



**Aziz Halim Khair Choudhury**  
*Chartered Accountants*

Exclusive Correspondent Firm of **PKF** International

**Auditor's Report  
and  
Financial Statements  
of  
National Development Programme (NDP)  
Consolidated Financial Statements  
For the year ended 30 June 2023**

**National Development Programme (NDP)**  
**Consolidated Financial Statements**  
**For the year from 01 July 2022 to 30 June 2023**

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# AZIZ HALIM KHAIR CHOUDHURY

Chartered Accountants

Exclusive Correspondent Firm of PKF International

## INDEPENDENT AUDITOR'S REPORT

To The Executive Committee of National Development Programme (NDP)  
Report on the Audit of the Financial Statements

### Opinion

We have audited the accompanying financial statements of the **National Development Programme (NDP)** which comprise the Statement of consolidated Financial Position as at 30 June 2023 and the related Statement of Consolidated Income and Expenditure, Statement of Consolidated Receipts and payments, and Statements of consolidated Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements present fairly, in all material respects, the financial position of the National Development Programme (NDP) as at 30 June 2023 and of its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the applicable laws and regulations.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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.

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

### Information Other than the Financial Statements and Auditor's Report Thereon

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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 identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement therein of this other information; we are required to report the fact. However, we have nothing to report in this regard.

### Other Matter

The financial statements of National Development Programme (NDP) for the year ended 30 June 2022, were audited by Kazi Zahir Khan & Co. Chartered Accountants who expressed an unmodified opinion on those financial statements October 22, 2022.

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

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

In preparing the financial statements, the 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 financial reporting process of the organization.

### Auditor's Responsibility for the Audit of the Financial Statements

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



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

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the project's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

**30 October 2023**

Dhaka

Sign for and on behalf of  
**Aziz Halim Khair Choudhury**  
Chartered Accountants



Signed by:  
**Md. Aftab Uddin Ahmed FCA**  
Senior Partner  
ICAB Enrolment No. 804  
DVC: 2310300804AS510706




**National Development Programme (NDP)**  
**Statement of Consolidated Financial Position**  
**As at 30 June 2023**

Particulars	Notes	Figures in Tk.	
		As at 30 June 2023	As at 30 June 2022
<b>Non-Current Assets</b>		<b>121,559,075</b>	<b>104,660,719</b>
Fixed Assets	6.00	121,559,075	104,660,719
<b>Current Assets</b>		<b>5,863,630,954</b>	<b>4,658,383,983</b>
Investment FDR	7.00	305,399,998	299,605,223
Cash at Bank for Savings	8.00	69,112,763	-
Cash at Bank for Statutory Reserve	9.00	56,228,203	-
Members Loan Outstanding-MFP, Housing Proj.	10.00	5,142,605,938	4,060,018,849
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	11.00	14,546,364	11,796,582
Advance & Prepayments with Security	12.00	21,631,492	2,511,718
Receivable (Training Bill, FDR Interest, Reimbursement General Fund & Oth.)	13.00	30,474,157	16,363,920
Cash & Bank Balance	14.00	223,632,039	268,087,691
<b>Total Properties and Assets</b>		<b>5,985,190,029</b>	<b>4,763,044,702</b>
<b>Capital Fund &amp; Liabilities:</b>			
<b>Capital Fund</b>		<b>1,991,699,320</b>	<b>1,645,944,698</b>
Cumulative Surplus	15.00	1,792,529,386	1,481,350,226
Statutory Reserve fund on	16.00	199,169,934	164,594,472
<b>Current Liabilities</b>		<b>1,692,566,253</b>	<b>1,324,397,412</b>
Members Saving Deposits	17.00	1,478,965,854	1,164,031,116
Security fund/Risk Mitigate/Micro Insurance Account	18.00	179,975,411	131,462,055
Provision for Expenses	19.00	7,815,336	6,485,008
Staff Securities Deposits	20.00	13,240,405	10,098,711
Bills Payable & Others Liabilities	21.00	12,569,247	12,320,522
<b>Non Current Liabilities</b>		<b>2,300,924,458</b>	<b>1,792,702,593</b>
Loan from PKSF and Others	22.00	2,034,649,557	1,597,782,441
Loan Loss Provision Fund	23.00	122,061,515	80,968,138
Provision for Interest -NSSP	24.00	75,923,364	52,232,694
Accumulated Depreciation Fund	25.00	68,290,022	61,719,320
<b>Total Capital fund &amp; Liabilities</b>		<b>5,985,190,029</b>	<b>4,763,044,702</b>


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

  
Director (Finance & Accounts)  
NDP

  
Executive Director  
NDP

This is the Statement of Financial Position referred to in our separate report of even date.

Signed for and on behalf of  
Aziz Halim Khair Choudhury  
Chartered Accountants

  
Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrollment # 804  
DVC: 2310300804AS510706

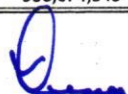
30 October 2023  
Dhaka

**National Development Programme (NDP)**  
**Statement of Consolidated Income & Expenditure**  
**For the year ended 30 June 2023**

Particulars	Notes	Figures in Tk.	
		01 July 2022 to 30 June 2023	01 July 2021 to 30 June 2022
<b>Income :</b>			
Service Charge on Micro Finance and all Component Loans		1,066,443,587	776,908,408
Donor Grants and Donation	26.00	255,742,202	168,610,010
Interest on Bank Accounts and FDR		16,590,295	12,156,131
Training Center Lease Income		480,000	400,000
<b>Total Income</b>		<b>1,339,256,084</b>	<b>958,074,549</b>
<b>Expenditure :</b>			
Service Charge Paid to Others		107,560,065	77,114,498
Interest on Members Savings		101,801,714	82,426,555
Interest on Staff Securities		648,193	464,587
Salary and benefits		343,764,337	266,515,759
Training, Meeting, Orientation & Workshops		2,736,753	1,647,965
Travelling & Conveyance		18,779,547	10,725,071
Fuel		9,970,651	5,373,511
Office & Warehouse Rent		11,978,285	9,786,792
Electricity Bill		2,666,385	2,464,937
Postage and Telegram -Communication		1,341,141	1,085,741
Office Maintenance, Repair and Cleaning Materials:		6,015,154	4,650,298
Entertainment		1,862,971	1,156,819
Legal Charge and Commission		980,470	810,653
Paper and Periodicals		624,933	46,753
Printing and Stationary & Supplies		5,493,558	4,549,126
Audit fees & Credit Rating Fees		343,000	257,625
LLP Expensese	23.00	41,093,377	14,663,063
Depreciation Expenses	25.00	8,193,514	5,728,237
Advertisement with publicity		452,480	254,488
Tax and VAT (Org. tax return own & Others)	27.00	8,215,913	9,655,935
Subscription and Donation		516,253	527,500
Expenses for Group Development		20,877	27,060
Automation Implementation, Training, Licence and Service Fee		1,929,858	1,141,301
Other Expenditure		513,639	224,832
Service Chage Rebate		23,514,157	12,042,041
Development Activities Expenses	28.00	290,684,897	190,941,465
Yearly Subscription Fees MRA		1,305,046	1,099,773
Micro Finance Fair and NDP Day		494,294	105,598
<b>Total Expenditure</b>		<b>993,501,462</b>	<b>705,487,983</b>
Surplus/(deficit) of Income over Expenditure		345,754,622	252,586,566
<b>Total</b>		<b>1,339,256,084</b>	<b>958,074,549</b>

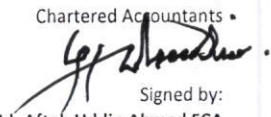
Attached notes form an integral part of these statements of consolidated income & expenditure

  
**Director (Finance & Accounts)**  
NDP

  
**Executive Director**  
NDP

This is the Statement of Financial Position referred to in our separate report of even date.

Signed for and on behalf of  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

  
Signed by:  
**Md. Aftab Uddin Ahmed FCA**  
Senior Partner  
ICAB Enrollment # 804  
DVC: 2310300804AS510706

**30 October 2023**  
Dhaka

**National Development Programme (NDP)**  
**Statement of Consolidated Receipts and Payments**  
**For the year ended 30 June 2023**

Figures in Tk.

Particulars	Notes	01 July 2022 to 30 June 2023	01 July 2021 to 30 June 2022
<b>Receipts:</b>			
<b>Opening Balance:</b>		<b>268,087,691</b>	<b>325,412,950</b>
Cash in hand		730,623	1,259,467
Cash at Bank		267,357,068	324,153,483
<b>Revenue Income:</b>		<b>1,243,683,646</b>	<b>898,962,658</b>
Service Charge on Micro Finance Loans and All Component		1,009,251,117	743,127,551
Donor Grants and Donation	26.00	222,934,981	149,186,366
Interest on Bank Accounts and FDR		11,017,548	6,248,741
Training Center Lease Income		480,000	400,000
<b>Capital Income and Others:</b>		<b>10,079,317,762</b>	<b>7,013,541,629</b>
FDR Savings		133,244,211	-
FDR Reserve Capital		194,361,014	-
FDR Security Fund		72,000,000	-
Cash at Bank for Savings		93,801,108	-
Cash at Bank for Statutory Reserve		101,445,355	-
Loan Realization from Members		6,866,579,247	5,053,975,113
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		1,768,484	2,191,011
Advance & Prepayments		18,470,840	24,073,842
Receivable (Training Bill, Reimbursement & Oth.)		9,384,235	12,382,131
Members Saving Deposits		943,628,294	631,652,454
Staff Security/Risk Mitigate		81,763,264	61,292,769
Staff Securities Deposits		3,597,000	2,033,000
Bills Payable and Others Liabilities		25,913,163	73,274,309
Loan from PKSF and Others		1,533,361,547	1,152,667,000
<b>Total Receipts</b>		<b>11,591,089,099</b>	<b>8,237,917,237</b>
<b>Payments:</b>			
<b>Revenue Expenditure:</b>		<b>712,740,992</b>	<b>516,066,354</b>
Service Charge Paid to Others		107,560,065	77,114,498
Interest on Members Savings		(30,425)	(181,530)
Salary and benefits		288,570,408	222,725,277
Training, Meeting, Orientation & Workshops		2,534,165	1,672,372
Travelling & Conveyance		18,749,681	10,594,871
Fuel		9,517,691	5,156,429
Office & Warehouse Rent		9,642,250	7,535,470
Electricity Bill		2,666,385	2,450,605
Postage and Telegram -Communication		1,298,435	1,035,031
Office Maintenance, Repair and Cleaning Materials:		5,731,484	4,373,797
Entertainment		1,822,992	1,122,452
Legal Charge and Commission		980,470	810,953
Paper and yearicals		533,733	46,618
Printing and Stationary & Supplies		4,913,332	3,896,267
Audit fees & Credit Rating Fees		36,000	31,500
Advertisements		428,949	215,454
Tax and VAT (Org. tax return own)	27.00	-	1,706,464
Subscription and Donation		517,753	527,500
Expenses for Group Development		20,877	25,860
Yearly Subscription Fees MRA		1,305,046	1,099,773
Software Implementation, Training, Licence and Service Fee		1,696,743	983,524
Other Expenditure		430,467	222,822
Sector wise Expenditure Expenditure for Development		253,615,544	172,870,404
Micro Finance Fair and NDP Day		198,947	29,943



Particulars	Notes	01 July 2022 to 30 June 2023	01 July 2021 to 30 June 2022
<b>Capital Expenditure and Others:</b>		<b>10,654,716,067</b>	<b>7,453,763,192</b>
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		18,160,095	8,609,807
FDR Savings		106,300,000	1,930,592
FDR Reserve Capital		227,100,000	21,827,501
FDR Security Fund		72,000,000	-
Cash at Bnak for Savings		162,913,871	-
Cash at Bank for Statutory Reseve		157,673,558	-
Members Loan Outstanding-MFP, Housing Proj., CDD)		8,188,684,000	6,162,430,000
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		7,412,000	3,727,600
Advance & Prepayments		76,782,738	38,197,038
Members Saving Deposits		464,273,972	340,908,592
Security Fund/Risk Mitigate		2,729,618	2,461,500
Provision for Expenses		5,750,759	6,600,706
Provision for Interest on Member Savings(NSSP)		38,336	-
Staff Securities Deposits		1,054,966	892,870
BillsPayable & Others Liabilities		66,118,469	107,362,052
Loan from PKSF and Others		1,097,723,685	758,814,934
<b>Closing Balance:</b>		<b>223,632,039</b>	<b>268,087,691</b>
Cash in hand		1,528,557	730,623
Cash at Bank		222,103,482	267,357,068
<b>Total</b>		<b>11,591,089,099</b>	<b>8,237,917,237</b>

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

Director (Finance & Accounts)  
NDP

Executive Director  
NDP

This is the Statement of Financial Position referred to in our separate report of even date.

30 October 2023  
Dhaka

Signed for and on behalf of  
Aziz Halim Khair Choudhury  
Chartered Accountants

Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrollment # 804  
DVC: 2310300804AS510706

**National Development Programme (NDP)**  
**Statement of Consolidated Cash Flow**  
**For the year ended 30 June 2023**

Figures in Tk.

Particulars	01 July 2022 to 30 June 2023	01 July 2021 to 30 June 2022
<b>A. Cash Flow from Operating Activities:</b>		
Surplus for the year	345,754,622	252,586,566
Add/Less: Amount considered as non cash items:		
Provision for expenses	1,330,328	(746,067)
Provision for interest-NSSP	23,690,670	19,943,491
Loan Loss Provision Fund	41,093,377	14,663,063
Accumulated Depreciation Fund	6,570,702	5,728,237
Increase- Members Loan Outstandings	(1,082,587,089)	(995,683,328)
Increase- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	(2,749,782)	1,625,920
Increase- Advance & Prepayments	(19,119,774)	6,307,683
Increase-Receivable (Training Bill, General Fund)	(14,110,237)	(1,673,874)
Decrease of Creditors & Payables	248,722	(1,223,623)
<b>Net Cash used in Operating Activities</b>	<b>(699,878,461)</b>	<b>(698,471,932)</b>
<b>B. Cash Flow from Investing Activities:</b>		
Fixed assets Increase during the year	(16,898,356)	(10,002,623)
Investment Increase during the year ( FDR)	(5,794,775)	(26,146,749)
Cash at Bnak for Savings A/C Increase during the year	(69,112,763)	-
Cash at Bnak for Savings A/C Increase during the year	(56,228,203)	-
<b>Net Cash used in Investing Activities</b>	<b>(148,034,097)</b>	<b>(36,149,372)</b>
<b>C. Cash Flow from Financing Activities:</b>		
Loan outstanding PKSF and Others	436,867,116	433,998,216
Loan outstanding Bangladesh Bank & Others	-	-
Members Savings	314,934,738	208,748,798
Security fund/Risk Mitigate/Micro Insurance	48,513,356	32,975,756
Staff Securities Deposits Fund	3,141,694	1,573,274
<b>Net Cash used in Financing Activities</b>	<b>803,456,904</b>	<b>677,296,044</b>
<b>D. Net increase /decrease (A+B+C)</b>	<b>(44,455,653)</b>	<b>(57,325,259)</b>
Add: Cash & Bank balance at the begining of the year	268,087,691	325,412,953
<b>Cash &amp; Bank balance at the end of the year</b>	<b>223,632,039</b>	<b>268,087,691</b>

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

Director (Finance & Accounts)  
NDP

Executive Director  
NDP



**National Development Programme (NDP)**  
**NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj**  
**Consolidated Notes to the Financial Statements**  
**For the year ended 30 June 2023**

**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](mailto:akhan_ndp@yahoo.com)  
Website: [www.ndpbd.org](http://www.ndpbd.org)

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

**Dhaka Office Address :** Vertex Prominent  
Flat- B6 (6th Floor), House- GA 16/1  
Mohakhali, Dhaka-1212  
**Rulia Parveen, Manager (AC&FR)**  
Cell: 01705-434100  
E-mail: [ruliaparveen@gmail.com](mailto: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 1<sup>st</sup> 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) on line	BD-2009-EQE-3006507916	2009	Updated on 28.10.2013
6	Data Universal Numbering System (DUNS)	731575614	2013	Updated on 30.07.2013
7	System for Award Management (SAM)	731575614/SVG06	2014	Updated on 31.01.2015



- 1.04 VISION:** Build a nation free of exploitation and poverty; ensure governance, equality, rights and a friendly environment for all.
- 1.05 MISSION:** NDP work towards promoting poor people's access to services for better life & livelihoods through economic development and participation utilizing their potentials.
- 1.06 GOAL:** Improve livelihoods and establish rights of the poor people thus contribute towards achieving National Developmental Goals.

**1.07 OBJECTIVE:** The major objectives of NDP are to;

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

**1.08 CORPORATE INFORMATION:**

Name of Organization	National Development Programme (NDP)
Year of establishment	1992
Statutory Audit conducted upto	30 June 2023
Name of the statutory auditor for last year	KAZI ZAHIR KHAN & Co. Chartered Accountants
Name of the statutory auditor for current year	AZIZ HALIM KHAIR CHOUDHURY & Co. Chartered Accountants
No. Executive Committee meeting held FY 2022-2023	05 times
Date of Last AGM held	22 July 2023

**1.09 LIST OF EXECUTIVE COMMITTEE MEMBERS:**

(For the Year from July 01, 2020 to June 30, 2023)

Name	Qualification	Profession	Present Address
Aleya Akhtar Banu (Chair Person)	BA (Hons.) M.A	Teaching, Retired (School and College)	M A MatinSarak, Kacharipara, Sirajganj.
Md. Abdus Samad (Vice- Chairman)	B.A (Hon's) MA	Social Worker	Chandaikona Bazar, Chandaikona , Raygonj, Sirajganj.
Md. Alauddin Khan (General Secretary)	M. Com (Management)	Executive Director, NDP	Arsi Nagar, MujibSarak (Bi-Lane), Sirajganj.
Most. Moriom Khatun Moushumi (Treasurer)	B.A	Social Worker (Ex. Deve. Worker)	S.S Road, Foriaporrti, Sirajganj.
Md. Asir Uddin (Executive Member)	B.A	Govt. Fisheries Officer, Retired	Sayadangara, North Para, Sirajganj.
Tasmeri Hossain Mukti (Executive Member)	L.L.B (Hons.), LLM	Teaching ( College)	Soyadhangora, ( Forn of CMB office), Sirajganj.
Md. Nasim Sarker (Executive Member)	M.A, LLB	Lawyer	Masumpur (New Para), Sirajganj.

- 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,

between 15-55 years, and the permanent resident of the locality. Presently NDP has been serving about a total of more than 700,000 project participants (Female 86%).

- 1.11 GEOGRAPHICAL COVERAGE:** Presently, the organization has been working in 69 Upazillas under 19 districts of 8 divisions. The following table shows the geographical coverage of NDP.

Division	District	Upazilla		# of Union/ Pourashava	# of Village
		Name	Number		
Dhaka	Dhaka	DNCC	01	05	30
	Tangail	Bhuapur	01	07	36
Mymensingh	Jamalpur	Sharishabari, Melandah, Islampur, Dewanganj Boksiganj	05	26	204
	Netrokona	Mohonganj	01	08	186
Rajshahi	Sirajganj	*Sirajganj sadar, Kazipur, *Raigonj, Tarash, *Shahajadpur, *Ullahpara, Kamarkhanda, *Belkuchi and Chowhali	09	88	1,435
	Bogura	Bogra sadar, Gabtoli, Shibganj, Shahajahanpur, Dhunat, Sherpur, Adomdighi, Dupchanchia & Kahalu	09	38	309
	Pabna	Pabna Sadar, Bera, Bhangura, Santhia, Faridpur, Chatmohar, Ishwardi, Atghoria & Sujanagar	09	48	583
	Natore	Natore sadar, Singra, Boraigram, Gurudaspur, Lalpur, Bagatipara and Naldanga	07	38	359
	Rajshahi	Godagari, Puthia & Baghmara	03	25	452
	Naogaon	Porsha, Naogaon Sadar, Raninagar and Atrai	04	14	87
	Jaipurhat	Akkelpur & Khetlal	02	07	94
Rangpur	Kurigram	Kurigram Sadar, Ulipur, Rajarhat, Chilmari, Raumari & Char Rajibpur	06	29	247
	Rangpur	Rangpur Sadar, Kaunia, Mithapukur, Gongachara	04	25	266
	Lalmonirhat	Lalmonirhat	01	4	47
	Gaibandha	Shadullahpur, Gobindaganj	02	10	68
Chattogram	Bandarban	Thanchi	01	04	177
Sylhet	Sylhet	Goainghat	01	09	267
Barishal	Barishal	Mehendiganj	01	16	191
Khulna	Bagerhat	Chitalmari	01	07	122
<b>Total: 08</b>	<b>19</b>	<b>--</b>	<b>69</b>	<b>407</b>	<b>5,328</b>

**1.12 OFFICE ESTABLISHMENT:**

The organization has its head office 'NDP Bhaban' located by the side (north) of the Jamuna Multipurpose Bridge Approach Road (west) at Bagbari under Kamarkhanda Upazilla of Sirajganj district. It is about 135 km towards north-west from Dhaka, the capital city of Bangladesh. Besides, NDP has its office at Dhaka for any emergency communication/linkage with development partners/donors.

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A brief list of offices of NDP is given bellow.

Districts	No. of Offices	Remarks
Dhaka	03	Dhaka Office- 01, MCBP-01, Food Security-WFP-01
Jamalpur	03	Project Office-01, Branch Office (CSP)-02
Tangail	04	Project Office-01, Area Office (CSP)-01, Branch Office (CSP)-02
Netrokona	01	Project Office
Sirajganj	97	Head Office-01, Training Centers-02, Divisional Office (CSP)-02, Zonal Office (CSP)- 02, Area



		Office (CSP)-08, Branch Office (CSP)- 39, HSP Office- 10 & Project Office- 32
Bogura	22	Area Office (CSP)- 04, Branch Office (CSP)-16; and HSP Office-2
Natore	14	Zonal Office (CSP)-01 Area Office (CSP)-01, Branch Office (CSP)-11 and Project Office-01
Pabna	23	Area office (CSP)-03, Branch Office (CSP)-19 and Project Office-02
Naogaon	03	Branch Office (CSP)-03
Jaipurhat	02	Branch Office (CSP)-02
Rangpur	08	Zonal Office (CSP)-01, Area Office (CSP)-01, Branch Office (MFP)-05, Project Office-01
Lalmonirhat	01	Branch Office (CSP)-01
Gaibandha	03	Branch Office (CSP)-03
Kurigram	10	Area Office (CSP)- 01, Branch Office (CSP)-05, Project Office-04
Rajshahi	05	Area Office (CSP)- 01, Branch Office (CSP)-03, Project Office-01
Cox's Bazar	01	Project Office-01
Bandarban	01	Project Office-01
Sylhet	01	Project Office-01
Barishal	01	Project Office-01
Khulna	01	Project Office-01
<b>Total : 20</b>	<b>199</b>	

\* All project offices based at NDP head office are counted as separate project offices located at NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj.

### 1.13 NUMBER OF EMPLOYEE:

A total of 1,297 (One Thousand Two Hundred and Ninty Seven) employees (Female-436, Male-861) of different categories now working in NDP. Off them, 94 staffs based at NDP's head office. Besides, there are 98 (Female) paid volunteers (Teachers ENRICH Education Centers-56; Health Volunteers in ENRICH Health Programme-26; Teacher NDP-Education Centers-15, Sishu Sawrigo- Disabled Education Center Teacher-01)

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

Staff Category	Male	Percentage	Female	Percentage	Total
Senior level	9	90%	1	10%	10
Mid-level	285	84%	56	16%	341
Junior level	547	69%	245	31%	792
Others	20	13%	134	87%	154
<b>Total:</b>	<b>861</b>	<b>66%</b>	<b>436</b>	<b>34%</b>	<b>1,297</b>

The Programme/Project wise staff strength is shown in the annex

### BUDGET:

The organization forecast budget in the beginning of each fiscal year (July-June). The budget of the running fiscal year 2023-2024 along with past three years is given below:

Fiscal Year	Budget	Foreign Currency	Annual Growth
2023 - 2024	BDT= 14,851,586,507	US\$= 136,906,218	39%
2022 - 2023	BDT= 10,699,807,099	US\$= 113,888,314	18%
2021 - 2022	BDT= 9,058,252,475	US\$= 106.957,757	19%
2020 - 2021	BDT= 7,633,483,663	US\$= 90,064,865	-0.19%

(For current year budget- USD 1 = 108.48 BDT on 22.07.2023 BB)

### 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 Renewable Energy and 5.3 Environment Protection and preservation
6	Disaster Risk Reduction and Climate Change Adaptation-DRRCC	6.1 Disaster Management; 5.2 Emergency Response; and 6.3 Climate Change Adaptation
7	Rights & Governance	7.1 Human rights 7.2 Legal Aid Services and 7.3 Gender Mainstreaming
8	Institutional Development	8.1 Training; 8.2 Capacity building of CBO and 8.3 Strengthening of Local Government



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

Organization TIN	:	473-300-0196	Tax Assessment year 2022-2023 has completed and certificate has collected from authority.
Organization E-TIN	:	TIN:455411511762	Tax Assessment year 2022-2023 has completed and certificate has collected from authority.
Organization VAT Registration No.	:	BIN:005776697-1107	Area Code: 60504
Consolidated bank interest on FDR and Bank accounts	:	Tk. 1,65,90,295/-	Total bank interest is Tk. 1,45,44,444/- from FDR and bank account, here TDS- Tk.20,45,851 /-
Tax Deduction At Sources-TDS and Advance Tax Paid (Only from bank interest)	:	Tk.28,36,028/-	Advance Payment of Tax from Bank Interest: Micro Finance Tk.28,36,028/-,
Tax Deduction At Sources-TDS (Excluding bank interest)	:	Tk.58,77,538/-	We have deducted at sources for FY-2022-2023 from existing project/programme.
VAT Deduction At Sources-VDS	:	Tk.62,06,935/-	We have deducted at sources for FY-2022-2023 from existing project/programme
Balance of Provident Fund	:	Tk 15,61,70,983/-	Recognized by NBR but not involved in consolidated financial report.
Balance of Gratuity Fund	:	Tk.19,29,76,717 /-	Recognized by NBR but not involved in consolidated financial report.
Accident Support Fund-ASF (Balance as on 30/06/2023)	:	Tk. 82,82,000/-	If any staffs are accidental at working time, organization will contribute as per policy.
Project Security Fund-PSF (Balance as on 30/06/2023)	:	Tk.55,15,960/-	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 30/06/2023)	:	Tk.17,52,637/-	The motto of this fund future benefits of service staff who are working at office.
Staff welfare Fund -SWF (Balance as on 30/06/2023)	:	Tk.1,46,94,172/-	If any staff are accident or treatment for suffering at Hospital

**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 2022 to 30 June 2023.

**3.05 Comparative information and rearrangement thereof:**

Comparative information has been disclosed in respect of the one-year period from 01 July 2021 to 30 June 2022 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 2023 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%	Yearly
02	AGROSOR	Declining	24%	Yearly
03	BUNIAD	Declining	20%	Yearly
04	SUFALON	Declining	02%	Monthly
05	AGROSOR (SEP)	Declining	24%	Yearly
06	SUFALON-KGF	Declining	02%	Monthly
07	IGA-Program	Declining	24%	Yearly
08	Livelihood Improvement	Declining	08%	Yearly
09	Assets Creation	Declining	08%	Yearly
10	LICHSP	Declining	12%	Yearly
11	Housing Loan (GoB)	Declining	5.5%	Yearly
12	AGROSOR(MDP)	Declining	24%	Yearly
13	SANITATION DEVELOPMENT (SDL)	Declining	15%	Yearly
14	Livelihood Restoration Loan (LRL)	Declining	18%	Yearly
15	ABASON	Declining	12%	Yearly
16	ELDERLY PEOPLES INCOME GENERATION (LEPIG)	Declining	02%	Monthly
17	EXTENDED COMMUNITY CLIMATE CHANGE PROJECT-FLOOD	Declining	20%	Yearly
18	Agrosor (MDP-AF)	Declining	24%	Yearly
19	LIVELIHOOD RESTORATION LOAN(LRL) Phase-2	Declining	4%	Yearly
20	AGROSOR SEP (COMMON SERVICE) CS	Declining	9%	Yearly
21	RISK MANAGEMENT SUPPORT FUND(RMSF)	Declining	9%	Yearly
22	AGROSOR -RAISE	Declining	18%	Yearly
23	HOUSEHOLD WATER LOAN	Declining	18%	Yearly
24	HOUSEHOLD SANITATION LOAN	Declining	18%	Yearly
25	START UP CAPITAL	Declining	18%	Yearly
26	LEASE FINANCING	Declining	18%	Yearly



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 reducing balanced method 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

**(i) Classification of Loan Loss Provision**

Sl	Particulars	NO. of days Outstanding	Outstanding Loan	Required Provision	
			Taka	Rate	Taka
1	Total Loan Outstanding		5142605938		
2	Total Overdue		79,743,641		
3	Regular Good Loan Outstanding	No Overdue	503,41,17,346	1%	5,03,41,173
3	Watchful Loan Outstanding	1-30 days	1,17,22,988	5%	5,86,149
4	Sub Standard Loan Outstanding	31-180 days	2,92,00,228	25%	73,00,057
5	Doubtful Loan Outstanding _March-2020- MRA Letter No-71	181-365 days	1,49,24,971	75%	1,11,93,729
6	Bad Loan Outstanding _March-2020- MRA Letter No-71	365+ days	5,26,40,405	100%	5,26,40,405
	<b>Total</b>				<b>1,22,061,515</b>

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

Particulars	Amount (TK)
Required reserve fund as per MRA policy shown above in	1,22,061,515
Actual reserve made by MFI	1,22,061,515
Excess/(Shortfall) of Provision	0
Comment on LLP for PKSF funded MCP:	MRA Policy followed properly
<b>Disclosure of written off loan:</b>	
Loan Written off	1,082,256
Loan Written off balance 01.07.2022	929,603
Loan written off during the year 2022-2023	N.A
Written off loan recovered during the year 2022-2023	-
Loan Written off balance 30.06.2023	929,603

- 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 this 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 Staff Gratuity Fund:**  
 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 settled 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 22 July 2023 at NDP-Head Office with General Committee Members and All Head of Department of NDP. Budget approval was Tk.1069,98,07,099/- for 48 Project/Program/Fund (for Donors, own and PKSF). Here expended Tk. 1166,25,58,241/- (as per budget and variance statement), that is called Turnover, burn rate is 109.00%. 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 made 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 16 years ago. Now it has lease to supplier as per yearly agreement of TK. 4,80,000 which has mentioned as income in this financial report. Different training, workshop, seminars are occurring from this centre for staff, project members.

**5.15 Accident Support Fund**

The Accident Support Fund has introduced 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 2021-2022 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 2022-2023) of taka 15,561,606/= with VAT 233,274/- in favor of the Microcredit Regulatory Authority on 20 July 2023.

Sl. No.	Particulars	Figures in Tk.	
		As at 30 June 2023	As at 30 June 2022
6.00	<b>Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):</b>		
	Opening balance	104,660,719	94,658,096
	Add : Addition during the year	18,768,892	10,013,525
		<b>123,429,611</b>	<b>104,671,621</b>
	Less: Adjustment during the year	1,870,536	(10,902)
	Closing balance	<b>121,559,075</b>	<b>104,660,719</b>
	(Details are shown in Fixed Assest Schedule)		
7.00	<b>Investment of FDR</b>		
	Savings FDR	99,300,000	126,244,211
	Capital FDR/FDR on Capital Fund	206,099,998	173,361,012
	FDR Security Fund	-	-
	<b>Total</b>	<b>305,399,998</b>	<b>299,605,223</b>
	Break-up the above amount is as follows		
7.01	<b>Savings FDR</b>		
	Opening balance	126,244,211	123,199,609
	Add: Investment during the year	106,300,000	1,930,592
	Add: Addition during the year	-	1,114,010
		<b>232,544,211</b>	<b>126,244,211</b>
	Less: Encashment during the year	133,244,211	-
	Closing balance	<b>99,300,000</b>	<b>126,244,211</b>
7.02	<b>Capital FDR/FDR on Capital Fund</b>		
	Opening balance	173,361,012	150,258,865
	Add: Investment during the year	227,100,000	21,827,501
	Add: Addition during the year	-	1,274,646
		<b>400,461,012</b>	<b>173,361,012</b>
	Less: Encashment during the year	194,361,014	-
	Closing balance	<b>206,099,998</b>	<b>173,361,012</b>
7.03	<b>FDR Security Fund</b>		
	Opening balance	-	-
	Add: Investment during the year	72,000,000	-
	Add: Addition during the year	-	-
		<b>72,000,000</b>	<b>-</b>
	Less: Encashment during the year	72,000,000	-
	Closing balance	<b>-</b>	<b>-</b>
8.00	<b>Cash at Bnak for Savings</b>		
	Opening balance	-	-
	Add: Investment during the year	162,913,871	-
	Add: Addition during the year	-	-
		<b>162,913,871</b>	<b>-</b>
	Less: Encashment during the year	93,801,108	-
	Closing balance	<b>69,112,763</b>	<b>-</b>
9.00	<b>Cash at Bank for Statutoy Reseve</b>		
	Opening balance	-	-
	Add: Investment during the year	157,673,558	-
	Add: Addition during the year	-	-
		<b>157,673,558</b>	<b>-</b>
	Less: Encashment during the year	101,445,355	-
	Closing balance	<b>56,228,203</b>	<b>-</b>



Sl. No.	Particulars	As at 30 June 2023	As at 30 June 2022
10.00	<b>Members Loan Outstandings (MFP and Others):</b>		
	Opening balance	4,060,018,849	3,064,335,521
	Add: Disbursed during the year	8,188,684,000	6,162,430,000
	Add: Adjustment during the year	106,012,208	41,622,898
		<b>12,354,715,057</b>	<b>9,268,388,419</b>
	Less: Realized during the year	6,866,579,247	5,053,975,113
	Less: Adjustment during the year	345,529,872	154,394,457
	Closing balance	<b>5,142,605,938</b>	<b>4,060,018,849</b>
11.00	<b>Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):</b>		
	Opening balance	11,796,582	13,422,502
	Add : Disbursement during the year	7,412,000	3,727,600
	Add: Adjustment during the year	-	400
		<b>19,208,582</b>	<b>17,150,502</b>
	Less: Realize during the year	1,768,484	2,191,011
	Less: Adjustment during the year-MFP	2,893,734	3,162,909
	Less: Adjustment during the year-Training Center	-	-
	Less: Adjustment during the year-General Fund	-	-
	Closing balance	<b>14,546,364</b>	<b>11,796,582</b>
12.00	<b>Advance &amp; Prepayments:</b>		
	Opening balance	2,511,718	8,819,401
	Add: Paid during the year	76,782,738	38,197,038
	Add: Adjustment during the year	696,353	16,674,298
		<b>79,990,809</b>	<b>63,690,737</b>
	Less: Realized during the year	18,470,840	24,073,842
	Less: Adjustment during the year-MFP	39,888,477	37,105,177
	Closing balance	<b>21,631,492</b>	<b>2,511,718</b>
13.00	<b>Receivable (Training Bill, FDR Interest, Reimbursement General Fund &amp; Oth.):</b>		
	Opening balance	16,363,920	14,690,046
	Add: Adjustment during the year	38,591,814	23,828,850
		<b>54,955,734</b>	<b>38,518,896</b>
	Less: Realize during the year	9,384,235	12,382,131
	Less: Adjustment during the year-MFP	15,097,342	9,772,845
	Less: Adjustment during the year-TC	-	-
	Closing balance	<b>30,474,157</b>	<b>16,363,920</b>
14.00	<b>Cash and Bank Balance:</b>		
	Cash in Hand	1,528,557	730,623
	Cash at Bank	222,103,482	267,357,068
	Closing balance	<b>223,632,039</b>	<b>268,087,691</b>
15.00	<b>Retain Surplus:</b>		
	Opening balance	1,481,350,226	1,254,022,317
	Add: Surplus for the year	345,754,622	252,586,566
	Add/(Less) Transfer to 10% reserve fund	(34,575,462)	(25,258,657)
	Closing balance	<b>1,792,529,386</b>	<b>1,481,350,226</b>
16.00	<b>10% Reserve Fund on Capital Fund:</b>		
	Opening balance	164,594,472	139,335,815
	Add: Transfer from Surplus of Micro Finance Programme	34,575,462	25,258,657
	Closing balance	<b>199,169,934</b>	<b>164,594,472</b>
17.00	<b>Members Savings Deposits:</b>		
	Opening balance	1,164,031,117	955,282,318
	Add: Collection during the year	943,628,294	631,652,454
	Add: Adjustment during the year	218,759,755	114,680,736

Sl. No.	Particulars	As at 30 June 2023	As at 30 June 2022
		2,326,419,166	1,701,615,508
	Less: Refund during the year	464,273,973	340,908,592
	Less: Adjustment during the year	383,179,337	196,675,799
	Closing balance	<u>1,478,965,854</u>	<u>1,164,031,117</u>
<b>18.00</b>	<b>Security Fund/Risk Mitigate/Micro Insurance Account:</b>		
	Opening balance	131,462,055	98,486,299
	Add: Collection during the year	81,763,264	61,292,769
	Add: Adjustment during the year	8,549,915	13,527,430
		<u>221,775,234</u>	<u>173,306,498</u>
	Less: Refund During the year	2,729,618	2,461,500
	Less: Adjustment during the year	39,070,205	39,382,943
	Closing balance	<u>179,975,411</u>	<u>131,462,055</u>
<b>19.00</b>	<b>Provision for Expenses(Audit fees &amp; Tax):</b>		
	Opening balance	6,485,008	7,231,075
	Add: Adjustment provision during the year	7,133,250	5,920,000
		<u>13,618,258</u>	<u>13,151,075</u>
	Less: Payment During the year	5,750,759	6,600,706
	Less: Adjustment during the year-MFP	52,163	65,361
	Closing balance	<u>7,815,336</u>	<u>6,485,008</u>
<b>20.00</b>	<b>Staff security deposit:</b>		
	Opening balance	10,098,711	8,525,437
	Add: Additon during the year	3,597,000	2,033,000
	Add: Adjustment during the year	648,193	464,587
		<u>14,343,904</u>	<u>11,023,024</u>
	Less: Refund during the year	1,054,966	892,870
	Less: Adjustment during the year	48,534	31,443
	Closing balance	<u>13,240,405</u>	<u>10,098,711</u>
<b>21.00</b>	<b>Bills Payable &amp; Others laibilities:</b>		
	Opening balance	12,320,522	13,544,144
	Add: Received during the year	25,913,163	73,274,309
	Add: Adjustment during the year	62,753,357	50,054,627
		<u>100,987,042</u>	<u>136,873,080</u>
	Less: Payment during the year	66,118,469	107,362,051
	Less: Adjustment during the year-MFP	22,299,326	17,190,507
	Closing balance	<u>12,569,247</u>	<u>12,320,522</u>
<b>22.00</b>	<b>Loan From PKSF and Others including Banks:</b>		
	Opening balance	1,597,782,441	1,163,784,225
	Add: Received during the year	1,533,361,547	1,152,667,000
	Add: Adjustment during the year	1,229,254	40,146,150
		<u>3,132,373,242</u>	<u>2,356,597,375</u>
	Less: Refund during the year	1,097,723,685	758,814,934
	Closing balance	<u>2,034,649,557</u>	<u>1,597,782,441</u>
<b>23.00</b>	<b>LLP Reserve Fund:</b>		
	Opening balance	80,968,138	66,305,075
	Add: Provision during the year	44,894,874	14,663,063
		<u>125,863,012</u>	<u>80,968,138</u>
	Less: Ajustment during the year	3,801,497	-
	Closing balance	<u>122,061,515</u>	<u>80,968,138</u>
<b>24.00</b>	<b>Provision for Interest -NSSP:</b>		
	Opening balance	52,232,694	32,289,203
	Add: Provision during the year	75,569,527	22,329,844



Sl. No.	Particulars	As at 30 June 2023	As at 30 June 2022
		127,802,221	54,619,047
	Less: Refund during the year	38,336	-
	Less: Ajustment during the year	51,840,521	2,386,353
	Closing balance	<u>75,923,364</u>	<u>52,232,694</u>
<b>25.00</b>	<b>Accumulated Depreciation Fund:</b>		
	Opening balance	61,719,320	55,991,083
	Add: Depreciation during the year	8,193,514	5,728,237
		<u>69,912,834</u>	<u>61,719,320</u>
	Less: Ajustment during the year	1,622,812	-
	Closing balance	<u>68,290,022</u>	<u>61,719,320</u>
	(Details are shown in Fixed Assest Schedule)		
<b>26.00</b>	<b>Donor Grants and Overhead :</b>		
	Balance As per Receipts and Payments	222,934,981	149,186,366
	Add: Adjustment during the year	33,018,029	19,776,559
	Less: Adjustment during the year	(210,808)	(352,915)
	Balance As per Income Statement	<u>255,742,202</u>	<u>168,610,010</u>
	(Details are shown in Schedule in Donor Grants and Donation sheet)		
<b>27.00</b>	<b>Tax and VAT (Org. tax return own) :</b>		
	Balance As per Receipts and Payments	-	1,706,464
	Add: Adjustment with Provision for expesnes	8,215,913	7,949,471
	Balance As per Income Statement	<u>8,215,913</u>	<u>9,655,935</u>
	(Details are shown in Project/Program base Income sheet)		
<b>28.00</b>	<b>Development Activities Expenses :</b>		
	Balance As per Receipts and Payments	253,615,544	172,870,404
	Add: Adjustment during the year	37,094,522	18,071,061
		<u>290,710,066</u>	<u>190,941,465</u>
	Less: Adjustment during the year	25,170	-
	Balance As per Income Statement	<u>290,684,896</u>	<u>190,941,465</u>
	(Details are shown in Project/Program base Income sheet)		



**National Development Programme (NDP)**  
**Consolidated Fixed Assets Schedule**  
**For the year ended 30 June 2023**

Schedule: A/1

Sl. No.	Particulars	Cost				Dep. rate	Depreciation				Written down Value 30.06.2023
		Balance as at 01.07.2022	Addition during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2023		Balance as at 01.07.2022	Charge during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2023	
<b>A</b>	<b>Micro-Finance:</b>										
1	Land	7,766,041	-	-	7,766,041	0%	-	-	-	-	7,766,041
2	Office Building	42,374,856	-	-	42,374,856	10%	24,974,033	1,688,536	-	26,662,569	15,712,287
3	Furniture & Fixture	12,072,265	2,721,007	466,265	14,327,007	10%	6,167,477	840,317	386,804	6,620,990	7,706,017
4	Office Equipment	20,740,794	4,072,885	1,404,271	23,409,408	20%	14,047,963	2,241,181	1,236,008	15,053,136	8,356,272
5	Vehicle	21,706,763	11,975,000	-	33,681,763	20%	16,529,857	3,423,480	-	19,953,337	13,728,426
	<b>Sub-Total</b>	<b>104,660,719</b>	<b>18,768,892</b>	<b>1,870,536</b>	<b>121,559,075</b>		<b>61,719,330</b>	<b>8,193,514</b>	<b>1,622,812</b>	<b>68,290,032</b>	<b>53,269,043</b>
	<b>FY-2021-2022</b>	<b>94,658,096</b>	<b>12,928,381</b>	<b>(10,902)</b>	<b>104,660,719</b>		<b>55,991,083</b>	<b>5,728,237</b>	<b>-</b>	<b>61,719,320</b>	<b>42,941,399</b>





**National Development Programm(NDP)**  
**NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj**  
**Consolidated Donor Grants and Donation Statement for FY 2022-2023**

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-22-23	Donor Grants FY-21-22	Remarks
	<b>Development Project Under:Micro - Finance Programme :</b>					
1	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	818,333	1,150,062	Under Credir Support Programm(CSP)
2	ENRICH (Samriddhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	6,740,588	6,700,874	Under Credir Support Programm(CSP)
3	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	2,351,024	985,167	Under Credir Support Programm(CSP)
4	Adolecent Programme(Koishore)	Social Development	PKSF & Own Fund	782,741	1,555,855	Under Credir Support Programm(CSP)
5	Sustainable Enterprise Project (SEP)	Social Development, Environment, Livelihoods	PKSF & Own Fund	10,555,533	5,127,056	Under Credir Support Programm(CSP)
6	Sustainable Enterprise Project (SEP-Dairy )	Social Development, Environment, Livelihoods	PKSF & Own Fund	6,804,309	4,447,242	Under Credir Support Programm(CSP)
7	Agrosor RAIsdE Income	Social Development, Environment, Livelihoods	PKSF & Own Fund	5,230,465	-	Under Credir Support Programm(CSP)
8	<b>Sub-Total Donor Grants Under Micro Finance Program-A</b>			<b>33,282,993</b>	<b>19,966,256</b>	-
9	<b>Individual Development Project/Programme :</b>					
10	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	3,535,368	27,238,401	-
11	Mother and Child Benefit Programme (MCBP)	Social Development & Right to Governments.	Department of Women Affairs	1,068,665	1,134,801	-
12	Rural Microenterprise Transformation Project (RMTP)	Social Development, Environment, Livelihoods	PKSF & Own Fund	31,906,902	9,741,853	-
13	Strengthen civil society and public Institutions to address Combating Gender Based Violence (CGVB) at Rajsahi	Right and Governance Sector	MJF	-	2,969,842	
14	Strengthen civil society and public Institutions to address gender based violence	Strengthening of Local Government	MJF	-	3,704,968	
15	Enhance Resilience towards COVID and Consequences (ERCC)	Right and Governance Sector	BRAC	8,109,665	-	-
16	Enhance Resilience Capacity of the Climate-induced People (ERCCP)	Economic, Livelihood	BRAC	1,532,308	-	-
17	Improve Maternity Allowance and Lactating Mother Allowance (IMLMA)	Climate Change Adaptation	World Food Program (WFP)		8,012,346	
18	Community based Resilience, Women's Empowerment and Action (CREA) Project	Right and Governance Sector and Climate Change	MJF	445,049	-	-
19	Extended Community Climate Change Project-Flood (ECCP-Flood)	Social Development, DRR, Economic Sector	PKSF & Own Fund	62,738,061	40,009,683	

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-22-23	Donor Grants FY-21-22	Remarks
20	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	365,339	689,622	-
21	Education Hazzard Child Labour in Bangladesh (EHCLB)	Training, Social Development	Ministry of Labor and Employment	9,216,055	1,922,723	-
22	Strengthening Resilience of Livestock Farmers Through Risk Reducing Services(LRMP)	Social Development Sector	PKSF and Own Fund	8,060,584	6,627,758	-
23	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	-	3,202,791	-
24	Anticipatory Action for 2022 Monsoon Flood in Bangladesh Programme (AAMF)	Social Development, Right and Governance	WFP	2,804,536	-	-
25	Mother and Child Benefit Programme (MCBP-WFP)	Social Development, Right and Governance Sector	WFP	51,274,827	3,745,926	-
26	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture, Value Chain of Market	Swisscontact	7,292,461	6,115,606	-
27	Combating Early Marriage in Bangladesh Project (CEMBP)	Right and Governance Sector	Plan International Bangladesh	4,615,302	4,084,210	-
28	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-RAIGONJ)	Livelihoods and Nutrition, Savings	HEIFER International	22,349,340	17,480,264	-
29	Investment Component for Vurnerable Group Developmnet (ICVGD) Project	Climate Change Adaptation	World Food Program (WFP)	-	3,585,169	-
30	Sustainable access to Safe Water and Strengthen Hygiene Project	Social Development	SMKK	55,088	-	-
31	Supported Building Resilience to Achieve Zero Hunger (BRAZH) Project-	Social Development, Training, Livelihoods	World Food Program (WFP)	6,220,075	5,816,034	-
32	Resilience through Economic Empowerment Climate Adaption Leadership and Learning Project (Re Call)	DRR and Climate	OxFAM in Bangladesh	-	1,761,128	-
33	Defending Human Rights through Network Strengthening (DHRNS) Project	Right & Governance Sector	Manabadhikar Shongskriti Fooundation (MSF)	227,650	-	-
34	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	641,934	800,629	-
	Sub-Total Individual Development Project/Programme-B			222,459,209	148,643,754	
	Grand's Total of Donor Grants and Donor(A+B)			255,742,202	168,610,010	





**National Development Programme(NDP)**  
**NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj**  
**Consolidated Summary Budget Variance Statement for FY 2022-2023**

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2022-23	Percentage of Expenditure	Remarks
1	Credit Support Programme (CSP)	Economic Sector	PKSF & Own Fund	9,982,956,603	11,311,827,783	113.31%	Loan disbursement target was Tk. 716 Crore but actual disbursed Tk. 830 Crore, here loan disbursement rate increased 16%
2	Health Services Programme	Social Development Sector	Own Fund	13,173,800	13,965,681	106.01%	
3	Gender and Rights Unit	Social Development Sector Institutional	Own Fund	876,000	733,372	83.72%	
4	Employment Creation through Skill Trainings-ECST	Social Development Sector	Own Fund	2,884,000	2,317,829	80.37%	
5	Education Supports Programme	Social Development Sector	Own Fund	4,347,200	2,152,473	49.51%	Material for disability people has collected from other organization in that case expenditure occurred less than budget
6	Disability People with child Livelihoods and Development Project	Social Development Sector	Own Fund	782,700	19,550	2.50%	Material for disability child has collected from other organization in that case expenditure occur less than budget
7	Assistance to CSP-Members and Vulnerable people for Flood Response, Emergency, Winter and Disaster under emergency Response	Social Development, Agriculture, Livelihoods	Own Fund	3,000,000	891,170	29.71%	The programme depend on disaster. Last year did not occurred any majore disaster so that expenditur occurred less than budget
8	Development of Dairy Product and meat Marketing Development Project in Sirajgonj	Livelihoods Sector	Own Fund	4,231,000	4,400,585	104.01%	
9	Alokito Gram -BAGBARI Project	Social Development Sector	Own Fund	906,550	764,969	84.38%	
10	Elderly Peoples Livelihoods and Social Dignity Development Projec		Own Fund	522,600	284,655	54.47%	Activity started from February 01, 2023 but budget period was July 23.

11	ENRICH (Samriddhi) Project	Social Development, Livelihoods Sector	PKSF & Own Fund	6,297,850	6,490,176	103.05%	
12	Agriculture and Livestock Unit Project	Social Development, Economic Sector	PKSF & Own Fund	1,506,100	3,264,514	216.75%	Budget was prepared only for agriculture unit. Expenditure occurred both Agriculture and Livestock Unit Project
13	Adolescent Programme (Koishor/Keshori)	Social Development Sector	PKSF & Own Fund	2,655,700	2,160,946	81.37%	
14	Strengthening Resilience of Livestock Farmers Through Risk Reducing Services (LRMP)	Agriculture Sector	PKSF & Own Fund	4,305,000	8,060,584	187.24%	Initial Budget was prepared up to December 2022 but project extension up to June 2023
15	Elderly Peoples Livelihoods and Social Dignity Development Project-PKSF	Social Development, Environment, Livelihoods	PKSF & Own Fund	1,132,800	980,285	86.54%	
16	Sustainable Enterprise Project (SEP-Loom)	Social Development, Environment, Livelihoods	PKSF & Own Fund	12,425,039	12,112,776	97.49%	
17	Sustainable Enterprise Project (SEP-Dairy)	Social Development Sector	PKSF & Own Fund	7,143,145	7,631,111	106.83%	
18	Rural Microenterprise Transformation Project (RMTP)	Social Development, DRR, Economic Sector, Agriculture	PKSF & Own Fund	45,456,632	31,906,902	70.19%	Some activities was not implemented due to did not agreed with beneficiary
19	Extended Community Climate Change Project-Flood (ECCCP-Flood)	Social Development, Agriculture, Livelihoods	PKSF & Own Fund	67,497,308	62,738,061	92.95%	
20	NDP-Agrosor Raise Project	Social Development, Environment, Livelihoods	PKSF & Own Fund		5,230,467	0.00%	Agreement was done after AGM
21	Training Programme (From CSP and GF)	Agriculture, Economic	PKSF & Own Fund	3,434,400	2,735,753	79.66%	
22	SHOUHARDO III Programme	Social Development, Agriculture, Right and Governance Sector	USAID Through CARE Bangladesh	3,376,479	3,535,368	104.71%	
23	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture Sector, Economic Sector	Swisscontact	7,462,591	7,292,461	97.72%	
24	BD Beef and Goat Programme	Agriculture Sector, Economic Sector	HEIFER International	53,826,402	22,349,340	41.52%	Budget was prepared including beneficiary loan. Expenditure occurred only for project activities
25	Mother and Child Benefit Programme (MCBP-WFP)	Social Development, Right and Governance Sector	WFP	81,229,262	51,274,827	63.12%	Budget revised (decreased) by donor after AGM
26	Anticipatory Action for 2022 Monsoon Flood in Bangladesh Programme (AAMF)	Social Development, Right and Governance	WFP	4,839,525	2,804,536	57.95%	The program has implemented partially due to non-flooding



27	Building Resilience to Achieve Zero Hunger (BRAZH)	DRR and Climate, Livelihood	WFP	1,178,400	6,220,075	527.84%	Initial Budget was prepared up to August 2022 but project extension up to June 2023
28	Urban Food Assistant Project	Economic Sector	WFP		1,216,639		Agreement was done after AGM
29	Community based Resilience, Women's Empowerment and Action (CREA) Project	Right and Governance Sector and Climate Change	MJF	-	445,049		Agreement was done after AGM
30	Vulnerable Group Development (VGD) Project	Economic Sector	DWA	925,100	365,339	39.49%	Budget was prepared for two Upazilla but project implemented only one Upazilla
31	Combating Early Marriage in Bangladesh (CEMB)	Right and Governance Sector	Plan International Bangladesh	2,314,249	4,615,302	199.43%	Initial Budget was prepared up to December 2022 but project extension up to June 2023
32	Urban Management of Internal Migration due to Climate Change (UMIMCC) Project	Social Development, Livelihoods Sector	GIZ	800,167	641,934	80.23%	
33	Disaster Management Programme (DMP) (COVID-19, Flood, Winter and others related issue)	Social Development, DRR, Economic Sector	CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund	30,000,000	-	0.00%	Depend on disaster
34	Enhance Resilience towards COVID and Consequences (ERCC)	Right and Governance Sector	BRAC	22,844,772	8,109,665	35.50%	Small grant support to the beneficiaries was not complete as per advised by the donor
35	Enhance Resilience Capacity of the Climate-induced People (ERCCP)	Economic, Livelihood	BRAC	11,029,316	1,532,308	13.89%	Agreement signed was delay due to NGOAB approval
36	Loom Training Centre in Sirajgonj District		Embassy of Japan in Bangladesh and Own fund	1,200,000	-	0.00%	Expenditure paid from ECST
37	Education Hazard Child Labour in Bangladesh (EHCLB)	Energy and Environment	Ministry of Labor and Employment	8,088,200	9,216,055	113.94%	Initial Budget was prepared up to October 2022 but project extension up to December 2022
38	Mother and Child Benefit Programme (MCBP)	Right & Governance Sector	Department of Women Affairs	3,215,600	1,068,665	33.23%	Project has closed by the donor

39	Defending Human Rights through Network Strengthening (DHRNS) Project	Right & Governance Sector	Manabadhikar Shongskriti Foundation (MSF)	103,828	227,650	219.26%	Budget revised by donor after AGM
40	Water & Sanitation Project		NGO Forum and Own fund	400,000	-	0.00%	Grant support was not received.
41	NDP-General Fund (Others-Administration & Management)	DRR and Climate	Own fund	4,276,156	743,285	17.38%	Expenditure occurred as per need.
42	Sustainable access to Safe Water and Strengthen Hygiene Project	Social Development	SMKK	-	55,088	0.00%	Agreement was done after AGM
43	Awareness Raising for Mitigating Climate Change Impacts on Human Rights of Communities	Right & Governance Sector	UNDP	-	994,480	0.00%	Agreement was done after AGM
44	Education Out Loud Advocacy and Social Accountability (ASA) Project	Social Development	CAMPE	-	428,652	0.00%	Agreement was done after AGM
	<b>Sub Total (Development Sector)</b>			<b>10,402,644,474</b>	<b>11,603,806,360</b>		
	<b>Self Sustainable Enterprises:</b>						
45	Feed Programme for Cattle and Fish		Own and Bank Loan Fund	266,940,343	42,539,809	15.94%	Feed factory has not setup
46	AGRO Programme (Dairy, Beef Fattening, Poultry etc)		Own fund	25,368,572	9,167,352	36.14%	Beef fattening plan stopped because production cost was very high
47	Training and Resource Centre		Own fund	3,845,123	6,060,018	157.60%	Gathering/Training of client were higher than plan
48	SHISTRI Show Room		Own fund	1,008,587	981,702	97.33%	
	<b>Sub Total (Self Sustainable Enterprise)</b>			<b>297,162,625</b>	<b>58,748,881</b>		
	<b>Grand's Total</b>			<b>10,699,807,099</b>	<b>11,662,555,241</b>	<b>109.00%</b>	
<b>Name of Project</b>				<b>Estimated Budget</b>	<b>Expended in FY 2021-22</b>	<b>Percentage of Expenditure</b>	<b>Remarks</b>
<b>Note: FY-2022-2023</b>							
Revenue Budget				1,353,770,327	995,439,436	73.53%	From Comprehensive Income
Capital Budget				9,346,036,772	10,667,115,805	114.14%	From Budget and Variance statement
<b>Total Budget for FY 2022-2023</b>				<b>10,699,807,099</b>	<b>11,662,555,241</b>	<b>109.00%</b>	
<b>Note: FY-2021-2022</b>					<b>in FY 2021-22</b>		
Revenue Budget				890,668,108	705,087,984	79.16%	From Comprehensive Income
Capital Budget				8,167,564,367	7,751,972,053	94.91%	From Budget and Variance statement
<b>Total Budget for FY 2021-2022</b>				<b>9,058,232,475</b>	<b>8,457,060,037</b>	<b>93.36%</b>	



**National Development Programme (NDP)**  
**Project Wise Statement of Consolidated Financial Position**  
**As at 30 June 2023**

Particulars	Account Code	Micro Finance Programme	Training Program	Gramin Sanit. Project	Closing Project (Mother Account)	General Fund	Shouhardo III Program	MCBP	RMTP	ERCC (CBF)	ERCCP (CBF)	CREA (M/JF)	ECCCP Flood	VGD	EHCL	LRMP	Monsoon Flood In Bangladesh	MCBP (WFP)	M4C Phase III	CEMBP	EES	S-WASH (PENNY Apple)	BRAZH- Project-	DHR NS	UMI MCC	Training Center Lease	Total FY-2022-2023	Total FY-2021-2022
		1	2	3	4	5	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
Assets																												
Fixed Assets:	1000																											
Land	1000.001	7,766,041	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,766,041	7,766,041
Office Building	1000.002	42,374,856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,374,856	42,374,856
Furniture & Fixture	1000.003	14,327,007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,327,007	12,072,265
Office Equipment	1000.004	23,409,408	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,409,408	20,740,794
Vehicle	1000.005	33,681,763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,681,763	21,706,763
Investment FDR	1010	305,399,998																									305,399,998	299,605,223
Cash at Bank for Savings	1010	69,112,763																									69,112,763	-
Cash at Bank for Statutory Reserve	1010	56,228,203																									56,228,203	-
Loan to Members	1050	5,142,605,938	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,142,605,938	4,060,018,849
Staff Loan Outstanding	1090	14,546,364	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,546,364	11,796,582
Advance	1100	21,631,492	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,631,492	2,511,718
Receivable	1120	30,474,157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,474,157	16,363,920
Stock in printing Materials	1130		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Petty Cash	1175		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash at Bank	1998	1,528,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,528,557	730,623
Cash in Hand	1999	222,103,482	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	222,103,482	267,357,068
Total Assets		5,985,190,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,985,190,029	4,763,044,702
Liability																												
Fund Account	2000	1,792,529,388	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,792,529,388	1,481,350,229
Reserve:	2020		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Statutory Reserve Fund	2020.007	199,169,934	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	199,169,934	164,594,472
Loan Loss Provision Fund	2020.001	122,061,515	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122,061,515	80,968,138
DMF Reserve	2020.005		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
KGF Reserve	2020.008		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing Loan Fund	2020.009		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan From (PKSF,Bank and Others)	2030	2,034,649,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,034,649,557	1,597,782,441
Loan From Others Source	2070		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security	2080	13,240,405	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,240,405	10,098,711
Members Saving Account	2090	1,478,965,854	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,478,965,854	1,164,031,115
Risk Mitigate/Micro Insurance Account	2100	179,975,411	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	179,975,411	131,462,055
Provision for expenses	2110	7,815,336	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,815,336	6,485,008
Provision for Interest	2120	75,923,364	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75,923,364	52,232,694
Accumulated Depreciation	2130	68,290,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,290,022	61,719,320
Others Liabilities:	2150		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bills Payable and Others	2150.20	12,569,244	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,569,244	12,320,520
Staff Contribution Fund	2150.22		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liability		5,985,190,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,985,190,029	4,763,044,702

**National Development Programme (NDP)**  
**Project Wise Statement of consolidated Income & Expenditure**  
**For the year from 01 July 2022 to 30 June 2023**

Particulars	Account Code	Micro Finance Programme	Shouhardo III Program	MCBP	RMTP	ERCC (CBF)	ERCCP (CBF)	CREA (MJF)	ECCCP-Flood	VGD	EHCL	LEMP	Monsoon Flood In Bangladesh	MCBP (WFP)	M4C Phase III	CEMBP	EES	S-WASH (PENNY Apple)	BRZJH- Project	DHRNS	UMIMCC	Training Center Lease	Total FY-2022-23	Total FY-2021-22
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
<b>REVENUE</b>																								
Service Charge on Micro Finance with all	4000	1,066,443,587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,066,443,587	776,908,408
Interest on Bank Account and FDR	4020	16,590,295	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,590,295	12,156,131
Donor Grants	4030	33,282,993	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	-	255,742,202	168,610,010
Training Center Lease Income																					480,000	480,000	480,000	400,000
<b>TOTAL REVENUE</b>		<b>1,116,316,875</b>	<b>3,535,368</b>	<b>1,068,665</b>	<b>31,906,902</b>	<b>8,109,665</b>	<b>1,532,308</b>	<b>445,049</b>	<b>62,738,061</b>	<b>365,339</b>	<b>9,216,055</b>	<b>8,060,584</b>	<b>2,804,536</b>	<b>51,274,827</b>	<b>7,292,461</b>	<b>4,615,302</b>	<b>22,349,340</b>	<b>55,088</b>	<b>6,220,075</b>	<b>227,650</b>	<b>641,934</b>	<b>480,000</b>	<b>1,339,256,084</b>	<b>958,074,549</b>
<b>EXPENDITURE</b>																								
Salary, Allowance & Other Facilities:	3000																							
Salary, Allowance	3000.001	343,764,337	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	343,764,337	266,515,759
Financial Expenses:	3010																							
Interest On Member Savings	3010.005	101,801,714	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101,801,714	82,426,555
Interest On Staff Security	3010.02	648,193	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	648,193	464,587
Service Charge Paid to Others	3010.025	107,560,065	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107,560,065	77,114,498
Training, Workshop & Seminar	3050.001	2,736,753	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,736,753	1,647,965
General Admin Expenses:	3090																							
Travelling & Conveyance	3090.001	18,779,547	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,779,547	10,725,071
Fuel	3090.002	9,970,651	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,970,651	5,373,511
Office rent	3090.003	11,978,285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,978,285	9,786,792
Electricity bill	3090.004	2,666,385	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,666,385	2,464,937
Postage & Telegram	3090.005	1,341,141	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,341,141	1,085,741
	3090.006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charge & Comm.	3090.007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office Maintenance	3090.009	6,015,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,015,154	4,650,298
Entertainment	3090.01	1,862,971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,862,971	1,156,819
Legal Charges & Commissions	3090.011	980,470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	980,470	810,653
Paper & yearicals	3090.012	624,933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	624,933	46,753
Printing & Stationary	3090.015	5,493,558	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,493,558	4,549,126
Insurance Premium Vehicles	3090.017	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit fees & Credit Rating Fees	3090.018	343,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	343,000	257,625
LLPE	3090.019	41,093,377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,093,377	14,663,063
Depreciation Expenses	3090.021	8,193,514	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,193,514	5,728,237
Advertisement with publicity	3090.022	452,480	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	452,480	254,488
Tax and Vat	3090.023	8,215,913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,215,913	9,655,935
Subscription & Donation	3090.024	516,253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	516,253	527,500
Expenses for Group Development	3090.025	20,877	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,877	27,060
Yearly Subscription Fees MRA	3090.026	1,305,046	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,305,046	1,099,773



Particulars	Account Code	Micro Finance Programme	Shouhardo III Program	MCBP	RMTP	ERCC (CBF)	ERCCP (CBF)	CREA (MUF)	ECCCP-Flood	VGD	EHCL	LRMP	Monsoon Flood In Bangladesh	MCBP (WFP)	M4C Phase III	CEMBP	EES	S-WASH (PENNY Apple)	BRAZIL- Project	DHRNS	UMIMCC	Training Center Lease	Total FY-2022-23	Total FY-2021-22
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
Micro Finance Fair and NDP Day	3090.027	494,294	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	494,294	105,598
Software-Implementation, Training and Licence	3090.033	1,929,858	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,929,858	1,141,301
Other Expenditure	3991.001	513,639	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	513,639	224,832
Service Charge Rebate A/c (Total)	3991.002	23,514,157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,514,157	12,042,041
EXPENDITURE-A		702,816,565	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	702,816,565	514,546,518
SECTOR-Wise Expenditure for Development Project/Programme:	3995.001																							
Economic Sector	3995.001	-	-	-	10,635,634	-	-	-	-	365,339	-	-	-	-	2,187,739	-	17,879,472	-	-	-	-	-	31,068,184	18,677,486
Social Development Sector	3995.001	20,094,491	707,073	-	10,635,634	-	306,462	89,010	20,877,427	-	-	-	-	10,254,965	-	-	-	55,088	-	-	320,967	-	63,341,117	34,010,247
Livelihood Sector	3995.001	17,658,098	-	-	-	-	-	-	20,947,947	-	-	-	-	-	-	-	-	-	3,110,038	-	320,967	-	42,037,050	26,553,960
Agriculture Sector	3995.001	9,772,289	2,121,220	-	10,635,634	-	-	-	20,912,687	-	-	-	8,060,584	-	5,104,722	-	4,469,868	-	-	-	-	-	61,077,004	27,890,695
Energy & Environment Sector	3995.001	15,928,331	-	-	-	-	-	-	-	-	9,216,055	-	-	-	-	-	-	-	-	-	-	-	25,144,386	11,962,727
DRR & Climate Change Sector	3995.001	1,241,278	-	-	-	-	1,225,846	-	-	-	-	-	2,804,536	-	-	-	-	-	3,110,037	-	-	-	8,381,697	46,174,482
Right & Governance Sector	3995.001	733,372	707,075	1,068,665	-	8,109,665	-	356,039	-	-	-	-	-	41,019,862	-	4,615,302	-	-	-	227,650	-	-	56,837,630	17,714,521
Institutional Sector	3995.001	2,317,829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480,000	2,797,829	7,957,348
EXPENDITURE-B		67,745,688	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	290,684,897	190,941,465
TOTAL EXPENDITURE (A+B)		770,562,253	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	993,501,462	705,487,983
NET INCOME OR LOSS		345,754,622	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	345,754,622	252,586,566
TOTAL REVENUE		1,116,316,875	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	1,339,256,084	958,074,549



National Development Programme (NDP)  
Project Wise Statement of Consolidated Receipts and Payments  
For the year from 01 July 2022 to 30 June 2023

Particulars	Account Code	Micro Finance Programme	Shouhardo III Program	MCBP	RMTP	ERCC (CBF)	ERCCP (CBF)	CREA (MJF)	ECCCP-Flood	VGD	EHCL	LEMP	Monsoon Flood in Bangladesh	MCBP (WFP)	M4C Phase III	CEMBP	EES	S-WASH (PENNY Apple)	BRAC- Project	DHRNS	UMIMCC	Training Center Lease	Total FY-2022-23	Total FY-2022-22
RECEIPTS:		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
Opening Balance:																								
Cash in Hand		730,623	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	730,623	1,259,467
Cash at Bank		267,357,068	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	267,357,068	324,153,483
Service Charge on Micro Finance with all Interest on Bank Account and FDR	4000	1,009,251,117	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,009,251,117	743,127,551
Donor Grants and Overhead (as per Project/Programme)	4030	475,772	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	-	222,934,981	149,186,366
Training Center Lease Income																						480,000	480,000	400,000
Total Revenue Receipts		1,020,744,437	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	1,243,683,646	898,962,658
Loan From (PKSF, Bank and Others)	2030	1,533,361,547	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,533,361,547	1,152,667,000
Loan From Others Source	2070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff security	2080	3,597,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,597,000	2,033,000
Members Saving Account	2090	943,628,294	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	943,628,294	631,652,454
Staff Security/Risk Mitigate/Micro Insurance Account	2100	81,763,264	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,763,264	61,292,769
Others Liabilities:	2150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bills Payable and Others	2150.2	25,913,163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,913,163	73,274,309
Loan From Project/Intertransaction	2150.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Contribution Fund	2150.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Committee Members Contribution	2150.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DMF General Fund	2150.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service Staff Contribution Fund-SSCF	2150.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Land	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office Building	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fixture	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle	1000.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FDR Savings	1010	133,244,211	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	133,244,211	-
FDR Reserve Capital	1010	194,361,014	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	194,361,014	-
FDR Security Fund	1010	72,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72,000,000	-
Cash at Bank for Savings	1010	93,801,108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93,801,108	-
Cash at Bank for Statutory Reserve	1010	101,445,355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101,445,355	-
Loan to Members	1050	6,866,579,247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,866,579,247	5,053,975,113
Staff Loan Outstanding	1090	1,768,484	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,768,484	2,191,011
Advance	1100	18,470,840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,470,840	24,073,842
Receivable	1120	9,384,235	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,384,235	12,382,131
Stock in printing Materials	1130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to HO - Intertransaction	1150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital Receipts		10,079,317,762	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,079,317,762	7,013,541,629
Total Receipts		11,368,149,890	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	11,591,089,099	8,237,917,237
PAYMENTS:																								
Salary, Allowance & Other Facilities:	3000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Salary, Allowance	3000.001	288,570,408	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	288,570,408	222,725,277
Financial Expenses:	3010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest On Member Savings	3010.01	(30,425)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(30,425)	(181,530)
Interest On Staff Security	3010.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service Charge Paid to Others	3010.03	107,560,065	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107,560,065	77,114,498
Training, Workshop & Seminar	3050	2,534,165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,534,165	1,672,372
General Admin Expenses:	3090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Travelling & Conveyance	3090	18,749,681	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,749,681	10,594,871
Fuel	3090	9,517,691	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,517,691	5,156,429
Office rent	3090	9,642,250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,642,250	7,535,470
Electricity bill	3090	2,666,385	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,666,385	2,450,605
Postage & Telegram	3090.01	1,298,435	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,298,435	1,035,031
Bank Charge & Comm.	3090.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office Maintenance	3090.01	5,731,484	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,731,484	4,373,797
Entertainment	3090.01	1,822,992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,822,992	1,122,452
Legal Charges & Commissions	3090.01	980,470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	980,470	810,953
Paper & yearicals	3090.01	533,733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	533,733	46,618
Printing & Stationary	3090.02	4,913,332	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,913,332	3,896,267
Insurance Premium Vehicles	3090.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit fees & Credit Rating Fees	3090.02	36,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,000	31,500
LLPE	3090.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DMFE/Reserve Fund TC	3090.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Particulars	Account Code	Micro Finance Programme	Shouhardo III Program	MCBP	RMTP	ERCC (CBF)	ERCCP (CBF)	CREA (MIF)	ECCCP-Flood	VGD	EHCL	LRMP	Monsoon Flood In Bangladesh	MCBP (WFP)	M4C Phase III	CEMBP	EES	S-WASH (PENNY Apple)	BRAZIL-Project	DHRNS	UMIMCC	Training Center Lease	Total FY-2022-23	Total FY-2021-22
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
Depreciation Expenses	3090.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	428,949	215,454
Advertisement with publicity	3090.02	428,949	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,706,464
Tax and Vat	3090.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	517,753	527,500
Subscription & Donation	3090.03	20,877	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,877	25,860
Expenses for Group Development	3090.03	1,305,046	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,305,046	1,099,773
Yearly Subscription Fees MRA	3090.03	198,947	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	198,947	29,943
Micro Finance Fair and NDP Day	3090.03	1,696,743	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,696,743	983,524
Software Implementation, Training and Licence	3991	430,467	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	430,467	222,822
Other Expenditure	3991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service Charge Rebate A/c (Total)	3991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Development Expenses-Program	3995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delivery Inputs/Materials/ Equipment for Beneficiaries	3995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SECTOR Wise Expenditure for Development Project/Programme:																								
Economic Sector	3995	-	-	-	10,635,634	-	-	-	-	365,339	-	-	-	-	2,187,739	-	17,879,472	-	-	-	-	-	31,068,184	18,677,486
Social Development Sector	3995	764,142	707,073	-	10,635,634	-	306,462	89,010	20,877,427	-	-	-	-	10,254,965	-	-	-	55,088	-	-	320,967	-	44,010,768	20,201,059
Livelihood Sector	3995	7,411,026	-	-	-	-	-	-	20,947,947	-	-	-	-	-	-	-	-	-	3,110,038	-	320,967	-	31,789,978	25,464,859
Agriculture Sector	3995	3,385,280	2,121,220	-	10,635,634	-	-	-	20,912,687	-	-	-	8,060,584	-	5,104,722	-	4,469,868	-	-	-	-	-	54,689,995	26,576,185
Energy & Environment Sector	3995	19,115,887	-	-	-	-	-	-	-	-	9,216,055	-	-	-	-	-	-	-	-	-	-	-	28,331,942	11,905,727
DRR & Climate Change Sector	3995	-	-	-	-	-	1,225,846	-	-	-	-	-	2,804,536	-	-	-	-	-	3,110,037	-	-	-	7,140,419	46,130,571
Rural & Governance Sector	3995	-	707,073	1,068,665	-	8,109,665	-	356,039	-	-	-	-	-	41,019,862	-	4,615,302	-	-	-	227,650	-	56,104,258	17,228,785	
Institutional Sector	3995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480,000	480,000	6,685,737
Total Revenue Payments		489,801,783	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	712,740,992	516,066,354
Land	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office Building	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fixture	1000	2,508,495	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,508,495	1,466,603
Office Equipment	1000	3,676,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,676,600	3,163,204
Vehicle	1000.01	11,975,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,975,000	3,980,000
FDR Savings	1010	106,300,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106,300,000	1,830,592
FDR Reserve Capital	1010	227,100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	227,100,000	21,827,501
FDR Security Fund	1010	72,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72,000,000	-
Cash at Bank for Savings	1010	162,913,871	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	162,913,871	-
Cash at Bank for Statutory Reserve	1010	157,673,558	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157,673,558	-
Loan to Members	1050	8,188,684,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,188,684,000	6,162,430,000
Staff Loan Outstanding	1090	7,412,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,412,000	3,727,600
Advance	1100	76,782,738	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76,782,738	38,197,038
Receivable	1120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock in printing Materials	1130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to HO-Intertransaction	1150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Petty Cash	1175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan From (PKSF and Others)	2030	1,097,723,685	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,097,723,685	554,728,175
Loan From Others Source	2070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	204,086,759
Staff Security	2080	1,054,966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,054,966	892,870
Members Saving Account	2090	464,273,972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	464,273,972	340,908,592
Security Fund/Risk Mitigate/Micro Insurance Account	2100	2,729,618	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,729,618	2,461,500
Provision for expenses	2110	5,750,759	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,750,759	6,600,706
Provision for Interest on Member Savings(NSSPI)	2110	38,336	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,336	-
Bills Payable and Others	2150.2	66,118,469	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66,118,469	107,362,052
Disaster Management Fund-General Fund																								
Loan From Project (Intertransaction)	2150.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SSCF	2150.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital Payments		10,654,716,067	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,654,716,067	7,453,763,193
Closing Balance:																								
Cash in Hand	1998	1,528,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,528,557	730,621
Cash at Bank	1999	222,103,482	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	222,103,482	267,357,068
Total Payments		11,368,149,890	3,535,368	1,068,665	31,906,902	8,109,665	1,532,308	445,049	62,738,061	365,339	9,216,055	8,060,584	2,804,536	51,274,827	7,292,461	4,615,302	22,349,340	55,088	6,220,075	227,650	641,934	480,000	11,591,089,099	8,237,917,237

