

**AUDITOR'S REPORT
&
AUDITED FINANCIAL STATEMENTS
OF
National Development Programme (NDP)**

**Consolidated Financial Statements
For the year from 01 July 2019 to 30 June 2020**

National Development Programme (NDP)
Consolidated Financial Statements
For the year from 01 July 2019 to 30 June 2020

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**INDEPENDENT AUDITOR'S REPORT
To the Executive Body
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 2020 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 2020 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 Standard on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors Responsibilities for the Audit of the Financial Statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence and Other Ethical Responsibilities

We are independent of the company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and ICAB by laws.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements for the year ended as on 30 June 2020. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on this matter.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters.

We have determined that there are no key audit matters to communicate in our opinion.

Appropriateness of revenue recognition and disclosures

At year end NDP reported total revenue of MDP program for the period is BDT 567,358,751. Revenue is recognized to the extent that it is probable that the economic benefits will flow to NDP and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, considering contractually defined terms of payment.



Other information

Management is responsible for the other information. The other information comprises all of the information other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

Management is responsible for the preparation and fair presentation of the 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 financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

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 of 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 these 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 risks 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability 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 Organization 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.

September 16, 2020
Dhaka


Kazi Zahir Khan & Co.


KAZI ZAHIR KHAN & Co
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Financial Position
As at 30 June 2020

Particulars	Notes	Figures in Tk.	
		30 June 2020 Amount	30 June 2019 Amount
Non-Current Assets		112,769,132	106,543,221
Fixed Assets	6.00	112,769,132	106,543,221
Current Assets		3,131,087,675	2,809,586,831
Investment FDR	7.00	271,952,478	191,991,737
Members Loan Outstanding-MFP, Housing Proj., CDD)	8.00	2,596,247,750	2,468,126,725
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	9.00	12,859,316	12,112,863
Advance & Prepayments with Security	10.00	8,950,535	9,150,096
Receivable (Training Bill, FDR Interest, Reimburse General Fund & Oth.)	11.00	12,894,671	14,755,270
Stock in Printing Materials	12.00	-	470,251
Loan to General Fund (Intertransaction)	13.00	24,272,990	21,617,136
Cash & Bank Balance	14.00	203,909,935	91,362,753
Total Properties and Assets		3,243,856,806	2,916,130,051
Capital Fund & Liabilities:			
Capital Fund		1,200,642,605	1,035,958,518
Cumulative Surplus	15.00	1,083,659,923	935,484,776
10% Reserve fund on Capital fund	16.00	116,982,682	100,473,742
Current Liabilities		1,012,868,528	872,867,418
Members Saving Deposits	17.00	913,535,205	788,595,644
Security fund/Risk Mitigate/Micro Insurance Account	18.00	72,647,737	54,355,672
Provision for Expenses	19.00	4,958,301	2,660,020
Staff Securities Deposits	20.00	7,345,504	6,580,345
Service Staff Contribution Fund (SSCF)-GF & TC	21.00	746,251	698,130
Loan From General Fund (Intertransaction)	22.00	9,100,000	9,100,000
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities	23.00	4,535,530	10,877,607
Non Current Liabilities		1,030,345,673	1,007,304,115
Loan from PKSf and Others	24.00	898,076,889	899,313,843
Loan Loss Provision Fund	25.00	38,989,886	35,987,601
Provision for Interest -NSSP	26.00	13,876,012	2,891,106
Disaster Management Fund-General Fund/Reserve fund & Other fund	27.00	1,680,621	529,324
Accumulated Depreciation Fund	28.00	74,553,462	65,496,558
KGF Reserve	29.00	-	-
General Committee Members Contribution	30.00	122,832	117,312
Staff Contribution Fund	31.00	3,045,971	2,968,371
Total Capital fund & Liabilities		3,243,856,806	2,916,130,051


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.


16 September, 2020
Dhaka



KAZI ZAHIR KHAN & Co.
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Income & Expenditure
For the year from 01 July 2019 to 30 June 2020

		Figures in Tk.	
Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
		Amount	Amount
Income :			
Service Charge on Micro Finance and all Component		566,519,453	539,642,841
Loans and Others Donor Activity			
Donor Grants and Donation	32.00	124,890,086	153,642,332
Interest on Bank Accounts and FDR		19,352,094	13,879,247
Total Income		710,761,633	707,164,420
Expenditure :			
Service Charge Paid to Others		65,938,314	65,300,942
Interest on Members Savings		60,613,947	38,756,896
Interest on Staff Securities		358,727	291,982
Salary and benefits		266,567,569	209,215,143
Training, Meeting, Orientation & Workshops		30,061,494	43,405,237
Travelling & Conveyance		9,405,960	9,292,076
Fuel		4,385,667	4,323,115
Office & Warehouse Rent		6,613,800	5,413,501
Electricity Bill		1,826,585	1,748,607
Postage and Telegram -Communication		1,961,654	1,192,535
Bank Charge and Commission		1,101,168	1,204,662
Office Maintenance, Repair		3,245,715	3,417,084
Entertainment		884,979	981,423
Legal Charge and Commission		562,112	770,685
Paper and Periodicals		187,196	174,180
Printing and Stationary & Supplies		4,967,138	4,168,723
Insurance Premium Vehicles		-	70,880
Audit fees & Credit Rating Fees		200,000	226,000
Advertisement with publicity		262,134	137,395
Tax and VAT (Org. tax return own)	33.00	5,731,351	4,079,710
Subscription and Donation		265,000	260,800
Expenses for Group Development		166,073	143,006
Software Implementation, Training, Licence and Service Fee		949,000	810,490
Other Expenditure		231,802	381,004
Service Chage Rebate		14,565,828	13,418,383
Development Activities Expenses	34.00	51,809,376	69,828,675
Registration Fees MRA		897,276	
Micro Finance Fair and NDP Day		201,573	15,000
LLP Expenese	25.00	3,002,285	6,470,950
Depreciation Expenses	28.00	9,113,823	10,021,720
Total Expenditure		546,077,546	495,520,804
Surplus/(deficit) of Income over Expenditure		164,684,087	211,643,616
Total		710,761,633	707,164,420

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.

16 September, 2020
Dhaka


KAZI ZAHIR KHAN & Co.
Chartered Accountants


National Development Programme (NDP)
Statement of Consolidated Receipts and Payments
For the year from 01 July 2019 to 30 June 2020


Particulars	Notes	Figures in Tk.	
		01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
		Amount	Amount
Receipts:			
Opening Balance:		91,362,752	35,050,619
Cash in hand		522,842	616,313
Cash at Bank		90,839,910	34,434,306
Revenue Income:			
Service Charge on Micro Finance			
Loans and All		530,961,589	507,861,799
Donor Grants and Donation	32.00	114,133,086	136,238,813
Interest on Bank Accounts and FDR		4,922,755	3,934,070
Sub-Total of Revenue Income		650,017,430	648,034,682
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		20,000	110,000
Investment FDR		6,627,787	20,271,247
Members Loan Outstanding-MFP, Housing Proj., CDD)		3,741,849,566	3,623,511,212
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		331,820	2,303,249
Advance & Prepayments		9,284,558	5,723,931
Receivable (Training Bill, Reimburse General Fund & Oth.)		9,313,419	20,221,849
Members Saving Deposits		500,733,215	494,198,238
Staff Security/Risk Mitigate/Micro Insurance Account		39,501,231	30,070,182
Staff Securities Deposits		988,000	1,554,000
Service Staff Contribution Fund (SSCF)-GF & TC		61,450	48,396
Loan From General Fund (Intertransaction)		9,764,997	4,374,375
Bills Payable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities		24,722,664	22,715,269
COVID-19 Fund		624,526	-
Loan from PKSF and Others		721,180,000	793,328,474
General Committee Members Contribution		5,520	6,720
Staff Contribution Fund		77,600	382,204
Reserve Fund (10% Reserve, LLP, DMF, DF, KGF, Housing loan)		-	-
Sub-Total of Capital Income and Others		5,065,086,353	5,018,819,346
Total		5,806,466,535	5,701,904,647
Payments:			
Revenue Expenditure:			
Service Charge Paid to Others		65,524,264	64,891,442
Interest on Members Savings		-	3,000
Interest on Staff Securities		-	-
Salary and benefits		229,996,962	177,984,051
Training, Meeting, Orientation & Workshops		30,034,364	43,165,320
Travelling & Conveyance		9,377,680	9,219,021
Fuel		4,195,765	4,139,010
Office & Warehouse Rent		5,135,000	4,255,450
Electricity Bill		1,823,979	1,748,607
Postage and Telegram -Communication		1,938,234	1,183,265
Bank Charge and Commission		986,618	1,106,112
Office Maintenance, Repair and Cleaning Materials:		3,168,185	3,275,880
Entertainment		868,246	965,153
Legal Charge and Commission		562,112	770,685
Paper and yearicals		187,196	174,180
Printing and Stationary & Supplies		4,270,900	3,889,803
Insurance Premium Vehicles		-	70,880
Audit fees & Credit Rating Fees		-	36,000
Advertisements		252,057	130,225
Tax and VAT (Org. tax return own)	33.00	10,000	1,091,923
Subscription and Donation		265,000	258,800
Expenses for Group Development		160,323	143,006
Registration Fees MRA		897,276	-
Software Implementation, Training, Licence and Service Fee		880,000	770,000
Other Expenditure		201,752	381,004
Service Charge Rebate		-	13,486
Development Activities Expenses		44,779,464	63,504,685
Micro Finance Fair and NDP Dav		80,880	-
Sub-Total of Revenue Expenditure		405,596,257	383,170,988
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		5,398,378	11,175,436



Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
		Amount	Amount
Investment FDR		74,427,771	57,821,038
Members Loan Outstanding-MFP, Housing Proj., CDD)		3,962,260,000	4,180,680,000
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		4,254,000	7,391,000
Advance & Prepayments		13,576,316	10,315,946
Receivable (Training Bill, Reimburse General Fund & Oth.)		-	-
Loan from Project (Intertransaction)		-	195,170
Members Saving Deposits		340,230,475	246,640,849
Security Fund/Risk Mitigate/Micro Insurance Account		2,525,126	2,842,795
Provision for Expenses		2,347,764	1,378,231
Staff Securities Deposits		565,568	715,148
Pety Cash		10,000	10,000
BillsPayable/Creditors/Transferable Fund/Gratuity fund/Others Liabilities		55,935,985	49,049,474
Disaster Management Fund-General Fund		529,324	-
Transfer to HO -Intertransaction		12,433,956	7,436,284
Service Staff Contribution Fund (SSCF)-GF & TC		48,725	-
Loan from PKSF and Others		722,416,954	651,719,535
Sub-Total of Capital Expenditure and Others		5,196,960,342	5,227,370,906
Closing Balance:		203,909,935	91,362,753
Cash in hand		1,943,104	522,843
Cash at Bank		201,966,831	90,839,910
Total		5,806,466,535	5,701,904,647


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.

16 September 2020
Dhaka



KAZI ZAHIR KHAN & Co.
Chartered Accountants

**National Development Programme (NDP)
Statement of Consolidated Cash Flow
For the year from 01 July 2019 to 30 June 2020**

Particulars	Figures in Tk.	
	01 July 2019 to 30 June 2020 Amount	01 July 2018 to 30 June 2019 Amount
A. Cash Flow from Operating Activities:		
Surplus for the year	164,684,087	211,643,616
Add/Less: Amount considered as non cash items:	-	-
Provision for expenses	2,298,281	980,010
Provision for interest-NSSP	10,984,906	2,891,106
10% Reserve fund	-	-
Adjustment with Capital Fund	-	-
Loan Loss Provision Fund	3,002,285	6,470,950
Disaster Management Fund-MFP	-	-
Accumulated Depreciation Fund	9,056,904	9,625,453
KGF Reserve	-	117,661
Increase- Members Loan Outstandings	(128,121,025)	(465,507,617)
Increase- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	(746,453)	(2,300,099)
Decrease- Advance & Prepayments	199,561	373,057
Increase-Receivable (Training Bill, General Fund)	-	-
Increase- of Stock of Printing Materials	470,251	(41,283)
Decrease- Receivable on FDR, accounts receivable and others	1,860,599	6,635,923
Increase- Intertransaction	(2,655,854)	(3,253,713)
Decrease-Donor fund received in advance/unutilized fund	-	-
Decrease of Creditors & Payables	(6,342,077)	(4,359,948)
Decreases of Disaster Management Fund	1,151,297	-
Decrease of Gratuity Fund and others	-	-
Net Cash used in Operating Activities	55,842,762	(236,724,884)
B. Cash Flow from Investing Activities:		
Fixed assets increase during the year	(6,225,911)	(11,420,546)
Investment Decrease during the year (FDR)	(79,960,741)	(45,999,986)
Net Cash used in Investing Activities	(86,186,652)	(57,420,532)
C. Cash Flow from Financing Activities:		
Loan outstanding PKSf and Others	(1,236,954)	141,608,939
Loan outstanding Bangladesh Bank & Others	-	-
Members Savings	124,939,561	195,235,377
Security fund/Risk Mitigate/Micro Insurance	18,292,064	11,996,391
Service Staff Contribution Fund -SSCF (GF and TC)	48,121	147,684
Staff Contribution Fund	77,600	382,204
Staff Securities Deposits Fund	765,159	1,080,234
Housing Loan Fund	-	-
General Committee Members Contribution	5,520	6,720
Net Cash used in Financing Activities	142,891,071	350,457,549
D. Net increase /decrease (A+B+C)	112,547,182	56,312,134
Add: Cash & Bank balance at the beginning of the year	91,362,753	35,050,619
Cash & Bank balance at the end of the year	203,909,935	91,362,753


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.

16 September, 2020
Dhaka


KAZI ZAHIR KHAN & 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 2020

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.ndpbdb.org

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

Dhaka Office Address : Vertex Prominent
Flat- B6 (6th Floor), House- GA 16/1
Mohakhali, Dhaka-1212
Rulia Parveen, Manager (AC&FR)
Cell: 01705-434100
E-mail : ruliaparveen@gmail.com

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	Updated on 03.11.2019
5	European Commission (PADOR)	BD-2009-EQE-	2009	Updated on

	on line	3006507916		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 2020
Name of the statutory auditor for last year	Aziz Halim Khair Choudhury Chartered Accountants
Name of the statutory auditor for current year	KAZI ZAHIR KHAN & Co. Chartered Accountants
No. Executive Committee meeting held FY 2019-2020	04 times
Date of Last AGM held	25 July 2020



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) Sirajganj-6700

1.10 NDP's TARGET GROUP: The organization works with different categories of beneficiaries, mostly the poor and extreme/ ultra-poor people, the women, children, PWD and minorities; different professionals like- marginal farmers, business-men, small shop keepers, 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 more than **6,00,000** project participants (Female 86%).

1.11 GEOGRAPHICAL COVERAGE: Presently, the organization has been working in 42 Upazilas under 18 districts of 3 divisions. The following table shows the geographical coverage of NDP.

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,	06	35	344

		*Gurudaspur, Lalpur, Bagatipara and Naldanga			
	Rajshahi	Godagari	01	09	73
	Naogaon	Porsha	01	06	47
	Chapai Nawabganj	Nawabganj Sadar	01	14	153
	Jaipurhat	Panchbibi	01	08	77
Rangpur	Kurigram	Ulipur, Chilmari & Char Rajibpur	03	06	52
	Rangpur	Gangachara	01	10	87
	Lalmonirhat	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	--	42	317	3,396

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	82	Head Office-01, Training Center-01, Zonal Office (MFP)- 02, Area Office (MFP)-06, Branch Office (MFP)- 35, HSP Office- 16 & Project Office- 21
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
Kurigram	01	Project Office
Rajshahi	01	Project Office-01
Total: 9	125	

* Besides, the Project Offices of Disaster management, Sports and culture, CGBV, PRBV, VCD, Agriculture and livestock, Gender & Rights, Probeen Kallyan, ICVGD, Mother & Child Benefit, Disability & Development, SEP-Loom & Dairy, Adolescent, VGD, Enargy and Environment, NDP-Feed, NPD Agro are located at NDP's Head Office.

1.13 NUMBER OF EMPLOYEE: A total of 870 (Eight Hundred Seventy) employees (Female-235, Male-635) of different categories now working in NDP. Of them, 50 staffs based at NDP's head office. Besides, there are 107 (Male-12 & Female-95) paid volunteers (Teachers ENRICH Education Centers-60; Health Volunteers in Enrich Health Programme-26; Volunteers in Burn Violence Project-11; and EES-I Project-10 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	455	74%	160	26%	615
Others	32	42%	45	58%	77
Total:	635	73%	235	27%	870

BUDGET: The organization forecast budget in the beginning of each fiscal year (July-June). The budget of the running fiscal year (2020-2021) along with past three years is given below:

Fiscal Year	Budget	Foreign Currency	Annual Growth
2020 - 2021	BDT= 7,633,483,663	US\$ 90,064,865	-0.19%
2019 - 2020	BDT= 7,648,043,251	US\$ 90,361,813	20.01%
2018 - 2019	BDT= 6,373,073,027	US\$ 75,243,781	15.85%
2017 - 2018	BDT= 5,500,991,192	US\$ 68,762,389	29.60%

(USD 1 = 84.7554 BDT on 21.07.2020)

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

SI	Sector Name	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 2019-2020 has completed and certificate has collected from authority.
Organization E-TIN	:	455411511762	Tax Assessment year 2019-2020 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. 1,93,52,094/-	Total bank interest is Tk. 1,93,52,094/- from FDR and bank account, here TDS- Tk.18,29,252/-

Tax Deduction At Sources-TDS and Advance Tax Paid (Only from bank interest)	Tk.18,29,252/-	Advance Payment of Tax from Bank Interest: Micro Finance Tk.17,29,255/-, General Fund Tk.57,425/-, Training Centre Tk.42,572/- Total =18,29,252/-
Tax Deduction At Sources-TDS (Excluding bank interest)	Tk.30,14,533/-	We have deducted at sources for FY-2019-2020 from existing project/programme.
VAT Deduction At Sources-VDS	Tk.40,02,525/-	We have deducted at sources for FY-2019-2020 from existing project/programme.
Balance of Provident Fund	Tk 9,07,06,571/-	Recognized by NBR but not involved in consolidated financial report.
Balance of Gratuity Fund	Tk.10,11,46,177/-	Recognized by NBR but not involved in consolidated financial report.
Accident Support Fund-ASF (Balance as on 30/06/2020)	Tk. 53,03,799/-	If any staffs are accidental at working time, organization will contribute as per policy.
Project Security Fund-PSF (Balance as on 30/06/2020)	Tk.61,45,692/-	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 30/06/2020)	Tk.7,46,251/-	The motto of this fund future benefits of service staff who are working at office.
Organization Disasters Management Fund-General Fund/Reserve Fund	Tk.11,29,324/-	Sirajgonj is flood area for this purpose organization has created a fund for assisting to vulnerable people. Organization Disasters Management Fund-General Fund Tk. 5,29,324/- and Reserve Fund Tk. 6,00,000/- total Tk. 11,29,324/-
Staff Contribution Fund	Tk.30,45,971/-	For developing of staff organization has made staff contribution fund. From this fund training will arrange for staff developing
COVID -19 Fund	Tk.10,80,621/-	For assisting to staff for medicine support.

BASIS OF PREPARATION OF FINANCIAL STATEMENTS

3.00 Basis of preparation of financial statements

3.01 Basis of accounting

NDP prepares its financial statements on a going concern basis, under the historical cost convention in accordance with International Financial Reporting Standards (IFRS). NDP follows the accrual basis of accounting (except for donation on cash basis and service charge on MF loan). NDP processes its accounting data in a systematic way ensuring required control. Transactions are recorded in the systems on daily basis and produces vouchers, ledgers, trial balance and financial statements on periodical basis.

3.02 Preparation of financial statements

Financial statements are prepared in accordance with International Financial Reporting Standard (IFRS). The financial statements are expressed in Bangladeshi Taka (BDT).

3.03 Use of estimates and judgments:

The preparation of financial statements in conformity with IFRS requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the

reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

3.04 Reporting period:

The financial period of the NDP Foundation covers one-year period from 01 July 2019 to 30 June 2020.

3.05 Comparative information and rearrangement thereof:

Comparative information has been disclosed in respect of the one-year period from 01 July 2018 to 30 June 2019 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statements. Figures for the period ended on 30 June 2019 have been rearranged wherever considered necessary to ensure comparability with the current period.

3.06 Going concern:

Management has assessed NDP's ability to continue as a going concern and is satisfied that NDP has access to resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubt upon the NDP's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

4.0 SIGNIFICANT ACCOUNTING AND ORGANIZATIONAL POLICIES:

4.01 Currencies:

The financial statements are presented in Bangladeshi Taka (BDT) which is NDP's functional currency. All financial information presented in Bangladesh Taka (BDT) has been rounded off to the nearest Taka.

4.02 Revenue Recognition:

Revenue is recognized to the extent that it is probable that the economic benefits will flow to NDP and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, considering contractually defined terms of payment. NDP has concluded that it is principal in all its revenue arrangements.

The following specific recognition criteria must also be met before revenue is recognized:

Service Charge on Loan:

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	24%	
02	AGROSOR	Declining	24%	
03	BUNIAD	Declining	20%	
04	SUFALON	Declining	02%	Monthly
05	AGROSOR (SEP)	Declining	24%	
06	SUFALON-KGF	Declining	02%	Monthly
07	IGA-Program	Declining	24%	

08	Livelihood Improvement	Declining	08%	
09	Assets Creation	Declining	08%	
10	LICHSP	Declining	12%	
11	Housing Loan (GoB)	Declining	06%	
12	AGROSOR (SEP)	Declining	24%	
13	SANITATION DEVELOPMENT (SDL)	Declining	15%	

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:

Interests on saving accounts and fixed deposits are recognized as the interest is accrued unless collectability is in doubt. Income from Investment Income from investment is recognized when NDP's right to receive the payment is established. NDP made investment in fixed deposits against the various funds (Savings and Reserve Capital Fund). This income from investment is shown separately in the note of the financial statements.

Other income:

All other incomes are recognized when NDP's right to receive such income has been reasonably determined and all conditions precedent is satisfied.

4.03 Expenses:

Borrowing costs:

Borrowing costs are interest and other costs that NDP incurs in connection with the borrowing of funds. Borrowing costs are recognized as an expense in the period in which they are incurred in accordance with IAS 23.

Interest paid on savings of beneficiaries:

Interest paid on savings is accounted for on accrual basis and shown as expenses in the related period. Interest rate on savings is 6%.

Program expenses:

Program related expenses arise from goods and services being distributed to beneficiaries in accordance with the program objectives and activities. No recurrent expenditure has been charged to the fund account.

Provision for liabilities:

Provisions for liabilities are recognized in accordance with IAS when NDP has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount can be made. Provisions are reviewed at each balance sheet date and adjusted to reflect the best current estimate. Where the effect of the time value of money is material, the amount of a provision is the present value of the expenditure expected to be required to settle the obligation.

Cost allocation policy between Microfinance and Development Program

NDP uses an allocation methodology and ensures each project or program is charged with its fair share of shared costs, and to provide compliance with rules and regulations. Expenses of the management employees are booked based on involvement of the individual in respective project or program. Direct expenses of the support departments are booked based on their activities in respective projects or programs. Utility bills and other expenses are charged to the projects or programs based on the actual space utilization or relevant head count by respective projects or programs or as per management guidance.

4.04 Property, plant and equipment:

Recognition:

- All items of property, plant and equipment are initially recorded at cost in accordance with IAS 16. The cost of an item of property, plant and equipment is recognized as an asset if, and only if all the following conditions are met:
- It is probable that future economic benefits will flow to NDP.
- The cost of the item can be measured reliably and exceeds Tk. 3,000.
- It is expected to be used for more than one year.

Depreciation:

Property, plant and equipment are stated at cost less accumulated depreciation. Depreciation is charged on Property, plant and equipment except land on a straight-line basis over the estimated useful lives at the following annual rates. Provided that when the depreciated value of an item becomes nil, NDP's policy is to assign Tk.1 value for recognition of the asset.

The annual rates of depreciation charged are as follows:

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

Sale of property, plant and equipment:

Sale price of property, plant and equipment are determined based on fair value of the assets. Gain or losses on sale of property, plant and equipment are recognized in the statement of income and expenditure incurred as per provision of "IAS-16, property, plant and equipment."

5.0 SIGNIFICANT ORGANIZATIONAL POLICIES:

5.01 Loan Loss Provision:

NDP is following MRA guidelines for loan classification, loan loss provisioning and write off policy. NDP records a provision for credit loss based on a percentage of outstanding loans with percentages increasing as loans are outstanding for a longer period. At the end of every month, NDP calculates required provision for loan loss based on the loan classification and provisioning methodology which is shown below and any adjustment, if required, are made and accounted for in the financial statements:

Loan Classification	Days in arrear	Provision required (%)
Regular	Current	1
Watchful	1-30	5
Sub-standard	31-180	25
Doubtful	181-365	75
Bad	Over 365	100

Calculations of Loan Loss Provision

SI	Particulars	NO. of days Outstanding	Outstanding Loan	Required Provision	
			Taka	Rate	Taka
1	Total Loan Outstanding		264,33,26,665		
2	Total Overdue		1,56,29,587		
3	Regular Good Loan Outstanding	No Overdue	260,95,45,955	1%	2,60,95,460
3	Watchful Loan Outstanding	1-30 days	18,78,266	5%	93,913
4	Sub Standard Loan Outstanding	31-180 days	69,33,791	25%	17,33,448
5	Doubtful Loan Outstanding	181-365 days	32,73,847	75%	24,55,385
6	Bad Loan Outstanding	365+ days	86,41,465	100%	86,41,465
7	LRP, EFRRAP and DML Loan Outstanding (Special Loan)				
	Total				3,90,19,671

Loan loss Provision (LLP) and written of loan Status of the

(ii) PO.

Particulars	Amount (TK)
Required reserve fund as per MRA policy shown above in	3,90,19,671
Actual reserve made by MFI	38,989,886
Excess/(Shortfall) of Provision	(29,785)

5.02 Write-off policy:

Loan loss is written off in the financial statements with due approval from competent authority if it becomes established that the loan will never be recovered. Organization is following the instruction of MRA while writing off loans policy.

5.03 Policy on Loan to Beneficiaries:

Micro-credit program is conducted according to Microfinance operational policy and rules and regulation of Microcredit regulatory authority.

Major Loan Components of Microfinance

5.03.01 Rural and Urban Microcredit/ Jagoron:

Jagoron initiates household based enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC) and Urban Microcredit (UMC). NDP extended its microfinance services for the rural poor through Jargon (Rural Microcredit and Urban Microcredit) program, under this program the rural microcredit borrowers are encouraged to undertake family-based income generating activities. The service charge of the component is 24% reducing balance rate that has contributed to achieve the goal. Repayment rate is more than 99%.

5.03.02 Microenterprise Loan/Agrosor:

Banking sector and financial institutions requires collateral but most of the poor entrepreneurs do not have that much capacity to meet the requirements of Banks or Financial Institution. NDP launched its (Micro Enterprise) program to extend its financial services to the progressive members of other microcredit program for undertaking economic activities that require bigger amount for any business activity that has investment up to BDT 10 Lacs is considered as Micro Enterprise. The program is now renamed as Agrosor. An individual micro-entrepreneur can take

loan of Taka 30 Thousand to 10 Lac for his enterprise under the Agrosor Program. Repayment rate is more than 99%.

5.03.03 Ultra Pool Loan/Buniad:

It is Credit instruments for marginal poor who cannot get the credit facility and they face tremendous sufferings to maintain the daily lives. NDP provide the loan facility to the ultra-poor in a very affordable interest rate and simple loan procedure. At present NDP providing the product in the name of Buniad previously known as Ultra poor program. These loan have a declining service charge of 20% on loan balance. An ultra-poor client can take loan from 1 to 25 thousand taka from these loan component.

5.03.04 Agriculture Loan/Sufolon:

The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. Some areas of the country have lack access to financial support. The Agricultural sector is one such area where financial service providers are not inclined to support. NDP started the Agriculture for Marginal and Small Farmer to provide loan in this area. Sufolon has been introduced from the year 2014 which is previously known as Agriculture and Seasonal Loan. The Loan ceiling amount is BDT 5,000 to 50,000 and repayment in four installments/ Single Installment with the interest rate of 2% monthly in declining method. Repayment rebate is more than 99%.

5.03.05 Income Generating Activities Loan (IGA) program:

This loan component was introduced for the ENRICH households, The main objectives of the loan is to assist the poor people in creating opportunities by purchasing/ leasing/ mortgaging land, leading to the economic development of the family and creating assets through the establishment of ownership of the land. The service charge of this component is 24% on reducing balance that would contribute achieving stated the goal.

5.04 Policy on savings collection:

NDP has adopted its own savings collection policy embodied in its Credit Operation Manual. The collected savings will be deposited to the bank on the same day. 6% interest will be paid to the members on year basis of their savings.

5.05 As per NBR requirement Staff Gratuity fund financial Statement is required to prepare separately during this year. As a result, all the balances of Staff Gratuity Fund is off setted from the MF Account and transferred to new Accounts of Staff Gratuity Fund.

5.06 General:

Salary of the employees was disbursed through bank account for head office and branch office salaries.

5.07 Grant/Donation accounting:

Grant/donation accounting Grants are recognized as income in accordance with International Accounting standard (IAS 20), Income from donor grants is recognized when conditions on which they depend have been met. Grants and donation is recognized in financial statement s and cash basis.

5.08 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 25 July 2020 at NDP-Head Office

with General Committee Members and All Head of Department of NDP. Budget approval was Tk. 7, 64, 80, 43,252/- for 40 Project/Program/Fund (for Donors, own and PKSf). Here expended Tk. 5, 89, 09, 91,862/- (as per budget and variance statement), that is called Turnover, burn rate is 77.03%. Details has mentioned in Report as Annexure-01.

5.09 Prevention of Money Laundering and Terrorist Financing

During the period under audit we did not find any transaction related with non-compliance of the guidelines of Prevention of Money Laundering and Terrorist Financing.

5.10 Employees' provident fund

NDP maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the Board of Trustee. All confirmed employees are contributing 10% of their basic salary as subscription of the fund. NDP also contributes equal amount of the employees' contribution to the fund each month. Interest earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by a Chartered Accountants Firm.

5.11 Employees' gratuity fund

NDP makes provision for an Employee Gratuity fund, on the basis of two months basic salary for each completed year in employment (based on basic salary of the last month). Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed five years' service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed Ten years uninterrupted service the gratuity is disbursed at the rate of two months basic salary for each completed year, based on the final salary drawn. After the employee has completed 15 years uninterrupted service the gratuity is disbursed at the rate of two and half-month basic salary for each completed year. After the employee has completed 20 years uninterrupted service the gratuity is disbursed at the rate of three months basic salary for each completed year based on the final salary drawn.

5.12 Insurance

We have no individual insurance policy. But we have made Accident Support Fund (ASF) under office and we are giving medicine and financial support from ASF as the activity of insurance. We have make another fund which is Staff Welfare Fund for giving support to staff.

5.13 General Fund

General Fund is own fund. This fund has been operating since from the starting of organization. Central management cost and others cost of different activity are implementing from this fund on behalf of NDP.

5.14 Training Program

We are providing service as skill to staff and others members from this sister concern of NDP. This program has been operating from 15 years ago. Different training, workshop, seminars are occurring from this centre for staff, project members.

5.15 Accident Support Fund

The Accident Support Fund has introduce is used to compensate the accident cost of a staff during his on job service, where the cost has been met up from the interest earn from the staff savings and organization's allotted amount and the principal savings are returned to his or her. Tk. 200 is deducted from the payment of staff salaries and deposited to the individual account. Principal amount of this fund will 100% refundable to staff from this ASF account. We are investing to Bank as Fixed Deposit and earned profit and it accounted as per regularly. We are giving support to staff as medicine cost and financial support for the duration of accident when it will occur at the working time from making profit.

5.16 Project security fund

The project security fund is absolutely a savings fund, initiated by the project staff, who are not entitled to other the regular staff of the Organization. PSF amount is deducted on the payment of salaries and it is basis on 5% of basic salary. 100% amount is refundable to staff by proper banking channel at the end of service or resign from project against application.

5.17 Taxation and VAT

Under the Income Tax Ordinance (ITO), 1984 as amended, NDP is subject to taxation for some of its incomes and dividend incomes. As per 6th Schedule, Part-A, para-1A of ITO 1984, Income from Microfinance activities is tax exempted. NDP submits its return for tax for the organization NDP as a whole and TIN Number is number-455411511762. NDP the submit Income Tax return for the Assessment year 2019-20 within due course. Under the Value Added Tax Act, 1991, VAT Registration Number is- BIN: 000896677.

5.18 Annual fee to the Microcredit Regulatory Authority (MRA)

NDP has deposited annual fee (on the service charge for the year 2019-2020) of taka 801,559/ with VAT 120,234/- in favor of the Microcredit Regulatory Authority on 20 July 2020.



Sl. No.	Particulars	Figures in Tk.	
		30 June 2020 Amount	30 June 2019 Amount
6.00	Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):		
	Opening balance	106,543,221	95,122,675
	Add : Addition during the year	6,320,660	11,865,942
		112,863,881	106,988,617
	Less: Adjustment during the year	(94,749)	(445,396)
	Closing balance	112,769,132	106,543,221
	(Details are shown in Fixed Assest Schedule)		
7.00	Investment:		
	Opening balance	191,991,737	145,991,751
	Add: Investment during the year	74,427,771	57,821,038
	Add: Adjustment during the year	12,160,757	8,450,195
		278,580,265	212,262,984
	Less: Encashment during the year	6,627,787	20,271,247
	Closing balance	271,952,478	191,991,737
8.00	Members Loan Outstandings(MFP and Others):		
	Opening balance	2,468,126,725	2,002,619,108
	Add: Disbursed during the year	3,962,260,000	4,180,680,000
	Add: Adjustment during the year	14,005	46,887,351
		6,430,400,730	6,230,186,459
	Less: Realized during the year	3,741,849,566	3,623,511,212
	Less: Adjustment during the year	92,303,414	138,548,522
	Closing balance	2,596,247,750	2,468,126,725
9.00	Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):		
	Opening balance	12,112,863	9,812,764
	Add : Disbursment during the year	4,254,000	7,391,000
	Add: Adjustment during the year	54,491	56,532
		16,421,354	17,260,296
	Less: Realize during the year	331,820	2,303,249
	Less: Adjustment during the year	3,230,218	2,844,184
	Closing balance	12,859,316	12,112,863
10.00	Advance & Prepayments:		
	Opening balance	9,150,096	9,523,153
	Add: Paid during the year	13,576,316	10,315,946
	Add: Adustment during the year	1,443,295	997,063
		24,169,707	20,836,162
	Less: Realized during the year	9,284,558	5,723,931
	Less: Adustment during the year	5,934,614	5,962,135
	Closing balance	8,950,535	9,150,096
11.00	Receivable (Training Bill, FDR Interest, Reimbursement General Fund & Oth.):		
	Opening balance	14,755,270	21,391,193
	Add: Adustment during the year	20,191,854	25,092,683
		34,947,124	46,483,876
	Less: Realize during the year	9,313,419	20,221,849
	Less: Adustment during the year	12,739,034	11,506,757
	Closing balance	12,894,671	14,755,270
12.00	Stock In Printing Materials:		
	Opening balance	470,251	428,968
	Add : Adjustment during the year	-	470,251
		470,251	899,219
	Less: Adjustment during the year	470,251	428,968



Sl. No.	Particulars	30 June 2020 Amount	30 June 2019 Amount
	Closing balance	-	470,251
13.00	Intertransaction Loan:		
	Opening balance	21,617,136	18,558,593
	Add : Addition during the year	12,433,956	7,436,284
		34,051,092	25,994,877
	Less: Realize during the year	9,764,997	4,374,375
	Less: Adjustment during the year	13,106	3,366
	Closing balance	24,272,989	21,617,136
14.00	Cash and Bank Balance:		
	Cash in Hand	1,943,104	522,843
	Cash at Bank	201,966,831	90,839,910
	Closing balance	203,909,935	91,362,753
15.00	Retain Surplus:		
	Opening balance	935,484,776	743,510,042
	Add: Surplus for the year	164,684,087	211,643,616
	Add: Prior Adjustment	-	(3)
	Add: KGF Reserve Adjustment	-	1,971,700
	Add/(Less) Transfer to 10% reserve fund	(16,508,940)	(21,640,579)
	Closing balance	1,083,659,923	935,484,776
16.00	10% Reserve Fund on Capital Fund:		
	Opening balance	100,473,742	78,833,163
	Add: Transfer from Surplus of Micro Finance Programme	16,508,940	21,640,579
	Closing balance	116,982,682	100,473,742
17.00	Members Savings Deposits:		
	Opening balance	788,595,644	593,360,267
	Add: Collection during the year	500,733,215	494,198,238
	Add: Adjustment during the year	75,166,504	59,899,364
		1,364,495,363	1,147,457,869
	Less: Refund during the year	340,230,475	246,640,849
	Less: Adjustment during the year	110,729,683	112,221,376
	Closing balance	913,535,205	788,595,644
18.00	Security Fund/Risk Mitigate/Micro Insurance Account:		
	Opening balance	54,355,672	42,359,281
	Add: Collection during the year	39,501,231	30,070,182
	Add: Adjustment during the year	66,227,978	-
		160,084,881	72,429,463
	Less:Refund During the year	2,525,126	2,842,795
	Less: Adjustment during the year	84,912,018	15,230,996
	Closing balance	72,647,737	54,355,672
19.00	Provision for Expenses(Audit fees & Tax):		
	Opening balance	2,660,020	1,680,010
	Add: Adjustment provision during the year	4,671,664	2,380,000
		7,331,684	4,060,010
	Less:Payment During the year	2,347,764	1,378,231
	Less: Adjustment during the year	25,619	21,759
	Closing balance	4,958,301	2,660,020
20.00	Staff security deposit:		
	Opening balance	6,580,345	5,500,111



Sl. No.	Particulars	30 June 2020 Amount	30 June 2019 Amount
	Add: Additon during the year	988,000	1,554,000
	Add: Adjustment during the year	358,727	297,982
		7,927,072	7,352,093
	Less: Refund during the year	565,568	715,148
	Less: Adjustment during the year	16,000	56,600
	Closing balance	7,345,504	6,580,345
21.00	Service Staff Contribution Fund -SSCF (GF and TC):		
	Opening balance	698,130	550,446
	Add: Received during the year	61,450	48,396
	Add: Adjustment during the year	72,890	99,288
		832,470	698,130
	Less: Payment during the year	48,725	-
	Less: Adjustment during the year	37,494	-
	Closing balance	746,251	698,130
22.00	Intertransaction Loan:		
	Opening balance	9,100,000	9,295,170
	Add : Received during the year	-	-
		9,100,000	9,295,170
	Less: Paid during the year	-	195,170
	Closing balance	9,100,000	9,100,000
23.00	Bills Payable/Creditors/Trasferable Fund/Gratuity fund/Others laibilites:		
	Opening balance	10,877,607	15,237,555
	Add: Received during the year	24,722,664	22,715,269
	Add: Adjustment during the year	41,153,223	43,676,363
		76,753,494	81,629,187
	Less: Payment during the year	55,935,985	49,049,473
	Less: Adjustment during the year	16,281,979	21,702,107
	Closing balance	4,535,530	10,877,607
24.00	Loan From PKSf and Others including Banks:		
	Opening balance	899,313,843	757,704,904
	Add: Received during the year	721,180,000	793,328,474
		1,620,493,843	1,551,033,378
	Less: Refund during the year	722,416,954	651,719,535
	Closing balance	898,076,889	899,313,843
25.00	LLP Reserve Fund:		
	Opening balance	35,987,601	29,516,651
	Add: Provision during the year	3,002,285	6,470,950
		38,989,886	35,987,601
	Less: Ajustment during the year	-	-
	Closing balance	38,989,886	35,987,601
26.00	Provision for Interest -NSSP:		
	Opening balance	2,891,106	-
	Add: Provision during the year	46,439,586	37,419,750
		49,330,692	37,419,750
	Less: Ajustment during the year	35,454,680	34,528,644
	Closing balance	13,876,012	2,891,106
27.00	Disaster Management Fund-Feneral Fund & Other Fund:		



Sl. No.	Particulars	30 June 2020 Amount	30 June 2019 Amount
27.01	NDP-Disaster Management Fund-GF:	-	529,324
27.02	NDP-COVID-19 Fund	1,080,621	-
27.03	Disaster Management Fund/Reserve Fund	600,000	-
		1,680,621	529,324
27.01	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	529,324	-
	Closing balance	-	529,324
27.02	NDP-COVID-19 fund		
	Opening balance	-	-
	Add: Addition during the year	624,526	-
	Add: Adjustment during the year	456,095	-
		1,080,621	-
	Less: Refund during the year	-	-
	Closing balance	1,080,621	-
27.03	NDP-Disaster Management /Fund/Reserve Fund:		
	Opening balance	-	-
	Add: Addition during the year	-	-
	Add: Adjustment during the year	600,000	-
		600,000	-
	Less: Refund during the year	-	-
	Closing balance	600,000	-
28.00	Accumulated Depreciation Fund:		
	Opening balance	65,496,558	55,871,105
	Add: Depreciation during the year	9,113,823	10,021,720
		74,610,381	65,892,825
	Less: Adjustment during the year	56,919	396,267
	Closing balance	74,553,462	65,496,558
	(Details are shown in Fixed Asset Schedule)		
29.00	KGF Reserve Fund:		
	Opening balance	-	1,854,036
	Add: Provision during the year	-	117,664
		-	1,971,700
	Less: Adjustment during the year	-	1,971,700
	Closing balance	-	-
30.00	General Committee Members Contribution:		
	Opening balance	117,312	110,592
	Add: Addition during the year	5,520	6,720
		122,832	117,312
	Less: Transferred to General Fund	-	-
	Closing balance	122,832	117,312
31.00	Staff Contribution Fund:		
	Opening balance	2,968,371	2,586,167
	Add: Addition during the year	77,600	382,204
		3,045,971	2,968,371
	Less: Payment During the year	-	-
	Closing balance	3,045,971	2,968,371



Sl. No.	Particulars	30 June 2020 Amount	30 June 2019 Amount
32.00	Donor Grants and Overhead :		
	Balance As per Receipts and Payments	114,133,086	136,238,813
	Add: Adjustment during the year	11,178,899	26,442,777
	Less: Adjustment during the year	(421,899)	(9,039,258)
	Balance As per Income Statement	124,890,086	153,642,332
	(Details are shown in Schedule in Donor Grants and Donation sheet)		
33.00	Tax and VAT (Org. tax return own) :		
	Balance As per Receipts and Payments	10,000	1,091,923
	Add: Adjustment with Provision for expenses	5,721,351	2,987,787
	Balance As per Income Statement	5,731,351	4,079,710
	(Details are shown in Project/Program base Income sheet)		
34.00	Development Activities Expenses :		
	Balance As per Receipts and Payments	44,779,464	63,504,685
	Add: Adjustment during the year	13,802,377	11,724,841
	Less: Adjustment during the year	(6,772,465)	(5,400,851)
	Balance As per Income Statement	51,809,376	69,828,675
	(Details are shown in Project/Program base Income sheet)		



National Development Programme (NDP)
Consolidated Fixed Assets Schedule
For the year from 01 July 2019 to 30 June 2020

Sl. No.	Particulars	Cost				Dep. rate	Depreciation				Schedule: A/1
		Balance as at 01.07.2019	Addition during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2020		Balance as at 01.07.2019	Charge during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2020	Written down Value 30.06.2020
A	Micro-Finance:										
1	Land	7,766,041	-	-	7,766,041	0%	-	-	-	-	7,766,041
2	Office Building	31,250,581	2,025,775	(1,500)	33,274,856	10%	16,269,811	3,276,543	-	19,546,354	13,728,502
3	Furniture & Fixture	7,651,867	929,517	(4,050)	8,577,334	10%	3,932,492	796,001	-	4,728,493	3,848,841
4	Office Equipment	12,077,977	2,370,858	(19,199)	14,429,636	20%	7,944,831	2,062,542	-	10,007,373	4,422,263
5	Vehicle	17,726,763	-	-	17,726,763	20%	11,409,043	2,092,204	-	13,501,247	4,225,516
	Sub-Total	76,473,229	5,326,150	(24,749)	81,774,630		39,556,177	8,227,290	-	47,783,467	33,991,163
B	Training Program:										
1	Land	1,170,500	-	-	1,170,500	0%	-	-	-	-	1,170,500
2	Training Centre-Building	20,786,965	-	-	20,786,965	10%	20,459,626	327,339	-	20,786,965	-
3	Furniture & Fixture	1,280,632	13,260	-	1,293,892	10%	1,098,172	129,389	-	1,227,561	66,331
4	Office Equipment	2,313,587	356,250	-	2,669,837	20%	2,053,673	212,859	-	2,266,532	403,305
5	Vehicle	759,500	-	-	759,500	20%	759,500	-	-	759,500	-
	Sub-Total	26,311,184	369,510	-	26,680,694		24,370,971	669,587	-	25,040,558	1,640,136
C	General Fund:										
1	Land	1,493,500	625,000	-	2,118,500	0%	-	-	-	-	2,118,500
2	Office Building	-	-	-	-	10%	-	-	-	-	-
3	Furniture & Fixture	886,801	-	-	886,801	10%	451,446	87,679	-	539,125	347,676
4	Office Equipment	1,138,507	-	-	1,138,507	20%	922,814	97,498	-	1,020,312	118,195
5	Vehicle	240,000	-	70,000	170,000	20%	195,150	31,769	56,919	170,000	-
	Sub-Total	3,758,808	625,000	70,000	4,313,808		1,569,410	216,946	56,919	1,729,437	2,584,371
D	Consolidated: (A+B+C)										
1	Land	10,430,041	625,000	-	11,055,041	0%	-	-	-	-	11,055,041
2	Office Building	52,037,546	2,025,775	(1,500)	54,061,821	10%	36,729,437	3,603,882	-	40,333,319	13,728,502
3	Furniture & Fixture	9,819,300	942,777	(4,050)	10,758,027	10%	5,482,110	1,013,069	-	6,495,179	4,262,848
4	Office Equipment	15,530,071	2,727,108	(19,199)	18,237,980	20%	10,921,318	2,372,899	-	13,294,217	4,943,763
5	Vehicle	18,726,263	-	(70,000)	18,656,263	20%	12,363,693	2,123,973	56,919	14,430,747	4,225,516
	Grands-Total	106,543,221	6,320,660	(94,749)	112,769,132		65,496,558	9,113,823	56,919	74,553,462	38,215,670
	FY-2018-2019	95,122,675	11,865,942	(445,396)	106,543,221		55,871,103	10,021,720	(396,267)	65,496,556	41,046,665



National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Donor Grants and Donation Statement for FY 2019-2020

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-19-20	Donor Grants FY-18-19	Remarks
	Development Project Under:Micro - Finance Programme :					
1	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	6,491,402	1,294,833	Under Micro Finance Program
2	ENRICH (Samriddhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	1,643,810	8,864,338	Under Micro Finance Program
3	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	876,218	(171,360)	Under Micro Finance Program
4	Ujjibitio -Ultra Poor Programme (UPP)	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	-	4,835,683	Under Micro Finance Program
5	Low Income Community Housing Sector Project (LICHSP)	Social Development, Micro Finance	PKSF & Own Fund	1,015,053	864,744	Under Micro Finance Program
6	Cultural and Sports Programme	Social Development	PKSF & Own Fund	446,825	950,768	Under Micro Finance Program
7	Health Services Programme	Health and Family planning	PKSF & Own Fund	-	1,234,081	Under Micro Finance Program
8	Adolecent Programme(Koishore)	Social Development	PKSF & Own Fund	773,430	-	Under Micro Finance Program
9	Making Microfinance Market work for the Char (MF4C)	Agriculture, Value Chain of Market	Swisscontact	-	489,755	Under Micro Finance Program Including Dev. Local Tk.37587/- (F.Y-2019-2020)
	Sub-Total Donor Grants Under Micro Finance Program-A			11,246,738	18,362,842	-
	Individual Development Project/Programme :					-
10	Dairy Cluster Development and Expansion Project (under Value Chain Project)	Market Value Chain	PKSF & Own Fund	12,971,316	13,218,851	Direct Project expenditure Tk 1,23,21,316/= and Tk 6,50,000/- expenditure under under Micro finance Programme.
11	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	44,773,754	85,186,328	-

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-19-20	Donor Grants FY-18-19	Remarks
12	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture, Value Chain of Market	Swisscontact	555,513	4,344,614	-
13	Access Improved WASH Services For Flood Affected People In Sirajgonj District (WASH) Project	Water, Hygiene & Sanitation	UNICEF	4,192,802	400,450	-
14	Empowering Local Actors in Promoting Rights of Excluded People (ELAPREP)	Human Right	UNDP	717,849	874,851	-
15	Strengthen civil society and public Institutions to address gender based violence	Strengthening of Local Government	MJF	4,028,500	3,644,443	-
16	Reaching All Childing in Education(RACE Project)	Education	CAMPE	-	565,367	-
17	Strengthening and Promoting Active Citizenship in Bangladesh	Human Right	The Asia Foundation	-	124,136	-
18	Disaster Management Programme (DMP): Supported Anticipatory Humanitarian Monsoon Flood in Bangladesh Programme-World Food Program (WFP)	Disaster Management	CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund	12,021,557	-	-
19	Improve Maternity Allowance and Lactating Mother Allowance (IMLMA)	Climate Change Adaptation	World Food Program (WFP)	12,650,627	7,115,746	-
20	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	2,684,341	701,556	-
21	Prevention Respond and Resilience to address burn Violence (PRRVP)	Human Right	MJF through Acid Survivors Foundation (ASF)	2,623,207	452,520	-
22	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-RAIGONJ)	Livelihoods and Nutrition, Savings	HEIFER International	10,503,284	11,756,480	-
23	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-PHASE-2-ULLAPAR)	Livelihoods and Nutrition, Savings	HEIFER International	587,720	-	-
24	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	457,429	373,529	-
25	Environment and Energy Program	Climate Change Adaptation	IDCOL and Own Fund	1,107,003	1,456,929	-

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-19-20	Donor Grants FY-18-19	Remarks
26	Localization Model Establishment in Sirajgonj	Disaster Management	NAHAB	248,398	-	
27	Investment Component for Vulnerable Group Developmnet (ICVGD) Project	Climate Change Adaptation	World Food Program (WFP)	3,163,642	-	
28	Interntional Food Policy & Research Institute (IFRI) Project	Social Development Training, Livelihoods	World Food Program (WFP)	388,012	-	-
29	Supported Building Resilience to Achieve Zero Hunger (BRAZH) Project-	Social Development, Training, Livelihoods	World Food Program (WFP)	582,094	-	-
30	Protection of Rights and Entitlement of PWDs through Scoial Inclusion (PREPSI)	Disability	UNDP	-	200,360	-
	Sub-Total Individual Development Project/Programme-B			114,257,048	130,416,160	-
	Under General Fund :					-
31	Grants Received from Different Donor for Disaster			36,300	4,863,330	
				-		
	Sub-sub-Total General Fund-C			36,300	4,863,330	-
	Grand's Total of Donor Grants and Donor(A+B+C)			125,540,086	153,642,332	-



National Development Programme-NDP
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Summary Budget Variance Statement for FY 2019-2020

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2019-20	Percentage of Expenditure	Remarks
1	Micro - Finance Programme	Micro Finance, Savings	PKSF & Own Fund	7,267,876,260	5,699,309,747	78.42%	Loan disbursment as per target has not ful filled for COVID-19.
2	Health Services Programme	Health and Family planning	Own Fund	5,772,200	5,963,784	103.32%	
3	Education Supports Programme	Education	Own Fund	2,455,200	1,489,695	60.68%	All activity was not done as per due to COVID-19.
4	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	Own Fund	1,485,000	372,832	25.11%	Manjor activity merged with PKSf Project and few activity was not done as per due to COVID-19.
4	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	3,820,320	3,306,689	86.56%	
5	ENRICH (Samridhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	8,560,460	8,280,558	96.73%	
6	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	1,548,600	1,193,550	77.07%	A few activity cuted from project as per donor instruction.
7	Adolescent Programme(Koishor)	Social Development, Training,	PKSF & Own Fund	1,960,250	1,289,048	65.76%	A few activity cuted from project as per donor instruction.
8	Sustainable Enterprise Project (SEP)	Social Development, Environment, Training, Livelihoods	PKSF & Own Fund	17,194,825	233,261	1.36%	Development fund was not received from PKSf.
9	Low Income Community Housing Sector Project (LICHSP)	Social Development, Micro Finance	PKSF & Own Fund	1,200,000	982,628	81.89%	
10	Training Programmme (From MFP and GF)	Training	Own Fund	2,546,500	1,122,037	44.06%	Most of the training time were mention in the plan March to June -2020. For COVID-19 plan was not performed.
11	Cultural and Sports Programme	Social Development	PKSF & Own Fund	1,146,130	783,119	68.33%	A few activity cuted from project as per donor instruction for COVID-19
12	Dairy Cluster Development and Expansion Project (under Value Chain Project)	Market Value Chain	PKSF & Own Fund	12,713,352	12,971,316	102.03%	
31	Disability People with child Livelihoods and Development Project	Disability	PKSF and Own Fund	1,419,400	534,467	37.65%	60% activity of 100% has financed by others donor. For this reason from MFP expenditure is low.
18	Gender and Right Unit	Gender Mainsteming	Own fund	623,300	399,285	64.06%	Few activities were not done in proper time.
13	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	95,203,964	44,773,754	47.03%	Few activities were not done in proper time.

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2019-20	Percentage of Expenditure	Remarks
14	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture, Value Chain of Market	Swisscontact	575,620	555,513	96.51%	
16	Strengthen civil society and public Institutions to address Gender based violence	Strengthening of Local Government	MJF	3,961,887	4,028,500	101.68%	
19	Access Improved WASH Services For Flood Affected People In Sirajgonj District (WASH) Project	Water, Hygiene & Sanitation	UNICEF	-	4,192,802	#DIV/0!	Agreement was done after AGM
20	Localization Model Establishment In Sirajgonj (NAHAB)	Disaster Management	NAHAB	-	248,398	#DIV/0!	Agreement was done after AGM
22	Empowering Local Actors in Promoting Rights of Excluded People (ELAPREP)	Human Right	UNDP	-	717,849	#DIV/0!	Agreement was done after AGM
24	Water & Sanitation Project	Water, Hygiene & Sanitation	NGO Forum and Own fund	495,400	-	0.00%	Ring, Pillar were not make
25	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	2,632,700	2,684,341	101.96%	
26	Improve Maternity Allowance and Lactating Mother Allowance (IMLMA)	Social Development, Training, Livelihoods	World Food Program (WFP)	14,508,331	12,650,627	87.20%	
26	Investment Component Vulnerable Group Development-ICVGD	Social Development, Training, Livelihoods	World Food Program (WFP)	29,149,228	3,163,642	10.85%	Activity time changed as per Donor instruction.
26	International Food Policy & Research Institute (IFPRI) Project	Social Development, Training, Livelihoods	World Food Program (WFP)	-	388,012	0.00%	Agreement was done after AGM
26	Supported Building Resilience to Achieve Zero Hunger (BRAZH) Project-	Social Development, Training, Livelihoods	World Food Program (WFP)	-	582,094	0.00%	Agreement was done after AGM
27	Prevention Respond and Resilience to address burn Violence (PRRVP)	Human Right	MJF through Acid Survivors Foundation (ASF)	4,433,206	2,623,207	59.17%	New activities were added after AGM as per Donor requirement
28	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-RAIGONJ)	Livelihoods and Nutrition, Savings	HEIFER International	14,956,440	10,503,284	70.23%	
28	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-PHASE-2-ULLAPAR)	Livelihoods and Nutrition, Savings	HEIFER International	-	587,720	0.00%	Agreement was done after AGM
29	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	1,155,760	457,429	39.58%	Budget was mentioned for full year that one year
30	Environment and Energy Program	Climate Change Adaptation	IDCOL and Own Fund	3,228,600	1,107,003	34.29%	Here only revenue expenditure has taken, Loan disbursement amount against Biogas not count.
31	Empowering Local and National Humanitarian Actors (ELNHA)	Disaster Management	OXFAM in Bangladesh through SKS	924,762	1,512,016	163.50%	Recived more activity from Donor and implemented in the field as per plan.

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2019-20	Percentage of Expenditure	Remarks
32	Disaster Management Programme (DMP): Supported Anticipatory Humanitarian Monsoon Flood in Bangladesh Programme-World Food Program (WFP)	Disaster Management	CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund	35,319,000	12,021,557	34.04%	Basically disaster expenditure is needed on disaster and grant received from donor
33	Dairy Firm and Agriculture Project	Nutrition, Agriculture, Social Business	Own fund	16,567,929	16,239,739	98.02%	
34	Women Friendly Hospital Program (WFHP)	Health and Family planning	PKSF and Own Fund	234,000	184,879	79.01%	
35	Improve Livelihoods of the Farmers through Promotion of quality agro-inputs (ILQA)	Agriculture	Petrochem Limited & Own fund	1,688,400	816,845	48.38%	Project activity were cut off from plan as per decision of PETROCHEM.
36	Feed Programme for Cattle and Fish	Agriculture, Social Business	Own and Bank Loan Fund	56,047,804	18,180,569	32.44%	New social business started, here sales target was not fill up as per plan. Hope that it will overcome in next.
38	Loom-Training Centre	Training	Japan Embassy & Own fund	3,500,000	51,000	1.46%	Received as Grants from Japan Embassy and then Tk. 42 Lacs as paid to construction firm as advance.
38	Training and Resource Centre	Training	Own fund	18,655,709	8,699,361	46.63%	Gathering/Training of client were low than plan.
39	SHISTRI Show Room	Social Business	Own fund	471,339	565,813	120.04%	
40	Administration & Management (under General Fund)	Social Development- All	Own fund	14,011,376	5,223,892	37.28%	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				7,648,043,252	5,890,991,862	77.03%	-

Name of Project	Estimated Budget	Expended in FY 2019-20	Percentage of Expenditure	Remarks
Note: FY-2019-2020				
Revenue Budget	755,584,099	546,077,546	72.27%	From Comprehensive Income
Capital Budget	6,892,459,152	5,344,914,316	77.55%	From Budget and Variance statement
Total Budget for FY 2019-2020	7,648,043,251	5,890,991,862	77.03%	
Note: FY-2018-2019				
Revenue Budget	530,363,336	495,520,804	93.43%	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	6,313,073,027	5,869,562,730	92.97%	



National Development Programme (NDP)
Project Wise Statement of consolidated Income & Expenditure
For the year from 01 July 2019 to 30 June 2020

Particulars	Account Code	Micro Finance Programme	Training Program	Grants/ Sanit. Project	Closing Project (Mother Account)	General Fund	Shouhardo III Program	H/KVI	Value Chain	IL/IK/VP	Flood Response	I/ML/I	I/ML/K/C	VOD	PWR/H	Energy & Environment	CCGBV	MAHAB	M4C	EES d	EES	ICVOD	IFPRI	Resilience	C	D	E	Total FY-2019-20	Total FY-2018-19
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 FDR	4000	552,276.820	7,826,535	-	6,416,098	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	566,519,453	539,642,841
Donor Grants	4020	18,401,020	425,736	-	510,229	36,300	44,773,754	4,192,802	12,321,316	717,849	12,021,557	12,850,627	2,684,341	457,429	2,623,207	1,107,003	4,028,500	248,398	555,513	587,720	10,503,284	3,163,642	388,012	582,094	-	-	-	19,352,094	13,879,247
TOTAL REVENUE		581,924,578	8,252,271	-	15,109	6,982,627	44,773,754	4,192,802	12,321,316	717,849	12,021,557	12,850,627	2,684,341	457,429	2,623,207	1,107,003	4,028,500	248,398	555,513	587,720	10,503,284	3,163,642	388,012	582,094	-	-	-	124,890,086	153,642,332
EXPENDITURE																													
Salary, Allowance & Other Expenses	3000																												
Utilities	3000 001	201,552,338	2,873,253	-	2,067,982	29,936,636	731,612	8,282,647	288,000	80,000	6,990,496	437,000	403,947	1,053,056	962,566	2,339,679	83,300	463,408	514,233	4,753,077	2,300,000	200,000	274,539	-	-	-	266,567,569	208,215,143	
Financial Expenses:	3010																												
Interest On Member Savings	3010 005	60,613,947	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,613,947	38,756,896
Interest On Staff Security	3010 02	358,727	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	358,727	291,982
Service Charge Paid to Others	3010 025	65,114,764	823,550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65,938,314	65,300,942
Traveling & Conveyance	3050 001	1,122,037	39,525	-	-	-	9,623,444	1,045,173	3,608,208	349,754	2,300,105	3,897,382	304,080	24,894	1,406,124	690	1,349,500	122,858	4,420	-	4,812,279	4,550	-	46,671	-	-	-	30,061,494	43,405,237
General Admin Expenses:	3090																												
Office	3090 001	6,608,723	25,355	-	43,605	1,152,018	-	-	48,785	276,682	357,669	57,150	18,675	24,929	88,533	89,163	19,995	42,348	8,580	302,772	153,830	70,936	16,182	-	-	-	9,405,960	9,292,076	
Traveling & Conveyance	3090 002	3,378,318	328,049	-	96,480	39,214	-	-	158,300	-	-	-	3,480	-	-	246	-	-	-	-	23,600	-	-	-	-	-	-	4,385,667	4,323,115
Office rent	3090 003	6,613,800	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,613,800	5,413,501
Electricity bill	3090 004	1,389,846	284,127	-	31,631	-	-	13,500	-	14,000	29,465	20,000	-	-	3,320	18,500	-	-	6,600	2,976	12,620	-	-	-	-	-	-	1,826,585	1,748,607
Postage & Telegram	3090 005	714,213	3,583	-	21,593	228,300	-	-	198,750	8,300	364,770	75,197	9,066	2,100	22,493	20,967	40,855	1,500	8,361	10,184	166,222	54,400	600	10,200	-	-	-	1,961,654	1,192,535
Bank Charge & Comm.	3090 006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office	3090 009	2,388,609	203,702	-	217,993	336,759	-	-	560	-	-	48,889	-	9,085	997	4,455	16,445	4,400	-	-	12,733	15,637	5,441	-	-	-	-	3,245,715	3,417,084
Entertainment	3090 01	653,135	4,298	-	121,263	76,867	-	-	-	-	-	-	-	105	3,340	-	20,738	-	-	-	5,233	-	-	-	-	-	-	884,979	961,423
Legal Charges & Commissions	3090 011	562,112	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	562,112	770,685
Paper & yearicals	3090 012	186,866	-	-	-	-	-	-	-	-	-	-	-	-	300	-	-	-	-	-	-	-	-	-	-	-	-	187,196	174,180
Printing & Stationery	3090 013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	3090 014	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	3090 015	3,606,177	6,513	-	486,442	317,959	64,594	69,348	9,010	-	-	72,513	28,585	5,345	14,210	17,930	35,701	4,500	6,476	14,463	158,650	38,092	4,070	8,560	-	-	-	4,967,138	4,168,723
Printing & Stationery	3090 016	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Premium Vehicles	3090 017	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit fees & Credit Rating Fees	3090 018	170,000	10,000	-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000	226,000
LLPE	3090 019	3,002,285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,002,285	6,470,560
DMFE	3090 02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	3090 021	8,227,290	686,587	-	216,946	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,113,823	10,021,720
Advertisement with publicity	3090 022	205,977	-	-	11,800	-	-	-	12,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	282,134	137,386
Tax and VAT	3090 023	5,145,381	270,013	-	315,947	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,731,351	4,079,710
Subscription & Donations	3090 024	200,000	-	-	65,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	265,000	260,800
Expenses for Group	3090 025	166,073	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	166,073	143,006
Registration	3090 026	887,276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	887,276	-
Fees MRA	3090 027	201,573	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	201,573	15,000



Particulars	Account Code	Mico Finance Programme	Training Program	Gramin Sanit. Project	Closing Project (Mother Account)	General Fund	Shouhardo III Program	M/SLI	Value Chain	EL/PR/JP	Flood Response	MULM/1	L/UN/EC	VGD	PMH/P	Energy & Environment	CCGBV	NAHAB	MAC	EES A	EES	ICVGD	IFPRI	Resilience					C	D	E	Total FY-2019-20	Total FY-2018-19
		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						
Software Implementation, Training and Licence	3090 033	949,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	949,000	810,490
Other Expenditure	3991 001	231,802	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	231,802	381,004	
Service Charge Rebate etc (Total)	3991 002	14,565,828	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,565,828	13,418,383	
Development Expenses- (Program Delivery Input/Materials/ Equipment for Beneficiaries	3995 001	27,017,063	3,148,350	-	34	3,189,096	2,675,506	2,337,923	-	-	9,000,000	1,178,321	1,825,000	-	88,450	12,000	126,900	-	19,500	21,315	252,253	585,133	106,390	226,142	-	-	-	-	-	-	51,809,376	69,828,675	
TOTAL EXPENDITURE	416,835,177	8,699,361	-	15,173	6,920,787	44,773,754	4,192,802	12,321,316	717,849	12,021,557	12,850,627	2,684,341	457,429	2,623,207	1,107,003	4,028,500	248,398	555,513	587,720	10,503,284	3,163,642	388,012	582,094	-	-	-	-	-	-	546,077,546	495,520,804		
TOTAL INCOME	165,089,401	(447,090)	-	(64)	41,840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	164,684,087	211,643,816	
TOTAL REVENUE	581,924,578	8,252,271	-	15,109	6,962,627	44,773,754	4,192,802	12,321,316	717,849	12,021,557	12,850,627	2,684,341	457,429	2,623,207	1,107,003	4,028,500	248,398	555,513	587,720	10,503,284	3,163,642	388,012	582,094	-	-	-	-	-	-	710,761,533	707,164,420		



National Development Programme (NDP)
Project Wise Statement of Consolidated Payments
For the year from 01 July 2019 to 30 June 2020

Particulars	Account Code	Micro Finance Programme	Training Program	Grant-in-Aid Project	Closing Project (Mother Account)	General Fund	Shouruo III Program	if u/i	Value Chan	IL, IUP	Flood Response	1/11/11	1/11/13	WCD	PHH/F	Energy & Environmen	CCGBV	NAHAB	WAC	SE 2	ES	ICVOD	IFPRI	Resilience	C	D	E	Total FY-2019-20	Total FY-2018-19
RECEIPTS:		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		
Opening Balance:		527,842																										527,842	616,313
Cash at Bank		88,341,532	764,961		52,533	1,674,794																						90,839,970	34,434,305
Service Charge on		525,428,057	1,100,506			4,434,626																						530,961,586	507,961,799
Micro Finance with 3rd																													
Interest on Bank		4,845,164	45,930		15,109	16,552																						4,922,755	3,934,070
Account and EDR		4030																											
Lower Grants		4030																											
Total Receipts		530,180,933	1,148,836		15,109	4,487,718	44,773,754	4,192,802	12,321,316	717,849	12,021,557	12,550,627	2,884,341	457,429	2,623,207	1,107,003	4,028,500	246,986	555,513	587,720	10,503,284	3,163,642	388,612	582,084				114,133,666	136,238,813
Loan From (PMS) Bank and Others		721,180,000																										721,180,000	793,326,474
Loan From Others Source		2070																										988,000	1,594,000
Staff Security		2090																										500,733,215	484,198,238
Members Savings Account		2090																										39,501,231	30,070,182
Staff Security Risk Mitigation		2100																											
Insurance Account		2150																											
Others Liabilities		2150.2																										24,772,684	22,715,269
COVID-19 Fund		2150.2																										624,506	-
Loan From Project/Intercession		2150.21																										77,600	382,204
Staff Contribution Fund		2150.22																										5,520	6,720
General Committee Members		2150.23																											
DMT General Fund		2150.24																											
Service Staff Contribution Fund- SSCF		2150.25																										61,450	48,386
Land		1000.001																											
Office Building		1000.002																											
Furniture & Fixture		1000.003																											
Office Equipment		1000.004																											
Vehicle		1000.005																											
General Investment		1010																										6,627,787	20,271,242
Loan to Members		1050																										3,741,348,566	3,623,511,212
Staff Loan Outstanding		1090																										331,820	2,303,249
Advance		1100																										9,284,598	9,284,598
Receivable		1120																										9,313,419	20,221,849
Stock in terms Materials		1130																										9,364,992	4,374,325
Transferred to HO - Intercession		1150																										9,764,992	4,374,325
Total Capital Receipts																												5,037,689,982	5,018,813,348
Total Receipts																												5,037,689,982	5,701,904,847
PAYMENTS:																													
Salary, Allowance & Other		3000																											
Financial Expenses:		3000.001																										229,990,862	177,984,051
Interest on Member Savings		3010																										3,000	3,000
Interest On Staff Security		3010.002																										65,524,364	64,881,442
Service Charge Paid to Others		3010.025																										30,034,364	43,165,320
Training Workshop & Seminar		3050.001																										9,377,680	9,210,021
General Admin Expenses:		3080																										9,210,021	9,210,021
Traveling & Conveyance		3090.001																										5,135,000	4,265,450
Office rent		3090.003																										1,823,979	1,746,607
Electricity Bill		3090.004																										1,938,234	1,183,265
Postage & Telegram		3090.005																										966,618	1,106,112
Bank Charge & Comm		3090.006																										3,273,653	3,273,653
Office Maintenance		3090.008																										5,621,127	7,076,855
Lease Charges & Commissions		3090.011																										187,196	174,180
Lease Charges & Commissions		3090.012																											
Printer & Vehicle		3090.013																											
Printing & Stationary		3090.015																										4,270,900	3,889,803
Insurance Premium Vehicle		3090.016																										70,880	36,000
Audit fees & Credit Rating Fees		3090.017																											
DMT/ Reserve Fund & TC		3090.018																											
DMT/ Reserve Fund & TC		3090.021																											
Depreciation Expenses		3090.022																										252,657	130,225
Advertisement with publicity		3090.023																										14,000	10,000
Tax and VAT		3090.024																										286,000	286,000
Subsidies by Govt/Donation		3090.025																										160,523	160,523
Registration fees MVA		3090.026																										80,880	80,880
Micro Finance Fee and NPD Day		3090.027																										880,000	770,000
Software-Implementation, Training		3090.033																											
Other Expenses		3991.001																										381,004	381,004
Other Expenditure		3991.002																										201,752	13,485
Service Charge Reside Ac (TSMH)																													

DIKALAHIR KHAM CO
Chartered Accountants

Particulars	Account Code	Micro Finance Program	Training Program	Grameen Sanit. Project	Closing Project (Mother Account)	General Fund	Shourardo Ill Program	H-ENP	Value Chain	EL/UK/IF	Food Response	IN/UK/1	EL/UK/C	WGD	PNR/P	Energy & Environment	CCGBV	NAMAB	MAC	ESG	EES	ICVGD	IFPRI	Resilience	C	D	E	Total FY 2019-20	Total FY 2018-19
Delivery of Computers Program	3665.001	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	44,779,464	63,504,695
Delivery of Tablets Program	3665.001	27,024,884	2,331,185	-	34	1,368,528	2,475,506	2,337,943	-	-	3,000,000	1,786,327	1,825,000	-	88,450	14,000	126,900	-	19,500	27,315	252,293	585,193	106,390	226,142	-	-	-	44,779,464	63,504,695
Equipment for Beneficiaries	3665.001	282,238,193	6,116,581	-	15,173	3,819,322	44,773,734	4,192,882	12,321,316	717,849	12,021,557	12,850,637	2,684,341	487,429	2,623,207	1,107,003	4,028,500	248,398	555,513	587,720	10,503,284	3,183,642	388,012	682,094	-	-	-	44,779,464	63,504,695
Total Revenue Payments																												44,779,464	63,504,695
Land	1000.001	1,867,654	-	-	-	625,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,867,654	2,261,741
Office Building	1000.002	869,796	13,560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	869,796	1,507,404
Furniture & Fixture	1000.003	1,867,506	356,290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,023,796	3,756,791
Office Equipment	1000.004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle	1000.005	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	2,820,000
General Investment	1010	68,627,771	3,000,000	-	-	2,800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000,000	51,827,038
Loan to Members	1090	3,862,260,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,862,260,000	4,186,680,000
Start Loan Outstanding	1096	4,234,000	314,093	-	-	20,300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,254,000	7,391,000
Advance	1100	11,535,912	-	-	-	1,726,311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,516,316	10,319,946
Stock at ending balances	1130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to HO- Intertransction	1150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,433,956	7,436,284
Petty Cash	1175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	10,000
Loan From JPS/SF and Others	2030	722,416,964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	722,416,964	651,719,536
Loan From Others Source	2070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Start Security	2080	565,568	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	565,568	715,148
Members Savings Account	2090	340,263,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	340,263,475	2,461,640,648
Start Insurance Account	2100	2,525,126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,525,126	2,842,796
Provision for accounts	2110	1,734,306	207,816	-	-	365,642	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,347,764	1,378,231
Insurance Account	2150.2	53,519,702	1,151,643	-	-	1,264,640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55,035,985	49,049,473
Disaster Management Fund General Fund	2150.2	-	-	-	-	528,324	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	528,324	-
Loan From Project (Intertransction)	2150.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	196,170
SSCF	2150.25	-	48,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,725	-
Total Capital Payments	5,172,103,682	5,941,787	-	-	-	18,814,873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,196,960,342	5,227,370,905
Closing Balance:	1988	1,943,104	-	-	-	756,051	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,943,104	522,843
Cash in Hand	1989	-	115,906	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	201,966,831	90,839,910
Cash at Bank	1989	5,687,327,285	12,174,254	-	67,742	21,290,206	44,773,734	4,192,882	12,321,316	717,849	12,021,557	12,850,637	2,684,341	487,429	2,623,207	1,107,003	4,028,500	248,398	555,513	587,720	10,503,284	3,183,642	388,012	682,094	-	-	-	5,896,468,535	5,701,904,647

