
	Balance as on June 30, 2015		<u>12,166,152</u>	<u>11,427,265</u>
10.00	Advance & Prepayments:			
	Balance as on 01.07.2014		1,506,551	962,256
	Add: Paid during the year		3,357,699	6,739,548
			<u>4,864,250</u>	<u>7,701,804</u>
	Less: Realized during the year		3,269,463	6,195,253
	Balance as on June 30, 2015		<u>1,594,787</u>	<u>1,506,551</u>
11.00	Accounts Receivable and Others Receivable with Interest FRD:			
	Balance as on 01.07.2014		1,677,544	678,363
	Add : Addition during the year		734,417	4,722,814
			<u>2,411,961</u>	<u>5,401,177</u>
	Less: Realize during the year		1,495,078	678,363
	Balance as on June 30, 2015		<u>916,883</u>	<u>4,722,814</u>



SL No	Particulars	Notes	2014-2015 Figure in BDT	2013-2014 Figure in BDT
			Total	Total
12.00	Receivable (Training Bill, Reimbursement General Fund & Others):			
	Balance as on 01.07.2014		4,783,935	1,978,409
	Add : Addition during the year		10,581,607	2,554,299
			15,365,542	4,532,708
	Less: Realize during the year		6,449,015	2,794,043
	Balance as on June 30, 2015		8,916,527	1,738,665
13.00	Securities Deposit (T&T):			
	Balance as on 01.07.2014		-	8,400
	Add : Addition during the year		4,750	4,750
			4,750	13,150
	Less: Realize during the year		-	8,400
	Balance as on June 30, 2015		4,750	4,750
14.00	Stock In Printing Materials:			
	Balance as on 01.07.2014		685,462	519,703
	Add : Addition during the year		-	-
	Add: Stock Valuation during the year		663,247	685,462
			1,348,709	1,205,165
	Less: Realize during the year		-	-
	Less: Stock transfer to printing & stationery		685,462	519,703
	Balance as on June 30, 2015		663,247	685,462
15.00	Intertransaction Loan:			
	Balance as on 01.07.2014		17,208,402	17,455,903
	Add : Addition during the year		294,000	4,982,050
			17,502,402	22,437,953
	Less: Realize during the year		803,566	5,229,551
	Balance as on June 30, 2015		16,698,836	17,208,402
16.00	Cash and Bank Balance:			
	Cash in Hand		238,044	104,298
	Cash at Bank		34,112,216	29,949,284
	Balance as on June 30, 2015		34,350,260	30,653,582
17.00	Retain Surplus:			
	Balance as on 01.07.2014		288,683,699	214,436,699
	Add: Surplus for the year		87,376,559	81,634,920
	Add/(Less) Transfer to Provident fund /reserve fund		8,351,990	7,387,920
	Balance as on June 30, 2015		367,708,268	288,683,699
18.00	10% Reserve Fund on Capital Fund:			
	Balance as on 01.07.2014		28,367,301	20,979,381
	Add: Transfer from Surplus of Micro Finance		8,351,990	7,387,920
	Add/(Less) Transfer to Provident fund /reserve fund		-	-
	Closing Balance		36,719,291	28,367,301



SL No	Particulars	Notes	2014-2015 Figure in BDT	2013-2014 Figure in BDT
			Total	Total
19.00 Donor Fund Received in advance/Unutilized fund:				
	Opening Unutilized Fud/Advance		2,518,919	2,165,009
	Add: Grants Received		-	147,982,987
	Add: Bank Interest		-	255,163
	Add: Others Receipts		-	446,989
	Add: PNGO Contribution Received		-	158,146
			<hr/>	<hr/>
	Less: Refund		2,518,919	151,008,294
	Less: Last year Bills Payable paid		-	148,489,375
	Balance as on June 30, 2015		<hr/>	<hr/>
			<hr/>	<hr/>
20.00 Members Savings Deposits:				
	Balance as on 01.07.2014		209,654,055	175,790,784
	Add: Collection during the year		356,627,886	148,911,322
			<hr/>	<hr/>
	Less: Refund during the year		566,281,941	324,702,106
	Closing Balance		310,745,452	115,048,051
			<hr/>	<hr/>
21.00 Micro Insurance & Risk Fund:				
	Balance as on 01.07.2014		18,509,254	14,241,262
	Add: Collection during the year		12,086,564	9,979,968
			<hr/>	<hr/>
	Less: Refund During the year		30,595,818	24,221,230
	Balance as on June 30, 2015		7,676,619	5,711,976
			<hr/>	<hr/>
22.00 Provision for Expenses(Audit fees & Tax):				
	Balance as on 01.07.2014		869,145	814,927
	Add: Addition during the year		1,270,000	844,145
			<hr/>	<hr/>
	Less: Payment During the year		2,139,145	1,639,072
	Balance as on June 30, 2015		614,145	789,927
			<hr/>	<hr/>
23.00 Staff security deposit:				
	Balance as on 01.07.2014		3,051,793	2,652,145
	Add: Addition during the year		628,000	648,000
	Add: Interest during the year		162,747	138,045
			<hr/>	<hr/>
	Less: Refund during the year		3,842,540	3,438,190
	Closing Balance		367,338	386,397
			<hr/>	<hr/>
24.00 Service Staff Contribution Fund -SSCF (GF and TC):				
	Balance as on 01.07.2014		159,312	89,718
	Add: Received during the year		93,466	69,594
			<hr/>	<hr/>
	Less: Payment during the year		252,778	159,312
	Balance as on June 30, 2015		14,962	-
			<hr/>	<hr/>
			<hr/>	<hr/>



SL No	Particulars	Notes	2014-2015 Figure in BDT	2013-2014 Figure in BDT
			Total	Total
25.00	Intertransaction Loan:			
	Balance as on 01.07.2014		19,910,239	17,522,532
	Add : Received during the year		-	2,956,104
			19,910,239	20,478,636
	Less: Paid during the year		7,519,324	568,397
	Balance as on June 30, 2015		12,390,915	19,910,239
26.00	Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others liabilities:			
	Balance as on 01.07.2014		7,917,451	1,822,798
	Add: Received during the year		23,398,305	7,918,453
			31,315,756	9,741,251
	Less: Payment during the year		21,943,021	1,823,800
	Balance as on June 30, 2015		9,372,735	7,917,451
27.00	Loan From PKSF:			
	Balance as on 01.07.2014		395,533,300	353,949,973
	Add: Received during the year		342,200,000	304,600,000
			737,733,300	658,549,973
	Less: Refund during the year		273,883,338	263,016,673
	Balance as on June 30, 2015		463,849,962	395,533,300
28.00	Loan From Bangladesh Bank & Others:			
	Balance as on 01.07.2014		(25,736)	(25,736)
	Add: Received during the year		-	-
			(25,736)	(25,736)
	Less: Refund during the year		-	-
	Balance as on June 30, 2015		(25,736)	(25,736)
29.00	Provision and Reserve Fund:			
	Balance as on 01.07.2014		13,843,337	10,493,595
	Add: Provision during the year		2,461,501	3,349,742
			16,304,838	13,843,337
	Less: Adjustment during the year		-	-
	Balance as on June 30, 2015		16,304,838	13,843,337
30.00	Disaster management fund-MFP:			
	Balance as on 01.07.2014		7,124,800	5,270,094
	Add: Provision during the year		2,180,215	1,854,706
			9,305,015	7,124,800
	Less: Adjustment during the year		-	-
	Balance as on June 30, 2015		9,305,015	7,124,800
31.00	NDP-Disaster Management Fund-GF:			
	Balance as on 01.07.2014		529,324	529,324
	Add: Addition during the year		-	-
			529,324	529,324
	Less: Refund during the year		-	-
	Balance as on June 30, 2015		529,324	529,324



SL No	Particulars	Notes	2014-2015 Figure in BDT	2013-2014 Figure in BDT
			Total	Total
32.00	Accumulated Depreciation Fund:			
	Balance as on 01.07.2014		28,461,222	22,749,281
	Add: Depreciation during the year		7,046,227	5,779,459
			<u>35,507,449</u>	<u>28,528,740</u>
	Less: Adjustment during the year		527,749	67,518
	Balance as on June 30, 2015		<u>34,979,700</u>	<u>28,461,222</u>
33.00	KGF Reserve Fund:			
	Balance as on 01.07.2014		-	-
	Add: Addition during the year		172,935	-
			<u>172,935</u>	<u>-</u>
	Less: Transferred to General Fund		-	-
	Balance as on June 30, 2015		<u>172,935</u>	<u>-</u>
34.00	Housing Loan Fund:			
	Balance as on 01.07.2014		-	-
	Add: Addition during the year		2,566,148	-
			<u>2,566,148</u>	<u>-</u>
	Less: Transferred to General Fund		-	-
	Balance as on June 30, 2015		<u>2,566,148</u>	<u>-</u>
35.00	General Committee Members Contribution:			
	Balance as on 01.07.2014		85,152	79,632
	Add: Addition during the year		5,280	5,520
			<u>90,432</u>	<u>85,152</u>
	Less: Transferred to General Fund		-	-
	Balance as on June 30, 2015		<u>90,432</u>	<u>85,152</u>
36.00	Staff Contribution Fund:			
	Balance as on 01.07.2014		1,659,022	1,193,520
	Add: Addition during the year		308,534	465,502
			<u>1,967,556</u>	<u>1,659,022</u>
	Less: Payment During the year		-	-
	Balance as on June 30, 2015		<u>1,967,556</u>	<u>1,659,022</u>



National Development Programme (NDP)
NDF Bhawan, Baghpat, Saharanpur, Karmarkhanda, Sirsa (H.P.)
Consolidated Fixed Assets Schedule
For the year ended 30 June, 2015

SL No	Particular	Cost			Dep rate	Balance as at 01.07.2014	Charge during the year	Depreciation	Balance as at 30.06.2015	Written down Value 30.06.2015
		Balance as at 01.07.2014	Addition during the year	Adjustment Add/(Less) during the year						
Micro-Finance:										
1 Land	3,240,121	4,525,920	-	7,266,041	0%	-	-	-	-	7,766,041
2 Office Building	10,801,590	735,912	-	11,537,502	10%	7,349,871	1,105,909	-	8,455,780	3,081,722
3 Furniture & Fixture	3,585,856	289,005	74,987	3,799,874	10%	1,719,158	376,656	74,987	2,020,827	1,779,047
4 Office Equipment	4,512,425	1,118,792	395,962	5,228,255	20%	3,094,603	489,558	402,158	3,584,003	1,644,252
5 Vehicle	8,922,504	-	-	8,922,504	20%	3,584,800	385,200	-	4,270,000	4,652,504
Sub-Total	31,062,496	6,662,629	470,949	37,254,176	15.548,452	3,257,323	475,145	18,330,610	18,523,566	
Training Program:										
1 Office Equipment	2,277,548	53,020	57,397	2,273,171	20%	1,530,865	461,218	28,905	1,963,175	309,993
2 Furniture & Fixture	1,203,706	82,630	84,810	1,201,486	10%	481,564	120,315	-	601,879	399,607
3 Training Centre-Building	20,520,595	108,770	-	20,629,365	10%	10,147,367	2,056,573	-	12,203,940	8,425,425
4 Land	315,000	-	-	315,000	10%	-	-	-	-	315,000
5 Vehicle	759,500	-	-	759,500	10%	341,775	151,900	-	493,575	265,825
Sub-Total	25,096,349	244,420	142,247	26,198,522	12,401,571	2,790,806	28,905	15,262,672	9,935,850	
General Fund:										
1 Training Centre Building	-	-	-	-	10%	-	-	-	-	-
2 Office Equipment	377,902	346,200	57,600	666,302	20%	299,803	90,025	23,699	366,129	300,673
3 Furniture & Fixture	450,127	325,845	-	776,172	10%	37,992	36,373	-	124,385	651,307
5 Land	140,150	99,350	-	439,500	0%	-	-	-	-	439,500
4 Vehicle	155,000	4,820,000	-	4,975,000	20%	23,424	872,000	-	805,124	4,079,576
Sub-Total	1,323,379	5,591,465	57,600	6,857,474	411,219	998,898	23,699	1,306,418	5,471,056	
Total	57,452,224	12,498,764	670,796	69,310,172	18,461,222	7,636,227	527,749	34,979,700	34,330,472	



NATIONAL DEVELOPMENT PROGRAMME
(NDP)
NBP Bhabua, Bagbati, Saldangar, Kamarkhanda, Stra[goa]
Project Wise Statement of Consolidated Financial Position
As at 30 June, 2015

S.K. BARUA, CO
Chartered Accountants

Particulars	Notes	Micro Finance Programme	Training Program	CLP	SHOMALA RDO II Program	DCRC	ASHA	Housing Project	Election Monitoring Project	Disability & Devt. Project	FSUP-N	Biodiversity Proj.	Gramin Sanit. Project	Prayashik	VGD	ICVGD			
															10	11	12	13	14
Fixed Assets																			
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building)	6,100	37,254,177	25,198,522	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Current Assets:																			
Investment FDR	7,00	79,115,255	4,586,397	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Members Loan Outstanding-MFP, Housing Proj., CDDI	8,00	998,362,639	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	9,00	11,683,996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advance & Prepayments	10,00	1,414,659	27,512	-	-	-	-	-	-	-	-	-	-	-	-	-	-	864	
Accounts Receivable & others receivable with Initial FDR	11,00	498,686	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,034	
Receivable (Training Bill, Reimbursement General Fund & Oth.)	12,00	8,195,474	721,053	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Security	13,00	-	4,750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Stock in Printing Materials	14,00	663,247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loan to Central Fund (Intertransaction)	15,00	-	1,501,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cash & Bank Balances	16,00	37,553,123	57,220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Assets		1,169,941,256	32,096,454	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fund & Liabilities:																			
Capital Fund	17,00	330,473,615	4,246,187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10% Reserve fund on Capital Fund	18,00	36,719,291	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Excess Fund received in Advance/unutilized fund	19,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Current Liabilities:																			
Members Saving Deposits	20,00	255,505,145	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Insurance	21,00	27,919,109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Expenses	22,00	1,220,000	120,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Staff Securities Deposits	23,00	1,475,202	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Scholar Staff Contribution Fund (SSCTF-GF & TC	24,00	-	166,174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loan From General Fund (Intertransaction)	25,00	-	12,295,745	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bills Payable/Coultures/Transferable Fund/Guarancy	26,00	7,049,298	5,676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bankers' Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



S.K. BARUA CO
Chartered Accountants

Particulars	Notes	Micro Finance Programme	Training Program	CLP	SHOUHA SDG II Program	DRC	ASIA	Housing Project	Election Monitoring Project	Disability & Deve. Project	PSUP-N	Biodive rsity Proj.	Gramin Sankl. Project	Prayash a	YGB	ICVGD	
Long Term Liabilities																	
Loan from PKSF	27.00	463,849,902	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Bank & Others	28.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Loss Provision Fund	29.00	16,304,838	-	-	-	-	-	-	-	-	-	-	-	-	(25,736)	-	-
Disaster Management Fund-MFP	30.00	9,305,015	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disaster Management Fund-General Fund	31.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation Fund	32.00	13,330,610	15,262,672	-	-	-	-	-	-	-	-	-	-	-	-	-	-
KCF Reserve	33.00	1,72,935	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing Loan Fund	34.00	2,566,143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Committee Members Contribution	35.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Contribution Fund	36.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Fund & Liabilities		1,169,941,256	32,096,454	-	-	-	-	-	-	-	-	240,714	-	-	226,034	-	-



NATIONAL DEVELOPMENT PROGRAMME

(NDP)

NDP Bhakti, Bagbari, Sahidnagar, Kumar Khundia, Sirajganj

Project Wise Statement of Consolidated Financial Position

As at 30 June, 2015

Particulars	Notes	Biogas	CECVAW G	JLAS	MAC	ESL	EGCSC inWSS	SSNP	Crossing Project (VGD,Smart Hl, Pipe Line)	General Fund	Total FY-2014-15	Total FY-2013-14
Fixed Assets												
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building)		6,00	-	-	-	-	-	-	-	6,857,473	69,310,172	57,482,224
Current Assets:		-	-	-	-	-	-	-	-	-	-	-
Investment FDR		7,00	-	-	-	-	-	-	-	12,243,150	96,121,726	76,593,948
Members Loan Outstanding-MFP, Housing Proj., CDD		8,00	-	-	-	-	-	-	-	-	998,716,613	824,827,926
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		9,00	-	-	-	-	-	-	-	482,156	12,331,268	11,427,265
Advance & Prepayments		10,30	-	-	-	-	-	-	-	151,752	1,594,787	1,506,551
Accounts Receivable & others receivable with Interest FDR		11,00	-	-	-	-	-	-	-	399,163	916,883	4,722,814
Receivable (Training Bill, Rainhurain General Fund & Oil.)		12,00	-	-	-	-	-	-	-	8,916,527	1,738,665	-
Security		13,00	-	-	-	-	-	-	-	4,750	4,750	-
Stock in Printing Materials		14,00	-	-	-	-	-	-	-	663,247	685,462	-
Loan to General Fund (Intertransaction)		15,00	-	-	-	-	-	-	-	15,197,836	16,698,836	17,208,402
Cash & Bank Balance		16,00	-	-	-	-	-	-	-	1,603,519	34,350,260	30,653,582
Total Assets		-	-	-	-	-	-	-	-	36,935,039	1,239,625,089	1,026,851,589
Fund & Liabilities:												
Capital Fund		17,00	-	-	-	-	-	-	-	32,436,907	367,708,269	288,683,699
10% Reserve fund on Capital Fund		18,00	-	-	-	-	-	-	-	-	36,719,291	28,367,301
Donor Fund received in advance/unutilized fund		19,00	-	-	-	-	-	-	-	-	-	2,518,919



Particulars	Notes	Biogas	CECVAW G	IJLAS	MAC	ESL	EGCSC in WSS	SSNIP	General Fund	Total FY-2014-15	Total FY-2013-14
										23	24
Current Liabilities											
Members Saving Deposits	20.00	-	-	-	-	-	-	-	-	255,536.489	200,654,055
Micro Insurance	21.40	-	-	-	-	-	-	-	-	22,919,199	18,504,254
Provision for Expenses	22.40	-	-	-	-	-	-	-	-	135,000	1,525,000
Staff Securities Deposits	23.40	-	-	-	-	-	-	-	-	869,145	3,051,793
Service Staff Contribution Fund (SSCF)-GF & TC	24.40	-	-	-	-	-	-	-	-	71,642	237,816
Loan From General Fund (Intertransaction)	25.40	-	-	-	-	-	-	-	-	12,300,915	19,910,239
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others	26.40	-	-	-	-	-	-	-	-	9,372,754	7,917,451
Liabilities										317,760	
Long Term Liabilities											
Loan from PKSF	27.40	-	-	-	-	-	-	-	-	463,849,062	395,533,300
Loan from Bangladesh Bank & Others	28.40	-	-	-	-	-	-	-	-	(25,736)	(25,736)
Loan Loss Provision Fund	29.40	-	-	-	-	-	-	-	-	16,304,838	13,843,337
Disaster Management Fund-MFP	30.40	-	-	-	-	-	-	-	-	9,305,015	7,124,800
Disaster Management Fund-Greeter Fund	31.40	-	-	-	-	-	-	-	-	529,324	529,324
Accumulated Depreciation Fund	32.40	-	-	-	-	-	-	-	-	1,386,418	34,979,700
KGF Reserve	33.00	-	-	-	-	-	-	-	-	-	172,935
Housing Loan Fund	34.00	-	-	-	-	-	-	-	-	-	2,566,143
General Committee Members Contribution	35.00	-	-	-	-	-	-	-	-	90,432	90,432
Staff Contribution Fund	36.00	-	-	-	-	-	-	-	-	1,967,556	1,659,422
Total Fund & Liabilities										36,935,039	1,239,625,089



National Development Programme (NDP)
NDP Bhawan, Baghpat, Sahibganj, Jharkhand, Strategic
Project Wise Statement of consolidated Comprehensive Income
For the year ended 30 June, 2015

Particulars	Micro Finance Programme	Training Program	CLP-2	SHOUMARD II Program	DCRC	ASHA	Housing Project	Election Monitoring Project	Biodiversity Proj.	Gramin Saik. Project	Pratyasha	VGD	
INCOME:													
Donor Grants and Overhead	-	-	80,629,445	37,259,303	6,995,930	59,355	-	701,244	40,000	5,540,565	716,802	-	2,455,917
Service Charge on Micro Finance Loans and Others (Fees)	234,995,039	-	-	-	-	-	-	687	-	-	-	-	-
Interest on Bank Accounts and TDR	8,310,216	293,175	-	-	-	-	-	-	-	13,104	-	-	17,245
Training Income (Training Centre)	-	8,756,499	-	-	-	-	-	-	-	-	-	-	-
Subscription & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Income	243,325,255	9,049,674	80,629,445	37,259,303	6,995,930	59,355	887	701,244	40,000	5,540,565	716,802	17,245	2,455,917
EXPENDITURE:													
Salary and benefits	78,676,970	-	14,270,220	3,322,617	975,892	41,774	-	213,000	-	1,978,047	236,000	-	312,000
Honaria	-	-	-	-	-	-	-	-	-	-	-	-	211,310
Office & Warehouse Rent	2,726,659	-	335,160	172,263	48,000	-	-	-	-	240,670	16,500	-	40,500
Office Maintenance, Repair and Cleaning Materials	1,176,716	-	318,300	152,456	7,263	-	-	-	-	46,500	19,157	-	24,000
Communication	75,687	-	53,153	26,818	21,855	-	-	-	-	44,070	23,549	-	9,600
Stationery & Supplies	2,064,913	-	152,384	253,410	14,972	-	-	15,352	-	94,761	25,392	-	6,400
Furniture, Fixture & Equipment - Project	-	-	-	37,762	-	-	-	-	-	-	69,730	-	-
Vehicle Fuel, Oil, Repairs and maintenance	2,173,345	-	622,035	362,081	13,500	-	-	-	-	131,204	-	-	3,515
Travel and Lodging	1,043,652	-	493,789	422,191	41,450	17,581	-	-	-	76,651	25,610	-	64,269
Attest	70,000	-	-	-	71,000	30,000	-	-	-	20,000	-	-	-
Other Administrative Cost	21,303,396	-	-	191,816	24,893	34,367	-	1,838	74,439	193	362,467	4,316	1,457
Central Management Cost	-	-	-	-	334,619	61,935	-	-	-	-	10,910	-	-
Training Meeting, Orientation & Workshops	1,091,521	-	3,564,314	11,819,447	88,015	-	-	311,305	-	-	660	71,200	-
Materials and Equipment for Beneficiaries (Program Delivery Inputs / Materials / Equipments for Beneficiaries/Programme costs)	16,978,920	-	30,051,747	7,605,249	2,380,684	-	-	-	-	2,545,535	214,318	-	-
Construction and Maintenance	-	-	30,576,527	6,418,786	3,278,477	-	-	-	-	-	-	-	-
Activities under Gobt Fund (Community Management Act) Others	107,304	-	-	1,225,721	-	-	-	-	-	-	-	-	-
Trainee Expenses (Training Centre)	-	9,510,610	-	-	-	-	-	-	-	-	-	-	-
Financial Expenses	32,114,389	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditure	159,805,358	9,500,610	80,629,445	37,259,303	6,995,930	59,355	1,838	701,244	40,000	5,540,565	716,802	1,457	2,455,917
Surplus (Deficit) of Income over Expenditure	83,519,897	(450,956)	-	-	-	-	-	-	-	52,911	(951)	15,738	-
Total	243,325,255	9,049,674	80,629,445	37,259,303	6,995,930	59,355	887	701,244	40,000	5,540,565	716,802	17,245	2,455,917



National Development Programme (NDP)
NPP Bhuba, Bagheri, Sahidnagar, Kamarkunda, Sringar
Project Wise Statement of consolidated Comprehensive Income
For the year ended 30 June, 2015

Particulars	ICV/GB	Blogas	CRCYAWG	MLAS	MIC	ESL	EGCSC in WSS	SSNP	Expenditure Capital Expenditure (VCB/SCB ddp, etc.)	General Fund Expenditure & Mother A/C	Total FY-2014-15	Total FY-2013-14	
	15	16	17	18	19	20	21	22	23	24			
INCOME:													
Donor Grants and Overhead	1,032,122	3,435,107	1,376,820	2,363,387	9,624,496	2,634,488	702,764	3,988,482	-	8,453,814	16,813,849	155,618,832	
Service Charge on Micro Finance	-	-	-	-	-	-	-	-	-	794,514	235,790,440	196,471,703	
Lenders and Others General	-	-	-	-	-	-	-	-	-	335,761	9,448,501	7,742,514	
Interest on Bank Accounts and FDR	-	-	-	-	-	-	-	-	-	-	8,756,499	9,009,414	
Training Income (Training Centre)	-	-	-	-	-	-	-	-	-	1,931,552	2,974,732		
Subscription & Donation	-	-	-	-	-	-	-	-	-	-	-	-	
Total Income	1,032,122	3,435,107	1,876,820	2,363,387	9,624,496	2,634,488	702,764	3,988,482	-	12,015,641	424,771,841	371,817,197	
EXPENDITURE:													
Salary and benefits	395,076	421,364	937,291	1,087,908	5,240,856	680,000	318,311	2,267,892	-	3,676,963	120,213,711	124,651,722	
Honorarium	-	-	-	359,047	-	-	-	-	-	13,800	413,347	-	
Office & Warehouse Rent	11,000	24,500	48,000	99,000	146,887	42,930	61,000	126,672	-	4,132,232	3,324,204		
Office Maintenance, Repair and Cleaning Materials;	2,186	3,886	8,807	27,739	30,939	18,062	17,800	22,544	-	1,867,417	3,927,369	4,677,525	
Communication	12,005	7,200	27,898	27,932	90,544	18,940	9,395	30,912	-	114,935	600,080	352,404	
Stationery & Supplies	18,857	8,080	25,067	46,818	104,886	28,259	7,4025	37,434	-	675,237	3,587,734	2,754,873	
Furniture, Fixture & Equipment Project	-	-	-	-	114,802	-	-	29,400	-	-	261,794	14,358,572	
Vehicle Fuel, Oil, Repairs and maintenance	21,297	26,910	27,730	-	-	3,062	16,349	-	-	218,404	1,691,002	2,919,918	
Travel and Lodging	18,500	42,080	49,020	135,508	1,072,700	42,001	52,272	60,856	-	108,435	3,365,706	5,055,372	
Audit	-	-	-	-	-	-	-	-	-	-	191,000	190,000	
Other/Administrative Cost	46,655	922,224	43,725	172,814	4,415	-	1,135	73,203	-	231,882	23,574,964	33,900,555	
Central Management Cost	22,537	-	91,500	-	-	78,000	368,200	-	-	967,741	-	-	
Training, Meeting, Orientation & Workshops	330,119	737,916	548,370	401,601	236,191	-	155,764	970,023	-	3,000	22,340,758	10,274,177	
Materials and Equipment for Beneficiaries (Program Delivery Inputs / Materials / Equipments for Beneficiaries/programme cost)	133,400	141,154	69,412	-	2,582,174	1,304,296	-	-	-	784,517	65,291,406	52,441,815	
Construction and Maintenance	-	-	1,160,003	-	-	-	-	-	-	41,373,793	-	-	
Activities under GdB Fund (Commodity Management Act) Others	-	-	-	-	-	-	-	-	-	1,333,025	-	-	
Training Expenses (Trainee Centre)	-	-	-	-	-	-	-	-	-	-	9,500,610	5,990,881	
Financial Expenses	1,032,122	3,435,107	1,876,820	2,363,387	9,624,496	2,634,488	702,764	3,988,482	-	11,551	32,125,940	29,290,069	
Total Expenditure	1,032,122	3,435,107	1,876,820	2,363,387	9,624,496	2,634,488	702,764	3,988,482	-	7,775,791	337,395,282	290,182,277	
Summarized Statement of Income over Expenditure	-	-	-	-	-	-	-	-	-	4,259,850	87,376,559	81,634,920	
Total	1,032,122	3,435,107	1,876,820	2,363,387	9,624,496	2,634,488	702,764	3,988,482	-	12,015,641	424,771,841	371,817,197	



National Development Programme (NDP)
 NDP Bhawan, Bagbazar, Silchar, Kamarkhanda, Srinagon
 Project Wise Statement of Cashflow and Receipts and Payments
 For the year ended 30 June, 2015

S. K. Barua & Co.
 Chartered Accountants

Particulars	Micro Finance Programme	Training Program	CLP	SEGUARD O Program	DCRC	ASIA	Housing Project	Election Monitor Project	Disability & Devc. Project	FSU&N	Biodiversity Proj.	Gramin Sant. Project	Pratyasha
	1	2	3	4	5	6	7	8	9	10	11	12	13
RECEIPTS:													
Opening Balance:													
Cash at Hand	565,800												
Cash on Bank	17,757,244	1,291,990	2,439,713	5,413,201	197,045	59,935	8,494	84,115	65,920	55,030	-	20,470	
Donor Grants and Overheads													
Service Charge on Micro Finance													
Leases and Others (General)													
Interest on Bank Accounts and FDR													
Training Income													
Subscriptions & Donations													
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project													
Investment FDR													
Members Loan Outstanding-MFP, Housing Proj, CDDO													
Self Loan Outstanding (Bi-cycle, Motor cycle, Furniture, General staff)													
Advance & Prepayments													
Accrued Receivable & others receivable with interest FDR													
Receivable (Training Bill, Rembursement, General Fund & Others)													
Stock in Pending Materials													
10% Reserve fund on Capital Fund													
Donor Fund received in Advance/Unutilized Fund													
Members Saving Deposits	355,616,435												
Macro Insurance	12,086,564												
Staff Securities Deposits													
Service Staff Communal Fund ISSC/I-GF & TC													
Loan from General Fund (Intertransaction)													
Interest-Free Creditors/Tradeable Funds/Guru's Others Liabilities													
Loan from PKSF	342,200,000												
Loan Loss Provision Fund	2,461,504												
Disaster Management Fund-MFP	2,381,215												



S.K. Barua Co.
Chartered Accountants

Particulars	Micro Finance Programme	Training Program	CLP	SHOMARD II Program	DCRC	ASHA	Housing Project	Elective Monikri Project	ESUP-N	Biodiversity Proj.	Gramin Sanit. Project	Prayash
	1	2	3	4	5	6	7	8	9	10	11	12
Disaster Management Fund-General Fund	-	-	-	-	-	-	-	-	-	-	-	13
Accrued Based Depreciation Fund	3,253,126	2,765,101	-	-	-	-	-	-	-	-	-	-
KGF Reserve	172,935	-	-	-	-	-	-	-	-	-	-	-
Housing Loan Fund	2,566,148	-	-	-	-	-	-	-	-	-	-	-
General Committee Member Contribution	-	-	-	-	-	-	-	-	-	-	-	-
Staff Contribution Fund	-	-	-	-	-	-	-	-	-	-	-	-
Total Receipts	2,896,170,718	13,838,850	83,069,158	42,672,804	7,193,454	119,750	27,294	915,719	297,349	5,607,215	716,802	101,640
PAYMENTS:												
Salary and benefits	73,678,970	-	14,220,230	8,332,617	975,982	41,774	-	213,000	-	1,978,047	236,000	-
Unemployment	-	-	-	-	-	-	-	-	-	-	-	312,000
Office & Warehouse Rent	2,726,650	-	335,760	172,263	45,000	-	-	-	-	240,670	16,500	-
Office Maintenance, Repair and Cleaning Materials	1,376,716	-	318,300	152,456	7,263	-	-	-	-	46,500	19,157	-
Communication	75,681	-	53,153	26,898	21,855	-	-	-	-	3,457	23,549	-
Stationery & Supplies	2,054,818	-	152,384	253,410	14,472	-	-	-	-	15,352	94,761	-
Furniture, Fixture & Equipment -Printed	-	-	-	-	-	37,702	-	-	-	-	69,730	-
Vehicle Fuel, Oil, Repairs and maintenance	2,175,345	-	622,335	362,081	13,500	-	-	-	-	151,204	-	-
Travel and Lodging	1,043,652	-	491,789	422,191	41,450	17,581	-	-	-	61,691	76,651	-
Audit	-	-	70,000	-	30,000	-	-	-	-	20,000	-	-
Other Administrative Cost	21,303,386	-	191,816	24,893	54,367	-	1,818	74,439	193	162,467	4,316	1,457
Central Management Cost	-	-	-	-	-	61,955	-	-	-	10,930	-	7,290
Training, Meeting, Orientation & Workshops	1,097,521	-	3,564,214	11,819,447	68,015	-	-	311,305	-	610	71,300	-
Materials and Equipment for Technologies (Program Delivery Inputs Materials / Equipments for Beneficiaries) programme cost	16,978,920	-	30,021,747	7,605,249	2,360,064	-	-	-	-	2,545,535	219,318	-
Construction and Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Activities under GoD Fund (Community Management Act), Others	107,301	-	-	-	-	-	-	-	-	-	-	-
Training Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Financial Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project	32,114,380	-	6,662,639	244,420	-	-	-	-	-	-	-	-
Investment FDR	-	-	-	-	-	-	-	-	-	-	-	-
Members Loan Outstanding MOP, Housing Proj., CDD)	2,032,906,217	-	-	-	-	-	-	-	-	-	14,871	-
Staff Loan Outstanding (Bi-Cycle, Motor cycle, Housing, General staff)	3,150,240	-	-	-	-	-	-	-	-	-	-	-
Advance & Prepayments	3,093,199	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable & others receivable with Interest FDR	498,686	-	-	-	-	-	-	-	-	-	-	-
Receivable (Tuisome Bill, Reimbursement General Fund & OHL)	10,372,697	-	262,910	-	-	-	-	-	-	-	-	-



S.K.Bardia Co.
Chartered Accountants

Pankutari	Micro Finance Programmat	Training Programmat	CDF	SHG Program	DCRC	ASIA	Housing Project	Election Muktik Project	Disability & Devn. Project	FSLP-N	Biodiversity Proj.	Gramin Seva Project	Prayashini
	1	2	3	4	5	6	7	8	9	10	11	12	13
Security	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock in Printing Materials	663,247	-	-	-	-	-	-	-	-	-	-	-	-
Fund Accrued	8,351,960	-	-	-	-	-	-	-	-	-	-	-	-
Loan to General Fund (Interestaccrued)	794,080	-	-	-	-	500,000	-	-	-	2,382,000	-	-	351,000
Members Savings Deposits	310,678,826	-	-	-	-	-	-	-	-	-	-	58,100	-
Atmico Insurance	7,676,619	-	-	-	-	-	-	-	-	-	-	-	-
Provisions for Expenses	570,000	-	-	-	-	-	-	-	-	-	-	-	-
Self Securities Deposits	167,138	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation Fund	470,949	-	-	-	-	-	-	-	-	-	-	-	-
Bills Payable/Creditors/Transferable Fund/Maturity fund/Others Liabilities	20,934,815	-	-	-	-	-	-	-	-	-	-	-	-
Donor Fund received in advance/unutilised fund	-	2,439,711	-	5,413,501	(102,476)	19,913	-	214,475	-	(2,320,550)	-	-	(148,708)
Service Staff Contribution Fund (SSCF)-GP & TC	-	14,562	-	-	-	-	-	-	-	-	-	-	-
Loan from IKSF	273,383,138	-	-	-	-	-	-	-	-	-	-	-	-
Staff Contribution Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing Balance:	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand	238,034	-	-	-	-	-	-	-	-	-	-	-	-
Cash in Bank	32,315,079	57,220	-	-	-	-	-	-	20,456	36,740	-	29,712	-
Total Payments	2,896,770,718	13,330,860	83,069,158	41,672,804	7,193,454	119,390	23,824	9,579	297,389	5,602,215	716,802	101,640	2,492,211



National Development Programme (NDP)
 NDT Boktes, Baghon, Shadnagar, Kamarkanda, Sylhet
 Project Wise Statement of Consolidated Receipts and Payments
 For the year ended 31st June, 2015

S.K. Barua Co.
 Chartered Accountants

Particulars	VGD	ECVGD	Bogras	CECVAWG	IJLAS	MAC	EST.	EGCSC in WSS	SSNP	General Fund & Mother A/C	Total FY-2014-15	Total FY-2013-14	Annexure-C	
RECAPTS.	14	15	16	17	18	19	20	21	22	23	24			
Opening Balance:														
Cash in Hand	-	-	-	-	11,812	-	-	-	482	-	-	620,183	343,779	
Cash at Bank	-	-	-	-	287,151	32,721	65,710	-	49,643	81,161	45,383	39,031,399	14,893,053	
Donor Grants and Overhead	-	-	-	-	3,455,107	1,876,870	2,363,387	2,634,496	2,634,496	3,988,492	-	9,453,814	168,803,849	151,203,729
Service Charge on Micro Finance	-	-	-	-	-	-	-	-	-	-	-	794,514	215,790,440	164,980,253
Loans and Others General	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Bank Accounts and FDR	-	-	-	-	-	-	-	-	-	-	-	335,761	9,489,501	2,874,150
Training Income	-	-	-	-	-	-	-	-	-	-	-	8,756,490	9,009,414	-
Subscription & Donations	-	-	-	-	-	-	-	-	-	-	-	1,931,452	3,931,552	3,072,207
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Projects	-	-	-	-	-	-	-	-	-	-	-	57,600	670,796	-
Investment FDR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Members Loan Outstanding(MFP, Housing Proj, CDD)	-	-	-	-	-	-	-	-	-	-	-	7,658,745	-	-
Staff Loan Outstanding(Hi-cycle, Motor cycle, Housing, General staff)	-	-	-	-	-	-	-	-	-	-	-	1,859,032,354	1,399,039,029	-
Advance & Prepayments	-	-	-	-	-	-	-	-	-	-	-	3,071,353	3,971,047	-
Accounts Receivable & others receivable with Interest FDR	-	-	-	-	-	-	-	-	-	-	-	124,708	3,269,463	19,021,928
Receivable (Training Bld, Reinbursement General Fund & CdH)	-	-	-	-	-	-	-	-	-	-	-	1,144,046	3,495,078	-
Stock in Progress Materials	-	-	-	-	-	-	-	-	-	-	-	6,449,015	11,197,000	-
10% Reserve Fund on Capital Fund	-	-	-	-	-	-	-	-	-	-	-	483,652	-	-
Donor Fund received in advance/available fund	-	-	-	-	-	-	-	-	-	-	-	8,341,950	-	-
Members Saving Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Insurance	-	-	-	-	-	-	-	-	-	-	-	356,627,486	132,533,922	-
Provision for Expenses	-	-	-	-	-	-	-	-	-	-	-	12,086,564	9,979,968	-
Staff Securities Deposits	-	-	-	-	-	-	-	-	-	-	-	4,270,000	1,509,820	-
Service Staff Contribution Fund (SSCF-E&F & IC)	-	-	-	-	-	-	-	-	-	-	-	730,747	693,000	-
Loan from General Fund (Interest section)	-	-	-	-	-	-	-	-	-	-	-	27,163	93,466	-
Fund-Poolable Creditors/Transferable Funds/Guaranty Fund/Others Liabilities	-	-	-	-	-	-	-	-	-	-	-	803,586	803,586	10,634,183
Loan from PKSF	-	-	-	-	-	-	-	-	-	-	-	1,303,849	23,172,305	-
Loan Loss Provision Fund	-	-	-	-	-	-	-	-	-	-	-	342,200,000	104,500,000	-
Disaster Management Fund-MFP	-	-	-	-	-	-	-	-	-	-	-	2,461,501	-	-
	-	-	-	-	-	-	-	-	-	-	-	2,180,214	-	-



S.K. Barua Co.
Chartered Accountants

Particulars	VGD	FCYCD	Hages	CICVAWG	MLAS	MAC	ESL	EGCSC in WSS	SSNT	General Fund & Master A/C	Total FY-2014-15	Total FY-2013-14
											General Fund & Master A/C	FY-2014-15
Disaster Management Fund-General Fund	14	15	16	17	18	19	20	21	22	23	24	
Accumulated Depreciation Fund	-	-	-	-	-	-	-	-	-	-	-	
KCF Reserve	-	-	-	-	-	-	-	-	-	915,199	6,989,426	
Housing Loan Fund	-	-	-	-	-	-	-	-	-	172,935	-	
General Committee Members Contribution	-	-	-	-	-	-	-	-	-	2,566,148	-	
Staff Contribution Fund	-	-	-	-	-	-	-	-	-	5,280	5,280	
Total Receipts	203,430.00	1,032,122	3,435,107	2,463,971	2,497,959	9,620,706	2,634,438	755,575	4,270,375	46,333	17,410,793	3,098,298,292
PAYMENTS:												2,253,609,748
Salaries & Benefits	211,510	205,076	421,764	937,291	1,087,908	5,240,816	680,000	318,311	2,207,892	-	3,676,963	120,213,711
Honoraryum	-	-	-	-	159,647	-	-	-	-	-	13,806	413,347
Office & Warehouse Rent	10,000	11,000	24,400	48,000	99,030	146,887	42,930	60,000	126,672	-	4,132,232	3,140,034
Office Maintenance, Repair and Cleaning Materials	8,900	2,186	3,836	8,807	27,739	30,919	18,062	17,800	22,541	-	1,867,017	1,927,369
Communication	-	12,005	7,300	27,828	27,952	90,544	18,940	9,395	30,912	-	114,935	600,060
Stationery & Supplies	9,430	18,637	8,060	25,057	46,818	104,888	28,259	7,025	37,434	-	675,237	3,587,734
Furniture, Fixture & Equipment Project	-	-	-	-	-	114,902	-	-	39,400	-	-	261,794
Vehicle Fuel, Oil, Repairs and maintenance	3,515	21,297	26,490	27,710	-	-	-	3,062	46,349	-	238,404	1,691,002
Travel and Lodging	-	38,920	42,030	49,030	125,508	1,027,300	42,001	51,271	69,856	-	108,485	3,668,796
Audit	-	-	-	-	-	-	-	-	-	-	-	191,000
Other Administrative Cost	12,349	46,635	922,324	43,725	177,814	9,415	-	1,131	78,203	-	261,862	23,574,764
Central Management Cost	-	22,537	-	91,590	-	-	-	-	78,060	-	-	967,744
Training, Marketing, Orientation & Workshops	38,254	330,319	737,916	548,370	401,601	236,191	-	155,764	970,023	-	3,000	22,340,758
Materials and Equipment for Beneficiaries (Program Delivery Inputs / Materials / Equipments for Beneficiaries Programme cost)	-	133,400	141,154	69,412	-	2,582,174	1,304,296	-	-	-	784,517	65,281,406
Construction and Maintenance	-	-	1,000,003	-	-	-	-	-	-	-	-	41,373,793
Activities under GoB Fund (Commercial Management Act) Others	-	-	-	-	-	-	-	-	-	-	-	1,333,015
Training Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Financial Expenses	-	-	-	-	-	-	-	-	-	11,531	32,125,940	13,724,006
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Cure Project	-	-	-	-	-	-	-	-	-	5,591,694	12,408,743	5,281,041
Investment PDR	-	-	-	-	-	-	-	-	-	661,517	27,226,523	28,249,700
Members Loan Outstanding MRP, Housing Proj., CDB	-	-	-	-	-	-	-	-	-	9,500,610	2,033,106,217	1,545,740,000
Staff Loan Outstanding (Bicycle, Motor Cycle, Housing, General staff)	-	-	-	-	-	-	-	-	-	660,000	3,810,240	5,666,370
Advance & Prepayments	-	-	-	-	-	-	-	-	-	460,462	3,555,661	15,039,792
Accounts Receivable & others receivable with Interest FDR	-	-	-	-	-	-	-	-	-	235,731	734,417	-
Receivable Training Bill, Reinbursement General Fund & Others	-	-	-	-	-	-	-	-	-	-	10,581,607	-



Particulars	VGD	IVGDB	Binges	CERC AWG	IIAS	Mac	ESL	EGCSC in WSS	SSNIP	Business Project in Pipe line	General Fund & Mother A/C	Total FY-2014-15	Total FY-2013-14
Security	14	15	16	17	18	19	20	21	22	R	24		
Stock in Pending Materials	-	-	-	-	-	-	-	-	-	-	-	663,347	-
Fund Accrual	-	-	-	-	-	-	-	-	-	-	-	8,251,590	-
Loss in General Fund (Interest Accrued)	-	-	-	-	-	-	-	-	-	3,786,224	174,080	7,914,175	-
Members Standing Deposits	-	-	-	-	-	-	-	-	-	-	-	310,745,452	79,809,607
Mitro Insurance	-	-	-	-	-	-	-	-	-	-	-	7,676,610	-
Provision for Expenses	-	-	-	-	-	-	-	-	-	10,145	10,000	614,845	1,902,366
Staff Securities Deposits	-	-	-	-	-	-	-	-	-	-	-	367,238	372,612
Accumulated Depreciation Fund	-	-	-	-	-	-	-	-	-	-	-	470,949	-
Bills Payable-Creditors/Transferable Funds/Others Liabilities	-	-	-	-	-	-	-	-	-	155	812,089	21,747,059	18,314,217
Drawn Fund received in advance/Utilized Fund	-	-	-	-	-	-	-	-	-	-	-	(174,000)	-
Service Staff Contribution Fund (SSCF)-GF & TC	-	-	-	-	-	-	-	-	-	-	-	14,067	-
Loan from PMSF	-	-	-	-	-	-	-	-	-	-	-	271,861,138	245,905,490
Staff Contribution Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Cheque Balance:	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand	-	-	-	-	-	-	-	-	-	-	-	238,044	620,183
Cash at Bank	293,808	1,892,122	3,435,107	2,163,971	2,407,590	9,656,166	2,654,468	755,553	4,826,325	48,303	17,810,793	3,098,298,921	2,256,699,245
Total Payments													

S.K. Barua

S.K. BARUA & CO.
Chartered Accountants

