

**AUDITOR'S REPORT
&
AUDITED FINANCIAL STATEMENTS
OF
National Development Programme (NDP)
Consolidated Financial Statements
For the year from 01 July 2018 to 30 June 2019**



AZIZ HALIM KHAIR CHOUDHURY
CHARTERED ACCOUNTANTS

Exclusive Correspondent Firm of PKF International

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National Development Programme (NDP)
Consolidated Financial Statements
For the year from 01 July 2018 to 30 June 2019

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INDEPENDENT AUDITOR'S REPORT

To the Management of National Development Programme (NDP)

Opinion

We have audited the accompanying consolidated financial statements of **National Development Programme (NDP)** which comprises the Statement of consolidated Financial Position as at 30 June 2019 and related the Statement of consolidated Income & Expenditure, Statement of consolidated Receipts and Payments for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the **National Development Programme (NDP)** as at 30 June 2019 and of its financial performance and its Statement of consolidated Receipts and Payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the fund in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of this financial statements in accordance with International Financial Reporting Standards (IFRSs), and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Those charged with governance is responsible for overseeing the financial reporting process of the Fund.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the fund's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.

evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Aziz Halim Khair Choudhury

Chartered Accountants

Name: Md. Aftab Uddin Ahmed FCA


Partner


Dated: Dhaka, Bangladesh, September 04, 2019

National Development Programme (NDP)
Statement of Consolidated Financial Position
As at 30 June 2019

Particulars	Notes	Figures in Tk.	
		30 June 2019 Amount	30 June 2018 Amount
Non-Current Assets		106,543,221	95,122,675
Fixed Assets	6.00	106,543,221	95,122,675
Current Assets		2,809,586,831	2,243,376,149
Investment FDR	7.00	191,991,737	145,991,751
Members Loan Outstanding-MFP, Housing Proj., CDD)	8.00	2,468,126,725	2,002,619,108
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	9.00	12,112,863	9,812,764
Advance & Prepayments with Security	10.00	9,150,096	9,523,153
Receivable (Training Bill, FDR Interest, Reimburse General Fund & Oth.)	11.00	14,755,270	21,391,193
Stock in Printing Materials	12.00	470,251	428,968
Loan to General Fund (Intertransaction)	13.00	21,617,136	18,558,593
Cash & Bank Balance	14.00	91,362,753	35,050,619
Total Properties and Assets		2,916,130,051	2,338,498,824
Capital Fund & Liabilities:			
Capital Fund		1,035,958,518	822,343,205
Cumulative Surplus	15.00	935,484,776	743,510,042
10% Reserve fund on Capital fund	16.00	100,473,742	78,833,163
Current Liabilities		872,867,418	667,982,840
Members Saving Deposits	17.00	788,595,644	593,360,267
Security fund/Risk Mitigate/Micro Insurance Account	18.00	54,355,672	42,359,281
Provision for Expenses	19.00	2,660,020	1,680,010
Staff Securities Deposits	20.00	6,580,345	5,500,111
Service Staff Contribution Fund (SSCF)-GF & TC	21.00	698,130	550,446
Loan From General Fund (Intertransaction)	22.00	9,100,000	9,295,170
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities	23.00	10,877,607	15,237,555
Non Current Liabilities		1,007,304,115	848,172,779
Loan from PKSF and Others	24.00	899,313,843	757,704,904
Loan Loss Provision Fund	25.00	35,987,601	29,516,651
Provision for Interest -NSSP	26.00	2,891,106	-
Disaster Management Fund-General Fund	27.00	529,324	529,324
Accumulated Depreciation Fund	28.00	65,496,558	55,871,105
KGF Reserve	29.00	-	1,854,036
General Committee Members Contribution	30.00	117,312	110,592
Staff Contribution Fund	31.00	2,968,371	2,586,167
Total Capital fund & Liabilities		2,916,130,051	2,338,498,824

Attached notes form an integral part of these Statement of Consolidated Financial Position


Director (Finance & Accounts)
NDP


Executive Director
NDP

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

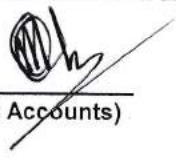
04 September, 2019
Dhaka

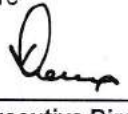

Aziz Halim Khair Choudhury
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Income & Expenditure
For the year from 01 July 2018 to 30 June 2019

Particulars	Notes	Figures in Tk.	
		01 July 2018 to 30 June 2019 Amount	01 July 2017 to 30 June 2018 Amount
Income :			
Service Charge on Micro Finance and all Component		539,642,841	444,503,131
Loans and Others Donor Activity			
Donor Grants and Overhead	32.00	153,642,332	165,068,416
Interest on Bank Accounts and FDR		13,879,247	9,269,469
Total Income		707,164,420	618,841,016
Expenditure :			
Service Charge Paid to Others		65,300,942	52,392,566
Interest on Members Savings		38,756,896	26,083,807
Interest on Staff Securities		291,982	249,448
Salary and benefits		209,215,143	174,421,228
Training, Meeting, Orientation & Workshops		43,405,237	45,754,840
Travelling & Conveyance		9,292,076	3,480,640
Fuel		4,323,115	4,280,666
Office & Warehouse Rent		5,413,501	5,457,649
Electricity Bill		1,748,607	1,559,470
Postage and Telegram -Communication		1,192,535	944,367
Bank Charge and Commission		1,204,662	1,115,155
Office Maintenance, Repair		3,417,084	3,247,453
Entertainment		981,423	1,431,528
Legal Charge and Commission		770,685	501,758
Paper and Periodicals		174,180	170,225
Printing and Stationary & Supplies		4,168,723	4,160,156
Insurance Premium Vehicles		70,880	-
Audit fees & Credit Rating Fees		226,000	150,000
Advertisement with publicity		137,395	341,488
Tax and VAT (Org. tax return own)	33.00	4,079,710	1,579,616
Subscription and Donation		260,800	189,630
Expenses for Group Development		143,006	164,642
Software Implementation, Training, Licence and Service Fee		810,490	589,380
Other Expenditure		381,004	213,227
Service Charge Rebate		13,418,383	11,942,895
Development Activities Expenses	34.00	69,828,675	87,680,952
Micro Finance Fair and NDP Day		15,000	130,796
LLP Expense	25.00	6,470,950	6,221,041
Depreciation Expenses	28.00	10,021,720	8,655,867
Total Expenditure		495,520,804	443,110,490
Surplus/(deficit) of Income over Expenditure		211,643,616	175,730,526
Total		707,164,420	618,841,016

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


Director (Finance & Accounts)
NDP


Executive Director
NDP

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

04 September, 2019
Dhaka

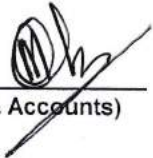

Aziz Halim Khair Choudhury
Chartered Accountants


National Development Programme (NDP)
Statement of Consolidated Receipts and Payments
For the year from 01 July 2018 to 30 June 2019

Particulars	Notes	Figures in Tk.	
		01 July 2018 to 30 June 2019 Amount	01 July 2017 to 30 June 2018 Amount
Receipts:			
Opening Balance:		35,050,619	12,170,242
Cash in hand		616,313	378,858
Cash at Bank		34,434,306	11,791,384
Revenue Income:			
Service Charge on Micro Finance			
Loans and All		507,861,799	414,626,709
Donor Grants and Overhead	32.00	136,238,813	142,625,689
Interest on Bank Accounts and FDR		3,934,070	4,385,328
Sub-Total of Revenue Income		648,034,682	561,637,726
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		110,000	3,123,000
Investment FDR		20,271,247	13,059,926
Members Loan Outstanding-MFP, Housing Proj., CDD)		3,623,511,212	3,051,889,504
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		2,303,249	1,058,402
Advance & Prepayments		5,723,931	1,571,387
Receivable (Training Bill, Reimburse General Fund & Oth.)		20,221,849	20,817,073
Members Saving Deposits		494,198,238	373,835,251
Staff Security/Risk Mitigate/Micro Insurance Account		30,070,182	24,171,171
Staff Securities Deposits		1,554,000	1,248,848
Service Staff Contribution Fund (SSCF)-GF & TC		48,396	44,126
Loan From General Fund (Intertransaction)		4,374,375	7,058,118
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities		22,715,269	7,690,020
Loan from PKSF and Others		793,328,474	660,150,662
General Committee Members Contribution		6,720	6,240
Staff Contribution Fund		382,204	93,577
Reserve Fund (10% Reserve, LLP, DMF, DF, KGF, Housing loan)		-	-
Sub-Total of Capital Income and Others		5,018,819,346	4,165,817,305
Total		5,701,904,647	4,739,625,273
Payments:			
Revenue Expenditure:			
Service Charge Paid to Others		64,891,442	51,564,566
Interest on Members Savings		3,000	51,852
Interest on Staff Securities		-	-
Salary and benefits		177,984,051	143,665,928
Training, Meeting, Orientation & Workshops		43,165,320	45,583,103
Travelling & Conveyance		9,219,021	3,419,562
Fuel		4,139,010	4,142,470
Office & Warehouse Rent		4,255,450	4,248,649
Electricity Bill		1,748,607	1,559,470
Postage and Telegram -Communication		1,183,265	934,452
Bank Charge and Commission		1,106,112	1,049,405
Office Maintenance, Repair and Cleaning Materials:		3,275,880	3,109,929
Entertainment		965,153	1,408,426
Legal Charge and Commission		770,685	501,758
Paper and yearicals		174,180	170,225
Printing and Stationary & Supplies		3,889,803	3,860,480
Insurance Premium Vehicles		70,880	-
Audit fees & Credit Rating Fees		36,000	-
Advertisements		130,225	274,558
Tax and VAT (Org. tax return own)	33.00	1,091,923	36,000
Subscription and Donation		258,800	189,630
Expenses for Group Development		143,006	164,642
Software Implementation, Training, Licence and Service Fee		770,000	564,000
Other Expenditure		381,004	198,212

Particulars	Notes	01 July 2018 to 30 June 2019	01 July 2017 to 30 June 2018
		Amount	Amount
Service Chage Rebate		13,486	-
Development Activities Expenses		63,504,685	79,225,326
Micro Finance Fair and NDP Day		-	25,433
Sub-Total of Revenue Expenditure		383,170,988	345,948,076
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		11,175,436	11,539,415
Investment FDR		57,821,038	76,192,876
Members Loan Outstanding-MFP, Housing Proj., CDD)		4,180,680,000	3,486,134,782
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		7,391,000	2,216,000
Advance & Prepayments		10,315,946	17,427,286
Receivable (Training Bill, Reimburse General Fund & Oth.)		-	2,800,819
Loan from Project (Intertransaction)		195,170	726,374
Members Saving Deposits		246,640,849	172,635,104
Security Fund/Risk Mitigate/Micro Insurance Account		2,842,795	2,340,058
Provision for Expenses		1,378,231	198,231
Staff Securities Deposits		715,148	-
Pety Cash		10,000	6,952
BillsPayable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities		49,049,473	42,338,366
Transfer to HO -Intertransaction		7,436,284	5,311,372
Service Staff Contribution Fund (SSCF)-GF & TC		-	-
Loan from PKSF and Others		651,719,535	538,758,943
Sub-Total of Capital Expenditure and Others		5,227,370,905	4,358,626,578
Closing Balance:		91,362,753	35,050,619
Cash in hand		522,843	616,313
Cash at Bank		90,839,910	34,434,306
Total		5,701,904,647	4,739,625,273

Attached notes form an integral part of these statements of consolidated Receipts and Payments


Director (Finance & Accounts)
NDP


Executive Director
NDP

Signed as per our annexed report of even date.


22 August 2019
Dhaka


Aziz Halim Khair Choudhury
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Cash Flow
For the year from 01 July 2018 to 30 June 2019

Particulars	Figures in Tk.	
	01 July 2018 to 30 June 2019	01 July 2017 to 30 June 2018
	Amount	Amount
A. Cash Flow from Operating Activities:		
Surplus for the year	211,643,616	175,730,526
Add/Less: Amount considered as non cash items:	-	-
Provision for expenses	980,010	21,627
Provision for interest-NSSP	2,891,106	-
10% Reserve fund	-	-
Adjustment with Capital Fund	-	2
Loan Loss Provision Fund	6,470,950	6,221,041
Disaster Management Fund-MFP	-	-
Accumulated Depreciation Fund	9,625,453	5,861,586
KGF Reserve	117,661	649,390
Increase- Members Loan Outstandings	(465,507,617)	(355,466,318)
Increase- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	(2,300,099)	2,005,930
Decrease- Advance & Prepayments	373,057	(7,432,649)
Increase- Receivable (Training Bill, General Fund)	-	(2,405,593)
Increase- of Stock of Printing Materials	(41,283)	19,122
Decrease- Receivable on FDR, accounts receivable and others	6,635,923	-
Increase- Intertransaction	(3,253,713)	3,569,132
Decrease- Donor fund received in advance/unutilized fund	-	-
Decrease of Creditors & Payables	(4,359,948)	(13,154,210)
Decrease of Gratuity Fund and others	-	-
Net Cash used in Operating Activities	(236,724,884)	(184,380,414)
B. Cash Flow from Investing Activities:		
Fixed assets increase during the year	(11,420,546)	(7,286,701)
Investment Decrease during the year (FDR)	(45,999,986)	(68,858,987)
Net Cash used in Investing Activities	(57,420,532)	(76,145,688)
C. Cash Flow from Financing Activities:		
Loan outstanding PKSF and Others	141,608,939	121,391,719
Loan outstanding Bangladesh Bank & Others	-	-
Members Savings	195,235,377	153,077,033
Risk Mitigate/Micro Insurance	11,996,391	7,751,800
Service Staff Contribution Fund -SSCF (GF and TC)	147,684	134,366
Staff Contribution Fund	382,204	93,577
Staff Securities Deposits Fund	1,080,234	951,744
Housing Loan Fund	-	-
General Committee Members Contribution	6,720	6,240
Net Cash used in Financing Activities	350,457,549	283,406,479
D. Net increase /decrease (A+B+C)	56,312,134	22,880,377
Add: Cash & Bank balance at the beginning of the year	35,050,619	12,170,242
Cash & Bank balance at the end of the year	91,362,753	35,050,619


Attached notes form an integral part of this statements of consolidated cash flows .


Director (Finance & Accounts)
NDP


Executive Director
NDP

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

04 September, 2019
Dhaka


Aziz Halim Khair Choudhury
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Notes to the Financial Statements
For the year ended 30 June 2019

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

1.01: GENERAL INFORMATION:

Name of NGO : NATIONAL DEVELOPMENT PROGRAMME-(NDP)

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

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

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

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

1.02: BACKGROUND:

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

1.03: LEGAL STATUS:

Sl. No.	Name of Registration Authority	Registration Number	Date of Registration	Remarks
1	Department of Social Welfare	Siraj-225/92	28.03.1992	-
2	NGO Affairs Bureau	880	02.01.1995	Renewed up to 01.01.2030
3	Directorate of Family Planning	226	01.01.2008	Renewal on process
4	Micro-Credit Regulatory Authority	01229-00332-00222	29.04.2008	-
5	European Commission (PADOR) on line	BD-2009-EQE-3006507916	2009	Updated on 28.10.2013
6	Data Universal Numbering System (DUNS)	731575614	2013	Updated on 30.07.2013
7	System for Award Management (SAM)	731575614/SVG06	2014	Updated on 31.01.2015

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

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

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

1.07 OBJECTIVE: The major objectives of NDP are to;

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

1.08 CORPORATE INFORMATION:

Name of Organization	National Development Programme (NDP)
Year of establishment	1992
Statutory Audit conducted upto	30 June 2019
Name of the statutory auditor for last year	Aziz Halim Khair Choudhury Chartered Accountants
Name of the statutory auditor for current year	Aziz Halim Khair Choudhury Chartered Accountants
No. Executive Committee meeting held FY 2018-2019	06 times
Date of Last AGM held	27 July 2019

1.09 LIST OF EXECUTIVE COMMITTEE MEMBERS:
(For the Year from July 01, 2017 to June 30, 2020)

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

Md. Alauddin Khan (General Secretary)	M. Com (Management)	Executive Director, NDP	Arsi Nagar, Mujib Sarak (Bi-Lane), Sirajganj
Most. Moriom Khatun Moushumi (Treasurer)	B.A	Social Worker (Ex. Deve. Worker)	S.S Road, Foriaporti, Sirajgonj
Md. Asir Uddin (Executive Member)	B.A	Gov. Fisheries Officer of Sirajgonj (Retired)	Saydangara, North Para, Sirajgonj-6700
Md. Saha Alam Khan (Executive Member)	L.L.B (Hons.), LLM	Lawyer	Hosainpur North, Sirajgonj
Ms. Shah Naz Mahafuza Pervin (Executive Member)	M S C	Principal of Sabuj Kanon School (School and College teacher)	Ramahatgang (South Para) Sirajgonj-6700

1.10 NDP's TARGET GROUP: The organization works with different categories of beneficiaries, mostly the poor people; different professionals like- marginal farmers, small business-men, weavers, crafts-men, rickshaw-van pullers etc. The target beneficiaries (project participants) in the micro-finance programme, (core programme) are mostly the women of poor and ultra poor households, having age limit between 15-55 years, and the permanent resident of the locality. Presently NDP has been serving about a total of 350,000 project participants (Female 83%).

1.11 GEOGRAPHICAL COVERAGE: Presently, NDP has been working in 28 upazilas under 6 districts of 2 divisions. The following table shows the geographical coverage.

Division	District	Upazila		# of Union/PS	# of Village
		Name	Number		
Dhaka	Tangail	Bhuapur	01	03	16
	Jamalpur	Sharishabari	01	01	02
Rajshahi	Sirajganj	*Sirajganj sadar, Kazipur, *Raigonj, Tarash, *Shahajadpur, *Ullahpara, Kamarkhanda, *Belkuchi and Chowhali	09	88	1,435
	Bogra	Bogra sadar, Gabtoli, Shahajahanpur, Dhunat and Sherpur	05	23	177
	Pabna	*Bera, *Bhangura, Sathia, *Faridpur, Chatmohar and Ishwardi	06	46	353
	Natore	*Natore sadar, *Boraigram, *Gurudaspur, Lalpur, Bagatipara and Naldanga	06	35	344
	Rajshahi	Godagari	01	09	73
	Naogaon	Porsha	01	06	47
	Chapai Nawabganj	Nawabganj Sadar	01	14	153
	Jaipurhat	Panchbibi	01	08	77
Rangpur	Kurigram	Char Rajibpur	01	03	29
	Rangpur	Gangachara	01	10	87
	Lalmohirhat	Hatibandha	01	10	78
	Nilphamari	Nilphamari Sadar	01	15	136
	Gaibandha	Saghata	01	10	76
	Dinajpur	Ghoraghat	01	04	39
	Thakurgaon	Thakurgaon Sadar	01	19	176
	Panchagarh	Panchagarh Sadar	01	10	75
Total: 03	18	--	40	314	3,373

1.12 OFFICE ESTABLISHMENT: The organization has its head office 'NDP Bhaban' located by the side (north) of the Jumana Multipurpose Bridge Approach Road (west) at Bagbari under Kamarkhanda upazila of Sirajganj district. It is about 135 km towards north-west from Dhaka, the capital city of Bangladesh.

Beside, NDP has its office at Dhaka for any emergency communication/linkage with development partners/donors.

A brief list of offices of NDP is given in bellow

Districts	# of Offices	Remarks
Dhaka	01	Dhaka Office- 01
Sirajganj	81	Head Office-01, Training Center-01, Zonal Office (MFP)- 02, Area Office (MFP)-06, Branch Office (MFP)- 35, HSP Office- 16 & Project Office- 20
Bogra	09	Area Office (MFP)- 01, Branch Office (MFP)-06, HSP Office-02
Natore	15	Zonal Office-01 Area Office (MFP)-02, Branch Office (MFP)-09 and Project Office-03
Pabna	14	Area office (MFP)-01, Branch Office (MFP)-10 and Project Office-03
Jamalpur	01	Project Office-01
Tangail	01	Project Office-01
Rangpur	01	Project Office-01
Rajshahi	01	Project Office-01
Total: 9	124	

* Besides, the Project Offices of M4C, Sports and culture, CGBV, PRBV, VCD, Agriculture and livestock, Gender & Rights, Proben Kallyan, IMLMA, Disability & Development, SEP, UMIMCC are located at NDP's Head Office.

1.13 NUMBER OF EMPLOYEE: A total of 938 (Nine Hundred and Thirty Eight) employees (Female-273, Male-665) of different categories now working in NDP. Of them, 50 staffs based at NDP's head office. Besides, there are 172 (Male-47 & Female-125) paid volunteers (60 School Teachers and 26 Health Volunteers in Enrich-Samridhi Project, 45 LSP in VCD project, 04 volunteers in Gender & Rights project and 08 Burn Violence Project and 29 community empowerment volunteers in SHOUHARDO-III Project enrolled in NDP.

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

Staff Category	Male	Percentage	Female	Percentage	Total
Senior level	24	86%	04	14%	28
Mid level	124	83%	26	17%	150
Junior level	485	76%	157	24%	642
Others	32	27%	86	73%	118
Total:	665	71%	273	29%	938

BUDGET: The organization forecast budget in the beginning of each fiscal year (July-June). The budget of the running fiscal year (2019-2020) along with past three years is given below:

Fiscal Year	Budget	Foreign Currency	Annual Growth
2019 - 2020	Tk. 7,648,043,251	US\$ 90,361,813	20.01%
2018 - 2019	Tk. 6,373,073,027	US\$ 75,243,781	15.85%
2017 - 2018	Tk. 5,500,991,192	US\$ 68,762,389	29.60%
2016 - 2017	Tk. 4,244,442,683	US\$ 54,415,932	29.48%

(USD 1 = 84.6943 BDT at 24.07.2019)

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

Sl. #	Name of Sector	Sub-sectors
1	Social	1.1 Social Development 1.2 Education 1.3 Health and Family Planning 1.4 Water, Hygiene & Sanitation 1.5 Disability 1.6 Adolescent Girls & Boys
2	Economic	2.1 Micro-Finance and 2.2 Savings
3	Livelihoods	3.1 Food Security 3.2 Livelihoods and 3.3 Nutrition
4	Agricultural	4.1 Agriculture and 4.2 Fisheries

5	Energy & Environment	5.1 Social Forestry 5.2 Disaster Management and 5.3 Climate Change Adaptation
6	Institutional	6.1 Training 6.2 Capacity building of CBO and 6.3 Strengthening of Local Government
7	Rights & Governance	7.1 Human rights 7.2 Legal Aid Services and 7.3 Gender Mainstreaming

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

Organization TIN	:	473-300-0196	Tax Assessment year 2018-19 has completed and certificate has collected from authority.
Organization E-TIN	:	455411511762	Tax Assessment year 2018-19 has completed and certificate has collected from authority.
Organization VAT Registration No.	:	BIN:000896677 Old:6211047208	Area Code: 60504
Consolidated bank interest on FDR and Bank accounts	:	Tk. 1,38,79,247/-	Total bank interest is Tk. 1,38,79,247/- from FDR and bank account, here TDS- Tk.12,54,293/-
Tax Deduction At Sources-TDS and Advance Tax Paid (Only from bank interest)	:	Tk.12,54,293/-	Advance Payment of Tax from Bank Interest: Micro Finance Tk.11,78,333/-, General Fund Tk.55,947/-, Training Centre Tk.20,013/- Total =12,54,293/-
Tax Deduction At Sources-TDS (Excluding bank interest)	:	Tk.25,19,915/-	We have deducted at sources for FY-2018-19 from existing project/programme.
VAT Deduction At Sources-VDS	:	Tk.46,53,187/-	We have deducted at sources for FY-2018-19 from existing project/programme.
Balance of Provident Fund	:	Tk 7,17,92,458/-	Recognized by NBR but not involved in consolidated financial report.
Balance of Gratuity Fund	:	Tk.5,65,03,415/-	Recognized by NBR but not involved in consolidated financial report.
Accident Support Fund-ASF (Balance as on 30/06/2019)	:	Tk. 42,70,499/-	If any staffs are accidental at working time, organization will contribute as per policy.
Project Security Fund-PSF (Balance as on 30/06/2019)	:	Tk.41,99,810/-	Only for project staff, the purpose is future benefits of project staff. It will be refund as per policy.
Service Staff Contributory Fund-SSCF (Balance as on 30/06/2019)	:	Tk.6,98,130/-	The motto of this fund future benefits of service staff who are working at office.
Organization Disasters Management Fund-General Fund	:	Tk.529,324/-	Sirajgonj is flood area for this purpose organization has created a fund for assisting to vulnerable people.
Staff Contribution Fund	:	Tk.29,68,371/-	For developing of staff organization has made staff contribution fund. From this fund training will arrange for staff developing

3.00 Interest Income

Service Charge on Micro Finance:

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

SLNo.	Component	Method	Rate	Remarks
01	JAGORN	Declining	25%	
02	AGROSOR	Declining	25%	
03	BUNIAD	Declining	20%	
04	SUFALON	Declining	2%	Monthly
05	AGROSOR(SEP)	Declining	25%	
06	SUFALON-KGF	Declining	2%	Monthly
07	IGA-Program	Declining	25%	
08	Livelihood Improvement	Declining	8%	
09	Assets Creation	Declining	8%	
10	LICHSP	Declining	12%	
11	Housing Laon (GOB)	Declining	6%	

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

Interest on Fixed Deposit:

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

Interest Expenses:

Interest expenses have been accounted for on accrual basis.

Other Expenses:

Other expenses have been accounted for on accrual basis.

Interest paid on savings:

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

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

4.01 FIXED ASSETS AND DEPRECIATION:

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

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

4.02 Classification of Loan Loss Provision

Sl	Particulars	NO. of days Outstanding	Outstanding Loan	Required Provision	
			Taka	Rate	Taka
1	Total Loan Outstanding		2,468,126,723		
2	Total Overdue		13,569,926		
3	Regular Good Loan Outstanding	No Overdue	2,451,873,800	1%	24,518,738
3	Watchful Loan Outstanding	1-30 days	1,140,666	5%	57,033
4	Sub Standard Loan Outstanding	31-180 days	3,558,163	25%	889,541
5	Doubtful Loan Outstanding	181-365 days	41,27,225	75%	30,95,419
6	Bad Loan Outstanding	365+ days	74,26,870	100%	74,26,870
7	LRP, EFRRAP and DML Loan Outstanding (Special Loan)				
Total					35,987,601

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

Particulars	Amount (TK)
Required reserve fund as per MRA policy shown above in	35,987,601
Actual reserve made by MFI	35,987,601
Excess/(Shortfall) of Provision	-

5.01 SIGNIFICANT ACCOUNTING POLICIES:

5.01.01 Basis of Accounting:

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

5.01.02 Currencies:

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

5.01.03 Reporting Year:

The financial statements cover the year from 01 July 2018 to 30 June 2019.

5.01.04 Fixed Assets & Depreciation:

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

5.01.05 Statement of Consolidated Receipts and Payments:

Consolidated Receipts and Payments has presented with comparative figure. Figure of 2018-19 has presented with details name project and program which has presented as annexure with the consolidated financial report.

5.01.06 Statement of Consolidated Comprehensive Income:

Consolidated Comprehensive Income has presented with comparative figure. Figure of 2018-19 has presented with details name project and program which has presented as annexure with the consolidated financial report. Here total expenditure for all project/programme which was donated from Donor. It is treated as revenue income under head of accounts of Donor grants.

5.01.07 Statement of Budget and Variance Statement:

We were taken approval for annual budget at Annual General Meeting-AGM by Executive Committee supported by General Committee. AGM held on 27 July 2019 at NDP-Head Office with General Committee Members and All Head of Department of NDP. Budget approval was Tk.6, 373,073,027/- for 34 Project/Program/Fund (for Donors, own and PKSF). Here expended Tk. 5869, 562,730/- (as per budget and variance statement), that is called Turnover, burn rate is 92.10%. Details has mentioned in Report as Annexure-01.



Sl. No.	Particulars	Figures in Tk.	
		30 June 2019 Amount	30 June 2018 Amount
6.00	Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):		
	Opening balance	95,122,675	87,835,974
	Add : Addition during the year	11,865,942	11,607,388
		106,988,617	99,443,362
	Less: Adjustment during the year	(445,396)	(4,320,687)
	Closing balance	106,543,221	95,122,675
	(Details are shown in Fixed Assest Schedule)		
7.00	Investment:		
	Opening balance	145,991,751	77,132,764
	Add: Investment during the year	57,821,038	76,192,876
	Add: Adjustment during the year	8,450,195	5,726,037
		212,262,984	159,051,677
	Less: Encashment during the year	20,271,247	13,059,926
	Closing balance	191,991,737	145,991,751
8.00	Members Loan Outstandings(MFP and Others):		
	Opening balance	2,002,619,108	1,647,152,790
	Add: Disbursed during the year	4,180,680,000	3,486,134,782
	Add: Adjustment during the year	46,887,351	2,023
		6,230,186,459	5,133,289,595
	Less: Realized during the year	3,623,511,212	3,051,889,504
	Less: Adjustment during the year	138,548,522	78,780,983
	Closing balance	2,468,126,725	2,002,619,108
9.00	Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):		
	Opening balance	9,812,764	11,818,694
	Add : Disbursment during the year	7,391,000	2,216,000
	Add: Adjustment during the year	56,532	284,050
		17,260,296	14,318,744
	Less: Realize during the year	2,303,249	1,058,402
	Less: Adjustment during the year	2,844,184	3,447,578
	Closing balance	12,112,863	9,812,764
10.00	Advance & Prepayments:		
	Opening balance	9,523,153	2,090,504
	Add: Paid during the year	10,315,946	17,427,286
	Add: Adustment during the year	997,063	442,454
		20,836,162	19,960,244
	Less: Realized during the year	5,723,931	1,571,387
	Less: Adustment during the year	5,962,135	8,865,704
	Closing balance	9,150,096	9,523,153
11.00	Receivable (Training Bill, FDR Interest, Reimbursem General Fund & Oth.):		
	Opening balance	21,391,193	18,985,600
	Add: Adustment during the year	25,092,683	33,371,140
		46,483,876	52,356,740
	Less: Realize during the year	20,221,849	20,817,073
	Less: Adustment during the year	11,506,757	10,148,474
	Closing balance	14,755,270	21,391,193

Sl. No.	Particulars	Figures in Tk.	
		30 June 2019 Amount	30 June 2018 Amount
12.00	Stock in Printing Materials:		
	Opening balance	428,968	448,090
	Add : Adjustment during the year	470,251	428,968
		899,219	877,058
	Less: Adjustment during the year	428,968	448,090
	Closing balance	470,251	428,968
13.00	Intertransaction Loan:		
	Opening balance	18,558,593	22,854,099
	Add : Addition during the year	7,436,284	5,311,372
		25,994,877	28,165,471
	Less: Realize during the year	4,374,375	7,058,118
	Less: Adjustment during the year	3,366	2,548,760
	Closing balance	21,617,136	18,558,593
14.00	Cash and Bank Balance:		
	Cash in Hand	522,843	616,313
	Cash at Bank	90,839,910	34,434,306
	Closing balance	91,362,753	35,050,619
15.00	Retain Surplus:		
	Opening balance	743,510,042	585,253,603
	Add: Surplus for the year	211,643,616	175,730,526
	Add: Prior Adjustment	(3)	2
	Add: KGF Reserve Adjustment	1,971,700	
	Add/(Less) Transfer to 10% reserve fund	(21,640,579)	(17,474,089)
	Closing balance	935,484,776	743,510,042
16.00	10% Reserve Fund on Capital Fund:		
	Opening balance	78,833,163	61,359,074
	Add: Transfer from Surplus of Micro Finance Programme	21,640,579	17,474,089
	Closing balance	100,473,742	78,833,163
17.00	Members Savings Deposits:		
	Opening balance	593,360,267	440,283,234
	Add: Collection during the year	494,198,238	373,835,251
	Add: Adjustment during the year	59,899,364	41,107,881
		1,147,457,869	855,226,366
	Less: Refund during the year	246,640,849	172,635,104
	Less: Adjustment during the year	112,221,376	89,230,995
	Closing balance	788,595,644	593,360,267
18.00	Security Fund/Risk Mitigate/Micro Insurance Account:		
	Opening balance	42,359,281	34,607,481
	Add: Collection during the year	30,070,182	24,171,171
	Add: Adjustment during the year	-	5,000
		72,429,463	58,783,652
	Less: Refund During the year	2,842,795	2,340,058
	Less: Adjustment during the year	15,230,996	14,084,313
	Closing balance	54,355,672	42,359,281
19.00	Provision for Expenses(Audit fees & Tax):		
	Opening balance	1,680,010	1,658,383
	Add: Adjustment provision during the year	2,380,000	1,550,000
		4,060,010	3,208,383
	Less: Payment During the year	1,378,231	198,231
	Less: Adjustment during the year	21,759	1,330,142
	Closing balance	2,660,020	1,680,010

Sl. No.	Particulars	Figures in Tk.	
		30 June 2019 Amount	30 June 2018 Amount
20.00	Staff security deposit:		
	Opening balance	5,500,111	4,548,367
	Add: Additon during the year	1,554,000	1,248,848
	Add: Adjustment during the year	297,982	2,610,515
		7,352,093	8,407,730
	Less: Refund during the year	715,148	2,800,819
	Less: Adjustment during the year	56,600	106,800
	Closing balance	6,580,345	5,500,111
21.00	Service Staff Contribution Fund -SSCF (GF and TC):		
	Opening balance	550,446	416,080
	Add: Received during the year	48,396	44,126
	Add: Adjustment during the year	99,288	90,240
		698,130	550,446
	Less: Payment during the year	-	-
	Less: Adjustment during the year	-	-
	Closing balance	698,130	550,446
22.00	Intertransaction Loan:		
	Opening balance	9,295,170	10,021,544
	Add : Received during the year	-	-
		9,295,170	10,021,544
	Less: Paid during the year	195,170	726,374
	Closing balance	9,100,000	9,295,170
23.00	Bills Payable/Creditors/Trasferable Fund/Gratuity fund/Others laibilites:		
	Opening balance	15,237,555	28,391,765
	Add: Received during the year	22,715,269	7,690,020
	Add: Adjustment during the year	43,676,363	28,768,499
		81,629,187	64,850,284
	Less: Payment during the year	49,049,473	42,338,367
	Less: Adjustment during the year	21,702,107	7,274,362
	Closing balance	10,877,607	15,237,555
24.00	Loan From PKSf and Others including Banks:		
	Opening balance	757,704,904	636,313,185
	Add: Received during the year	793,328,474	660,150,662
		1,551,033,378	1,296,463,847
	Less: Refund during the year	651,719,535	538,758,943
	Closing balance	899,313,843	757,704,904
25.00	LLP Reserve Fund:		
	Opening balance	29,516,651	23,295,610
	Add: Provision during the year	6,470,950	6,221,041
		35,987,601	29,516,651
	Less: Ajustment during the year	-	-
	Closing balance	35,987,601	29,516,651
26.00	Provision for Interest -NSSP:		
	Opening balance	-	-
	Add: Provision during the year	37,419,750	-
		37,419,750	-
	Less: Ajustment during the year	34,528,644	-
	Closing balance	2,891,106	-

Sl. No.	Particulars	Figures in Tk.	
		30 June 2019 Amount	30 June 2018 Amount
27.00 NDP-Disaster Management Fund-GF:			
Opening balance		529,324	529,324
Add: Addition during the year		-	-
		529,324	529,324
Less: Refund during the year		-	-
Closing balance		529,324	529,324
28.00 Accumulated Depreciation Fund:			
Opening balance		55,871,105	50,009,519
Add: Depreciation during the year		10,021,720	8,655,867
		65,892,825	58,665,386
Less: Ajustment during the year		396,267	2,794,281
Closing balance		65,496,558	55,871,105
(Details are shown in Fixed Assest Schedule)			
29.00 KGF Reserve Fund:			
Opening balance		1,854,036	1,204,646
Add: Provision during the year		117,664	649,390
		1,971,700	1,854,036
Less: Adjustment during the year		1,971,700	-
Closing balance		-	1,854,036
30.00 General Committee Members Contribution:			
Opening balance		110,592	104,352
Add: Addition during the year		6,720	6,240
		117,312	110,592
Less: Transferred to General Fund		-	-
Closing balance		117,312	110,592
31.00 Staff Contribution Fund:			
Opening balance		2,586,167	2,492,590
Add: Addition during the year		382,204	93,577
		2,968,371	2,586,167
Less: Payment During the year		-	-
Closing balance		2,968,371	2,586,167
32.00 Donor Grants and Overhead :			
Balance As per Receipts and Payments		136,238,813	142,625,689
Add: Adjustment during the year		26,442,777	39,286,621
Less: Adjustment during the year		(9,039,258)	(16,843,894)
Balance As per Income Statement		153,642,332	165,068,416
(Details are shown in Schedule in Donor Grants and Overhed sheet)			
33.00 Tax and VAT (Org. tax return own) :			
Balance As per Receipts and Payments		1,091,923	36,000
Add: Adjustment with Provision for expesnes		2,987,787	1,543,616
Balance As per Income Statement		4,079,710	1,579,616
(Details are shown in Project/Program base Income sheet)			
34.00 Development Activities Expenses :			
Balance As per Receipts and Payments		63,504,685	79,225,326
Add: Adjustment during the year		11,724,841	9,780,854
Less: Adjustment during the year		(5,400,851)	(1,325,228)
Balance As per Income Statement		69,828,675	87,680,952
(Details are shown in Project/Program base Income sheet)			

**National Development Programme (NDP)
Consolidated Fixed Assets Schedule
For the year from 01 July 2018 to 30 June 2019**

Sl. No.	Particulars	Balance as at 01.07.2018	Addition during the year	Cost		Balance as at 30.06.2019	Dep. rate	Balance as at 01.07.2019	Depreciation			Balance as at 30.06.2019	Written down Value 30.06.2019
				Adjustment	Add/(Less) during the year				Charge during the year	Adjustment Add/(Less) during the year			
A	Micro-Finance:												
1	Land	7,766,041	-	-	-	7,766,041	0%	-	-	-	-	-	7,766,041
2	Office Building	28,991,956	2,258,625	-	-	31,250,581	10%	13,275,484	2,994,327	-	-	16,269,811	14,980,770
3	Furniture & Fixture	6,175,681	1,488,847	(12,661)	(12,661)	7,651,867	10%	3,360,665	571,827	-	-	3,932,492	3,719,375
4	Office Equipment	8,155,325	3,957,446	(34,794)	(34,794)	12,077,977	20%	6,382,620	1,570,337	(8,126)	(8,126)	7,944,831	4,133,146
5	Vehicle	14,944,904	2,820,000	(38,141)	(38,141)	17,726,763	20%	9,128,679	2,318,503	(38,141)	(38,141)	11,409,041	6,317,122
	Sub-Total	66,033,907	10,524,918	(85,596)	(85,596)	76,473,229		32,147,448	7,454,994	(46,267)	(46,267)	39,556,175	36,917,054
B	Training Program:												
1	Land	335,000	835,500	-	-	1,170,500	0%	-	-	-	-	-	1,170,500
2	Training Centre-Building	20,629,365	157,600	-	-	20,786,965	10%	18,392,750	2,066,876	-	-	20,459,626	327,339
3	Furniture & Fixture	1,277,832	2,800	-	-	1,280,632	10%	970,249	127,923	-	-	1,098,172	182,460
4	Office Equipment	2,420,493	243,094	350,000	350,000	2,313,587	20%	2,332,495	71,178	(350,000)	(350,000)	2,053,673	259,914
5	Vehicle	759,500	-	-	-	759,500	20%	759,500	-	-	-	759,500	-
	Sub-Total	25,422,190	1,238,994	350,000	350,000	26,311,184		22,454,994	2,265,977	(350,000)	(350,000)	24,370,971	1,940,213
C	General Fund:												
1	Land	1,493,500	-	-	-	1,493,500	0%	-	-	-	-	-	1,493,500
2	Office Building	-	-	-	-	886,801	10%	364,683	86,763	-	-	451,446	435,355
3	Furniture & Fixture	819,121	67,680	-	-	1,138,507	20%	756,828	165,986	-	-	922,814	215,693
4	Office Equipment	1,113,957	34,350	9,800	9,800	240,000	20%	147,150	48,000	-	-	195,150	44,850
5	Vehicle	240,000	-	-	-	240,000	20%	147,150	48,000	-	-	195,150	44,850
	Sub-Total	3,666,578	102,030	9,800	9,800	3,758,808		1,268,661	300,749	-	-	1,569,410	2,189,398
D	Consolidated: (A+B+C)												
1	Land	9,594,541	835,500	-	-	10,430,041	0%	-	-	-	-	-	10,430,041
2	Office Building	49,621,321	2,416,225	-	-	52,037,546	10%	31,668,234	5,061,203	-	-	36,729,437	15,308,109
3	Furniture & Fixture	8,272,634	1,559,327	(12,661)	(12,661)	9,819,300	10%	4,695,597	786,513	-	-	5,482,110	4,337,190
4	Office Equipment	11,689,775	4,234,890	(394,594)	(394,594)	15,530,071	20%	9,471,943	1,807,501	(358,126)	(358,126)	10,921,318	4,608,753
5	Vehicle	15,944,404	2,820,000	(38,141)	(38,141)	18,726,263	20%	10,035,329	2,366,503	(38,141)	(38,141)	12,363,691	6,362,572
	Grands-Total	95,122,675	11,865,942	(445,396)	(445,396)	106,543,221		55,871,103	10,021,720	(396,267)	(396,267)	65,496,556	41,046,665
	FY-2017-2018	87,835,974	11,607,388		(4,320,687)	95,122,675		50,009,518	8,655,867	2,794,281	2,794,281	55,871,104	39,251,571

Schedule: A/1



National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Donor Grants and Overhead Statement for FY 2018-2019

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-18-19	Donor Grants FY-17-18	Remarks
Development Project Under: Micro - Finance Programme :						
1	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	1,294,833	526,320	Under Micro Finance Program
2	ENRICH (Samridhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	8,864,338	8,343,560	Under Micro Finance Program
3	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	(171,360)	3,788,258	Under Micro Finance Program
4	Ujibito -Ultra Poor Programme (UPP)	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	4,835,683	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	864,744	1,012,615	Under Micro Finance Program
7	Cultural and Sports Programme	Social Development	PKSF & Own Fund	950,768	670,054	Under Micro Finance Program
8	Health Services Programme	Health and Family planning	PKSF & Own Fund	1,234,081	1,262,207	Under Micro Finance Program
9	Making Microfinance Market work for the Char (MFAC)	Agriculture, Value Chain of Market	Swisscontact	489,755	491,012	Under Micro Finance Program including Dev. Local Tk.37587/-
	Sub-Total Donor Grants Under Micro Finance Program			18,362,842	22,681,406	-
Individual Development Project/Programme :						
10	Daily Cluster Development and Expansion Project (under Value Chain Project)	Market Value Chain	PKSF & Own Fund	13,218,851	15,284,471	-
11	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	85,186,328	98,572,742	-
12	Making Markets Works for the Jamuna, Padma and Teesta Chars(MAC)	Agriculture, Value Chain of Market	Swisscontact	4,344,614	3,652,850	-
13	Community Empowerment in Combating Violence against Women (CECVAW)	Human Right	UNDP	400,450	-	-
14	Empowering Local Actors in Promoting Rights of Excluded People (ELAPREP)	Human Right	UNDP	874,851	-	-
15	Strengthen civil society and public Institutions to address gender based violence	Strengthening of Local Government	MJF	3,644,443	3,110,637	-
16	PROTYASHA Project	Education	CAMPE		1,479,694	-

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-18-19	Donor Grants FY-17-18	Remarks
17	Reaching All Children in Education (RACE Project)	Education	CAME	565,367	152,482	-
18	Strengthening and Promoting Active Citizenship in Bangladesh	Human Right	The Asia Foundation	124,136	-	-
19	Improve Maternity Allowance and Lactating Mother Allowance (IMLMA)	Climate Change Adaptation	World Food Program (WFP)	7,115,746	-	-
20	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	701,556	-	-
21	Prevention Respond and Resilience to address burn Violence (PRRVP)	Human Right	MJF through Acid Survivors Foundation (ASF)	452,520	-	-
22	Ensuring Sustainable Livelihoods of smallholder farmers through beef and dairy value chain enterprise (ESL) Project	Livelihoods and Nutrition, Savings	HEIFER International	-	5,638,428	-
23	Ensuring Enhancement System-EES	Livelihoods and Nutrition, Savings	HEIFER International	11,756,480	700,972	-
24	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	373,529	668,354	-
25	Environment and Energy Program	Climate Change Adaptation	IDCOL and Own Fund	1,456,929	1,996,129	Revenue Expenditure has considered
26	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	-
27	Promotion of Customized Agriculture (PCA)	Agriculture	International Finance Corporation (IFC) and Faruq Fertilizer Ltd (FFL)	-	1,496	-
28	Protection of Rights and Entitlement of PWDs through Social Inclusion (PREPSI)	Disability	UNDP	200,360	559,504	-
	Sub-Total Individual Development Project/Programme			130,416,160	135,854,095	-
	Under General Fund :					-
1	Grant Received From ELNHA-SKS	Training	SKS-OXFAM	353,603	979,371	-
2	Grant Received From PKSIF	Livelihoods &IGA	PKSIF	13,300	-	-
3	Grant Received From Light House	Social Development, Wash	Light House	-	15,000	-
4	Grant Received From MJF	Social Development	MJF	-	61,000	-
5	Grant Received From CARE	Social Development, Agriculture, Training	CARE Bangladesh	-	11,000	-
6	Grant Received From CLP	Livelihood & Nutrition	CLP	3,000	306,400	-
7	Grant Received From WFP	Livelihoods & Nutrition	WFP	-	6,000	-
8	Grant Received From Mukul	Education	Mukul	-	25,450	-
	Hossain Mukul		Hossain Mukul			

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-18-19	Donor Grants FY-17-18	Remarks
9	Grant Received From Nari Pokkho	Health & Family Planning	Nari Pokkho	162,532	45,750	-
10	Grant Received Shomal Sheba	Health	Shomal Sheba	-	15,000	-
10	Donor Grant & Over Head (TC) under Training and Human Resource Programme	Training	PKSF & Own Fund	-	1,636,185	-
	Sub-sub-Total General Fund-A			532,435	3,101,156	-
1	Overhead From CGBV	Right Base	MJF	54,900	59,880	-
2	Overhead From E&EDP	Climate Change Adaptation	IDCOL	218,080	378,219	-
3	Overhead From LJLAS	Legal Aid services	Light House -DFID	-	36,063	-
4	Overhead From ILQA	Pesticide, Seeds & Fertilizer Marketing-	Petrocham	61,315	4,798	-
5	Overhead From MFP	Microcredit	MFP	609,625	343,900	-
6	Overhead From SHOUHARDO3	Social Development, Agriculture , Training	CARE Bangladesh	1,041,618	687,186	-
7	Overhead From Training and Human Resource Programme	Training	Training Programme	823,500	828,000	-
8	Overhead From INAFI	Agriculture, Micro Insurance	INAFI	-	80,500	-
9	Overhead From ICGVD Project	Livelihoods & Nutrition	WFP	104,499	45,007	-
10	Overhead From Value Chain Project	Livelihoods	PKSF	24,000	87,389	-
11	Overhead From EWG Project	Strengthening of Local Government	The Asia Foundation	4,718	-	-
12	Overhead From MJF SSNP Project	Strengthening of local Government	MJF	-	27,385	-
13	Overhead From NDP M4C Project	Agriculture , Value chain of market	Swisscontract	419,112	423,612	-
14	Overhead From Protyasha project	Education	CAMPE	-	29,940	-
15	Overhead From Project Security	Social Development	Own Fund	234,000	(20,465)	-
16	Overhead From VGD project	Training, social Development	DWA	163,210	396,345	-
17	Overhead From Acid Violence Project	Training Social Development	ASF	17,500	-	-
18	Overhead From EES project	Development of Claimate Resilient Community	PKSF	105,000	24,000	-
19	Overhead From IMLMA project	Development of Claimate Resilient Community	WFP	379,878	-	-
20	Overhead From UMMICC project	Development of Claimate Resilient Community	GIZ	69,940	-	-
	Sub-sub-Total General Fund-B			4,330,895	3,431,759	-
	Sub-Total General Fund (A+B)			4,863,330	6,532,915	-
	Grand's Total of Donor Grants and Overhead			153,642,332	165,068,416	-

**National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Summary Budget Variance Statement for FY 2018-2019**

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2018-19	Percentage of Expenditure	Remarks
1	Micro - Finance Programme	Micro Finance, Savings	PKSF & Own Fund	6,094,764,028	5,682,294,993	93.23%	
2	Health Services Programme	Health and Family planning	Own Fund	4,430,000	4,948,068	111.69%	Number of Patient of Cataract operation were high.
3	Education Supports Programme	Education	Own Fund	2,119,000	1,541,717	72.76%	Expenditure from MFP and GF
4	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	6,383,240	2,920,862	45.76%	Social Centre Building and Social material cost were cut
5	ENRICH (Samridhi) Project	Social Development, Agriculture, Training,	PKSF & Own Fund	11,150,600	10,787,525	96.74%	New activities were added after AGM as per Donor requirement
6	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	4,666,650	109,847	2.35%	Project closed according to decided by Authority.
7	Ujjibito - Ultra Poor Programme (UPP)	Social Development, Agriculture, Training,	PKSF & Own Fund	5,391,010	5,002,832	92.80%	
8	Kwait Goodwill Fund (KGF) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	495,900	-	0.00%	Project closed according to decided by Authority.
9	Low Income Community Housing Sector Project (LICHSP)	Social Development, Micro Finance	PKSF & Own Fund	720,000	868,828	120.67%	New Branch (ishwardi) has added with this project
10	Training Programme (From MFP and GF)	Training	Own Fund	2,120,500	1,645,608	77.60%	Training expenditure has taken from MFP, GF and TC
11	Cultural and Sports Programme	Social Development	PKSF & Own Fund	1,812,000	1,575,812	86.97%	
12	Dairy Cluster Development and Expansion Project (under Value Chain Project)	Market Value Chain	PKSF & Own Fund	12,455,170	13,218,851	106.13%	
13	SHOUHARDO III Programme	Social Development, Agriculture, Training,	USAID Through	118,941,747	85,166,328	71.62%	Few activities were not done in proper time.
14	Making Markets Works for the Jamuna, Padma and Teesta Chars(MAC)	Agriculture, Value Chain of Market	Swisscontact	4,279,804	4,344,614	101.51%	
15	Making Microfinance Market work for the Char (MF4C)	Agriculture, Value Chain of Market	Swisscontact	642,200	615,684	95.87%	
16	Strengthen civil society and public Institutions to address Gender based violence	Strengthening of Local Government	MJF	3,893,431	3,644,443	93.60%	
17	Empowering Local and National Humanitarian Actors (ELNHA)	Strengthening of Local Government	OXFAM in Bangladesh	635,100	353,898	55.72%	Activities were cut from budget by Authority

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2018-19	Percentage of Expenditure	Remarks
18	Gender and Right Unit	Gender Mainstreaming	Own fund	471,290	365,659	77.59%	Few activities were not done in proper time.
19	Strengthening and Promoting Active Citizenship in Bangladesh	Human Right	The Asia Foundation	2,059,620	124,136	6.03%	Grant received but activities stopped by Donor.
20	Protection of Rights and Entitlement of PWDs through Social Inclusion (PREPSI)	Disability	UNDP	939,900	200,360	21.32%	Budget was mentioned for full year that one year
21	Community Empowerment in Combating Violence against Women (CECVAW)	Human Right	UNDP	-	400,450	0.00%	Agreement was done after AGM
22	Empowering Local Actors in Promoting Rights of Excluded People (ELAPREP)	Human Right	UNDP	-	874,851	0.00%	Agreement was done after AGM
23	Reaching All Childing in Education (RACE Project)	Education	CAMPE	813,526	565,367	69.50%	Budget was mentioned for full year that one year
24	Water & Sanitation Project	Water, Hygiene & Sanitation	NGO Forum and Own fund	514,600	-	0.00%	Ring, Pillar were not make
25	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	-	701,556	0.00%	New activities were added after AGM as per Donor requirement
26	Improve Maternity Allowance and Lactating Mother Allowance (IMLMA)	Climate Change Adaptation	World Food Program (WFP)	-	7,115,746	0.00%	New activities were added after AGM as per Donor requirement
27	Prevention Respond and Resilience to address burn Violence (PRRVP)	Human Right	MJF through Acid Survivors Foundation (ASF)	-	452,520	0.00%	New activities were added after AGM as per Donor requirement
28	Economic Enhancement Through Strengthening Beef and Goat Market System (EES)	Livelihoods and Nutrition, Savings	HEIFER International	13,647,301	11,756,480	86.15%	
29	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	1,061,622	373,529	35.18%	Budget was mentioned for full year that one year
30	Environment and Energy Program	Climate Change Adaptation	IDCOL and Own Fund	4,848,600	1,456,929	30.05%	Here only revenue expenditure has taken, Loan disbursement amount against Biogas not
31	Disability People with child Livelihoods and Development Project	Disability	PKSF and Own Fund	996,600	293,320	29.43%	60% activity of 100% has financed by others donor. For this reason from MFP

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2018-19	Percentage of Expenditure	Remarks
32	Disaster Management Programme (DMP) Early Recovery Facility (ERR) Monsoon Flood Response 217 Projct	Disaster Management	CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund	33,146,200	-	0.00%	Basically disaster expenditure is needed on disaster and grant received from donor
33	Dairy Firm and Agriculture Project	Nutrition, Agriculture	Own fund	5,000,000	8,349,426	166.99%	Cow purchased as higher than plan for Qurban market
34	Women Friendly Hospital Program (WFHP)	Health and Family planning	PKSF and Own Fund	390,000	222,000	56.92%	Few activities were not done in proper time as per decision of
35	Improve Livelihoods of the Farmers through Promotion of quality agro-inputs (ILQA)	Agriculture	Petrochem Limited & Own fund	1,601,200	144,627	9.03%	Salaries and Office administrative other expense were expended from Donor.
36	Upscaling Retained Heat Cooker (RHQ) through Awareness Campaigning	Environment	GFA Consulting Group	100,000	-	0.00%	Agreement was not done in last year but we had counted in budget at AGM
37	Weather Index Bases Agriculture Crop Risk Management	Agriculture	INAFI	500,000	-	0.00%	Agreement was not done in last year but we had counted in
38	Training and Resource Centre	Training	Own fund	17,070,592	9,869,569	57.82%	Gathering/Training of client were low than plan.
39	SHISTRI Show Room	Social Business	Own fund	1,000,000	390,643	39.06%	Materials purchased as per demand
40	Administration & Management (under General Fund)	Social Development- All	Own fund	14,011,596	6,845,652	48.86%	FDR has not invested for lack of fund. Few activity were not done as per plan which will be carry in next year
	Grand's Total			6,373,073,027	5,869,562,730	92.10%	-

Name of Project	Estimated Budget	Expended in FY 2018-19	Percentage of Expenditure	Remarks
Note: FY-2018-2019				
Revenue Budget	590,363,336	495,520,804	83.93%	From Comprehensive Income
Capital Budget	5,782,709,691	5,374,041,926	92.93%	From Cash and Non Cash R/P
Total Budget for FY 2018-2019	6,373,073,027	5,869,562,730	92.10%	
Note: FY-2017-2018				
Revenue Budget	559,605,053	443,110,490	79.18%	From Comprehensive Income
Capital Budget	4,941,386,139	4,120,553,747	83.39%	From Cash and Non Cash R/P
Total Budget for FY 2017-2018	5,500,991,192	4,563,664,237	82.96%	

National Development Programme (NDP)
Project Wise Statement of Consolidated Financial Position
As at 30 June 2019

Aziz Hossain Khair Choudhury
Chartered Accountant
Exclusive corresponding Firm of PKF International

Particulars	Account Code	Micro Finance Programme	Training Program	Gramin Sanit. Project	Closing Project (Mother Account)	General Fund	Shouhardo Ill Program	CECVAW	Value Chain	ELAPRAP	Election Monitor. Project	IMLMA	UMIMCC	VGD	PRRVP	Energy & Environ ment	CCGBV	PREPSI	MAC	ESL	EES	RAC	ER Project WFP	B	C	D	E	Total FY-2018-19	Total FY-2017-18
ASSETS		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26		
Fixed Assets:	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Land	1000	7,766,041	1,170,500	-	-	1,493,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,430,041	9,594,541
Office Building	1000	31,250,581	20,786,965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,037,546	49,621,321
Furniture & Fixture	1000	7,651,867	1,280,632	-	-	886,801	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,819,300	8,272,634
Office Equipment	1000	12,077,977	2,313,587	-	-	1,139,507	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,530,071	11,689,773
Vehicle	1000.01	17,726,763	759,500	-	-	240,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,726,263	15,944,404
General Investment	1010	175,489,099	5,169,923	-	-	11,333,715	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	191,991,737	145,991,751
Loan to Members	1050	2,468,126,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,468,126,725	2,002,619,108
Staff Loan Outstanding	1090	11,974,169	122,414	-	-	16,280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,112,863	9,812,764
Advance	1100	8,749,813	24,763	-	-	375,520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,150,096	9,523,153
Receivable	1120	14,209,268	136,502	-	-	409,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,755,270	21,381,193
Stock in printing Materials	1130	470,251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	470,251	428,968
Transfer to HO - Intertransaction	1150	-	3,251,000	-	-	18,366,136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,617,136	18,558,593
Petty Cash	1175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash at Bank	1198	88,347,532	764,951	-	52,633	1,674,794	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90,839,910	34,434,306
Cash in Hand	1999	522,842	-	-	52,633	1,674,794	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	522,842	616,313
TOTAL ASSETS		2,844,362,928	35,779,737	-	52,633	35,934,753	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,916,130,051	2,338,498,824
LIABILITY																													
Fund Account	2000	904,263,665	1,191,434	-	52,633	29,977,045	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	935,484,777	743,510,040
Reserve:	2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LLP Reserve	2020	35,987,601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,987,601	29,516,651
DMF Reserve	2020.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10% Reserve Fund on Capital Fund	2020.01	100,473,742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,473,742	78,833,163
KGF Reserve	2020.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing Loan Fund	2020.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from (PKSF, Bank and Others)	2030	899,313,843	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	899,313,843	757,704,904
Loan From Others Source	2070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security	2080	6,580,345	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,580,345	5,500,111
Members Saving Account	2090	788,595,644	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	788,595,644	593,360,287
Risk Mitigation	2100	54,355,672	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54,355,672	42,359,281
Insurance Account	2110	2,050,020	210,000	-	-	400,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,660,020	1,680,010
Provision for expenses	2120	2,891,106	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,891,106	-
Accumulated Depreciation	2130	39,556,176	24,370,971	-	-	1,569,410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65,486,557	55,871,104
Others Liabilities:	2150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bills Payable and Others	2150.20	10,295,116	442,493	-	-	140,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,877,609	15,237,557
Loan From Project	2150.21	-	9,100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,100,000	9,295,170
Staff Contribution Fund	2150.22	-	-	-	-	2,968,371	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,968,371	2,598,167
General Committee Members Contribution	2150.23	-	-	-	-	117,312	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117,312	110,592
DMF General Fund	2150.24	-	-	-	-	629,324	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	629,324	529,324
Service Staff Contribution Fund-SSCF	2150.25	-	464,839	-	-	233,291	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	698,130	550,446
Total		2,844,362,928	35,779,737	-	52,633	35,934,753	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,916,130,051	2,338,498,824

National Development Programme (NDP)
Project Wise Statement of Consolidated Income & Expenditure
For the year from 01 July 2018 to 30 June 2019

Particulars	Account Code	Micro Finance Programme	Training Program	Grain Sanit. Project	Closing Project (Mother Account)	General Fund	Shouhardo III Program	CCCA/WW	Value Chain	EL/PM/CP	Election Monitor. Project	IM/M/A	IM/IMCC	VGD	PRNP	Energy & Environment	CCGBV	PREPSI	MAC	ESL	EES	RACE	ER Proj WFP	B	C	D	E	Total FY-2018-19	Total FY-2017-18
REVENUE		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26		
Service Charge on Micro Finance with all Interest on Bank Account and	4.000	530,617,391	7,470,098	-	-	1,555,352	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	539,642,841	444,503,131
FDR	4.020	13,107,018	200,133	-	12,617	559,479	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,676,247	9,269,469
Donor Grants	4.030	18,362,842	-	-	-	4,863,330	85,186,328	400,450	13,218,851	874,851	124,136	7,115,746	701,556	373,529	452,520	1,456,929	3,644,443	200,360	4,344,614	-	11,756,480	565,367	-	-	-	-	153,642,332	165,068,416	
TOTAL REVENUE		562,087,251	7,670,231	-	12,617	6,978,161	85,186,328	400,450	13,218,851	874,851	124,136	7,115,746	701,556	373,529	452,520	1,456,929	3,644,443	200,360	4,344,614	-	11,756,480	565,367	-	-	-	-	707,164,420	618,841,016	
EXPENDITURE																													
Salary, Allowance & Other Facilities:	3.000																												
Salary:	3.000.001	155,096,772	2,780,578	-	-	3,417,261	22,590,661	133,250	8,365,145	324,000	80,000	4,504,520	484,700	360,300	195,644	1,176,133	2,132,185	128,917	2,078,127	-	4,229,550	225,200	-	-	-	-	209,215,143	174,421,228	
Financial Expenses:	3.010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest On Member Savings	3.010	38,756,896	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,756,896	
Interest On Staff Security	3.010	291,982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	291,982	
Service Charge Paid to Others	3.010	64,477,442	823,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65,300,942	
Training, Workshop & Seminar	3.050	1,634,908	20,000	-	-	10,700	26,132,072	213,200	4,616,713	453,946	5,105	1,444,562	27,370	825	161,520	1,860	1,327,360	37,370	702,450	-	6,331,746	283,530	-	-	-	-	43,405,237	45,754,840	
General Admin Expenses:	3.090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Travelling & Conveyance	3.090	7,008,508	73,700	-	-	82,793	597,788	30,000	-	57,645	16,245	298,049	52,146	3,301	9,735	196,756	57,168	24,786	420,205	-	350,486	12,744	-	-	-	-	9,292,076	3,480,640	
Fuel	3.090	3,445,975	245,860	-	-	99,676	445,835	-	9,000	-	-	-	-	-	-	-	30,749	-	-	-	45,720	-	-	-	-	-	-	4,333,115	
Office rent	3.090	5,413,501	322,940	-	-	27,732	14,677	10,200	-	16,000	-	-	-	-	-	5,394	19,850	3,900	26,892	-	7,013	1,200	-	-	-	-	-	5,413,501	
Postage & Telegram	3.090	619,162	5,944	-	-	33,366	120,860	4,800	52,487	9,700	6,000	82,716	3,000	1,200	5,867	23,409	26,509	4,099	46,491	-	135,286	11,657	-	-	-	-	-	1,192,535	
Bank Charge & Comm.	3.090	1,061,910	6,028	-	5,111	21,127	61,162	925	27,290	3,278	-	3,557	-	1,495	-	-	6,399	-	-	-	5,455	925	-	-	-	-	-	1,204,662	
Office Maintenance	3.090	2,050,499	310,796	-	-	486,555	357,687	-	7,174	-	-	90,600	43,263	-	1,175	2,130	10,011	-	11,347	-	40,544	5,333	-	-	-	-	-	3,417,004	
Entertainment	3.090	795,342	2,990	-	-	128,155	55,296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	981,423	
Legal Charges & Commissions	3.090	770,685	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	770,685	
Paper & Stationery	3.090	174,160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174,160	
Printing & Stationery	3.090	3,292,421	35,520	-	-	840,782	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,168,723	
Insurance Premium	3.090	70,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70,880	
Audit fees & Credit Rating	3.090	196,000	10,000	-	-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	226,000	
Fees	3.000	6,470,950	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,470,950	
DMFE	3.000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,227,041	
Depreciation	3.090	7,454,994	2,265,877	-	-	300,749	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,021,720	
Advertisement with publicity	3.090	131,295	-	-	-	6,100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137,395	341,468

Particulars	Account Code	Micro Finance Programme	Training Program	Gramin Sanit. Project	Closing Project (Mother Account)	General Fund	Shouhardo Ill Program	CECA/IV	Value Chain	ELAP&P	Election Monitor. Project	IM/MA	EM/WCC	VGD	PRR/VP	Energy & Environment	CCGBV	PREPSI	MAC	ESL	EES	RACE	ER Project WFP	B	C	D	E	Total FY-2018-19	Total FY-2017-18
Tax and Vat	3,090	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	4,079,710	1,579,616
Subscription & Donation	3,090	3,092,679	302,173	-	-	684,858	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	260,800	189,630	
Expenses for Group Development	3,090	143,006	-	-	-	160,800	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	143,006	164,642
Micro Finance Fair and NDP Day	3,090	15,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	130,796
Software- Implementation, Training and Licence	3,090	810,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	810,400	589,380
Other	3,981	381,004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	381,004	213,227
Expenditure Service Charge	3,981	13,418,383	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,418,383	11,942,895
Development Expenses- (Program Delivery Inputs/Materials/ Equipment for Beneficiaries)	3,995	29,183,487	2,683,503	155,254	-	1,102,596	34,810,290	8,075	141,042	10,282	6,786	691,742	91,077	6,268	76,879	51,247	34,192	1,288	159,101	-	610,698	24,778	-	-	-	-	69,628,675	87,680,952	
TOTAL EXPENDITURE		347,653,160	9,869,569	155,254	5,111	7,421,550	85,186,328	400,450	13,218,851	874,851	124,136	7,115,746	701,556	373,529	452,520	1,456,929	3,644,443	200,360	4,344,614	-	11,756,480	565,367	-	-	-	-	495,520,804	443,110,490	
NET INCOME OR LOSS		214,434,091	(2,199,338)	(155,254)	7,506	(443,389)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	211,643,616	175,730,528
TOTAL REVENUE		562,087,251	7,670,231	-	12,617	6,978,161	85,186,328	400,450	13,218,851	874,851	124,136	7,115,746	701,556	373,529	452,520	1,456,929	3,644,443	200,360	4,344,614	-	11,756,480	565,367	-	-	-	-	707,164,420	618,841,016	



For the year from 01 July 2018 to 30 June 2019

[illegible]

Particulars	Account Code	Micro Finance Programme	Training Program	Grants/Start-up Project	Closing Project (Mother Account)	General Fund	Shoohard III Program	CEC/CAW	Value Chain	ELAP/4P	Election Monitor Project	MLMA	UN/MCC	VGD	PRMP	Energy & Environment	CCGBV	PREPSI	MAC	ISI	EES	RACE	ER Project WFP	B	C	D	E	Total FY-2016-19	Total FY-2017-18
Subscription & Donation	3.060	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26		
Experiences for Group	3.060	160,000	-	-	-	158,890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	258,800	189,630
Micro Finance Fair and NDP	3.060	145,006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	143,006	164,642
Software Implementation, Training and License	3.990	770,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	770,000	564,000
Other Expenditure	3.991	381,004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	381,004	198,272
Service Charge Rebate A/c (trial)	3.991	13,466	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,466	-
Development Expenses- (Program Delivery)	3.995	23,479,331	2,445,759	155,254	-	700,586	34,810,290	8,075	141,042	10,282	6,786	691,742	91,077	6,268	76,879	51,247	34,192	1,288	159,101	-	610,698	24,778	-	-	-	-	-	63,504,685	79,225,326
Inputs/Materials/ Equipment for																													
Total Revenue Payments		241,292,694	5,957,890	155,254	5,111	5,343,879	85,186,328	400,450	13,218,851	874,851	124,136	7,115,746	701,556	373,529	452,520	1,456,929	3,644,443	200,360	4,344,614	-	11,756,480	565,367	-	-	-	-	383,170,988	345,948,076	
Land	1.000	-	835,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	835,500	-
Office Building	1.000	2,114,554	147,187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,261,741	3,616,406
Furniture & Fixture	1.000	1,434,975	2,800	-	-	63,629	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,501,404	570,140
Office Equipment	1.000	3,464,519	227,822	-	-	34,350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,726,791	1,222,089
Vehicle	1.000	2,620,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,620,000	5,525,000
General Investment	1.010	40,621,038	4,800,000	-	-	12,200,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	57,621,038	76,192,676
Loan to Members	1.050	4,180,680,000	150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,180,680,000	3,466,134,762
Start Loan Outstanding	1.090	7,241,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,241,000	2,216,000
Advance	1.100	8,658,292	461,156	-	-	1,186,508	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,316,946	17,427,266
Receivable	1.120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock in printing Materials	1.130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to HO - Intertransaction	1.150	-	1,300,000	-	-	6,136,284	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,436,284	5,311,372
Petty Cash	1.175	-	-	-	-	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	6,662
Loan From (PKSF and Others)	2.030	651,719,535	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	651,719,535	538,758,843
Loan From Others Source	2.070	715,148	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	715,148	2,600,819
Start Security	2.080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Members Saving Account	2.090	246,640,849	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	246,640,849	172,635,104
Mitigate/Micro Insurance	2.100	2,842,795	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,842,795	2,340,068
Provision for expenses	2.110	1,254,773	107,616	-	-	15,642	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,378,231	198,231
Bill Payable and Others	2.150	46,414,201	1,373,003	30,630	-	1,230,269	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,049,473	42,238,366
Loan From Project (Intertransaction)	2.150	-	100,000	95,170	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195,170	726,374
SSCF	2.150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital Payments		5,196,861,669	9,507,384	125,170	-	20,676,682	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,227,370,905	4,358,626,578	
Closing Balance:	1.998	522,843	764,651	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	522,843	616,313
Gain or Loss	1.999	88,347,932	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	88,347,932	34,434,306
Total Payments		5,627,024,790	16,230,225	280,424	57,744	27,895,355	85,186,328	400,450	13,218,851	874,851	124,136	7,115,746	701,556	373,529	452,520	1,456,929	3,644,443	200,360	4,344,614	-	11,756,480	565,367	-	-	-	-	5,701,904,647	4,739,623,273	


 Aziz Haim Khalil Chartered Accountants
 Dhaka.