



**NATIONAL  
DEVELOPMENT  
PROGRAMME**

[www.ndpbd.org](http://www.ndpbd.org)

**ANNUAL REPORT  
2023-2024**

# ANNUAL REPORT

## 2023-2024

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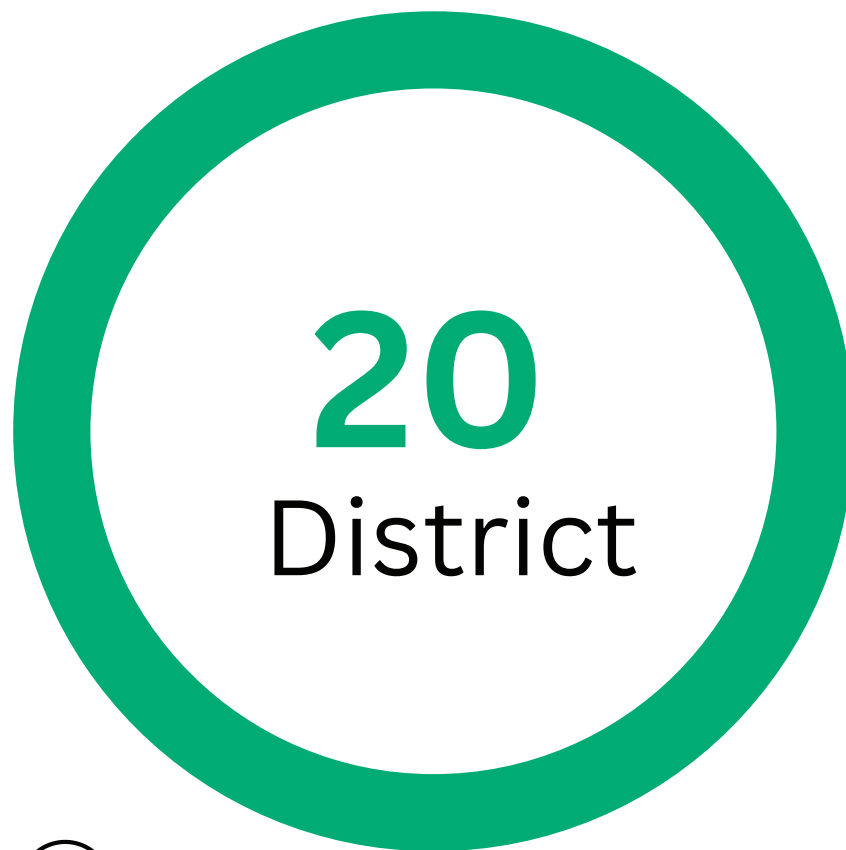
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# Acronyms

ASA	Advocacy and Social Accountability
CREA	Community-based Resilience, Women's Empowerment and Action
CSP	Credit Support Programme
DHRNS	Defending Human Rights through Network Strengthening
DRR	Disaster Risk Reduction
DMP	Disaster Management Project
ECCCP	Extended Community Climate Change Project
ERCC	Enhance Resilience towards COVID and Consequences
ERCCP	Enhance Resilience Capacity of the Climate-Induced People
GO	Government Organization
HSP	Health Service Programme
IRM	Integrated Risk Management
ICVGD	Investment Component of Vulnerable Group Development
LICHSP	Low Income Community Housing Support Project
LRMP	Livestock Risk Mitigation Programme
LTC	Loom Training Center
MCBP	Mother and Child Benefit Programme
MRA	Microcredit Regulatory Authority
M4C	Making Markets Work for the Chars
NADCC	Nasima-Alauddin Diagnostic and consultation Center
NDP	National Development Programme
NGO	Non Governmental Organization
NTI	NDP Technical Institute
PKSF	Palli Karma Sahayak Foundation
RAISE	Recovery and Advancement of Informal Sector Employment
RMTTP	Rural Microenterprise Transformation Project
SDL	Sanitation Development Loan
S-WASH	Sustainable access to safe Water and Strengthen Hygiene practices
SEIP	Skills for Employment Investment Program
SEP	Sustainable Enterprise Project
SRSP	Shock Responsive Social Protection
UN	United Nation
UMIMCC	Urban Management of Internal Migration due to Climate Change
VWB	Vulnerable Women Development
WCAP	Water Credit Adaptation Project
WFP	World Food Programme

# Working Area

As of June 2024

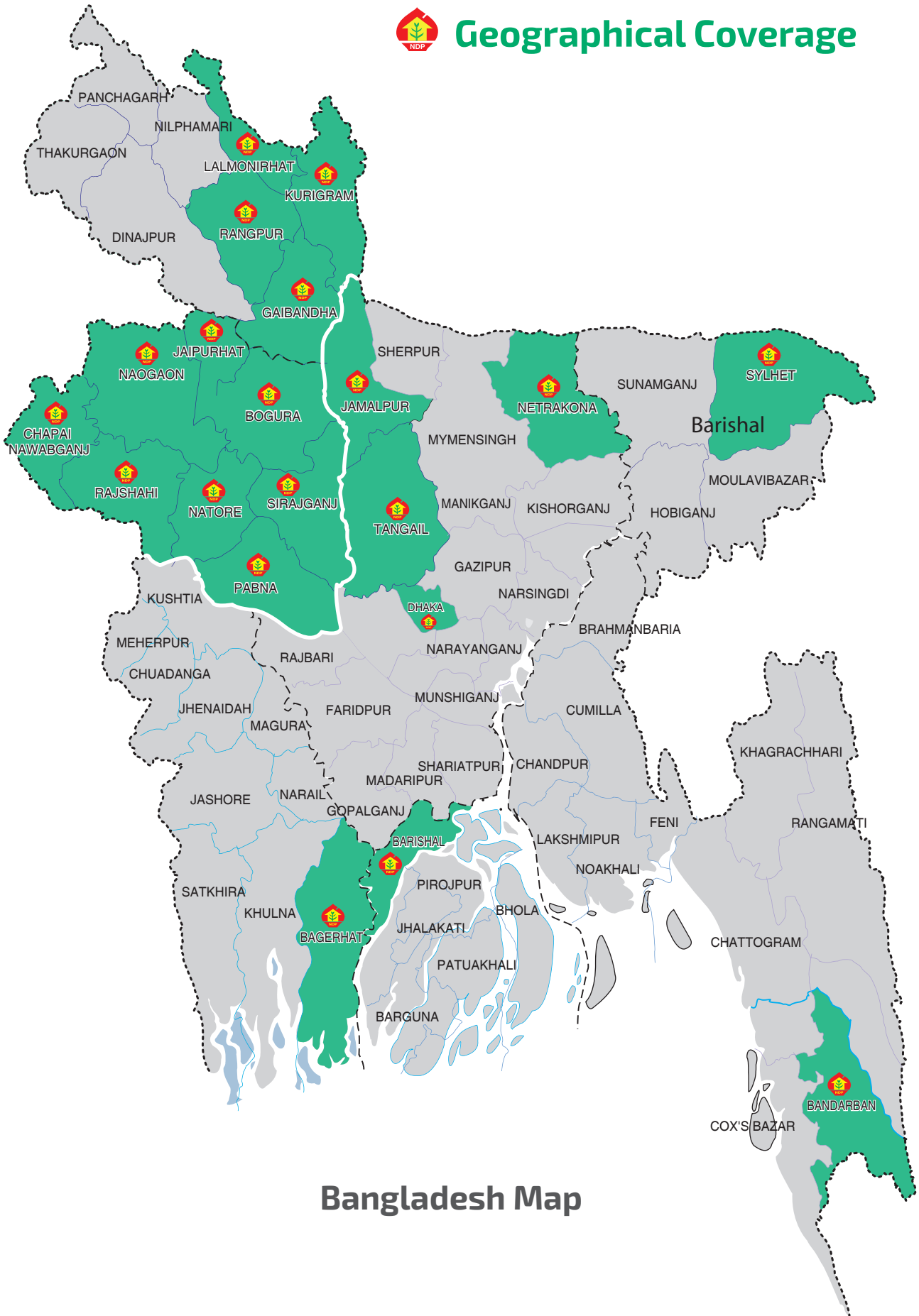


Dhaka, Tangail, Jamalpur, Netrokona, Sirajganj, Bogura, Pabna, Natore, Rajshahi, Chapai Nawabganj, Naogaon, Jaipurhat, Kurigram, Rangpur, Lalmonirhat, Gaibandha, Bandarban, Sylhet, Barishal, Bagerhat





# Geographical Coverage



**Bangladesh Map**

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**Aleya Akhter Banu**

## Message from Chairperson

As we look back on the past year, it is with great pride that the National Development Programme (NDP) presents the Annual Report for 2023-2024. Over the last 33 years, NDP has grown from a small, local initiative into a dynamic organization serving communities across 20 districts in Bangladesh. Our journey, which began in response to the devastating floods of 1990s, has been driven by an unwavering commitment to improving the lives of the most vulnerable populations.

This year, our dedicated team of 1,510 employees and 164 volunteers has worked tirelessly to implement 48 programs and projects across a wide geographical area. These efforts have significantly advanced our mission to promote human rights, good governance, gender equality, and sustainable livelihoods. We have also made considerable progress in aligning our work with the national Sustainable Development Goals, ensuring that our initiatives not only address immediate needs but also contribute to long-term, sustainable change.

Our achievements this year, including the expansion of key programs such as the Mother and Child Benefit Programme, women empowerment through the Vulnerable Group Development initiative, climate resilience and disaster risk reduction, and entrepreneurship and skill development, are a testament to the hard work and dedication of everyone involved with NDP. As we look to the future, we are committed to building on these successes, continuing to serve as a beacon of hope and empowerment for the communities we serve.

I would like to extend my heartfelt thanks to our partners, donors, and the government of Bangladesh for their unwavering support. Together, we will continue to strive for a poverty-free society where every individual can live with dignity, justice, and opportunity.

**Aleya Akhter Banu**  
Chairperson



**Md. Alauddin Khan**

## Message from Executive Director

I am pleased to present the Annual Report for 2023-2024, a testament to the National Development Programme's (NDP) unwavering commitment and resilience in advancing sustainable development across Bangladesh.

Since our inception in 1992, NDP has been guided by the core principles of participation, accountability, and transparency. These values have been the foundation of our efforts, enabling us to achieve significant, impactful results. The dedication of our employees and volunteers has been central to our success, from enhancing livelihoods through agricultural initiatives to empowering women through our diverse social programs.

This year, our focus on capacity building, maternal and child nutrition, agricultural support, gender equality, cash support and disaster preparedness has not only uplifted the socio-economic status of our beneficiaries but has also bolstered the resilience of entire communities. Our work in climate resilience and disaster risk reduction has been especially critical in equipping vulnerable populations to face the growing challenges posed by climate change.

As we look to the future, NDP remains committed to expanding our reach and deepening our impact. We will continue to collaborate closely with our partners, stakeholders, and the government to ensure our programs are attuned to the evolving needs of the communities we serve. Our ultimate vision is a society where poverty is eradicated, human rights are respected, and every individual has the opportunity to thrive.

I extend my heartfelt gratitude to our dedicated staff, volunteers, partners, and the communities we serve. Your trust and collaboration are the driving forces behind our success. Together, we will continue to forge a brighter, more equitable future for all.

A handwritten signature in black ink, appearing to read 'Alauddin Khan', written in a cursive style.

**Md. Alauddin Khan**  
Executive Director



## General Committee



Aleya Akhtar Banu



Md. Asir Uddin



Md. Alauddin Khan



Ms. Tasmeri Hossain Mukti



Md. Nasim Sarkar



Gopal Chandra Ray



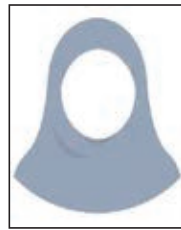
Shibani Rani Ghosh



Md. Sharif Ahmed



Md. Anowar Hossain Khan



Mrs. Nasima Khan



Dr. Zahurul Hoque Raza



Mst. Rukhsana Parvin



Md. Rezaul Karim Rokoni



Mst. Asha Sultana



Kamrun Nahar



Nasima Begum



Md. Shafiqul Alam



Mst. Shirin Ferdousi



Mahbub-a-Khoda Tutul



Sultana Nargis Sarkar



Abu Naim Md. Jubaer Khan



## Executive Committee



Aleya Akhtar Banu  
Chairperson  
July 2023



Md. Asir Uddin  
Vice-Chairman  
July 2023



Md. Alauddin Khan  
General Secretary  
July 2023



Tasmeri Hossain Mukti  
Treasurer  
July 2023



Md. Nasim Sarker  
Member  
July 2023



Shibani Rani Ghosh  
Member  
July 2023



Gopal Chandra Ray  
Member  
July 2023



## Advisory Committee:

Sl. No.	Name	Designation	Profession
01.	Dilruba Haider	Chief Advisor	Ex- Assistant Country Representative UNDP, Dhaka Office
02.	Mr. Joyanta Adhikary	Advisor	Executive Director, Christian Commission for Development in Bangladesh (CCDB)
03.	Md. Shah Alam	Advisor	Joint Secretary (Rtd.)
04.	Md. Shahidul Islam Khan	Advisor	Ex. MP & Lawyer Bangladesh Supreme Court
05.	Dr. Arifur Rahman Siddiqui	Advisor	Programme Officer (Agriculture) Royal Danish Embassy

**NUMBER OF EMPLOYEE:** A total of 1,510 (One Thousand Five Hundred and Ten) employees (Female-581, Male-929) of different categories now working in NDP. Off them, 94 staffs based at NDP's head office. Besides, 164 (female-126, male-38) paid volunteers work in different projects/programs.

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

Staff Category	Male	Percentage	Female	Percentage	Total
Senior level	10	91%	1	9%	11
Mid level	106	90%	12	10%	118
Junior level	780	64%	440	36%	1220
Others	33	20%	128	80%	161
<b>Total:</b>	<b>929</b>	<b>62%</b>	<b>581</b>	<b>38%</b>	<b>1510</b>

**Background:** In the year 1988, there was a devastating flood that engulfed large areas of land and caused huge damage to lives, livelihoods and properties in Bangladesh. Sirajganj district was particularly vulnerable at this time due to its position, situated as it is on the bank of the Jamuna River. A number of national as well as international NGOs came forward to provide support to the flood victims. A group of dedicated local youths, including Md. Alauddin Khan, the Executive Director at present, voluntarily involved themselves with these NGOs in emergency response and rehabilitation operations. Being very close to the harsh realities of the poor people of the area, they realised that merely carrying out relief and rehabilitation operations was not enough. They decided that long term solutions are necessary to support the most vulnerable poor peoples. They also realized that for sustainable development to be successful, programmes with clear goals and objectives that specifically addressed the needs of the community would be necessary. These programmes would require the effective participation of the whole community in planning, management and monitoring processes and be backed up with needs-based credit supports. Future programmes would also need to build the capacity of individuals and communities through technically viable activities in order for true development to take place. They exchanged views with the donor community and received a positive response to their ideas on sustainable development. It encourages them to build a new organization independently and accordingly, on the 1st January 1992 "National Development Programme (NDP)" emerges as an NGO. By virtue of constitution, it is a non-profit, non-political voluntary development organization. The key objective of NDP is to strengthen capacity of the targeted project participants (beneficiaries) and create opportunities to bring them into the mainstream of development. In 2023-2024, NDP had implemented activities of 48 (Forty eight) different programmes/projects and its operational area covers Eight (8) divisions Twenty (20) districts, 71 Upazillas, 448 Unions/Paurashava and Villages 6,478. NDP always places an emphasis on human rights, good governance, gender equality, Social justice, human dignity and livelihood. Through its dedicated efforts for about thirty three years, NDP has become the symbol of hope for the poor people it serves and likes to continue the works for as long as it is needed.

**Legal Status:** NDP is registered with different government and non-government organizations, which are shown in the table below;

Sl. #	Name of Registration Authority	Registration Number	Date of Registration	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
5	European Commission (PADOR) on line	BD-2009-EQE-3006507916	2009	Updated on 11.08.2022
6	Unique Entity ID DUN/UEI	FSD Number INC GSAFSD6048023	20-01-2014	Updated on 17.05.2022

## VISION

A poverty free society where human rights, dignity and social justice be promoted, local capacity built, eliminated gender discrimination and reduced climate change vulnerability.

## MISSION

NDP works with the communities in order to improve socio-economic status, promote gender equality and bring positive changes in the poor, disadvantaged and vulnerable people in the society through close collaboration with government line departments, local government and administration, civil societies, NGOs, private sectors, development partners and other stakeholders.

## GOAL

To evolve as a qualitative and renowned organization through ensuring best use of institutional resources as well as through creativity, professionalism and functional external relationship.

## Objectives:

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

## Core Values and Principles:

NDP respects the values and beliefs of its development partners, and strives to collaborate with them in development interventions that reflect their principles and aspirations. It endeavors to work with those who share their expectations, sincere approach and implementation of its operations. It places win-win dealings with others and has a strong commitment to being responsive to their needs. In all its activities, NDP aims to provide the quality of service that makes a valuable contribution to achieving the shared goals of its partners.

The basic principles of NDP are participation, accountability, transparency, commitment, professionalism, networking and sustainability. NDP also believes that access to information and public services is the basic right of all people in a community.

The organization works with different categories of beneficiaries, mostly the poor and extreme/ultra poor people, the women, Adolescent, children, PWD and minorities; different professionals like-marginal farmers, business-men, small shop keepers, weavers, crafts-men, rickshaw-van pullers etc. The target beneficiaries (project participants) in the micro-finance programme, (core programme) are mostly the women of poor and ultra poor households, having age limit between 15-55 years, and the permanent resident of the locality. Presently NDP has been serving about a total of more than **750,000** project participants (Female 86%).

Division-8; District-20; Upazillas-71; Union/Paurashava-448 and Villages-6,478.

Division	District	Upazilla		# of Union/ Pourashava	# of Village
		Name	Number		
Dhaka	Dhaka	DNCC	01	05	30
	Tangail	Tangail and Bhuapur	02	11	51
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	46	636
	Rajshahi	Godagari, Puthia & Baghmara	03	25	452
	Chapai Nawabganj	Chapai Nawabganj Sadar	01	14	490
	Naogaon	Porsha, Naogaon Sadar, Raninagar and Atrai	04	20	343
	Jaipurhat	Akkelpur, Panchbibi & Khetlal	03	15	374
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>20</b>	--	<b>71</b>	<b>448</b>	<b>6,478</b>

## Programme Strategy:

NDP decides its programme focusing on the need of community people especially the hard to reach poor people, PWD, women and other disadvantaged groups. Strategies for the programmes have been developed considering the gradual empowerment of the partners and stakeholders as well as the optimum use of the local resources and a safe environment for the future generation.

The programme strategies of NDP are always in line with government commitments to development programme and focus on achieving the Sustainable Development Goals (SDGs). Further, the potential of all people are explored and duly acknowledged to support them to fit in the main stream of development. All programmes are considered based on the existing available public and private resources before allocation of own resources. Facilitation supports are provided to establish linkages between the people and the service providers at government and private sectors. Emphasis on reducing people's dependency on development organizations is also a priority. Awareness raising, capacity building, skill development and mobilization of local resources are the main elements of development. Guiding by the Strategic Plan (2018-2023), NDP continue its programmes on seven main development sectors;

## Main act over the year round 2023-2024

### July 2023

**NDP Distributes Sewing Machines to Enhance Livelihoods under Alokito Gram Kormosuchi:** On July 11, 2023, National Development Program (NDP) took another step towards improving livelihoods by



Deputy Director of NDP Abu Naim Md. Jubaer Khan handed over sewing machines

distributing three sewing machines under the Alokito Gram Kormosuchi. The event, held at NDP premises, was led by the Deputy Director of NDP, Abu Naim Md. Jubaer Khan, who personally handed over the machines to the beneficiaries. The recipients had already completed training provided by NDP, equipping them with the necessary skills to utilize these machines effectively. This initiative is part of NDP's broader strategy to enhance the economic stability of marginalized communities by promoting self-employment and income generation. The sewing machines are expected to significantly contribute to improving the beneficiaries' standard of living, aligning with NDP's mission to support sustainable development at the grassroots level.

**Flood Preparedness Drills Conducted Under BRAZH Project in Kurigram:** As part of the Building Resilience to Achieve Zero Hunger (BRAZH) project, a series of flood preparedness and response rehearsals were conducted on July 13, 2023, in Kurigram district. Funded by German Humanitarian Assistance and



Ulipur UP Chairmen Md. Golam Hossain Montu delivering his speech at Mock-drill

supported by the United Nations World Food Programme, these drills were organized in the remote areas of Alga Union, Sahebganj. The exercises included flood warning message dissemination and practical response drills, showcasing how public and private organizations will collaborate to support the community during a flood. This initiative is crucial in enhancing the disaster readiness of the residents, ensuring that both the authorities and the public are well-prepared to handle flood situations effectively, thereby minimizing the impact of such natural disasters on vulnerable populations.

**Cash Grant Distribution Empowers Sirajganj Residents under ERCC Project:** In July 16, 2023, the NDP-ERCC Project, funded by the Climate Bridge Fund (CBF), provided vital financial support to residents of Sirajganj Municipality. The project, targeting six wards with a beneficiary count of 4,205, aims to uplift the socio-economic status of impoverished communities through income-generating activities. A special distribution ceremony was held at M. Monsur Ali



Mayor of Sirajganj Municipality Syed Abdur Rouf Mukta and others presented grant money to beneficiaries Auditorium, where a total of BDT 48,85,000 was handed out to 977 members. The Mayor of Sirajganj Municipality, Sayed Abdur Rouf Mukta, graced the event as the chief guest, while NDP's executive director, Md. Alauddin Khan, presided over the proceedings. This initiative not only provides immediate financial support but also empowers beneficiaries to pursue sustainable livelihood opportunities, thereby enhancing their quality of life.

**32nd Annual General Meeting of NDP Reviews Progress and Sets New Budget:** On July 22, 2023, the 32nd Annual General Meeting of National Development Program (NDP) was held at the head office conference room, where key stakeholders gathered to review the organization's progress and financial performance for the year 2022-2023. The meeting provided an in-depth analysis of 43 ongoing programs/projects, ultimately approving an actual expenditure of BDT 993 crore. Looking ahead, the general committee discussed and



Md. Tauhidul Islam, Deputy Director, Social Welfare-Sirajganj, addresses the audience at the Annual General Meeting 2022-2023

approved the activities plan for 2023-2024, setting a new budget of BDT 1,485 crore to support 45 programs/projects. The event also saw the formation of the new executive council for the 2023-2026 term, with Aleya Akhtar Banu re-elected as President, and Alauddin Khan as General Secretary. This comprehensive meeting not only highlighted the achievements of the past year but also set a clear direction for future initiatives, ensuring the continued growth and impact of NDP's development efforts.

**Inception Meeting Kicks Off Anticipatory Action for Monsoon Floods in Sirajganj:** On July 25, 2023, an Inception meeting was held at the Sirajganj District Commissioner's office to launch the "Anticipatory Action for Monsoon Flood in Bangladesh-2023" project. Organized by the National Development Program (NDP) in collaboration with the World Food Program (WFP), the meeting was a crucial step in preparing the Sirajganj District Disaster Management Committee for the upcoming monsoon season. The Deputy Commissioner of Sirajganj, Mir Mohammad Mahbubur Rahman, presided as the chief guest, while NDP's founder and executive director, Md. Alauddin Khan, led the proceedings. The meeting focused on discussing the project's goals, objectives, and the progress made so far. Additionally, plans for awareness sessions with disaster management committees, imams, and



ADC (General) Sirajganj Gonopoti Ray delivering his speech

volunteers in 48 unions were highlighted, emphasizing the importance of community-level preparedness. This proactive approach aims to equip the district with the necessary tools and knowledge to effectively respond to flood-related challenges.

**NDP Enhances Safety for Weaving Entrepreneurs Under SEP-Loom Project:** On July 27, 2023, National Development Program (NDP) conducted a distribution event under the SEP-Loom Project to provide essential safety and operational materials to weaving entrepreneurs in Sirajganj district. The event saw the distribution of personal protective equipment, including safety masks, gloves, air plugs, safety glasses, and gumboots, as well as first aid boxes, fire extinguishers, waste containers, and tools for sitting laborers. Forty



Deputy Director of NDP Abu Naim Md. Jubaer Khan handed over the necessary materials

entrepreneurs from Sariajganj Sadar, Kamarkhand, and Balekuchi benefited from this initiative. The project aims to improve the working environment and safety of laborers in the weaving industry, ultimately contributing to the sustainability and growth of these small-scale enterprises. This effort reflects NDP's commitment to enhancing the livelihoods of artisans while ensuring their safety and well-being in the workplace.

## August 2023

**Mock Drill for Flood Preparedness:** On August 2, 2023, the National Development Programme (NDP) organized a comprehensive mock drill as part of the "Anticipatory Action for Monsoon Flood in Bangladesh 2023" project. The drill, focused on flood preparedness, showcased various critical activities including flood message dissemination, the setting of flood markers, farmer gatherings, and the use of mosque microphones for early warnings. Additionally, the event covered migration to flood shelters, management of these shelters, cattle management, and essential rescue and rehabilitation efforts. This hands-on exercise brought together flood-vulnerable populations and a diverse array of stakeholders, including service providers, to



Parliament Member for Sirajganj-02 Dr. Habibe Millat delivering his speech at the flood preparedness programme

ensure a cohesive response during actual flood events. The mock drill underscored the importance of community involvement and proactive measures in mitigating the impacts of floods, aiming to enhance resilience and preparedness among the participants.

#### **Gender-Responsive Education Planning Workshop:**

On August 8, 2023, NDP hosted a workshop on Gender-Responsive Education Planning at NDP training center, as part of the ASA Project. Funded by CAMPE, the workshop aimed to align education planning with Sustainable Development Goal 4 (SDG-4), which focuses on ensuring inclusive and equitable quality education for all and promoting lifelong learning opportunities. The session emphasized the need for equal participation of civil society in developing gender-sensitive education policies, planning, and monitoring processes in Bangladesh. Participants engaged in discussions on strategies to strengthen the integration of gender perspectives into education systems, thereby fostering an environment where all individuals, regardless of gender, have access to quality education and learning opportunities. The workshop highlighted the importance of inclusive planning in achieving broader educational goals and enhancing the overall education system in the country.



Executive Director, NDP Md. Alauddin Khan delivering his speech

**Skill Development Certificates Distribution:** On August 16, 2023, the NDP Technical Institute (TI), distributed certificates to 14 participants who successfully completed a three-month-long skill development training course on "Electrical Installation and Maintenance." This initiative, part of the "Enhance Capacity through Skill Training" program, aims to equip individuals with the technical skills necessary for successful employment. During the ceremony, Executive Director Md. Alauddin Khan and Director (Programme) Md. Shah Azad Iqbal presented the certificates to the graduates, acknowledging their dedication and hard work. The program also offers support to these newly skilled individuals in finding employment, whether in wage-based jobs or self-employment. This initiative not only enhances individual capacities but also contributes to the broader



Executive Director, NDP Md. Alauddin Khan distributed certificates to the trainees

goal of reducing unemployment and fostering economic growth through skill development.

#### **Deputy Commissioner Visits MCBP in Bagerhat:**

On August 21, 2023, the Deputy Commissioner and District Magistrate of Bagerhat district, Md. Khalid Hossain, conducted an inspection of the Mother and Child Benefit Program (MCBP) activities in Chitalmari Upazila. During his visit, the Deputy Commissioner observed the distribution of nutritional food to pregnant mothers and engaged in an open discussion with them. This visit was part of an ongoing effort to monitor and ensure the effective implementation of the MCBP, which aims to improve maternal and child health outcomes in the region. The Deputy Commissioner's involvement underscores the importance of administrative oversight in the successful delivery of public health programs and highlights the ongoing commitment to supporting vulnerable populations in Bagerhat through targeted interventions and community engagement.





Deputy Commissioner, Bagerhat Md. Khalid Hossain delivering his speech

**September 2023**

**Orientation on Partnership Development:** On September 3, 2023, NDP began implementing the Water Credit Adaptation Project through its 30 branches, marking a significant step in promoting safe water practices and sanitary toilet usage. To kickstart this initiative, Buro Bangladesh organized an orientation program on Partnership Development at the NDP Head Office. The day-long event featured key discussions led by Md. Alauddin Khan, the Executive Director of NDP, and Md. Serajul Islam, Director of Special Programs at Buro Bangladesh. Both leaders emphasized the importance of partnership in achieving sustainable water management and improving sanitation facilities. The orientation aimed to equip participants with the necessary knowledge and strategies to effectively collaborate and drive the project forward. The session underscored the crucial role of partnerships in enhancing community access to safe water and hygienic sanitation, setting a strong foundation for the project's successful implementation across the branches.



Executive Director, NDP Md. Alauddin Khan delivering speech

**Secretary of Local Government Department Reviews M4C Project's Success in Jamalpur:** On September 17, 2023, Mosammad Hamida Begum, the

Secretary of the Local Government, Rural Development, and Cooperatives Department, conducted an on-site inspection of the ongoing M4C (Making Markets Work for the Chars) project, which is being implemented by the National Development Program (NDP). The visit took place in Char Shishiya village, located in the Sapdhari union of Islampur upazila in Jamalpur. During her visit, the Secretary reviewed various initiatives such as contract crop farming, cow fattening, goat rearing, indigenous chicken rearing, and vegetable farming using seedling methods. Secretary Mosammad Hamida Begum interacted with the beneficiaries and observed the significant improvements in their livelihoods brought about by the project. She expressed her satisfaction with the progress made and commended the NDP and M4C authorities for their dedication and successful execution



Mossammat Hamida Begum, Senior Secretary, Rural Development and Cooperatives presents at a discussion meeting

of the project. The visit was also attended by the Director General of Bogra Palli Development Academy, the Deputy Secretary of the Local Government Ministry, an Assistant Secretary, the Project Director of M4C, and the M4C Team Leader, who all contributed to the insightful discussions during the visit.

**Inauguration of Milk for School Programme:** On September 20, 2023, the Milk for School Program was officially inaugurated as part of the BD Safe Beef and Goat Meat initiative, funded by Heifer International. The inauguration was graced by the presence of Ms. Haewon Lee, Executive Director of Heifer International (Korea), who served as the chief guest. This program is set to be initially rolled out in three schools in Ullapara Upazila, Sirajganj District. Under this initiative, nutritional yogurt will be provided to children three times a week, in collaboration with Grameen Danone. The program aims to address nutritional deficiencies among school children, promoting better health and academic performance. By integrating local dairy products into the school diet, the program also supports local farmers and



Executive Director, NDP Md. Alauddin Khan providing guidance in a school feeding programme

contributes to the sustainability of the agricultural economy. The inauguration marks a significant step in improving child nutrition and fostering community well-being through strategic partnerships.

**Daylong Conference on Climate Resilience:** On September 24, 2023, the Climate Bridge Fund (CBF) organized a daylong conference at Pan Pacific Sonargaon Dhaka, focusing on climate resilience in urban areas. NDP actively participated in the session titled "Climate Resilience: Hands on Experience from Urban Hotspots," which was organized in collaboration with KFW and BRAC. During the conference, NDP shared valuable insights and experiences related to urban livelihoods and climate resilience through a detailed poster presentation. The event provided a platform for various stakeholders to exchange ideas and strategies on how to address the challenges posed by climate change in urban environments. By participating in this conference, NDP highlighted its commitment to building climate-resilient communities and fostering collaborations that drive impactful change. The discussions and presentations from the day will contribute to shaping future initiatives aimed at mitigating the adverse effects of climate change on vulnerable urban .



A group photo from a conference arranged by CBF

**October 2023**

**Celebrating the 33rd International Day for Older Persons 2023:** On October 1, 2023, the National Development Programme (NDP) celebrated the 33rd International Day for Older Persons in Sirajganj under its "Probeen Kollyan Kormoshuchi" initiative. The event commenced with a vibrant rally that traversed the main roads of the locality, drawing attention to the importance of elderly care and respect in society. Following the rally, a discussion meeting was held to emphasize the need for improved services and support for the elderly population. The discussion highlighted the government's commitment to ensuring the welfare of older adults. The event was graced by the presence of Mir Mohammad Mahbubur Rahman, the Deputy



Rally arranged on International Day for Older Persons 2023

Commissioner and Executive Magistrate of Sirajganj District, who served as the chief guest. His presence underscored the importance of collaborative efforts between government bodies and organizations like NDP to enhance the quality of life for senior citizens.

**World White Cane Safety Day 2023 in Sirajganj:** On October 15, 2023, the District Administration of Sirajganj, with support from the District Social Welfare Office and NDP's Disability Program, organized the World White Cane Safety Day 2023. The event aimed to raise awareness about the rights and safety of visually impaired individuals. The day began with a colorful rally that started from the Deputy Commissioner's office, winding through various city roads to highlight the significance of the white cane as a symbol of independence for the visually impaired. The rally was followed by a discussion meeting in the Shahid A.K. Shamsuddin conference room, where key issues concerning the visually impaired community were addressed. Md. Mobarak Hossain, the Additional Deputy Commissioner (Revenue) for Sirajganj, was the main guest, emphasizing the importance of inclusive policies and societal support to empower visually impaired individuals and ensure their safety.



Rally arranged on White Cane Safety Day 2023

**Multi-Dimensional Human Development Training for Trainers:** From October 15, 2023, the National Development Programme (NDP) organized a Multi-Dimensional Human Development Training of Trainers under the Investment Component for Vulnerable Group Development (ICVGD) Phase 2 project, funded by WFP and supported by DWA. The training, held at the NDP office training center, spanned three days and saw the participation of 50 trainees from eight districts within the Rajshahi Division. The training aimed to equip participants with the skills and knowledge necessary to become resource persons who would, in turn, train beneficiaries in various trades under the ICVGD project. The event was inaugurated by the founder and executive director of NDP, Md. Alauddin Khan, who emphasized the critical role of such training programs in fostering human development and empowering vulnerable groups. The participants expressed their eagerness to apply the skills learned in their respective districts, contributing to the broader goals of the project.



Executive Director, NDP Md. Alauddin Khan delivering his speech

**NDP Signs Mou with MRA for NID Data Verification:** On October 18, 2023, a Memorandum of Understanding (MoU) was signed between the National Development Programme (NDP) and the Microcredit Regulatory Authority (MRA) to facilitate data verification through

National Identity Card (NID) registration. This agreement is part of a broader initiative that includes 50 organizations and aims to enable the verification of NID information for approximately 5 lakh clients of various non-governmental organizations. The signing ceremony took place at the MRA conference room, with the Honorable Executive Vice Chairman of MRA, Md. Fasiullah (Grade-1), present as the chief guest. This collaboration marks a significant step towards enhancing transparency and accountability in the microcredit sector. By ensuring accurate data verification, this partnership will help streamline operations, reduce fraud, and improve service delivery for clients. The MoU is expected to strengthen the



MoU signing ceremony between MRA and NDP

overall credibility and effectiveness of microfinance institutions across the country.

**Dialogue Session with Service Providers in Belkuchi Upazila:** On October 19, 2023, a dialogue session was held in the Belkuchi Upazila hall room under the Community-based Resilience, Women’s Empowerment and Action (CREA) project. The session was organized to foster a connection between local women’s teams, men’s teams, the Union Climate Action Group, and the Upazila Agriculture Office. This initiative aimed to strengthen the collaboration between the community and service providers, particularly in the agricultural sector. The session was attended by Upazila Agriculture Officer, Mr. Sukant Dhar, along with project officials who discussed various strategies to enhance agricultural practices in the region. The dialogue focused on empowering women and men from Rajapur and Bardhul unions by providing them with the necessary tools and knowledge to improve their agricultural productivity and resilience against climate change. This session was a step forward in bridging the gap between local communities and service providers, ensuring better access to essential services.



Belkuchi Upazila Agriculture Officer Sukanta Dhar providing guidance at a dialogue session

### Orientation on Good Fisheries Practices in Natore:

On October 22, 2023, an orientation session on good fisheries practices was held in Muktabazar village, Chapila union of Gurudaspur upazila, Natore district. This session was part of the RMTF-Fisheries Value Chain sub-project, funded by IFAD and DANIDA, and supported by the Palli Karma-Sahayak Foundation (PKSF). The orientation aimed to provide 25 local fishermen with comprehensive knowledge on aquaculture, the impact of climate change on fisheries, modern fish farming techniques, and fish disease management. Participants were also educated on soil and water quality in fish farming, food and nutrition security, and social issues related to fisheries. The session was led by an assistant value chain facilitator who emphasized the importance of adopting sustainable practices to ensure long-term success in the fishing industry. The farmers expressed their appreciation for the practical insights and guidance provided, which they believe will significantly improve their farming practices and livelihoods.



A photo from an orientation programme

## November 2023

**Celebrating National Youth Day 2023 in Gurudaspur:** On November 1, 2023, NDP marked

National Youth Day 2023 with great enthusiasm at Moshinda Union in Gurudaspur, Natore, under the ENRICH program. The event gathered a large number of youth and adolescents, both boys and girls, who actively participated in a rally and a discussion meeting. The theme for this year's celebration was "Smart Jubo Samriddho Desh, Bangabandhur Bangladesh," reflecting the aspirations of a prosperous nation inspired by the vision of Bangabandhu. The event was presided over by Shrabani Roy, the UNO of Gurudaspur, with the honorable Member of Parliament for Gurudaspur-Baraigram, Dr. Md. Siddiqur Rahman Patwari (Natore-4), attending as the chief guest. The day was filled with activities that not only celebrated the potential of the youth but also encouraged them to contribute to the nation's development.



Rally on National Youth Day 2023 at Natore

### Inauguration of a Mini Effluent Treatment Plant in Belkuchi:

On November 9, 2023, NDP took a significant step towards environmental sustainability by inaugurating a mini effluent treatment plant (ETP) in Belkuchi Upazila, Sirajganj, under the Sustainable Enterprise Project (SEP-Loom). The ETP, with a capacity of 5,000 liters, is designed to treat industrial wastewater, contributing to the reduction of environmental pollution in the area. The inauguration ceremony was graced by the presence of Afia Sultana Keya, the Upazila Executive Officer of Belkuchi, who officially opened the facility. Other notable attendees included Ms. Tanni, the liaison officer of the loom board, local councillors, leaders of loom societies, local entrepreneurs, and members of the media. This project reflects NDP's commitment to promoting sustainable practices within the local industries and protecting the environment for future generations.



UNO, Belkuchi Afia Sultana Keya delivers her speech at ETP inauguration programme

**Cataract Surgery Camp Brings Sight to the Poor in Chakla Union:** NDP, under its ENRICH program, organized a cataract surgery camp on November 13, 2023, in Chakla Union, providing much-needed medical services to 27 underprivileged cataract patients. The camp was successfully operated by Pabna BNSB with overall guidance from Sirajganj BNSB, highlighting the collaborative effort to combat blindness in the region. Funded by the Palli Karma-Sahayak Foundation (PKSF), the initiative is part of a broader program aimed at improving the quality of life for poor and marginalized communities. To date, 241 patients in Chakla Union



Photo of Cataract Surgery Camp under ENRICH Program

have undergone cataract surgeries through this program, underscoring NDP's dedication to providing accessible healthcare to those in need and making a tangible impact in the fight against preventable blindness.

**Sustainable Farming Support for Marginal Farmers Across Four Districts:** In a collaborative effort with City Bank, NDP distributed essential farming supplies to 2,591 poor and marginal farmers across Sirajganj, Natore, Jamalpur, and Kurigram districts. The initiative, aimed at promoting sustainable farming practices, provided

471 farmers with 237,000 kg of poultry, fish, and cattle feed. Additionally, 2,120 farmers received pesticide boxes for their vegetable and field crops. This distribution, held in November 2023, is a vital part of NDP's strategy to align with the needs of marginalized farming communities, ensuring they have the resources required to foster the sustainable growth of their agricultural practices. By equipping these farmers with the necessary tools, NDP is not only supporting their livelihoods but also contributing to the overall agricultural development of the region.



NDP and City Bank delegates handed over the patrides to deserving beneficiaries

**Certificate Distribution for Care Giving Training Graduates:** On November 22, 2023, the NDP Technical Institute celebrated the achievements of its first two batches of caregiving training graduates under the Skills for Employment Investment Program (SEIP). A total of 40 participants completed the three-month-long residential training, which is designed to provide market-responsive, job-focused, and inclusive education to increase the employability and productivity of the graduates. The certificate distribution ceremony was attended by Md. Alauddin Khan, the founder and executive director of NDP, who personally handed over the



Executive Director, NDP Md. Alauddin Khan distributed certificates to the caregiving trainees

certificates. During the event, Mr. Khan encouraged the trainees to apply the knowledge and skills they gained with professionalism, emphasizing the importance of their contribution to the caregiving sector. This training initiative is part of NDP's broader effort to enhance employment opportunities and improve the livelihoods of individuals in the community.

**Upazila Legal Aid Committee Meeting Addresses Social Issues in Kamarkhanda:** On November 28, 2023, the Upazila Legal Aid Committee of Kamarkhanda, Sirajganj, held a meeting organized by the NDP Gender & Rights program. The meeting, held at the Upazila Parishad hall room, brought together all committee members to discuss pressing social issues, including dowry, women oppression, women rights, village court, and legal aid support for poor and rural community victims. The discussions were aimed at finding



UNO and Upazila Chairmen, Kamarkhanda attended the legal aid committee meeting

effective solutions to these challenges, with a focus on enhancing legal support for the most vulnerable populations. This meeting reflects NDP's ongoing commitment to promoting gender equality and upholding the rights of marginalized groups, ensuring they have access to justice and support in their communities.

**December 2023**

**Staff Capacity Building Through Microfinance Training:** The Microcredit Regulatory Authority (MRA) successfully conducted a 2-day training program for NDP officials, focusing on the "Operation and Management of Microfinance Activities." The training, held on December 1 and 2, 2023, at the NDP's head office training center, aimed to enhance the operational skills and management capacities of the participants. The closing ceremony was graced by the Executive Director of MRA, Muhammad Majedul Haque, who attended as the chief guest. He emphasized the importance of continuous learning and capacity building in the microfinance sector to ensure effective service delivery and sustainable growth. Certificates were



Executive Director, MRA Muhammad Majedul Haque distributed certificates to training participants

distributed to the 31 participants, recognizing their commitment to improving their professional skills. This training is part of a broader initiative to strengthen the capabilities of NDP staff, ultimately contributing to the organization's mission of empowering communities through effective microfinance practices.

**Conference on Financial Services for Marginal Farmers:** On December 2, 2023, a daylong conference titled "Financial Service in the Char Context: Investors' Take on a Sustainable Transformation" was held at Hotel Sheraton in Dhaka. This event was organized under the Making Markets for the Chars (M4C) - Phase 3 project, with the primary goal of boosting investment from various financial institutions to enhance the financial capacity of marginal farmers in the Char areas. The conference saw participation from a diverse group of stakeholders, including traders from different parts of Kurigram and Jamalpur districts and representatives from 20 financial service providers. The discussions focused on identifying and addressing the unique financial needs of the Char farmers and exploring sustainable investment opportunities that could drive long-term economic growth in these underdeveloped regions. The event was a crucial step towards empowering marginal farmers and fostering a more inclusive financial ecosystem in the Char areas.



Executive Director, NDP Md. Alauddin Khan delivering his speech at M4C Conference

**International Anti-Corruption Day 2023 Observed:** On December 9, 2023, NDP, under the Defending Human Rights through Networks Strengthening (DHRNS)



Human chain arranged on International Anti-Corruption Day 2023

initiative, actively participated in the observation of International Anti-Corruption Day in Sirajganj. The event was organized in collaboration with the Sirajganj District Commissioner, Anti-Corruption Commission, and District Corruption Prevention Committee. With the theme "We are united against corruption for the sake of development, peace, and security," the day was marked by a vibrant rally and a discussion meeting. The participants, including community members, officials, and activists, underscored the importance of collective efforts in combating corruption and promoting transparency. The discussions highlighted the detrimental effects of corruption on development and security, urging all stakeholders to remain vigilant and proactive in the fight against corruption. The event reinforced the commitment to uphold integrity and accountability in all aspects of governance and society.

**Education Programme Quarterly Review Meeting:** NDP's Education Programme conducted its quarterly review meeting on December 27, 2023, at the Masumpur Branch office. The meeting brought together educators, administrators, and community representatives to discuss the progress and outcomes of the education centers in 2023. Key topics included the results of the annual examinations, strategies for



A photo of a quarterly meeting

ensuring 100% admission of students from NDP pre-primary education centers to government primary schools, and improving student attendance. The meeting also emphasized the importance of regular home visits by teachers, active engagement with primary school teachers, and the need to address gender issues to ensure quality education for female students. The participants reiterated their commitment to enhancing the educational experience for all children, with a particular focus on those from marginalized communities. The discussions were crucial in setting the agenda for the upcoming year, aiming to provide a more inclusive and effective educational environment.

**January 2024**

**Celebrating 33 Years of NDP's Success:** On January 1, 2023, NDP celebrated its 33rd anniversary, marking over three decades of impactful work. The event, held at the NDP premises, was attended by all general and executive committee members, NDP staff, and well-wishers. The celebration began with a cake-cutting



NDP celebrated 33 years of journey

ceremony, symbolizing the organization's enduring commitment to its mission. Aleya Akhter Banu, the Chairperson of NDP, presided over the event, highlighting the organization's accomplishments and the collective efforts that have driven its success. A discussion meeting followed, where participants reflected on NDP's journey, shared insights, and discussed future directions. The day was a meaningful tribute to NDP's dedication to social change, inspiring continued efforts in the years ahead.

**Master Craftsman Orientation Empowers Future Trainers:** As part of the "Recovery and Advancement of Informal Sector Employment-RAISE" initiative, NDP organized a two-day Master Craftsman orientation on January 3 and 4, 2023. The program aimed to equip master craftsmen with the necessary skills to train youth from low-income households across several upazilas, including Sirajganj Sadar, Kamarkhand, Shahjadpur, Ullapara, and Raiganj. A total of 22 master



Director (CSP) Moslem Uddin Ahmed distributed signboards to the master craftsmen

craftspersons from various technical institutions participated, representing 10 different trades. During the orientation, participants received training bags, first aid kits, and project signboards, ensuring they are well-prepared to deliver high-quality training. This initiative is a crucial step towards enhancing employment opportunities for disadvantaged youth, fostering skill development, and contributing to the economic empowerment of local communities.

**Awareness Drama Highlights Social Issues:** On January 6, 2024, NDP organized an awareness drama



A photo of an awareness drama

under its Gender and Rights program to address critical social issues, including child marriage, violence against women, rape, sexual harassment, illegal divorce, and eve-teasing. The drama was performed in Jhaoil Union of Kamarkhanda Upazila, engaging the community in thought-provoking performances. This initiative, funded by NDP itself, aimed to raise awareness and provoke dialogue on these pressing issues. Over the course of the program, the drama was conducted in 12 populous locations across four unions in Kamarkhanda Upazila, reaching a broad audience. The initiative is part of NDP's ongoing efforts to promote gender equity and protect the rights of vulnerable groups, contributing to a safer and more just society.

**Training of Trainers (TOT) Under VWB Program:**

NDP hosted a Training of Trainers (TOT) session on January 10, 2024, as part of the Vulnerable Women Benefit (VWB) program. The TOT was designed to prepare trainers to deliver life skill development and income generation training across nine modules, targeted at selected beneficiaries of the program. The long-term goal of the VWB program is to significantly improve the socio-economic conditions of poor, disadvantaged rural women in Bangladesh. Through this program, NDP aims to address food insecurity, malnutrition, economic instability, and low social status, empowering women to rise above extreme poverty. The TOT session was a vital component in ensuring the successful implementation of



Director (Programme) Moha. Shah Azad Iqbal delivering his speech

the program's objectives, enabling trainers to effectively support and guide the beneficiaries toward sustainable improvement in their lives.

**Advocacy Workshop Strengthens ERCC Project:**

An Advocacy Workshop was held on January 25, 2024, under the Enhanced Resilience towards Covid and Consequences (ERCC) project, at the Sirajganj Sadar Upazila auditorium. This workshop brought together officials from various government departments within Sirajganj Sadar Upazila to discuss the progress, monitoring systems, and future plans of the ERCC project. The session provided a platform for exchanging views and strengthening collaboration among stakeholders to enhance the project's impact. By



Monoar Hossain, UNO, Sirajganj Sadar delivering his speech at an advocacy workshop



fostering a deeper understanding of the project's objectives and challenges, the workshop contributed to a more coordinated approach in addressing the ongoing consequences of the Covid-19 pandemic and building resilience within the community.

## February 2024

### World Bank and PKSF Delegates Visited SEP Loom

**Project:** On February 5, 2024, a high-profile delegation from the World Bank, led by Eun Joo Allison Yi, visited the National Development Program (NDP) activities



Senior Environment Specialist of World Bank Eun Joo Allison Yi delivering her speech at a views exchange meeting

alongside officials from the Palli Karma-Sahayak Foundation (PKSF). The team had the opportunity to observe the Mini Effluent Treatment Plant (ETP) and other interventions implemented under the Sustainable Enterprise Project (SEP)-Loom project. Their visit primarily focused on assessing measures to prevent environmental pollution within the loom industry in Sirajganj. Following the site visits, the delegation participated in a views exchange meeting at the NDP head office. This meeting allowed for in-depth discussions on enhancing environmental sustainability in the region's industrial activities, emphasizing the importance of collaborative efforts between global institutions and local initiatives to address pressing environmental challenges.

### Cattle Vaccination Camp for Monsoon Flood Preparedness:

On February 14, 2024, a Cattle



Upazila Livestock Officer Md. Didarul Ahsan delivering his speech

Vaccination Camp was organized in the Majbari and Tekani Unions of Kazipur Upazila, Sirajganj District, as part of the Anticipatory Action for the 2024 Monsoon Flood in Bangladesh. Funded by Start Fund Bangladesh and supported by the Start Network, this initiative aimed to protect livestock from diseases during the upcoming monsoon season. The camp provided vaccines and deworming treatments to a significant number of cattle, ensuring the health and resilience of livestock in these flood-prone areas. By focusing on preventative measures, the program seeks to mitigate the potential impact of floods on rural livelihoods, highlighting the importance of proactive disaster management and community-based interventions.

### Start Network Delegates Review NDP Emergency

**Activities:** On February 22, 2024, delegates from the Start Fund, including Anna Farina, Head of Crisis Anticipation and Risk Finance, and Shofiu Alam, Project Coordinator of Start Fund Bangladesh, visited the emergency activities implemented by NDP as part of the Anticipatory Action for the 2024 Monsoon Flood in Bangladesh. During their visit to Kawakola Union in Sirajganj Sadar Upazila, the delegation inspected the installation and repair of tube wells and latrines at the community level. They also engaged with local residents to discuss the project's activities, including



Anna Farina, Head of Crisis Anticipation Risk Finance during a discussion with the beneficiaries

awareness meetings and livestock vaccination efforts. The visit emphasized the importance of proactive measures in disaster preparedness and the critical role of community involvement in ensuring the success of such initiatives.

### Adolescent Mini Marathon Promotes Health and

**Well-being:** A mini marathon with the theme "Medha O Monone Sundar Agami—A Beautiful Future with Intellect and Mind" was organized on February 23, 2024, in Raiganj Upazilla, Sirajganj. The event, part of a broader program focused on adolescents, saw enthusiastic participation from both boys and girls in the community. The marathon aimed to promote physical fitness, mental well-being, and a sense of healthy competition among the youth. Top performers in the marathon were awarded, encouraging continued



A photo of a mini marathon

participation in such positive activities. This event highlights the importance of engaging young people in physical activities that contribute to their overall development and well-being, fostering a healthier and brighter future for the next generation.

**Farmer’s Day Observed with Focus on Livestock Innovation:** The Livestock sector under the Integrated Agriculture unit of NDP celebrated Farmer’s Day on February 25, 2024, at the Sialkol branch. The event saw the participation of around one hundred small and large farmers who gathered to learn about the latest advancements in livestock farming. A key highlight of the day was the introduction of the newly invented BAU



A photo of Farmers Day

chicken, which promises to be a game-changer for local poultry farmers. This new breed offers higher productivity and better resilience to diseases, providing an opportunity for farmers to enhance their income and food security. The event served as an important platform for knowledge sharing, fostering a sense of community among the farmers while promoting innovative agricultural practices.

**Cash Grant Support Distributed to Climate-Affected People:** On February 28, 2024, the Enhance Resilience Capacity of the Climate-Induced People (ERCCP) project, funded by BRAC-CBF and supported by KFW, provided cash grants to vulnerable communities in Sirajganj. The distribution ceremony was presided over by the Mayor of Sirajganj Municipality, Syed Abdur Rauf

Mukta, with the honorable Member of Parliament for Sirajganj-02, Jannat Ara Talukdar Henry, attending as the chief guest. The cash grants aim to support families affected by climate-induced challenges, helping them to rebuild and strengthen their resilience. This initiative underscores the critical role of financial assistance in empowering communities to adapt to and recover from the adverse effects of climate change, ensuring a more secure and sustainable future.



Parliament Member for Sirajganj-02 Dr. Jannat Ara Talukder handed over cash grant support to beneficiaries

**March 2024**

**MCBP’s Staff Orientation and Refresher Workshop:** On March 7, 2024, an orientation and refresher workshop was held for the staff of the Mother and Child Benefit Programme (MCBP). The event was led by ABM Shazzad Hossain, Director of NDP and the program's focal person, who emphasized the need to enhance the quality of activities implemented within the program. In addition to routine tasks, staffs were encouraged to focus on continuous improvement to achieve better outcomes for beneficiaries. The session was also attended online by Mamunur Rashid, Program Policy Officer of the United Nations World Food Programme, who contributed valuable insights into the program's ongoing initiatives. This workshop was a vital step in ensuring that staffs are equipped with the latest knowledge and strategies to effectively support mothers and children within the community.



Director of NDP ABM Shazzad Hossain delivering his speech on an orientation programme

**Health and Nutrition Awareness through Drama:** On March 4 and 5, 2024, the NDP implemented BD Safe



A photo of an awareness drama

Beef and Goat Meat Program organized a two-day health and nutrition awareness campaign using drama as a medium. The event, funded by Heifer International, was brought to life by the traditional Gambhira group of Chapai Nawabganj through their engaging Gambhira songs. Held in Ullapara upazila with the support of Jamuna and Bangala Madhumati Mahila Samabay Samity, the program aimed to educate the community on safe meat consumption practices. The use of drama as a tool for communication helped convey important health messages in an accessible and entertaining manner, reaching a wide audience and promoting better nutrition habits within the community.

**PKSF Delegation Visits NDP RMTD-Dairy & Meat Project:** A delegation from the Palli Karma Shahayok Foundation (PKSF) conducted a comprehensive visit to



Dr. Akanda Md. Rafiqul Islam, Senior General Manager (Prog) of PKSF and other officials during visits

the NDP RMTD-Dairy & Meat subproject on March 8, 2024. The delegation explored key components of the project, including the Mama Vagne meat processing plant, Smart Agro Park, vaccine hub, and telemedicine center. They also visited the Sadek Khan Ghee and Doi, Tomij Uddin Mistanno factory, and various dairy farms and processing enterprises. The PKSF team expressed deep satisfaction with the significant progress made by the project in its early stages, highlighting the innovative mechanization initiatives in the dairy sector. The visit underscored the project's potential to transform the dairy and meat industry, with both NDP and PKSF officials present to witness the achievements and discuss future plans.

**SRSP Project Inception Meeting:** An inception meeting for the Shock Responsive Social Protection (SRSP) and Anticipatory Humanitarian Action for the 2024 Monsoon Flood in Bangladesh Project was held on March 12, 2024, in Shahzadpur upazila, Sirajganj district. The project, implemented by NDP in collaboration with the United Nations World Food Programme (WFP), aims to enhance community preparedness for the upcoming monsoon season. During the meeting, stakeholders discussed strategies for implementing the project effectively, focusing on building resilience and providing timely support to vulnerable populations. The inception meeting marked the beginning of a coordinated effort to mitigate the impact of floods in the region, ensuring that communities are better equipped to handle natural disasters.



Upazila Chairman Professor Md. Azad Rahman delivering his speech at the inception meeting

**Community Leadership Workshop of Gender and Rights Programme:** A daylong workshop on good leadership was held at the NDP office on March 25, 2024, under the Gender and Rights Programme, funded by NDP's own resources. The workshop, aimed at strengthening local governance, featured Sirajganj District Legal Aid Officer and Senior Assistant Judge Zeenat Jahan as the chief guest. Key issues such as child marriage, dowry, violence against women, and women's rights were discussed, along with the roles and responsibilities of village courts and legal aid committees. Participants included union chairmen, police officers, UP members, teachers, marriage registrars, priests, and other local dignitaries. The workshop provided a platform for community leaders to engage in meaningful discussions and collaborate on solutions to pressing social issues, ultimately contributing to the betterment of local governance.



UNO Kamarkhanda Shahin Sultana delivering her speech

## April 2024

### NDP Wins First Place at Livestock Fair 2024: The Livestock Service Week and Exhibition Fair-2024,



A photo of the inauguration programme of the livestock fair

organized by the Animal Husbandry Department and Veterinary Hospital, was a significant event held on April 18, 2024. The event was inaugurated virtually by the Honorable Prime Minister of Bangladesh, Sheikh Hasina, MP. The Livestock Services Week aimed to boost livestock production, create a viable market for dairy products, and encourage small farmers and entrepreneurs to invest in livestock farming. NDP achieved remarkable success, securing first place in four upazilas and second place in one, in the entrepreneurship/organization category. This achievement underscores NDP's dedication to advancing the livestock sector in Bangladesh. The fair also provided a platform for stakeholders to exchange ideas, showcase innovations, and explore opportunities for growth in the livestock industry.

### Participation in National Pension Scheme Fair-2024:

The National Pension Scheme Fair-2024, organized by the National Pension Authority and Rajshahi Divisional Administration, was successfully held on April 19, 2024, at the Shilpakala Academy premises in Rajshahi district. The event aimed to promote awareness and participation in the national pension scheme, ensuring



UNO Sirajganj Sadar with NDP officials at NDP Stall

financial security for the citizens of Bangladesh. NDP represented Sirajganj Sadar and Kamarkhanda upazilas, with separate stalls managed by the respective UNOs of the regions. The fair provided an excellent opportunity for participants to learn about the benefits of the pension scheme, engage with experts, and explore the various options available to secure their future. The active participation of NDP highlighted its commitment to contributing to the welfare and financial stability of the community.

### Strengthening Farmer-Retailer Relations of NDP-Feed:

On April 22, 2024, NDP-Feed organized a daylong joint meeting with farmers and retailers at Panchosharotia village in Sirajganj Sadar Upazila. The meeting aimed to improve the quality of cattle feed, expedite the delivery of animal feed to farmers, and enhance the overall quality of services provided by NDP-Feed. The event saw active participation from farmers and retailers, who provided valuable feedback on various issues. This initiative is part of NDP-Feed's ongoing commitment to supporting the agricultural sector by ensuring that farmers have access to high-quality feed and services. The meeting also served as a platform for open dialogue and collaboration



Farmers Day organized by NDP Feed

between stakeholders, fostering stronger relationships and mutual understanding.

### Inauguration of a Model Slaughterhouse:

A model safe animal slaughterhouse, funded by IFAD through PKSF under the NDP-RMTP project, was officially inaugurated on April 25, 2024, at Pipulbaria Bazar. The inauguration was led by District Livestock Officer Dr. Md. Omar Farooq and presided over by Sirajganj Sadar Upazila Parishad Chairman Mohammad Riaz Uddin. The RMTP project aims to ensure the provision of safe meat for consumers while promoting the business development of meat traders with a focus on health and safety. The newly inaugurated slaughterhouse is expected to play a crucial role in maintaining environmental hygiene and providing safe meat to the community. This initiative reflects NDP's ongoing efforts to enhance food safety and public health standards in Bangladesh.



Slaughterhouse inaugurated by DLO Sirajganj  
Dr. Md. Omar Faruk

**Observed National Legal Aid Day 2024:** NDP's Gender & Rights program, in collaboration with DHRNS, observed National Legal Aid Day 2024 on April 28, 2024, with the theme "Smart Legal Aid, Smart Bangladesh - Bangabandhu's Bangladesh." The event was marked by a rally and a discussion session, highlighting the importance of legal aid in ensuring justice for all. The observance aimed to raise awareness about the availability of legal aid services and to encourage citizens to seek help when needed. By



Rally on National Legal Aid Day

promoting access to justice, NDP and its partners are working towards building a more equitable society where everyone can exercise their legal rights. The event also emphasized the role of smart legal aid in achieving the vision of a "Smart Bangladesh" as envisioned by Bangabandhu.

**Empowering Women through Alternative Crop Training:** Under the Community-Based Climate Resilience and Women Empowerment (CREA) project, funded by the Swiss Government in collaboration with the Manusher Jonno Foundation (MJF), a two-day training session on alternative crop and integrated agriculture was held on April 28 and 29, 2024. The training, inaugurated by Belkuchi Upazila Executive Officer Afia Sultana Keya, aimed to empower women and promote sustainable agricultural practices. Participants were trained in alternative crop production techniques and integrated farming methods that enhance resilience to climate change. This training is

part of NDP's broader efforts to support women's empowerment and ensure food security through sustainable agricultural practices. The initiative also highlights the importance of community-based approaches in addressing the challenges posed by climate change.



UNO Belkuchi Afia Sultana Keya delivering her speech at an integrated agriculture training programme

**NDP Purchases New Office in Dhaka** NDP has recently expanded its operations with the purchase of a new office building in Dhaka. The 6-story building, located at House No. 379, Road No. 06, Baitul Aman Housing Society, Adabar, Dhaka-1207, was purchased for BDT 15 crore using NDP's own funds. The new office, situated on 5.5 katha of land, will serve as the central hub for NDP's activities in Dhaka, enhancing the organization's ability to manage and coordinate its programs more effectively. Previously, NDP operated from a flat on the 6th floor of the Vertex Prominent building in the Mohakhali area. The acquisition of the new office marks a significant milestone in NDP's growth and reflects the organization's commitment to expanding its impact and outreach across Bangladesh.



NDP Dhaka Office

**May 2024**

**Free Health Camp Under ENRICH Programme:** A successful free health camp focusing on gynecology, medicine, and cardiology was held on May 05, 2024, under the ENRICH Programme at Moshinda,



Health camp under ENRICH Programme

Gurudashpur, Natore. The camp provided much-needed healthcare services to 162 patients from the local community, offering cost-free consultations and medical support. Of the attendees, 45 patients received specialized care in gynecology, 50 in general medicine, and 67 in cardiology. This initiative under the ENRICH Programme is a testament to NDP's commitment to improving healthcare accessibility in underserved areas. The health camp not only addressed immediate health concerns but also raised awareness about ongoing health needs within the community. By providing these essential services, the camp contributed to the overall well-being of the local population, ensuring that even those in remote areas have access to quality healthcare.

**Views Sharing Meeting with District Disaster Management Committee:** On May 07, 2024, NDP organized a significant views-sharing meeting with the District Disaster Management Committee (DMC) at the Shahid Samsuddin Conference Hall, located in the District Commissioner Office, Sirajganj. This meeting was a pivotal step in the initiation of the "Shock Responsive Social Protection (SRSP)" project. The event was presided over by Gonopoti Ray, Additional Deputy Commissioner (General) of Sirajganj, with Md. Tafazzal Hossain, the honorable Deputy Director of Local Governance, Sirajganj, serving as the chief guest.



Director of NDP ABM Shazzad Hossain delivering his speech at the inception meeting

The presence of District Relief and Rehabilitation Officer Md. Aktaruzzaman added further significance to the meeting, where discussions focused on the effective implementation of SRSP in the region. The project, funded by the United Nations World Food Programme (WFP), aims to enhance the community's resilience against shocks and disasters. The meeting provided a platform for key stakeholders to exchange views on strategic approaches and collaborative efforts for disaster management and social protection.

**International Mother's Day Observation 2024:** In observance of International Mother's Day 2024, NDP, under its ENRICH Program, organized a significant event on May 12 in Chakla Union, Bera Upazila, Pabna District. Mother's Day, celebrated globally on the second Sunday of May, served as an opportunity to bring crucial issues to the forefront, such as women's education, health, child marriage, dowry, divorce, and domestic



International Mother's Day celebration under ENRICH Programme

violence. The event emphasized the vital roles that both women and men play in fostering a healthy and supportive society. Discussions were centered on empowering women to take active roles in their communities, highlighting the importance of education and health in combating societal challenges. The observance of Mother's Day in this context not only celebrated motherhood but also focused on creating a more inclusive and supportive environment for women, addressing critical social issues that affect their lives.

**Shishu Niloy Foundation Explores NDP's MIS System:** A five-member delegation from the Shishu Niloy Foundation, led by Deputy Executive Director Md. Asif Ahsan Khan, visited NDP on May 12 and 13, 2024, to explore the organization's Management Information System (MIS). The team was introduced to various activities of NDP, with a particular focus on the software-based MIS operations that support the organization's diverse programs. During their visit, the delegation gained insights into how NDP efficiently manages its MIS to enhance project monitoring and reporting. The visitors emphasized the importance of a



NDP and SNF officials during exposure visits

robust MIS in ensuring the effectiveness of development initiatives. This visit not only showcased NDP's technological capabilities but also opened avenues for future collaborations, where the use of advanced MIS systems could further strengthen development programs and their impact on the ground.

**Japan Embassy Representatives Visit Loom Training Center:** On May 26, 2024, a two-member delegation from the Japan Embassy, including Ishie Hideaki, Second Secretary (Head of Security Section), and Titus Doffo, Consultant for the Grant Assistant for Grass-roots Human Security Project, visited the NDP Loom Training Center. Established with financial assistance from the Grant Assistance for Grass-roots Human Security Project (GGHSP), the center aims to



Japan Embassy representative during visits

train 1,175 loom workers in advanced technology skills. During their visit, the representatives observed the training activities and interacted with the trainees, gaining firsthand knowledge of how the program is enhancing the skills and income potential of loom workers. The delegation's visit underscored the importance of international cooperation in capacity-building initiatives that empower local communities. The training center is a critical component of efforts to improve the livelihoods of loom workers by equipping them with the skills needed to thrive in a competitive industry.

**Disaster Risk Reduction Activities in Kurigram:** From 2016 to 2022, river erosion rendered 14,897 families homeless in the Kurigram District, according to

the District Relief and Rehabilitation Department. In response to this ongoing crisis, NDP, with funding from the World Food Programme (WFP), has implemented Disaster Risk Reduction Action Plans (RRAP) in 14 unions across Kurigram Sadar, Ulipur, and Chilmari Upazilas. These plans, developed through Community Risk Assessment (CRA), aim to mitigate the impacts of natural disasters on vulnerable communities. Key activities include road reconstruction and the raising of household plinths in cluster-based arrangements, all executed through local Union Parishads. These initiatives not only provide immediate relief but also enhance the long-term resilience of communities



Road construction under WFP-DRR Project

against future disasters. The RRAP's implementation demonstrates a proactive approach to disaster management, focusing on sustainable solutions that protect lives and livelihoods in one of Bangladesh's most disaster-prone regions.

## June 2024

**Celebrating World No-Tobacco Day 2024 in Kamarkhand:** World No-Tobacco Day 2024 was commemorated in Kamarkhand Upazila with a strong message to resist tobacco industry interventions and protect children from its harms. Organized by the Upazila administration and the NDP adolescent program, the event carried the theme "Resist intervention from tobacco companies, ensure the safety



At the rally, UNO Kamarkhanda Shahin Sultana was present

of children." The celebration, funded by PKSF, took place on June 2, 2024, and included various activities such as a human chain, essay competitions, and discussion meetings. These activities not only raised awareness about the dangers of tobacco but also encouraged the community to actively engage in safeguarding the future of their children from tobacco's harmful influence.

**World Environment Day 2024 Observation:** On June 5, 2024, Sirajganj District celebrated World Environment



Environment Day observed by NDP and the District Administration together

Day with a focus on land restoration and drought prevention. The event, held at the District Commissioner's office, was marked by the release of balloons and a festoon, symbolizing the commitment to the day's theme: "Shall restore land, prevent desertification, and achieve drought tolerance." The District Environment Office, with the support of the district administration, organized the event, which saw participation from private sector employees, environmental organizations, school teachers, students, NDP representatives, and various NGOs. The collective effort underscored the community's dedication to preserving the environment for future generations.

**ENRICH-Probeen Program's Annual Sports Event:** NDP ENRICH & Probeen programs came together on June 5, 2024, to organize an exhilarating sports and cultural event, bringing together children, youth, adolescents, and the elderly. The event created a unique platform where three generations could share



Prize-giving ceremony under ENRICH Programme

moments of thrill, excitement, and joy, particularly revitalizing the lives of the elderly participants. This gathering not only rejuvenated the spirits of the older generation but also fostered intergenerational bonds. Additionally, 10 Commemorative honors were awarded to the best five sons and five father. The event also marked a special moment as two persons with disabilities were provided with wheelchairs, enhancing their mobility and independence.

**Director General of NGO Affairs Bureau Visits NDP Head Office:** On June 19, 2024, Mr. Md. Saidur Rahman, Director General of the NGO Affairs Bureau (Additional Secretary, Grade-1), paid a visit to the National Development Program (NDP) head office. The visit was marked by a warm reception from the founding executive director of NDP, Mr. Md. Alauddin Khan, who greeted the Director General with floral bouquets and extended post-Eid greetings. During his visit, Mr. Rahman engaged in an insightful exchange meeting with senior officials of NDP. He emphasized the importance of implementing a tree plantation program and encouraged motivating beneficiaries at the grassroots level. Furthermore, the Director General highlighted the need to transform the NDP's Consultation and Diagnostic Center into a critical management hub and a smart, user-friendly hospital.



Executive Director, NDP Md. Alauddin Khan pleased to welcome Mr. Md. Saidur Rahman, Director General of NGO Affairs Bureau

He also called for the widespread implementation of health card services to ensure medical assistance for beneficiaries in the field. Additionally, Mr. Rahman urged increased efforts in anti-tobacco campaigns and stressed the importance of improving the quality of life for the elderly population, advocating for priority services tailored to their needs. His visit reinforced the commitment to multifaceted initiatives aimed at enhancing community well-being.

**NDP Awards Enterprising Farmers:** On June 25, 2024, the NDP's Integrated Agriculture Unit celebrated the success of six enterprising farmers by awarding them for their excellence in agriculture, livestock, and fisheries sectors. The award ceremony recognized three farmers from the agriculture sector, two from





Babul Kumar Sutradhar, DD Agriculture, delivering the chief guest's speech at the award-giving programme

livestock, and one from the fisheries sector, highlighting their innovative contributions to these fields. Each farmer was honored with a crest, cash, and a certificate, reinforcing the importance of entrepreneurship in advancing sustainable agriculture and food security. This recognition not only motivated the awarded farmers but also set a benchmark for others in the community to aspire towards excellence.

**Launch of Monsoon Flood Readiness Initiative 2024**

Kazipur Upazila of Sirajganj District took a significant step towards flood preparedness with the launch of the Monsoon Flood Readiness Initiative 2024 on June 25. Sponsored by Start Ready and supported by the Start Network, the inaugural meeting marked the beginning of comprehensive flood mitigation activities in Natuapara and Chargirish unions. The initiative includes the



Inception meeting with Kazipur Upazila Administration

construction of 35 latrines at the community level, the repair of tube wells, and the organization of five vaccination camps. This proactive approach is aimed at enhancing the resilience of the local community against the annual monsoon floods, ensuring the safety and well-being of its residents.

**UN Delegation Visits Goainghat Upazila to Review Mother and Child Benefit Program**

A high-level delegation from the United Nations World Food Program (WFP) recently visited Goainghat Upazila as part of the ongoing review of the Mother and Child Benefit Program implemented by the National Development Program (NDP). The project, which is being carried out in seven upazilas across the country and two slum areas in Dhaka, aims to improve the

health and nutrition of mothers and children through various interventions. The delegation included Simne Lawson Parchment, the Deputy Country Director of WFP, Hafiza, the Head of Field Operations, and Md. Mamunur Rashid, the Head of Sylhet Field Operations. During their visit, they observed an SBCC (Social and Behavior Change Communication) session at the Union Parishad of East Alirgao Union, where they interacted with beneficiary mothers. The delegation engaged in discussions, answering queries and gaining insights into the program's impact. Local leaders, including East Alirgao Union Chairman Mohammad Nazrul Islam, along with NDP representatives such as Upazila Coordinator Tridip Kumar Chakraborty, Training Officer



Deputy Country Director of UNWFP Simne Lawson Parchment with MCBP beneficiaries

Nutrition Md. Humayun Kabir, and MIS Officer Dwipayan Das, were present to facilitate the visit. The delegation also visited the Union Chairman's office, where they held a productive exchange of views on the program's progress and future steps.

**Probeen Members' Annual Day of Reflection and Celebration**

The Probeen Kallyan Kormoshuchi celebrated its annual day on June 25, 2024, at the premises of Sirajganj Govt. Shishu Parivar in Raipur. The event brought together 65 members who participated in a daylong program filled with reflection, and celebration. This annual gathering provided an opportunity for the members to connect, share experiences, and celebrate their collective achievements over the past year. The event underscored the importance of community and support among the elderly, fostering a sense of belonging and mutual respect.



Assistant Director of Social Welfare, Md. Monirul Islam addressing the audience at Probin Day

## Launching New Program/Project(s) from July 2023 to June 2024:

- A. Promotion and Expansion of Sirajganj Loom & Jute Products through the Common Brand e-boshon & Online Platform eboshon.com:** Starting from July 1, 2023, NDP has been managing eboshon through its own funding. The primary objectives of this initiative include: (a) Supporting the business development of entrepreneurs by delivering handloom, jute, and other products produced in Sirajganj to customers worldwide; (b) Establishing eboshon as the common brand for Sirajganj's handloom and jute products, providing small entrepreneurs access to premium markets; (c) Encouraging the use of natural materials in production; (d) Minimizing environmental pollution throughout the production process; (e) Enhancing the capacity of entrepreneurs to produce eco-friendly, aesthetically pleasing, and comfortable products that blend tradition with modernity; and (f) Assisting young entrepreneurs in developing technical skills and investment capabilities.
- B. Development of Appropriate Technologies for the Production and Marketing of Safe Fisheries and Fishery Products under RMTP:** On July 13, 2023, with financial support from IFAD and PKSf, NDP launched a program aimed at developing appropriate technologies for the production and marketing of safe fisheries and fishery products. The objectives of this program are: (a) Selecting entrepreneurs and increasing productivity; (b) Developing human resources and service sectors; (c) Improving the production of diversified products and promoting their marketing; and (d) Policy advocacy and implementation.
- C. Distribution of Feed and Pesticide (City Bank):** In collaboration with City Bank, the National Development Programme (NDP) has successfully distributed poultry feed, fish feed, cattle feed, and pesticides to 2,591 poor and marginal farmers in the Sirajganj, Natore, Jamalpur, and Kurigram districts. This initiative aligns with our goal of supporting marginalized farming communities and fostering sustainable income growth. The farmers' cooperatives will play a crucial role in implementing the cattle feed distribution program under our careful supervision, ensuring transparency and efficiency. The distribution status across districts and items is summarized in the following table.

Sl.	Description	Date	Area	Quantity	Number of farmers
1	Poultry Feed	July 2023	Nator, Sirajganj	82000 Kg.	164
2	Fish Feed	July 2023	Nator and Sirajganj	115000 Kg.	177
3	Cattle feed	October 2023	Sirajganj	40,000 Kg.	130
4	Pesticide (vegetable and field crop)	November 2023	Sirajganj, Jamalpur and Kurigram	2120 Boxes	2120

- D. Water Credit Adaptation Programme (WCAP):** Launched on August 1, 2023, with support from Buro Bangladesh, this program aims to (a) provide Water Supply and Sanitation (WSS) loans to people living in poverty, and (b) ensure access to safe water and sanitation services.
- E. Investment Component of VGD (ICVGD)-II:** Started on September 7, 2023, with support from the United Nations World Food Programme (UNWFP), this initiative focuses on forming 548 beneficiary groups and providing 35 days of training across six modules to 13,700 participants. It aims to support these beneficiaries in developing business plans, receiving and utilizing cash grants, purchasing productive assets, managing income and expenditure accounts, and reinvesting savings to diversify income sources.

- F. Vulnerable Women Benefit (VWB):** Continuing from the VGD Programme, the Vulnerable Women Benefit (VWB) Programme runs from October 1, 2023, to December 31, 2024. It aims to empower and transform the livelihoods of VWB beneficiaries in Sirajganj Sadar and Belkuchi Upazila of Sirajganj district, with the assistance of the Department of Women Affairs (GoB). The program provides training in self-employment/trade, assistance in opening bank accounts, managing savings, obtaining loans, and participating in food distribution, while also offering awareness training and other support services.
- G. Disaster Risk Reduction (DRR):** Launched on December 1, 2023, with financial support from the United Nations World Food Programme (UNWFP), NDP began implementing disaster risk reduction in Kurigram district. The project aims to (i) systematically mitigate disaster risk in three Upazilas of Kurigram district through a proactive DRR program, (ii) coordinate meaningful engagement with public and private stakeholders, and (iii) ensure sustainable, community-driven initiatives to prepare and implement Risk Reduction Action Plans (RRAP) through Community Risk Assessment (CRA).
- H. Shock Responsive Social Protection (SRSP):** Initiated on January 1, 2024, with support from the United Nations World Food Programme (UNWFP), this project aims to improve food security for chronically flood-affected households in riverine communities in northwest districts by using an Integrated Risk Management (IRM) and Shock Responsive Social Protection (SRSP) approach to build resilience.
- I. Start Ready Risk Pool 2:** Commencing on February 7, 2024, with financial support from Start Fund Bangladesh, this project aims to support 5,300 individuals (2,500 extremely poor and vulnerable households) through unconditional cash grants, and an additional 2,800 individuals through the repair and maintenance of community tube-wells and latrines, ensuring access to safe water and sanitation facilities in Sirajganj Sadar and Kazipur Upazila.
- J. Anticipatory Action 2024 for Monsoon Flood in Bangladesh:** Starting on February 15, 2024, with financial support from the United Nations World Food Programme (UNWFP), this project aims to promote a more effective, timely, and dignified humanitarian response for beneficiaries in anticipation of severe monsoon flooding, enhancing the resilience of flood-affected households in the riverine community of Sirajganj district.
- K. Extended Community Climate Change Project-Drought (ECCCP-Drought):** Launched on March 13, 2024, with the support from the Palli Karma Shahayok Foundation (PKSF), this project aims to increase the resilience of poor, marginalized, and climate-vulnerable communities in drought-prone Naogaon district. Major activities include improving institutional and technical capacities to address climate-induced drought, increasing the availability of surface and groundwater for irrigation and drinking, and creating drought-resilient livelihoods through sustainable agricultural production.

# Priority Sectors





# Social Sectors

Social Development focuses on the need to “put people first” in development processes. Poverty is more than low income – it is also about vulnerability, exclusion, unaccountable institutions, powerlessness, and exposure to violence. Social Development promotes social inclusion of the poor and vulnerable by empowering people, building cohesive and resilient societies, and making institutions accessible and accountable to citizens.

## 1.1 Social development initiatives under Enhance Resources and Increase Capacities of poor Households ENRICH Programme:

NDP had been implementing the holistic socio-economic development programme for 8 years. Social development was one of the major and essential component under ENRICH Project. The project working areas were Mashinda union, Gurudaspur, Natore and Chakla union, Bera, Pabna. The unions had been selected with a view to make those as a model in respect to all sorts of development services and the project was being operating as a support services under the micro-finance programme. Social initiatives under the project include- education for ensuring of 100% enrollment and prevent dropout at primary level; family level health programme for bringing all people specially women, children, elderly people & adolescent in health service that had been able to give people confidence and dependence during crisis period, establishment of ENRICH model house, ENRICH center at ward level, beggar rehabilitation, low cost sanitary latrine (ring-slab) distribution among the poor community, construction/installation of hygienic latrine and HTW in the community places like; religious canters and graveyard.



Tree saplings distributed to local communities under the ENRICH Programme

**Achievement from the initiative:**

- a. Established 12 model enriched house;

**1.2 Social Development Initiatives under Probeen Kallyan Karmosuchi:** View to address the issues of the senior citizen or elderly people, NDP in its own initiatives started a programme named “Probeen Kallyan Karmasuchi” in Sirajganj Pourashava in 2016 and afterward the PKSF come forward to implement jointly a separate programme named “Improve the life standard of elderly people” in Mashinda Union, Gurudaspur, Natore and Chakla & Masumdia Unions, Bera, Pabna. The major objectives of the programme are to endorse human dignity for the old-aged people and assist them with humanitarian, social, financial and welfare aspects.

The older people in Bangladesh are a mixed bag where some need full support for living while others have some sort of ‘resources’ can ‘capacities’ which enable them to live in the society in a decent way. In Bangladesh, the majority of older persons live in rural areas where there is a lack of proper health care services, economic support, and employment opportunities. The main causes of vulnerability of the older population are medical, economic, emotional, and social issues, which are concerns not only for the individual or family but also for the community. The socio-economic changes, industrialization, urbanization, higher aspiration among youth and larger workforce participation among women are gradually breaking the traditional joint family structure. The scenario of support for elderly within family is thus changing with the change of the context. Besides, a rise in women’s experience of emotional and physical violence since the lockdown in Bangladesh indicates a concern about the likelihood of violence against older women too in the present context.

**Major achievement of the program during 2023-2024**

- a. A number of 733 probeen received health care services;
- b. Successfully operated 3 Probeen Sonali Uddog (Tea Stalls);
- c. Linked the elderly people to the GoB social safety net program;
- d. Twelve persons with disability were provide 6 wheel chair as supportive equipments;
- e. A number targeted 4,321 elderly people received recreational facilities through sports & cultural activities, assembling into the social center;
- f. 10,4000 paid for the burial of 52 deceased persons;
- g. 665 elderly people receive health care through 24 satellite health camp;
- h. Developed social center 01; and
- i. Day observation 03 and annual programme 01.

**1.3 Health Service Programme:** NDP was implementing the programme since January 2009, with an objective to promote essential primary health care services to the local village community, especially for the pregnant women, lactating mothers and children of the poor households. Presently, there are 14 (fourteen) centers being operating, twenty under different branch offices of the micro-finance programme and the rest one is under Nasima-Alauddin Diagnostic and consultation centre. The Paramedic regularly conducts sessions on health, hygiene, family planning and nutrition at group level in the morning shift to develop awareness among the community people, conducts sessions with the pregnant women and adolescent girls separately and also visits the households. She also does diabetic test and pregnancy test at field level. Further, regular outdoor services are provided in the centers at afternoon shift. The outdoor services include- patient visit, pre and anti natal care services, minor pathological and routine testing. There are the small medicine shops in each center, where there are the scope for all to get essential medicines with an affordable price (10% less than MRP). The center remains open throughout the office hours for six days a week. In addition, medical camps organized at centers with the assistance of specialized doctors, like-child/medicine specialist, gynecologist, ophthalmologist etc. The programme is being managed with organization’s own fund- the service charges from the micro-finance programme.



Free medicine distribution launched under NDP-Health Programme

Particulars	Number	Particulars	Number
Primary health, WASH, hygiene and nutrition, anti & post natal, adolescent reproductive health etc. awareness court yard session	4623	Organized Health Camp	07
Adolescent health session	459	Contraceptive materials distribution	534
General health service- Patients	12,639	Hygiene napkin distribution	963
Diabetes test	1835	Cheek up during pregnancy period and health service	1,118
Pregnancy session	548	Pregnancy test	313

**Nasima Alauddin Diagnostic and consultation center-NADCC:** Nasima Alauddin Diagnostic and Consultation Center is a social initiative of the National Development Program (NDP) to ensure health facilities for their beneficiaries. With the opening of this 10-bed facility, we are demonstrating our dedication to providing that in need with comprehensive, easily accessible, and high-quality medical treatment.

The Center is meticulously designed to cater to a wide range of healthcare needs, from routine consultations to specialized diagnostic services. Each bed is equipped with state-of-the-art medical technology and comfort-focused amenities, ensuring that patients receive not only precise medical attention but also a compassionate and supportive environment.

The center's services extend beyond just immediate treatment; it offers thorough diagnostic testing, preventive care, and follow-up consultations. Our team of dedicated healthcare professionals, including experienced doctors, nurses, and support staff, work tirelessly to provide personalized care tailored to each patient's unique needs. Whether you are seeking routine check-ups or require more intensive diagnostic evaluations, the Nasima Alauddin Diagnostic and Consultation Center is equipped to offer comprehensive support.

Patients visiting the Center can expect a seamless healthcare experience, marked by efficiency and empathy. The facility is designed to minimize wait times and maximize comfort, reflecting our commitment to patient-centered care. The Center's integration into the community is a testament to the NDP's vision of a healthier, more equitable society, where high-quality healthcare services are accessible to all, regardless of background or economic status.

With a focus on innovation and excellence, the Nasima Alauddin Diagnostic and Consultation Center stands as a beacon of hope and progress. It embodies the transformative power of strategic investment in healthcare infrastructure, underscoring our collective responsibility to foster a healthier future for everyone.



Nasima Alauddin Diagnostic and Consultation Center

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Number of outdoor patient	1097	Health Camp (Community level)	15
Health camp specialist Doctor	10	Refer to other hospital	10
Lab test (X-ray, Pathology, ECG, USG, etc)	965	Other service from hospital	967
Provide ambulance service	35		

**NDP-health care services under ENRICH Program :** NDP had been implementing a program since September 01, 2014 named Enhance Resources and Increase Capacities of poor Households-ENRICH. Under the program health service was one of the most important intervention that consisted with regular household visit and look after old aged, children, women, pregnant mother, adolescent health, give them primary health care, WASH, hygiene & nutrition services; based on requirement refer them to community clinic, Union mother & child health care center, Upazilla or District health complex/hospital is as when as needed. ENRICH health established a static clinic that remain open every day from 02.00 PM to 05.00 PM except holiday for providing health care support to the community people. Organized satellite clinic with MBBS doctor/s and general health camp for specialized health care for diabetic, heart diseases, skin & sex, mother & child health care, cataract operation or other eye treatment in a certain interval so that the community could have access to better health services in their life.

### Major activities under ENRICH health between 2023-2024

Particulars	Number	Particulars	Number
Monthly HHs visit	12,502	Cataract operation	63
Health, WASH, hygiene, nutrition court yard awareness sessions	1,248	Diabetic test	2,190
Health service through 144 Satellite clinic	4,578	Blood grouping	369
Health service through 594 static clinic	5,986	Pregnant & post natal services	10,584
Health services through 8 health camps	1,396	Free Medicine (de-warming tablets, Nutrient particles, Iron & calcium capsules) distribution	1,14,345

#### 1.4 Education Support Programme:

Education Support Programme: National Development Program (NDP) implemented the Education Support Program to reduce dropout rates and enhance education quality for children from low-income families. Targeting underserved urban slums and rural areas in Sirajganj, Pabna, Bogura, and Kurigram, the program provides scholarships, learning materials, and guidance. By creating a supportive learning environment, NDP aims to keep children in school and foster academic success, ensuring that all children, regardless of background, have access to quality education and opportunities for a brighter future.



Director CSP Moslem Uddin Ahmed hands over Education Stipend to beneficiaries

### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Operation of education support centers	21	Operation of Shishu Sawrgo a center for the children with disabilities	1
Scholarship distribution among the poor students in class PSC to Higher education	113	Sports and cultural events for students in 21 center	1 time
Mother & Child gathering	252	Materials distribution to the education 21 support centers	1 time
Various Day observation	4	Distribution of education materials for special child	280

**Education intervention under ENRICH/ Samridhi Programme:** Joint initiatives with PKSF, NDP implemented education support intervention for the poor community children of Class- Baby, I & II with 52 education support centers aiming to reduce dropout from education, increase school attendance with full preparation, provide extra curricula moral education along with regular one. A total of 1,494 children were under umbrella of ENRICH education intervention. 52 teachers for 52 education support centers conducted regular sessions and encourage the students for developing their quality and make them fit for primary school education. The overall progress of each center is reviewed regularly in the parents-teachers monthly meetings conducted by the centers' teacher.

**1.5 Housing Support Programme (HSP):** National Housing Policy was approved by the government of people republic of Bangladesh in 1993 with the prime objective of ensuring housing for all strata of society including the disadvantaged and shelter-less poor people. To contribute to achieve the national objective NDP initiated housing programme, where main activities are stated as follows :

**Housing (GoB) Project:** In Bangladesh, every year many people render homeless due to poverty, river erosion and natural calamities. To reduce the shelter vulnerability of the floating people NDP, had been implementing a pilot project funded by Bangladesh Bank for providing financial support to the rural shelter less people to build their own home with low cost from the year 2003. Objectives of the project were to support low income community people to get loan with easy interest rate to build new house or repairing existing house. The project was covering the geographical area of 113 villages of 15 Unions under Sirajganj and Natore District. Major activity of the program is loan for new house construction @ 5.5%p.a.

Number new house build under the program so far was 67 and the year of 2023-2024.



### Low Income Community Housing Support Programme:

With support from PKSF and the World Bank, NDP implemented the Low-Income Community Housing Support Programme (LICHSP) to assist low-income families in securing affordable loans for building new homes or renovating existing ones. The project is active in 49 villages within Sirajganj Paurashava in Sirajganj district and Ishwardi Paurashava in Pabna district, providing accessible financing to improve housing conditions for underserved communities.



A new dream home handed over to a programme participant under the LICSHSP initiative

#### Progress Status

Sl. No.	Particulars	In 2023-2024	Cumulative
1	Number new house build	631	1160
2	Reconstruction of existing houses	312	837
3	Extension of existing houses	55	105
<b>Total</b>		<b>998</b>	<b>2102</b>

**Abason Development Loan Program:** NDP introduced a new programme for Abason (housing) development from September 2020 objective to support low income community people to get loan with easy interest rate to build new house or repairing existing house. The programme was covering the geographic area of 316 villages under 3 districts (Sirajganj, Pabna and Tangail) through its 21 branches. The programme was financially supported by Palli Karma-Sahayak Foundation-PKSF.

#### Progress Status

Sl. No.	Particulars	In 2023-2024	Cumulative
1	Number new house build	631	1160
2	Reconstruction of existing houses	312	837
3	Extension of existing houses	55	105
<b>Total</b>		<b>998</b>	<b>2102</b>

**1.6 Programme for Adolescent:** View to foster virtues among the adolescent, practicing honesty, morality, values, and norms to build their future life; teach the adolescents to take care for health, safe food and nutrition, adolescence physical and mental health and sense of personality, familial and communal/social neat & cleanliness; guide to the adolescents to be patriot, self dependant, creative, disciplined, courageous, persistent; develop adolescent's leadership, brotherhood, rapprochement, personality to build future leader of the society and the nation as well; teach the adolescents to be entrepreneur, self-employed, savings attitude and business oriented. NDP had been implementing the Program for Adolescent since 2019. The Best practices of the adolescent under the program were preventing early marriage, feeding the poor and vulnerable people, plantation, cleanliness, WASH, response in emergency.



Executive Director Md Alauddin Khan addresses the audience at a key event

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Social and health awareness, leadership development and provide soft skill training	128	Anti-tobacco awareness human chain	04
Cultural and Sports Program	40	Adolescent fair	04
Marathon and Bicycle Rally	04		

### 1.7 Disability and Development Programme:

As a development organization NDP's vision was to build a nation free from exploitation and poverty, achieving equality, good governance, rights and a friendly environment for all. To take vision in the reality NDPs endeavor was inclusive development. Inclusive development means respecting the full human rights of every person, acknowledging diversity, eradicating poverty and ensuring that all people are fully included and can actively participate in development processes and activities regardless of age, gender, disability, state of health and ethnic origin or any other characteristic. Many people in the Bangladesh view disability as a curse and a cause of embarrassment to the family. The prevalence of disability is believed to be high for reasons relating to overpopulation, extreme poverty, illiteracy, lack of awareness, lack of medical care and services. NDP was implementing a project keeping systematic interventions to raise awareness of persons with disabilities at the community level since 2000. Main objectives of the project were to develop social awareness and responsibilities of the people on disability issues and thus reduce discrimination and inequalities against the People with Disability (PWD), which will establish their dignity and rights. Through the survey of the PWDs are classified in to four main categories- physical, visual, hearing & speech and mental. They are encouraged to be organized in self-help groups as their own platform for development and empowerment. Different capacity building trainings are being provided to them. Also, assistive device supports, PRT services, surgical operation for the cataract patients and rehabilitation supports provide to them. Further, they are assisted in obtaining PWD certificate, entitlements and rights. The interested and potentials PWD are allowed to get soft loan supports for engaging them in income generating activities as they can contribute towards family income. The PWD children are assisted in getting access to mainstream school education and they also receive education materials support.



Deputy Director, Social Welfare, Md Tauhidul Islam presents at the 32nd Disability Day celebration

The prevalence of disability is believed to be high for reasons relating to overpopulation, extreme poverty, illiteracy, lack of awareness, lack of medical care and services. NDP was implementing a project keeping systematic interventions to raise awareness of persons with disabilities at the community level since 2000. Main objectives of the project were to develop social awareness and responsibilities of the people on disability issues and thus reduce discrimination and inequalities against the People with Disability (PWD), which will establish their dignity and rights. Through the survey of the PWDs are classified in to four main categories- physical, visual, hearing & speech and mental. They are encouraged to be organized in self-help groups as their own platform for development and empowerment. Different capacity building trainings are being provided to them. Also, assistive device supports, PRT services, surgical operation for the cataract patients and rehabilitation supports provide to them. Further, they are assisted in obtaining PWD certificate, entitlements and rights. The interested and potentials PWD are allowed to get soft loan supports for engaging them in income generating activities as they can contribute towards family income. The PWD children are assisted in getting access to mainstream school education and they also receive education materials support.

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Distribution of education material to the students of Shisu Shawrgoo	02	Nutrition support to the students of Shisu Shawrgoo	12
Scholarship for University education to a disable student	1	A three days training of PRT for the teacher os Shisu Shargoo, social communicators and 14 paramedics	1 Batch
Primary rehabilitation-persons	12	IGA & leadership training to the person with special ability	1 Batch
Free treatment & medicine support for persons with disability	12	Distribution of interest free IGA loan to among the 05 recipients	0.15 Million
Distribution of supportive device to the persons with disability	295	Cultural & Sports program for the persons with disability	1

**1.8 Alokito Gram Karmosuchi:** The initiative of Alokito Gram was NDP's own initiative to create best example from learning of various project/programs which had already implemented or had been implementing under NDP's jurisdiction. Main objective of the program were a. to develop community poor people's financial capacity sustainably through income generating activities-IGA; b. to Meet the nutritional needs of the poor and vulnerable families of the working area; c. to ensure 100% enrollment of school-going children in educational institutions and to prevent dropout from education; d. to work for improvement of the overall education in the working area; e. To create employment for unemployed youth by ensuring proper capacity development training; f. to improve WASH and health system of working area; g. to remove evil of drugs from the working and save



Deputy Director Abu Naim Md Jubaer Khan hands over grant support to deserving recipients

youth & adolescent as future healthy citizen; h. to eradicate early marriage, eve teasing, violence against women, girls and children; domestic violence, dowry from the working area; and i. to develop morality values among the adolescent and young organize various events on sports and culture.

Major activities of the programs were implement activities to develop Comprehensive Homestead (CH), technology transfer to marginal farmer, livestock related activities (rearing of cow, goat, Hen etc), Sanitation, Suitable materials for agriculture and some social issue find out specially VAW and health activities NDP took initiatives to implement a programme by its own finance. The major interventions of the programme are; health & hygiene, capacity building, enterprise development, education, poverty reduction and recreation.

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Capacity building & IGA Training	45	Provide homestead based IGA support	255
Skill development training	40	Installation of new tube-well	3
Provide IGA supports to the potential beneficiaries	1	Education supportive materials distribution among poor students	200
Sanitary latrine distribution	20	Cultural & sports event	1
Construction of tube-well platform	29	Awareness session against dowry, early marriage, VAW, DV, eve teasing and drugs	36
Distribution of winter cloths to the vulnerable	100	Support to poor beneficiaries for general-1 & critical-1 health care	2

### 1.9 Bangladesh Rural water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD):

To improve access to 'safely managed' water supply and sanitation in selected areas of rural Bangladesh; and (b) to strengthen sector institutional capacity for water and sanitation NDP started a new project with the financial support from GoB Asian Infrastructure, Investment Bank (AIIB), and The World Bank (TWB) from July 01, 2022 the main major activities of the project were a. Households loan for water improvement; b. Sanitation and hygiene facilities for household through loan; c. Local entrepreneurs loan for water market development; d. Local entrepreneurs loan for Sanitation and hygiene market development; e. Behavioral changing communication (BCC) campaign; and f. development of WASH market service.

#### Major achievement of the project during the year 2023-2024:

- Installation of a number of 843 double pit latrines;
- Installation of a number of 262 safe water points;

**1.10 Advocacy and Social Accountability-ASA Project:** To ensure inclusive and equitable quality education for all and creating opportunities for lifelong learning; broad objective is strengthening equal participation of civil society in gender sensitive education planning, policy development and monitoring in Bangladesh NDP started a new project with the financial and technical support from Campaign for Popular Education (CAMPE)/OXFAM-IBIS/Global Partnership for Education (GPE) from August 16, 2022. The major Activities of the project were awareness, campaign, meeting/workshop, ELCG platform activation, advocacy, youth led education research etc.

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Quarterly Meeting	08	Day observation	02
Meeting with SMC,PTA, SLIP and SAC Committee	04	Courtyard meeting	10
Workshop on youth forum responsibilities	01	School wise planning meeting	12
Lobbing with local administration	04	Social auditing with Upz	02

**1.11 Sustainable access to safe Water and Strengthen Hygiene practices (S-WASH):** To installation of 80 Shallow Tube well for disadvantage community people access to safe water and hygiene practices with adequate knowledge and behavior for the disadvantaged community; and sustainability of WASH facilities NDP started a new project from April 01, 2023 with the financial support from Penny apple UK.

#### The major activities were-

- Beneficiaries selection;
- Number of 80 Shallow Tube well installation.



## Economic Sector

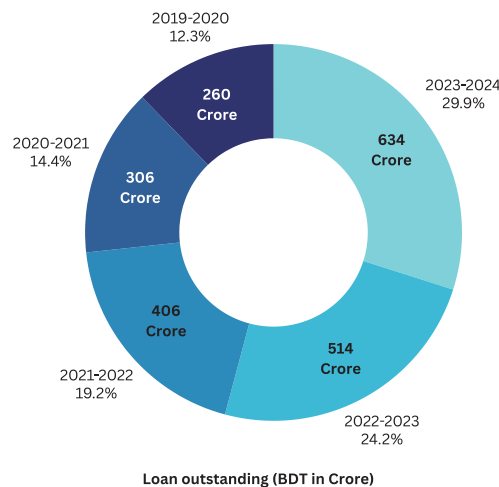
Non-Governmental Organizations or NGOs have become an extensively discussed theme for contribution of socio-economic development in Bangladesh. The NGOs have appeared as the savior of countless number of people without food, cloth, shelters, education and basic health facilities. Bangladesh is one of the top thirteen underprivileged countries. With the record of being the most densely populated country on earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever- increasing population. Hence NGOs in Bangladesh can continue playing the role of catalyst in the attainment of sustainable economic growth and development provided, an enduring, warm and dependable relationship is there between the Government and NGOs where both are working for the benefit of the people with numerable activities. Their main tasks are to organize these people, create awareness in them and make them development oriented. These organizations are working based on the assessed need and demand of the grass root level farmers, youth and women. By involving the beneficiaries directly, they are working within the context of overall national planning for development. Generation of employment in the rural areas can help these people to stay in the community and participate in the development programmes. Access to micro-finance services and promotion of diversified income generating activities can enable the rural women to be employed and contribute in household's income thus reduce poverty.

The Economic Sector of NDP works mainly for micro-finance/inclusive finance and savings. NDP has more than 32 years' experience to implement different sectors off them more than 32 years' in micro-finance sector. In the opening NDP started this programme by its own fund. Late in 2005 NDP becomes partner of Palli Karma-Sahayak Foundation (PKSF). Again in 2007 NDP got own legalities to drive Micro-Finance Programme (MFP) from Micro-credit Regulatory Authority (MRA). The MFP objective is to change livelihoods of the targeted beneficiaries by creating sustainable employment opportunities. The programme's summary descriptions are:

**2.1 Credit Support Programme (CSP):** NDP had been operating its Credit Support Program (CSP) objective to reduce poverty and improvement of livelihoods of the target beneficiaries through sustainable employment generation and economic empowerment since the year 1994. With strong leadership of Executive Director (ED) and responsible management of the programme, CSP maintain its positive growth during the year

2023-2024, 175,068 loans worth BDT 10,298 Million were disbursed at a growth rate of 20% in comparison to 2022-2023 and at the end of the year 2023-2024 total loan outstanding were stand for BDT 6,343 Million with net growth of BDT 1,200 Million (19%). At the same time members' savings outstanding were stand for total BDT 1,898 million with net growth of BDT 420 Million (22%). The programme continues to emphasize responsible lending practices and strict adherence to client protection standards.

NDP had a long experience of operating Credit Support Programme for 30 years (March 1994 to June 2024). Now the Credit Support Programme is being operated in 118 branches under 13 (Thirteen) districts: Sirajganj, Bogura, Natore, Pabna, Gaibandha, Rangpur, Lalmonirhat, Kurigram, Naogaon, Jaipurhat, Rajshahi, Tangail and Jamalpur. There are 21 area offices, 5 zonal offices and 2 divisional offices under the programme. Total beneficiaries of the programme were 1,46,291; 95.6% off them are female. Cumulative loan disbursement under the programme was BDT 54,993 Million and cumulative repayment was BDT 48,650 Million. Repayment rate is 99.76%.



#### Annual growth analysis of Credit Support Programme (CSP) for last three years :

Particulars	30.06.2022	30.06.2023	30.06.2024	Difference	Growth % (2023-2024)
Number of Branches	90	111	118	7	6.31%
Number of Groups/Samities	7,599	5,690	5,707	17	0.30%
Number of Members	117,887	129,568	1,46,291	16,723	12.91%
Savings outstanding (BDT in core)	116	148	189.89	41.89	28.30%
Average savings per Samity (BDT in Lac)	1.53	2.60	3.32	.72	27.69%
Average savings per member (BDT )	9,874	11,415	12,980	1,565	13.71%
Loan disbursement (BDT in core) principal	616	830	1029	199	23.98%
Loan realization (BDT) (principal)	517	721	910	189	26.21%
Loan outstanding (BDT in core)	406	514	634	120	23.35%
Number of Borrowers (excluding support loan)	94,684	105,230	1,19,731	14,501	13.78%
Average Loan outstanding/Borrower (BDT) principal	42,880	48,845	52,977	4,132	8.46%
Overdue Loan Balance (BDT in core)	7.87	7.97	11.86	3.89	(48.81%)
Number of overdue Borrowers	4,659	4,239	5,312	1073	25.31%
Borrower coverage	80.31%	81.21%	81.84	0.63%	0.9%
Loan Recovery-OTR (%)	98.88%	98.99	98.46	-0.53%	-0.54%
Loan Recovery-Cumulative (%)	99.76%	99.80	99.76	-0.04%	-0.04%
Net surplus (BDT in core)	25.26	34.58	48.13	13.55	39.18%

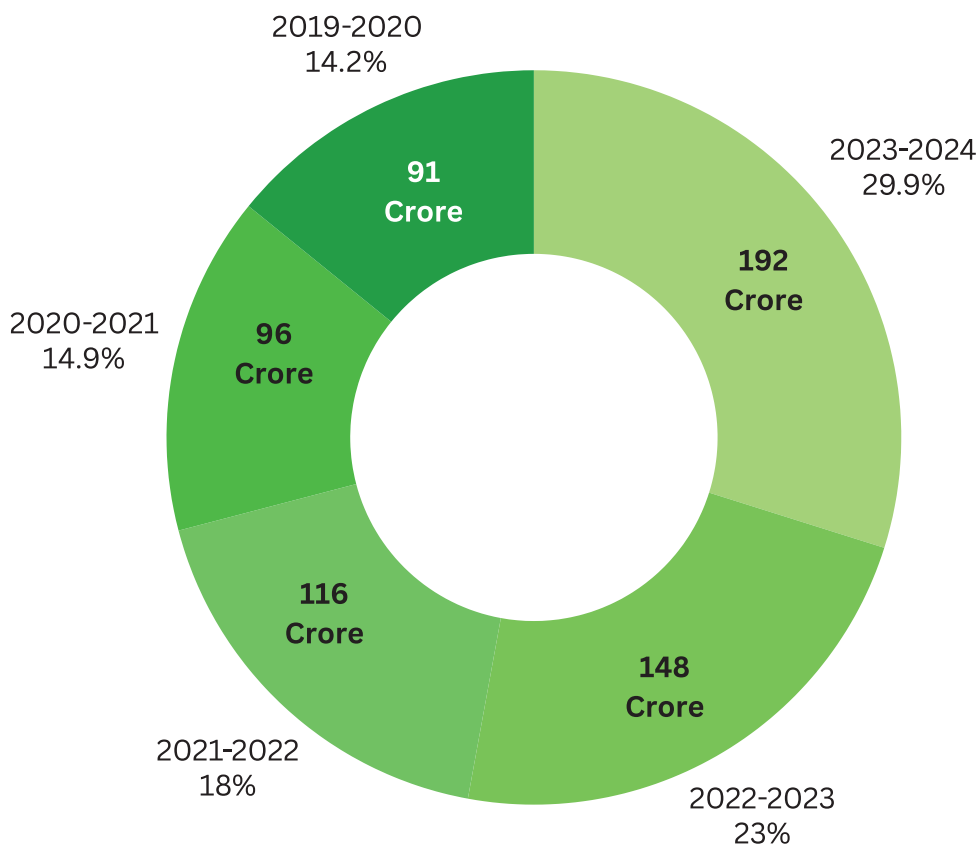
**Transparency and Accountability of the Programme:** With an opinion to be accountable and transparent in service delivery of CSP and create access to information and services of CSP for the beneficiaries, the organization has established 'Citizen Charter' with adequate information on the services and installed bill-boards in front of head office, Zonal Office and branch office premises and the public places. It develops public confidence on Credit Support (Micro-finance) Program-CSP and the beneficiaries now feel much more secured to be affiliated with NDP.

**Major achievements during the year 2023-2024:**

- a. Created a number of 69,372 wage based employment;
- b. Created a number of 92,209 self-employment;
- c. Developed a number of 1,14,971 new rural micro entrepreneurs;

**2.2 Savings:** Deposit or savings was a crucial financial service since it played a significant role in mitigating risks and uncertainty. Households or individuals kept savings for various reasons such as to tackle anticipated or unanticipated emergencies, to accumulate asset and so on. The beneficiaries enrolled under Credit Support programme-CSP were encouraged in savings building to reduce their dependency on credit supports. They made savings following the group norms as well as organizational policy. The staffs along with loan reimbursement also collect the savings during weekly meetings and deposits it to the branch office on the name of the individual beneficiaries accounts. The beneficiaries had the options to withdraw their savings at any time providing that there was the group regulation and no loan outstanding lies with the beneficiary, who wishes to withdraw the savings. In addition, a new savings scheme on the name of NSSP (NDP’s special savings programme) has been introduced in MFP to popularize and promote savings. Under the initiative, the CSP beneficiaries were encouraged in long term savings deposition at the rate of taka 100 or its multiple figure up to as much as a client can deposit for a period of 5 to 10 years with an interest of 10%. The beneficiaries found greater interest to be opening new savings scheme and in the meanwhile total number of NSSP beneficiaries at the end of the year were 23,348.

**Savings Position :** At the end of June 2024 the total savings outstanding is BDT 1898 Million with 1,46,291 beneficiaries in 5,707 groups including BDT 673 Million with 23,348 NSSP beneficiaries.



**Savings outstanding (BDT in Crore)**

**2.3 ENRICH Loan- Family-based Appropriate Financing:** To initiate or improve an individual sustainable IGA for any competent member of a respective family under the selected 2 (Two) Unions NDP implemented family-based appropriate microfinance component with the financial support from PKSF.ENRICH Loan has its 3 (three) types. (a) ENRICH IGA loan is for family members of the selected household who want to run



specific IGA for improvement of family income. Service charge rate of IGA loan is 24 % p.a. declining or monthly 2% p.a. declining. (b) ENRICH Assets Creation loan that is for creation of family assets like; furniture, ornament, homestead, housing etc. and (c) ENRICH Livelihood loan for improvement of livelihood condition of the poor household. The livelihood loan used for tube well & sanitary latrine installation, treatment, stock of food grains for crisis period etc. The rate of service charge was 8% p.a. against both ACL & LIL.

### **Major Achievement during the year 2023-2024:**

- a. Disbursed a total amounting of BDT 18.95 crore IGA loan among the number of 2494 borrowers.
- b. Started a number of 2494 new IGAs by a number of 2494 members.
- c. Crated a number of 2012 self-employments a number of 482 wage based employment.
- d. Improve capacity of a number of 200 entrepreneurs through IGA/entrepreneurship development and management training.
- e. A number of 34 members received amounting BDT 7.11 Lac Assets Creation Loan-ACL and added their own with it BDT 2.5 Lac and created household assets equivalent BDT 9.61 Lac.
- f. A number of 51 members received Livelihood Improvement Loan-LIL amounting BDT 5.10 Lac and added their own with it BDT 1 Lac and spent BDT 6.10 Lac for livelihood improvement like treatment, sanitary latrine etc.

**2.4 Kuwait Goodwill Fund (KGF) Loan:** It is another loan component under Credit Support Programme-CSP for development of agriculture of poor marginalized beneficiaries. Under this product beneficiaries can get up to BDT 50,000 for their agricultural development. Duration of the loan is 6 months where rate of service charge is 2% monthly declining. Total loan disbursement during the period was BDT 641 Million, where maximum loan size was BDT 0.05 Million, the OTR was 99.09% which was slightly increased from 98.37%; At the end of the year 2023-2024 field level total outstanding was BDT 293 Million. Number of overdue borrowers were 145 decreased by 7 from last year 152 with a total of overdue loan amounting BDT =3.43 Million also increased from last year balance of BDT 3.08 Million.

**2.5 Low Income Community Housing Support Project-LICHSP:** NDP was implementing a loan component name Low Income Community Housing support Programme with the financial support from World Bank through PKSf objective to support low income community people to get loan with small interest rate to build new house or repairing existing house. At the end of the year 2023-2024 total beneficiaries under the programme were 694 with a total of BDT 75.59 Million loan outstanding. Current recovery rate is 100%; slightly increased from last year that was 99.36% due to financial instability of Bangladesh as well as all over the world. At the end of the year overdue loan was stand at BDT 0.37 Million with a number of 19 clients. Maximum size of the loan under LICHSP was BDT 0.50 Million where service charge rate against loan was only 12% p.a. declining and loan duration was 5 years.

**2.6 Housing (GoB) Project:** It was another loan component implemented by NDP objective to support low income community people to get loan with easy interest rate to build new house or repairing existing house. Under the component during the reporting year a total of BDT 9.19 Million distributed @ 5.5% interest rate p.a. among the 67 selected beneficiaries. At the end of the Year 2023-2024 total numbers of beneficiaries were 227 with BDT 15.60 Million loan outstanding with a overdue loan of BDT 90,319.

**2.7 Financing under “Sustainable Enterprise Project-SEP” Project:** Financing component of Sustainable Enterprise Project-SEP (Improving the quality production of traditional Bengali clothing by reducing the environmental consequences of loom Enterprise in Sirajganj Project-SEP Loom and Promotion of Environmentally Sustainable Practices in Dairy Business Cluster in Sirajganj District-SEP Dairy) provided financial support to the Loom-MEs and dairy entrepreneurs for their long term financial sustainability in terms of financial and environmental perspective. In the year 2023-2024 NDP disbursed loan amounting BDT 87.94 Million to the selected 676 borrowers. At the end of the year loan outstanding was BDT 66.27 Million with 635 borrowers. A total of overdue loan amounting BDT =2.46 Million with a number of 54 overdue borrowers.

**2.8 Microenterprise Development Programme (MDP):** It was an another loan component to develop financial sustainable Microenterprise related to loom enterprises, dairy farming and pisciculture, where loan pattern was same as Agrosar loan. Under the component in the year 2023-2024 total loan disbursement was BDT= 25.89 Million among 100 loan recipients where current loan realization rate is 100 that was massive increased by .69% than that of last year 99.31; and cumulative 99.42 which was increased by 0.40% as some overdue loan had realized during the year; loan outstanding was BDT 19.25 Million with 238 borrowers.

**2.9 Abason Development Loan Program:** To support to low income community people to get loan with easy interest rate to build new house or repairing existing house, NDP started the Abason loan programme from September 01, 2020 with a flexible interest @ 12% p.a. where maximum loan size was BDT 500,000. The loan component is operating throughout the 131 villages of 4 (FOUR) Upazillas (Sirajganj Sadar, Kamarkhanda, Ullahpara, and Shahjampur) under Sirajganj District through 21 branches. A number of 1,174 beneficiaries received BDT 277.06 Million and at the end of the year a total number of beneficiaries were 1,705 with BDT 325.85 Million of loan outstanding.

**2.10 Probeen Loan Component:** View to address the financial issues of the senior citizen or elderly people, NDP in its own initiatives started a programme named “Probeen Kallyan Karmasuchi” in Sirajganj Pourashava in 2016 and afterward the PKSF come forward to implement jointly a separate programme named “Improve the life standard of elderly people” in Mashinda Union, Gurudaspur, Natore and Chakla & Masumdia Unions, Bera, Pabna. The major objectives of the programme are to endorse human dignity for the old-aged people and assist them with humanitarian, social, financial and welfare aspects.

Intend to involve elderly people with Income Generating Activities-IGA NDP, decided to provide loan support to the capable elderly people with a maximum loan size of BDT 60,000 @ 16% service charge p.a. during the year 2023-2024 total loan outstanding was 0.27 Million with a number of borrowers 21 with zero overdue.

**2.11 Financing under BD Rural WASH for HCD:** It was new component objective to improve access to ‘safely managed’ water supply and sanitation in selected areas of rural Bangladesh; and strengthen sector institutional capacity for water and sanitation. During the year 2023-2024 a number of 1,105 borrowers received amounting BDT 45.89 Million. At the end of the year total loan outstanding was 27.60 Million with a number of 1,296 borrowers with zero overdue loan.

**2.12 Special savings scheme under ENRICH Project:** Saving was one of the methods of capital formation for a household. An asset base was important for a household to lift itself from poverty. Therefore, a special savings scheme had been introduced under the ENRICH for the ultra-poor households. From among them, female-headed households and households with disability members are particularly eligible to join this scheme. Such a household was advised to open a bank account and deposit some money at least BDT 300 per month into it for two years. The amount saved is matched by the PKSF, in terms of grant, at the end of two years, up to a maximum of BDT 20,000 on the condition that the total amount will be used to acquire an asset (e.g. land, farm animals, skill upgrading of household members etc.) in consultation with programme personnel. Such an asset base is likely to help a concerned household to move towards a better and sustainable socio-economic future. During the period such 3 (Three) savers had own savings BDT 72,000; they received BDT 60,000 as matching contribution under this savings scheme, by which they had started micro enterprise of bull fattening with BDT 140,000 that will had bring further benefit. According to the guidance of PKSF, special savings grants were not distributed in the 2023-2024 financial year.

**2.13 RMTP Special ME’s scheme:** The overall objective of the Rural Microenterprise Transformation Project (RMTP) is to increase the income of small and marginal farmers and small entrepreneurs and to ensure food security and the development of family nutrition. Saving is another component of building a sustainable financial status for marginal farmers. Micro entrepreneur have the option to take out loans with an interest rate of 16% for a period ranging from 12 to 30 months, and the maximum loan amount is 50 lacs. Under this project in this fiscal year 2023-2024, total disbursement was 56.96 million among 41 beneficiaries. End-of-year total outstanding was 42.25 million among 41 beneficiaries.



**2.14 NDP Agro Industries Ltd. (NDP Feed):** Having doubled their milk production in the last decade in the most densely populated country in the world, milk producers still cannot meet the increasing demand caused by growing consumption and purchasing power by certain classes of consumers. That leaves the poorest household without access to affordable animal-sourced foods.

The shortage of livestock feeds was one of the primary obstacles to meeting this nutritional demand for livestock owned by poor households. It was the cause of low productivity due to the use of poor-quality crop residues and native grasses to meet the livestock requirements. Smallholder milk producers supply over 80% of the liquid milk in the country, and they were dependent on rice stubble and grass cut from roadsides and public areas such as playgrounds.



NDP Feed Factory begins construction, marking a new chapter in local development

To contribute to minimize livestock feed gap between actual requirement and availability NDP initiated its new venture name NDP Agro Industries Ltd. (NDP Feed) objective of the initiative to increase income for the small cattle farmer by ensuring quality feed through promoting awareness of dealers/retailer. The programme implementation process was factory-dealer-retailer-farmer. The programme is mainly worked for sales and marketing to ensure quality feed. NDP Feed was the highest quality feed in the market. It maintains highest quality standard complied by all government rules. Now the programme NDP Feed had been working in 3 divisions Rajshahi, Rangpur and Mymensingh. It worked for 5 districts (Sirajganj, Pabna, Bogura, Jamalpur and Gaibandha).

#### Major activities under the component of the programme in between 2023-2024

Particulars	Number	Particulars	Number
Production in M.T	1,130	Distributors Meeting	4
Sales in M.T	1,92	Sales Promotional Meeting	4
Distributors Deployment	47	Farms visit	440

**2.15 Promotion and Expansion of Sirajganj Loom & Jute Products through the Common Brand e-boshon & Online Platform eboshon.com:** The project aims to expand the

global market for traditional Sirajganj handloom products by leveraging a unified brand, "e-boshon," and an online platform, eboshon.com. The initiative's primary objectives include developing and managing the common brand "e-boshon" and promoting these products through the online marketplace. By enhancing the digital presence and implementing strategic market promotion activities, the project seeks to increase the visibility and profitability of Sirajganj's artisan products. Additionally, the project focuses on boosting production efficiency, thereby positioning Sirajganj handloom and jute products competitively in the global market.



E-boshon display center set up for showcasing local craftsmanship

Particulars	Number	Particulars	Number
Sample development of loom product	10	Showroom establishment	01
Online market development	01	Promotional activities	01

**2.16 Investment Component of VGD (ICVGD)-II:** The project aims to improve the socio-economic status of poor women from disadvantaged households in rural Bangladesh by providing comprehensive support through a one-time cash grant, capacity building, and business operation assistance. This initiative is designed to empower 13,700 women, enabling them to establish sustainable livelihoods, ensuring food and nutrition security for their families, and helping them transition out of extreme poverty. Key activities include the formation of 548 beneficiary groups, 35 days of training on six subject-based modules for participants, the development of business plans, and guidance on utilizing cash grants effectively to purchase productive assets. Beneficiaries will also be supported in maintaining income and expenditure records and encouraged to make savings for reinvestment in income-generating activities (IGAs), diversifying their sources of income. The project aligns with Sustainable Development Goals (SDG) 1 and 2, targeting the eradication of poverty and hunger, and is funded by the United Nations World Food Programme (UNWFP). It is part of the broader Vulnerable Group Development (VGD) program aimed at enhancing economic opportunities for vulnerable populations.



Successful Upazila-level workshop held under ICVGD 2nd phase project

Particulars	Number	Particulars	Number
Self-help groups with beneficiaries (maximum 25 members base on geographical location)	547	Conducting intensive sessions on capacity building through courtyard meetings of beneficiaries	547
Final verification of bank account and member ID (ICVGD) of beneficiaries (list obtained from directorate of women affairs)	547	Primary and Secondary Level safety net stake holder Identification Workshop (Implementing by UWAO).	8 Upazila
MDHD, EDT, TBT, FLT, MLVS and SBCC Training	547	Economy activation Workshop	8 Upazila
TOT for Local Resource Person(LRP) on Six Modules	06	Public –Private Engagement Coordination Meeting	8 Upazila



# Livelihood Sector

NDP was implementing the livelihood development sector program/project(s) to reduce poverty and inequality by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis and moving toward economic stability, through building strong grassroots networks of the poor.

Agriculture provides livelihood for over 60% of Bangladesh's population. It was pivotal to provide food and income for the rural poor. At the same Time, it was also crucial to reduce agriculture's high population density. Powerful social, economic, and natural forces were driving changes in agricultural systems. The agriculture sector must respond to these forces to improve livelihoods by balancing farm and non-farm activities.

**3.1 Promote Safe Beef and Goat meat brand in Bangladesh:** With the financial support from Heifer International (HI) Bangladesh NDP started a new project name "Promote Safe Beef and Goat meat brand in Bangladesh" on January 01, 2022 and that will be continued till June 30, 2026. Main objectives of the project were i) to focus on safe Beef & Goat production and meet brand developing in market system of Bangladesh. The Cooperative members will be generating Beef & Goat rearing; ii) to bring estimated 70% of the families beneficiaries under beef value chain; and iii) to bring rest 30% for goat value chain with physical input support in form of loans from partner organization. Major Activities of the project were (a) Training on leadership development, business, capacity building & financial management of Cooperative of a number of 175; (b) Number of 50 meeting with local traders, stockholders, Medicine Company, feed company & govt. dept etc.; (c) Number of 1000 genetic disease and vaccination campaign; (d) Develop a number of 550 entrepreneurs; (e) Develop 100 Goat breeding farms; (f) Initiate Artificial Insemination (AI) for breed improvement; and (g) Development of market system.



Senior Heifer officials visit BD Safe Beef and Goat Programme activities

### Major activities under the component of the programme in between 2023-2024

Particulars	Number	Particulars	Number
Enterprise Development & Develop Community Goat Breeding Farms (CGBFs support to Cooperative)- Increase Livestock HH level	11	Facilitate Artificial Insemination (AI) for breed improvement- Increase Livestock HH level	741
Facilitate individual farmers to cultivate fodders- Increase Livestock HH level	500	Power Tiller- for coops business	9
Facilitate awareness and access of gardening through demonstration- Nutrition support to the family	150	Cornerstones Training for SHG members- for motivation	1700
Facilitate public and private actor-led animal health service delivery model- Increase Livestock HH level	48	Bio-Gass Plant- for safe environment	30 HH
Improved Animal Management Training for SHG members- Increase Livestock HH level	775	Advisory committee meeting- for linkage develop to the Coops management committee	38
PIC & PMC meeting (Upzila level)	12	CaLF (Catalysis Local Fund)- Increase Livestock & agriculture in 10556 HH	264,625,000

**3.2 Livelihood under ENRICH/Samriddhi Programme:** Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Their Poverty (ENRICH) is a Holistic approach to alleviate poverty. This is PKSF's People-centric initiative towards achieving sustainable development through establishing human dignity. NDP implemented the programme in Moshinda Union of Natore district and Chakla Union of Pabna district with the financial and technical assistance of PKSF. The project objective is to eliminate poverty promoting sustainable livelihoods through enhancing resources and increase capacities of the poor households.

Under ENRICH livelihood initiative main activities were ENRICH Home with homestead gardening, cow rearing, goat rearing, pigeon rearing, poultry rearing etc.; provide IGA training for undertaking affordable Income Generating Activities; Provide technical support to undertake and effective operation of IGA by utilizing of IGA training and IGA loan; rehabilitation of enterprising member (beggar); house hold assets creation through Assets Creation Loan and Special Savings with matching contribution.

**3.3 Making Markets Works for the Chars-III (M4C-III):** Making Markets Work for the Jamuna, Padma and Teesta Chars (M4C-Phase-III) project is mandated by the Swiss Agency for Development and Cooperation (SDC), Ministry of Local Government, Rural Development and Cooperatives. M4C's was aiming to reduce poverty and vulnerability of char households of northern Bangladesh by facilitating market systems changes that enhances opportunities for income generation.

Due to M4C's effectiveness in benefitting some of the most vulnerable people living in the remotest of the locations in Bangladesh, SDC and GoB have launched a new phase of M4C By 2024, the result of M4C Phase III will be an increase in net additional income of 75,000 char households, comprising of 375,000 women, men and children, by CHF 14.5 million across six districts, i.e. Kurigram, Lalmonirhat, Rangpur, Gaibandha, Jamalpur and Shariatpur.



Mosammad Hamida Begum, Secretary of Local Government, visits field projects

The primary objective of the assignment was to assist the project team design, implement and monitor/ measure result of interventions that would help M4C to achieve its log frame targets and systemic change.

### Major activities under the component of the programme in between 2023-2024

Particulars	Number	Particulars	Number
SDPM (Sales Development Planning meeting) conducted by AR Malik Seed, ACIFL, Ispahani Agro Ltd, NAAFCO etc.)	15	Capacity building training of livestock service provider Conducted by SK+F	6
Farmer training on crop cultivation (conducted by AR Malik Seed, ACIFL, Ispahani Agro Ltd, NAAFCO etc.)	100	Organized orientation and capacity building Training of Trader Out growers Scheme (TOS) on bull fattening	2
Product Demonstration (Demo Plot) Establish by AR Malik Seed, ACIFL, Ispahani Agro Ltd, NAAFCO etc.)	125	Market Linkage Workshop	1
FFD (Field Day organized by AR Malik seed, Ispahani Agro Ltd & NAAFCO)	20	Capacity building training on native chicken rearing Conducted by Hatchery	30
Farmer Campaign (FCP) Conducted by NAAFCO	5	Native chicken rearing demonstration	15
Road/ Boat Show Organized by Ispahani Agro limited	4	Linkage workshop for chicken marketing	2

**3.4 BSRM Micro financing for Livelihood Development of Remote Char Dwellers:** One of the largest steel manufacturing companies BSRM starts a project with NDP named "Access to safe drinking water and sanitation facilities through community tube-wells in the chars in 2015. Next, BSRM-NDP starts livelihoods programme to support and empower the landless in the remote chars of Kajipur Upazilla under Sirajganj district. The programme objective is to ensure credit facilities of char people for developing their livelihoods. Till the Financial year 2023-2024 the present outstanding was BDT 33.56 Million of 702 borrowers.

**3.5 Loom Training Centre:** With the financial support from Japan Embassy (on behalf of The Government of Japan) under Grant Assistance for Grass-roots Human Security Projects –GGHSP; a loom training center was under construction to skill development and capacity building of poor community people specially women on loom operation and management; employment creation of poor community people specially women in loom sector; development of micro entrepreneurs from skilled poor community people through establishment of loom as their won micro enterprise; development of marketing chain of loom product; development of livelihood of community people specially women through linkage with Microfinance and increasing their regular family income; and women empowerment.



Weaving training successfully conducted at the loom training center

**3.6 Employment Creation through Skill Trainings-ECST:** The ECST project is a program funded by the NDP of the People's employment creation through skill training. The purpose of this program is to make the country's job-seeking educated unemployed youth, skilled through various trainings and provide them with opportunities for self-employment. The project was implemented by NDP technical institute. with the help of national development programme. The NDP technical institute will undertake more projects for similar activities in the future.

### Major activities under the component of the programme in between 2023-2024

Particulars	Number	Particulars	Number
Target training batches	04	Job replacement	6
Participants	62	Computer operation	31
Electrical house wearing	31		

### 3.7 Recovery and Advancement of Informal Sector Employment (RAISE):

With the objectives to (a) recover the COVID/19 impacted losses of the existing enterprises; (b) create new and develop existing youth entrepreneurs through training and inclusion of financial services; and (c) create employment and to increase sustainable income of the entrepreneurs through capacity development training NDP started a new project from July 01, 2022 with the financial support from The World Bank (TWB) and PKSF. The major activities were a. Provide training; b. Provide and linking to the financial services; and c. Provide technical services.



Technical skill development training organized by RAISE enhances local capacities

#### Major activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Financing to the Youth Micro Entrepreneurs (YME)	844	Master Craftsperson (MCP) orientation	33
Two month long (96hrs) Capacity Building training to YME	400	Six month long technical training to the Apprentices	160
Selection of Master Craftsperson (MCP)	35	Five day long Life skill training to the Apprentices	100

### 3.8 Mother and Child Benefit Programme-MCBP:

The Mother and Child Benefit Programme (MCBP) is implemented by the Department of Women Affairs, Bangladesh, with support from NDP and technical assistance from the United Nations World Food Programme (UNWFP) with the Specific objectives (a) to strengthen self-registration process by creating awareness through innovative campaign strategies; (b) to ensure identification and enrollment of eligible pregnant women; (c) to make sure functional monthly payment system; (d) to ensure use of the allowance to fulfill their nutritional needs; (e) to create and promote awareness among the project participants on food, nutrition and hygiene; (f) to increase access to maternal health related services for safe motherhood and up-birthing; and (g) to generate evidence from the learning hubs to support scale up and generate necessary information for adaptations of the program as well as advocate for improvement of the MCBP.



Deputy Director Ms. Seloara Begum observes SBCC session at Purbopara, Gangachara

#### Major activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Union wise monthly coordination meeting	864	Quarterly meeting with UDP financial support providers entrepreneurs	32
Upazilla wise monthly coordination meeting	96	Support to Upazilla & Union recourse pool for providing training	5040
Beneficiary applied at UDC (union level) (Including Dhaka Urban)	12420	Organize campaign using local popular Gomvira/Jari/Bawaiya etc.	272
Miking Event (recorded with information) (Including Dhaka Urban)	284	Organize session for beneficiaries family members quarterly with husband, mother in laws and others	272
ToT on 3 modules for resource pool members (module-1,2 & 3)	04 Batch		

### 3.9 Food security for households most affected by the COVID-19 crisis in at-risk low-income urban areas:

NDP started the project the WFP funded program on March 15, 2023 to November 30, 2023 with the objective to increase uptake, coverage and impact of the social protection program's through innovative technologies. The programme intends to contribute to the GOB's National Social Protection Policies and strategies aimed at improving life, health and attainment of Sustainable Development Goal (SDG): goal-2- achieving zero hunger. The purpose of the programme is to increase food security, reduced malnutrition and improvement of wellbeing of the women and children.



Learning sharing session at Dhaka Urban with the respected DWA & WFP Officials

#### Major activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
MOU/Agreement with shop and traders	1	Non traced participants	788 HHs
Monthly meeting with shop owners	8	QR card printed	22 HHs
Training on SBC of Nutrition conducted by WFP	1	Data collection on Digital Readiness and Capability Survey	100 HHs
Number of Cash entitlements received by participants	27	FGD on Digital Readiness and Capabilities Survey	3
Courtyard sessions conducted by community organizer	142	Migration of participants	49 HHs
Households visit (Community organizer)	1606		

**3.10 Water Credit Adaptation Programme (WCAP):** The project aims to improve access to safe water and sanitation for people living in poverty by offering Water Supply and Sanitation (WSS) loans. The primary objectives are to reach underserved populations and ensure they have access to essential water and sanitation services. Key activities include the disbursement of WSS loans to selected beneficiaries for products such as shallow hand tube-wells, submersible pumps, water filters, and household water connections. Additionally, sanitation products such as slab latrines, offset pit latrines, and toilets with septic tanks are made available. This initiative aligns with Sustainable Development Goal 6 (SDG-6), which focuses on ensuring the availability and sustainable management of water and sanitation. Funded by BURO Bangladesh, the Water Credit Access Program (WCAP) is currently in the implementation phase, working to address local water and sanitation needs.



# Agriculture Sector

Agriculture in Bangladesh Although modern economy is largely dependent on industrialization, agriculture remains the lifeblood for the economy of Bangladesh. Agriculture has been functioning in Bangladesh since long as a catalyst for sustainable development and growth of the country. Over time, the share of agriculture in GDP has significantly declined in Bangladesh but the contribution of agriculture to non-agricultural growth has maintained an upward trend. Thus, agricultural sector remains an irreplaceable driving force for economic growth of the country. Based on secondary data, the study intends to describe the role of agriculture in the

Economy of Bangladesh focuses on problems and challenges of the sector. The main reason behind the loss of agricultural land in Bangladesh is the growth of rural housing followed by urbanization and industrialization. Residences for increasing population of the country are expanding by the cost of agricultural land. Despite many prospects of agriculture sector, some challenges are still present there. In order to address the challenges, a number of collaborative and coordinated steps should be initiated. As the food security is a major concern for Bangladesh, necessary steps should be taken to conserve agricultural land from its shifting to non-agricultural utilization.

The rural economy mainly depended on agriculture and the major populations in the operational areas (district) of NDP had their livelihoods on agricultural activities. Several initiatives had taken under different projects to increase food production using appropriate technology and likes to reduce food insecurity through enhanced crops production, promotion of food processing technology, and involve the target groups, especially the women community in agricultural development activities.

**4.1 Integrated Agriculture Programme:** Most Bangladeshis earned their living from agriculture. Although rice and jute were the primary crops, maize and vegetables were assuming greater importance. Due to the expansion of irrigation networks, some wheat producers had switched to cultivation of maize which is used mostly as livestock and poultry feed. Because of Bangladesh's fertile soil and normally ample water supply, rice can be grown and harvested three times a year in many areas. Due to a number of factors, Bangladesh's labor-intensive agriculture had achieved steady increases in food grain production despite the often unfavorable weather conditions. These include better flood control and irrigation, a generally more efficient use of



fertilizers, and the establishment of better distribution and rural credit networks. Rice was Bangladesh's principal crop. Population pressure continues to place a severe burden on productive capacity, creating a food deficit, especially of wheat. Foreign assistance and commercial imports fill the gap. Underemployment remains a serious problem, and a growing concern for Bangladesh's agricultural sector will had to be its ability to absorb additional manpower. Finding alternative sources of employment will continue could be a daunting problem for future governments, particularly with the increasing numbers of landless peasants who already account for about half the rural labor force. Due to farmers' vulnerability to various risks, Bangladesh's poorest face numerous potential limitations on their ability to enhanced agriculture production and their livelihoods. Those included an actual and perceived risk to investing in new agricultural technologies and activities (despite their potential to increase income), a vulnerability to shocks and stresses and a limited ability to mitigate or cope with these and limited access to market information.

To promote food security thus reduces poverty adopting innovative technologies in agriculture and livestock production; and To contribute to the agriculture development NDP had been implementing the agriculture programme since 2013.

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Entrepreneurship is created in the production of high value fruit	4	Cultivation of high yielding new crop varieties	15
Farmers Field Day	2	Safe vegetable production in hub- cluster	15
Observe safe food day	1	Improved cropping pattern to increase crop diversity	15
To established safe vegetable sell center	1	Quality based rice seed production(seed village)	10
Agriculture consultancy center	2	Sign board/Billboard	2
Farmer training	3	Awarding successful farmers	1
Cultivation of high value crops using eco-friendly mulching paper	15	Cultivation of high yielding new varieties of rice	10

**4.2 Livestock Programme:** As a reputed development organization NDP tried to coup with the situation as livestock is an integral component of the complex farming system in Bangladesh as it was not only a source of meat protein but also a major source of farm power services as well as it creates employment. NDP was trying to implement effectively different interventions under the livestock unit. The skills of the selected target potential beneficiaries (farmers) had been developed on beef fattening, cow rearing, goat rearing and poultry rearing. Demonstration plots were being established on livestock rearing to encourage the farmers adopting new technologies. Different input supports, like- goats and poultry birds, cattle/poultry sheds, cattle de-worming, vaccination, fodder cuttings and supports for vermin compost production centers were provided to the interested poor farmers. They were then rearing the goats in slatted house, de-worming and vaccinating the cattle's regularly and use ideal feeds for the cattle, use vermin compost in crops and vegetable production, which made them enable to produce more thus earn much profit. All these initiatives taken under the livestock program found cost-effective. finally to promote food security thus reduces poverty adopting innovative technologies in agriculture and livestock production; and To contribute to the agriculture development NDP had been implementing the agriculture programme since 2013.



Tricho compost demonstration educates farmers under the Agriculture unit



BAU chicken demonstration boosts livestock knowledge under the Livestock unit

### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Production of Flavored Yoghurt and Ghee through Dairy Multi dimensionalization	3	Semi-commercial domestic chicken rearing by ensuring special housing	20
Expansion of cow calf based meat producing breeds	5	Cow rearing by ensuring good management practices	40
Climate Tolerant Color Broiler in Correct Bio-Safety for Safe Meat Production	5	Entrepreneurs are ready to produce fodder with more nutrients	8
Beef cattle fattening in a cost effective manner	25	Rearing broiler type Pekin ducks for meat	5
Training of Members on Cow Rearing/Cattle Fattening/Poultry Rearing (Non-Resident)	6	Training of Members on Cow Rearing/Cattle Fattening/Poultry Rearing (Non-Resident)	6
Farm day	4	Market Linkage Workshop	2
World Milk Day	1	Livestock Advisory Centre	4

### 4.3 Strengthening Resilience of Livestock Farmers through Risk Reduction Services

**Project-LRMP:** Strengthening Resilience of Livestock Farmers Through Risk Reducing Services Project-LRMP funded by the Swiss Agency for Development and Cooperation (SDC) through Palli Karma-Sahayak Foundation (PKSF) to improve capacity and knowledge of livestock farmers on good farming practices through training, vaccination camp etc to reduce morbidity and mortality risks of livestock and to encourage farmers to invest more in livestock rearing. It will also work to improve the capacity of different stakeholders on risk mitigation services for the livestock sector in the country. The project was started on June 01, 2020 and completed its first phase on June 30, 2023. After end of the project duration NDP has initiative to continue this project from its own fund.

### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Vaccination Camp of Livestock Animals	17	Training of Livestock Farmers	2200
Farm Visit	180		

**4.4 NDP Agro Programme:** To introduce upgraded technology of managing dairy farm; employment creation for local youth through dairy rearing and farming; contribute to the national effort to meet nutrition deficiency; increase income of the community people through replication of the adopted technology and efficient use of bio-product of the sector through bio-energy, bio fertilizer and bio pesticide production NDP started its Argo programme on June 01, 2019. The main activities of the programme were livestock farming, research and development of livestock farming, technology expansion and research and explore opportunities of livestock byproduct like biogas, bio-fertilizer and bio-pesticide etc.

### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Cattle Purchase for rearing	18	Breeding of cows	42
Sale of ready cattle	31	Cows given calves	29
Sale of Milk-liters	113451	Preparation of land for fodder cultivation-Bigaha	24

**4.5 Rural Microenterprise Transformation Project (RMTP):** The Rural Microenterprise Transformation Project (RMTP) was to increase the income of small, marginal farmers and small entrepreneurs and to ensure food security and development of family nutrition. There were 3 main parts of the project those were a.

value chain development, b. financial service and c. strengthening the institutional structure. It means that the value chain of selected products had have to be developed through the sub project, expansion of financial services for enterprise development and strengthening of institutional structure. The ultra-poor farmers, small entrepreneurs of the project income, improvement of food safety and nutrition circumstances and be increased sustainably through value chain activities. As a result of implementation, 70% entrepreneur's minimum 50%



DMD-PKSF, Dr. Akond Md. Rafiqul Islam, visits RMTP project, reviewing activities

income will increase and 30% members under project will be able to add nutritious food in their daily meal. Value chain of selected rural products supported by the project will be developed sustainably. 80% entrepreneur's safe livestock related production will increase supported by the sub-project thus production sale will increase minimum 30% and business profit will increase 20%. This entire project will be completed through 06 interventions and by implementing successfully these interventions this project would be a grand success.

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Vaccination campaign (Anthrax, BQ,HS)	1576	Institutional training for LSP by private company	200
Vaccination campaign (FMD Trivalent)	100000	Experience Sharing Visit.	20
Deworming	5763	Meat processing plant development	01
Quarterly award for LSP	20	Slower house and butcher shop plant development.	01
Issue based meeting	36	Multistakeholder workshop	4
Lead farmers training on global GAP	50 Batch	Livestock technology and management training	200
Master trainer and protocol development	4	Artificial insemination for Goat, Sheep	952
Non government advisory service training for LSP	200	Training on livestock technology and management for lead farmers	250
General basic training in livestock technology and management	83	Grants for buying automatic cream separator machine	30

#### 4.6 Development of Appropriate Technologies for the Production and Marketing of Safe Fisheries and Fishery Products under RMPF: The project aims to increase income, ensure

food security, and enhance family-level nutrition for small and marginalized fishermen, their families, and entrepreneurs. Its key activities include selecting entrepreneurs to boost productivity, developing human resources and service sectors, improving the production of diverse products, and promoting marketing strategies. Additionally, the project emphasizes policy advocacy to support sustainable practices. Aligned with the Sustainable Development Goals (SDGs), it addresses SDG-1 (ending poverty) and SDG-2 (ending hunger and promoting food security). A major focus of the project is the improvement of technology for safe fish production and marketing, with ongoing efforts to implement innovative techniques and ensure compliance with product safety standards.



Fish cultivation practices expanded under RMPF-Fisheries Project

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Information & introductory meeting on financial literacy of microfinance borrowers & member of producer group	50	Training on nutrition water management, environmental & social issues with leader of producer group member	50
Preparation of e module for village meeting on information booklets (nutrition, climate environmental & social issues) and discussion notes on financial literacy.	1	TOT( Training of Trainer) on financial literacy to their trainers through affiliates	1
Training on conservation of fisheries resources during flood, natural calamities & adverse effects of over use of non-conventional chemical/ antibiotic, chemical fertilizer, feed in fish farm.	2	Training of fish and shrimp farmers on fisheries management in follow of good aquaculture Practice (GAP)	15
Consultants' Fees: Local service providers for providing technical services to fish and shrimp farmers	50	Establishment of Demonstration Plots for Extension of Safe Fish Production Technology in Ponds/Tanks by Bottom Cleaning System	4



Photo Source: Nordic Energy

# Energy & Environment Sector

Bangladesh with its geographical location and characteristics with a multiplicity of rivers and the monsoon climate render highly vulnerable to natural disasters. The country was exposed to natural hazards, such as- flood, river erosion, cyclones, droughts, tornadoes, hailstorms, cold-weaves, earthquakes etc. Loss of lives and resources occur during every disaster. Early preparation and proper management for disaster can reduce the intensity of damages. Considering the location of the working area of NDP, particularly several Upazillas of Sirajganj district, which was one of the disaster prone areas in Bangladesh and likely, there were the significant changes causing climate change was visible in some parts of the Natore district, the working area of the organization. NDP was keen to work extensively on climate change adaptation and disaster management issues.

Safe environment was essential for the survival of all living creature on earth. People are polluting the environment with waste dump, transport and industry smoke, using chemical fertilizer and pesticides. The country had to face serious consequence of such abuse of nature. Already desertification process has started in the north western part of Bangladesh. On the other hand, climate change affected negatively towards food production and huge loss of crops caused by natural disaster occur in each year. But there huge scope in our country using alternative energy but still the people were not properly aware on it or on the other hand, they were neither introduced with modern technologies nor it was being make available to them.

**5.1 Solar Energy:** Solar energy was one of the most popular forms of renewable energy. The use of solar panel was increasing rapidly all over the world. Fortunately, the location of Bangladesh was quite suitable for harnessing solar energy. However, large area was still uncovered either by grid electricity or by electricity generated from renewable sources. In the off grid areas of Bangladesh, solar home system (SHS) was getting popular day by day due to its declining price and due to favorable financial packages offered by the different organization. NDP was also working for this project from 2014 in collaboration with Infrastructure Development Company limited (IDCOL) in Sirajganj district.

**5.2 Bio Gas:** In Bangladesh only 3% of the people enjoy the facility of natural gas coming to their homes through pipe lines. The lucky few mostly live in the cities. Most of the Bangladesh's rural people depend on biogas, crop residues, plant debris, animal dung and wood for fuel creating deforestation, flood, soil erosion etc. Women

and children, on whom the burden of collecting fuel falls, suffer the most. They are the worst victims of indoor air pollution such as smokes in the kitchens. Biogas technology was one of the best means to provide natural gas to the largest number of rural people. It can provide them with pollution free, efficient energy for cooking and at the same time protect them from diseases by giving them a cleaner environment. Biogas technology can be used to implement a sustainable waste management program suitable for rural areas, as wastes of all sorts were transformed into biogas or slurry. NDP has been successful in promoting and constructing both domestic and larger sizes biogas plants to rural villagers. Impact on biogas plant owners had been positive and demand is increasing day by day. All its clients are enjoying hassle free and pollution free energy for cooking and business activities.

### 5.3 Improving the quality production of traditional Bengali clothing by reducing the environmental consequences of loom Enterprises in Sirajganj:

The Sustainable Enterprise Project (SEP)-Loom designed to support microenterprises in agribusiness and manufacturing clusters with a focus on areas that were environmentally stresses and/or vulnerable to climate change and natural disaster. The project aims to support microenterprises through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro lending ecosystem, and support the adoption of basic operational safety norms in project-supported enterprise.

The activities of the project were Under component 1; (a) Initiatives to increase eco labeling and access to premium market e.g. capacity building and increase bargaining power of the entrepreneur (b) Non-revenue generating common service facilities e.g. development of market place, common sanitary latrine (c) Revenue generalizing common service facilities e.g. processing mill, dyeing mill etc. (d) Capacity development of the MEs, (e) Capacity development of the NDP; and under component 2; (f) Provide financial support to the MEs for their long term financial sustainability.



Executive Director Md Alauddin Khan visits the SEP-stall, reviewing progress

#### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Demonstration of mini ETP	2	Model Loom Demonstration	38
Operation and Maintenance support for ETP	3	Technology Transfer (Promotion of Natural Dyeing, others)	4
Final Evaluation & Final Documentary	2	Development of a common branding	1
Beneficiaries training on "adoption of environmentally sustainable practices & safety norms"	9	Workshop for access to common Branding	1
District level workshop "Environmental Concern Policy and Way Forward"	1	Technology Transfer (Promotion of Natural Dyeing, others)	4
Beneficiaries training on " Business Plan Development & Accounts Maintenance"	1	Joint workshop with sub-project and related MF Staffs	1
Fire Drill for fire hazard risk reduction	4	Loom Fair	2

### 5.4 Promotion of Environmentally Sustainable Practices in Dairy Business Cluster in Sirajganj District under "Sustainable Enterprise Project-SEP":

The district Sirajganj was very well known as dairy cattle husbandry area in Bangladesh. The largest milk producer co-operative called Bangladesh Milk Producers Cooperative Union Limited (Milk Vita) was situated in Sirajganj district. The dairy cattle rearing was one of the largest economic sectors of the of Sirajganj district. NDP had selected Shahjadpur, Ullahpara and Kamarkhanda Upazillas as a cluster for the proposed project. The Upazillas selected under the cluster were dairy cattle husbandry zone and very close to each other. The sub-sector was very important economic sector. Environmental degradation and climate change were major threat to the sub-sector for its future survival and

growth. The dairy cluster produces huge solid waste which creates pollution, health hazards both to cattle and human. The MEs were not aware about environmental issues of the cluster. NDP had been implementing micro-finance program and other development projects in the cluster area.

To improve environmental and economic condition of the dairy entrepreneurs through adoption of environmentally sustainable practices; reduce water and air pollution caused by the dairy cluster through solid waste management and adoption of environment friendly technologies, process and practices; contribute to improve environment through promoting use of bio-pesticide, bio-fertilizer and bio-gas made from dung, urine, etc. and to increase income of the dairy micro-entrepreneurs through providing supports to produce quality products to reach premium markets NDP initiated the project.



'Matha' production successfully initiated under SEP-Dairy project

### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
Basic training on eco-friendly dairy management	13	Vaccination / Deworming campaign at cluster level	10
Capacity building training on LSP (Local service Provider)	1	Training on diversified safe dairy product processing and online marketing	3
Training or workshop environmental certification	1	Learning visit in better practice (environment/enterprise) cluster	2
Linkage meeting /workshop with DoE, DLS, Input seller, Pyker	1	Village milk collection center ( VMCC)	1
Demonstration of modern and environment friendly sweet meat processor/shop	4	Demonstration of Eco-friendly cow comfort shed for Pabna Breed	10
Project Inception workshop	1	Workshop on farm registration	1
Website and App development;	1	Workshop business certification	1



# Disaster Risk Reduction and Climate Change

NDP was involved in disaster management activities (rescue, emergency response and rehabilitation) since very beginning and gained vast experience taking part in several disastrous events. Considering the disaster vulnerability in the area and needs of the community, NDP has taken disaster management issue as a regular programme and accordingly it had been operating Disaster Management Project since 2005 by its own fund. The objective was to reduce disaster vulnerability enhancing capacity of the community and activating DMC. Under the project, a contingency plan was developed and makes up-dated every six months. Also, there was a team of experienced staffs and trained disaster volunteers, which helps in quick operation to face any emergencies. The organization was always ready and committed to initiate rescue and emergency response initiatives under the project in its operational areas, if there was any disaster arisen.

**6.1 Disaster Management Programme (DMP):** To reduce disaster risk and vulnerability of the community people of the working area NDP tried to develop awareness and resilience capacity and coping mechanism through the intervention of the programme. Main activities of the programme were community awareness raising, training on disaster preparedness & management; undertaking rescue operation, emergency response and rehabilitation initiatives. NDP had its own contingency plan with disaster management committee at different levels. In operating emergency response and rehabilitation works, NDP works in collaboration with local administration and DMC.



Emergency response project holds a mock drill for disaster preparedness

### Major activities under the programme in between 2023-2024

Particulars	Number	Particulars	Number
District Disaster Management Committee-DDMC Meeting	1	Preparation of contingency plan	1
Upazilla Disaster Management Committee-UDMC Meeting	1	Observation of National Disaster Day	1
<b>Anticipatory Action 2024 for Monsoon flood in Bangladesh</b>			
Miking, disability selection and sevice related meeting with Upz disaster committee	48	Awarness session (Community level)	144
District level inception	1	Mock drill	1
Imam and volunteer orientation	48	Upazila level inception	6
HHs level data collection, validation and system upload- HHs			24,917
<b>Anticipatory Anticipatory action to Vulnerable Households in Flood prone areas of North-Western Bangladesh</b>			
Community level awareness meeting	144	Banner and poster prin/circulation	01
Union Disaster Management Committee Meeting on early warning dissemination	48	Flood warning billboard installation	3
HHs level data collection & validation	27,696	Information board installation	96
District level inception	1	Upazila level inception	6
Imam and volunteer orientation	48	Union level inception	48
<b>Start Ready Risk Pool 2</b>			
Tubewell Installation	48	Vaccination camp	12
Latrine Installation	48		

### 6.2 Extended Community Climate Change Project- Flood (ECCCP- Flood) Project:

NDP was implementing the project financed under the 'Green Climate Fund (GCF)' through PKSF which was the dedicated fund under the United Nations Framework Convention on Climate Change (UNFCCC) for addressing climate change.

The objective of the project was to increase resilience of the climate vulnerable community in flood prone areas of Bangladesh, aims to enhance the resilience of 3,400 targeted households to climate change through adopting and practicing adaptive activities in the 04 targeted flood vulnerable unions in Chilmari & Char Rajibpur Upazilla in Kurigram the area selected by PKSF based on two criteria: intensity and frequency of flooding, and density of poverty.

For the implementation of the project, 170 climate change adaptation groups ("CCAGs") were formed and one final beneficiary from each household represented in the CCAGs. The 3,400 targeted households could be able to identify the impacts of climate change on their lives and livelihoods and prepare plans for addressing those impacts through the CCAGs. Further, activities under the project are designed to reduce the impacts of severe flooding on targeted households and build climate resilience of such households.



Essential farming supplies distributed under the ECCCP Flood Project

### Major activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Raise homestead plinths in clusters	71	Install tube wells	50

### 6.3 Enhance Resilience towards COVID and Consequences (ERCC) Project:

With the funding support from Climate Bridge Fund-CBF/BRAC NDP started a new project on July 03, 2022 objectives to (a) Improved safeguard against COVID-19 among the target population of 17 selected slums of Sirajganj Municipality; (b) Restored income opportunities of the 4,205 target households whose occupations were affected due to COVID pandemic; and (c) The disadvantaged target children are better protected from the risks of discontinuation of



education as a consequences of COVID-19. Major activities were; a. Awareness on socio-economic consequences of COVID-19 especially health, hygiene, income, nutrition and education issues; b. Improvement of WASH facilities at community level focusing on COVID and hygiene aspects; c. Increase access to COVID and general health services including COVID vaccination; d. develop resilient livelihood recovery of 4,205 selected beneficiaries households those income is badly affected by COVID; e. Enhance skill to initiate IGA in order to recover from COVID impacts; f. Capacity restoration for sustaining existing works and income in order to recover from COVID impacts; g. Provide increased support and facilities for continuation of education of the target children.



Executive Director Md Alauddin Khan inaugurates a new Solar Water Pump

### Major accomplished activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Identification of target people, formation of 170 groups/ forums	84	Rehabilitation of water points	1
Billboard Installation	1	Rehabilitation of tubewells	33
COVID awareness show using projector	17	New construction of hand washing stations	2
Rehabilitation of hand washing stations	2	New construction of tube-wells	9
Development of fund for O&M of the WASH stations.	17	Construction of Solar Water Pump and Power Station	1
Organize health campaign	10	Facilitation of 200 sessions (1-half day's training) at community level to support 2150 individual household to develop livelihood recovery plan.	97
Organize and conduct skill trainings	1577	Provide small grant support	1676
Provide financial support	2467	Renovate 8 class rooms of 2 schools situated in the working area	8

**6.4 Enhance Resilience Capacity of the Climate-Induced People (ERCCP):** With the funding support from Climate Bridge Fund-CBF/BRAC NDP started a new project on August 01, 2022 objectives to (1) increase income of the Climate-Induced Migrant Households (CMHs) through livelihood practices that increase economic resilience (the ability to recover/absorb from climate hazard or shocks and having capacity to withstand); and (2) improve lives of the targeted CMHs through awareness on CCA, WASH, health, drainage, waste management, housing, cleanliness, gender etc. and better WASH services that enhance resilience against climate change. Major activities were a. Selection of most vulnerable climate migrant households as project beneficiaries; b. Support the CMHs to develop livelihood improvement plan to enhance resilience against climate change; c. Formation of IGA groups and facilitate sessions on various aspects of IGA management including resilience building; d. Support the CMHs to implement IGA or employable skills through providing skill trainings, small grant technical support. e. Facilitate to develop slum improvement plans and capacity building to implement the plans; f. Facilitation of awareness raising among beneficiaries on CCA, WASH, health, drainage, waste management, housing, cleanliness, gender, etc. issues; g. Construction of double platform tube-well, family latrine, tube-wells with platform, and rehabilitation of existing tube-well and latrine; and h. Support the CMHs for climate adaptive /resilient houses in raised plinth and re-building houses in plan and eco-friendly way.

### Major accomplished activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Facilitation of 40 sessions at community level.	40	Facilitate meetings of Community Development Committees (CDCs)	36
Provide support to all the beneficiaries to develop livelihood improvement plan	1000	Facilitate regular sessions with groups on CCA, WASH, health, drainage, waste management, housing, cleanliness, gender, etc	180
Establishment of Complain Response Mechanism (CRM) in slum	13	Construction of double platform tube-wells	3
Facilitate regular group sessions	180	Construciton of common family latrine	6
Organize and conduct average 2-days IGA skill trainings	992	Finalization of drawing and designing and estimation of each households/cluster	5
Provide small grant support	985	Construction of tubewells	2
Rehabilitation of existng tube-wells	20	Rehabilitation of existng latrine	30

**6.5 Disaster Risk Reduction (DRR):** The project aims to systematically mitigate disaster risk in three Upazilas of the Kurigram District by implementing a proactive Disaster Risk Reduction (DRR) program. It focuses on engaging both public and private stakeholders to ensure sustainable, community-driven initiatives. A key component of the project is preparing the Risk Reduction Action Plan (RRAP) through Community Risk Assessments (CRA) and implementing various schemes prioritized in the RRAP with support from local Disaster Management Committees (DMCs). The major activities include hosting an inception workshop to introduce the DRR program, mobilizing and training youth volunteer groups on disaster preparedness and risk reduction, and linking them with local DMCs. Additionally, training sessions for Union Disaster Management Committee (UDMC) members are organized to equip them with Participatory Rural Appraisal (PRA) tools and techniques, as well as CRA methods. The project facilitates the preparation, review, and approval of RRAPs at the union and Upazila levels, followed by the signing of Memorandums of Understanding (MoUs) for the implementation of DRR schemes under a Public-Private Partnership (PPP) fund. These activities contribute to SDG-13 by taking urgent action to combat climate change and its impacts, enhancing resilience, and improving disaster preparedness in vulnerable communities.



Homestead land raised under the DRR project to combat flooding

### Major accomplished activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Selection and Mobilize Youth Volunteer Groups (male and female) consisting with 36 in each Union	414	Organize training for the UDMC selected members (15 per union including 3 Govt peoples) on Participatory Rural Appraisal (PRA) tools and techniques, Community Risk Assessment (CRA) and Risk Reduction Action Plan (RRAP) in favor of each Union	14 Union
Organize training for Youth Volunteer Groups on disaster preparedness, risk reduction and link them with the local DMCs (Union/ward)	14 Union	Organize CRA sessions in each ward to prepare the RRAP by the trained UDMC members and Govt. officials with the support of Youth Volunteer Groups if the RRAP is not existed for the union	14 Union
Organize the sessions to Review RRAPs and Validate the RRAP at Unions involving Youth Volunteer Groups, Community Peoples and UDMC members.	14 Union	Organize CRA and RRAP review sessions with the UZDMC members to get approval on RRAPs.	14 Union
Facilitate to implementation of DRR schemes at union level under Public Private Partnership (PPP) Fund	9	Travel and Input Cost for the Volunteer for CRA & RRAP Implementation	57
Programme post Assessment & Video Documentation	1	Provide technical assistance to ensure environmental, social, technical feasibility and good governance to implementing RRAP schemes	9

**6.6 Shock Responsive Social Protection (SRSP):** T-st Bangladesh through the Integrated Risk Management (IRM) and Shock Responsive Social Protection (SRSP) approaches. By building resilience, the project focuses on several key activities, including orienting Disaster Management Committees (DMCs) on Anticipatory Actions (AAs) in collaboration with WFP and the Ministry of Disaster Management and Relief, disseminating early warning messages at the community level, and ensuring the distribution of cash and non-cash support to vulnerable households. Additionally, the project aims to establish sustainable market linkages and aggregation centers for agricultural and non-agricultural products, enhancing information sharing within the community. Local-level coordination will be strengthened to verify and update beneficiary information related to social protection programs like EGPP and MCBP. Furthermore, 27 awareness meetings will be organized to inform beneficiaries about top-up support alongside their regular SafetyNet assistance. In alignment with SDG-13, this project supports urgent actions to combat climate change and its impacts, with funding from the World Food Programme (WFP). Through SRSP, responsive social protection measures will be provided during crises, adapting strategies to better respond to emergencies and support affected communities.

#### Major accomplished activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
House Hold Data Verification	2500	House Hold Data Approved	2181
Orientation on roles and responsibilities and Shock Responsive Social Protection, Database and Last Mile Early Warning Message Dissemination of DDMC at District, Upazila and Union level.	06	Conduct Union WDMC plus Community Level Awareness Sessions on Anticipatory Actions and Last Mile Early Warning Message Dissemination of Flood in Unions of selected Upazilas (1 Sessions/Ward)	12

**6.7 Start Ready Risk Pool 2:** The project aims to provide emergency support and disaster risk reduction in the vulnerable areas of Char Girish and Natuarpara within Kazipur Upazila, Sirajganj District. It focuses on ensuring access to safe water, sanitation, and climate-resilient infrastructure while engaging the community in cash-for-work initiatives. Key activities include the repair and maintenance of 35 community tube-wells and latrines, road and flood shelter repairs, and raising cattle shelters to reduce disaster risks. In collaboration with government agencies such as the Department of Livestock and the Department of Agriculture Extension, the project will organize 10 vaccination campaigns to immunize approximately 2,500 cattle and 10 awareness meetings to help prevent agricultural loss. A community satisfaction survey will also be conducted to gather feedback on project impact. The project aligns with Sustainable Development Goals (SDGs), specifically SDG-06, which ensures access to water and sanitation for all, and SDG-13, focused on combating climate change. The project, funded by Start Fund Bangladesh, will establish a risk pool to manage disaster impacts and integrate it into existing disaster response frameworks.



Awareness session conducted for the Monsoon Flood Readiness Initiative 2024

**6.8 Anticipatory Action 2024 for Monsoon Flood in Bangladesh:** The project aims to promote a more effective, timely, and dignified humanitarian response in anticipation of severe monsoon flooding, enhancing the resilience of flood-affected households in the riverine communities of Sirajganj district. The project focuses on selecting 30,000 vulnerable households across 48 unions in six upazilas of Sirajganj, following thorough verification and validation processes. It also aims to orient Disaster Management Committees (DMCs) about Anticipatory Actions (AAs) developed by WFP and the Ministry of Disaster Management and Relief in Bangladesh. Additionally, the project ensures the dissemination of Flood Early Warning messages to reach the community level.

Key activities include readiness measures such as baseline assessments, mass community awareness, multi-stakeholder sensitization, and household data verification. In the event of flood triggers, the project will coordinate and verify selected households and ensure the registration and activation of bKash accounts for beneficiaries. The project aligns with Sustainable Development Goals (SDG) 1, to end poverty, and SDG 2, to end hunger and promote food security. This initiative is currently in the planning and early implementation stages, preparing communities for the anticipated monsoon floods.



WFP representative conducts data verification follow-up

Particulars	Number	Particulars	Number
Inception Meeting with DDMC	01	Inception Meeting with UzDMC	06
Inception Meeting with UDMC	48	Mock Drill	01
Orientation on Imam & Volunteer	48	WDMC plus Community Level Awareness Sessions on Anticipatory Actions	144

**6.9 Extended Community Climate Change Project-Drought (ECCCP-Drought):** The ECCCP-Drought project aims to increase the resilience of poor, marginalized, and climate-vulnerable communities in the drought-prone Naogaon district against the adverse effects of climate change. The project focuses on enhancing institutional and technical capacities to tackle climate change-induced drought, improving the availability of surface and groundwater for irrigation and drinking, and promoting sustainable agriculture practices to create drought-resilient livelihoods. Key implementation measures include establishing a climate change unit at BMDA, setting up an MAR center, conducting a Real-Time Evaluation (RTE) study, and involving NGOs, as well as public and private sectors, in the project activities. The project aligns with SDG-06, which ensures the availability and sustainable management of water and sanitation for all, and SDG-13, which calls for urgent action to combat climate change. Funded by the Green Climate Fund (GCF) through PKSf under the United Nations Framework Convention on Climate Change (UNFCCC), the project is committed to expanding its reach and effectiveness in helping communities adapt to drought conditions.

**6.10 Integrated Risk Management (IRM) Project (Continuing BRAZH Project):** NDP undertaken a new initiative Integrated Risk Management (IRM) Project for the period of May 01, 2020 to December 31, 2024 with the financial support from The World Food Programme-WFP to pledges to end hunger; achieve food security; improve nutrition and promote sustainable agriculture. Main activities of the project were forecast based financing; small livelihood program; climate risk insurance; training & awareness; flood forecast & early warning; meeting & workshop; and beneficiaries selection and IGA development.

#### Major activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Quarterly volunteer meeting in Raniganj, Aushtomirchar & Shaheberalga Union	6	Training on Post Harvest Management for 400 SLP Ben.	16 Session
Organize & conduct Refreshers training on roles and responsibilities of UDMC	3	Training on dry Food processing and value addition	2 Session
Organize Refreshers trainings on roles and responsibilities of Union Ward DMC	26	Market linkage support, organize IGA Fair and documentation at nion/Upazila Level	3
conduct Household preparedness plan to 25% existing FBF Beneficiaries (3985 participants)	996	Awareness campaign on Mushroom nutrition value, cooking demonstration and consumption at various groups	15 session
Capacity strengthening training of the Self-help group leaders	3 session	Organize and conduct refreshers training by the project staff to the weak beneficiaries	500



# Rights and Governance Sector

Recently the terms 'governance' and 'good governance' are being used in development literature. A dramatic change has come in public administration and the paradigm shift towards good governance and sustainable developments. Day by day, the intellectuals, bureaucrats and civil society members are accepting the spirit of the concept and conceptualizing it in their own experience and environment. The Constitution of the People's Republic of Bangladesh guarantees equality for all its citizens, irrespective of race, religion and sex. The general laws of the country entitle women to equal rights and status to those of men in public life, but non-discrimination in the private sphere is not guaranteed. Consequently there were significant disparities between men and women in all realms of life. Reducing the violation of human rights (HR) thus establishes good governance for development and peace is a great challenge. Research based on newspaper surveys show that family violence is more frequent in rural areas and similarly it is more of a phenomenon in poor households. The basic causes of violation of human rights are the lack of public awareness on HR, community responsiveness and the lack of right to information. Rights of the poor and marginalized disadvantaged peoples are always neglected or denied. Establishment of transparency and accountability can be ensured if rights of the people are established. Good governance can only be established if participation of all people and their voices are duly acknowledged. NDP with its distinct vision 'to build a nation free of exploitation and poverty; ensure equality, good governance, rights and a friendly environment for all' always committed to and pay its efforts and extend its cooperation to all the disadvantaged/underprivileged people establishing their rights. Further, the issue of rights and governance has taken as a cross-cutting issue in designing and implementation all project. Good governance is a real drive behind a country's development. It protects the human rights, ensures the justice, maintains law and provides equal opportunities to the masses.

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

**Human Rights** The basic rights and freedoms, to which all humans are entitled, often held to include the right to life and liberty, freedom of thought and expression, and equality before the law is human rights. But not in only Bangladesh, the frequent violation of human rights and gender inequality practiced are found more or less everywhere in the world. It has found that in Bangladesh, the poor people, especially the minorities and the women are the victim of the violation of human rights, which is very common in all sphere of their lives in our country. It acts negatively towards achieving the development. The government of Bangladesh is committed to ensure human rights for all people. NDP has taken some initiatives along government in the interest of justice and in defense of human rights. In the meanwhile, the government has reformed some discriminatory laws. But otherwise making the people aware on the issue, it's not alone for the government to ensure human rights for its people. NDP through its

different projects have been trying to promote human rights through making aware the community and developing linkage with the concerned institutions. The widespread violence against women in numerous forms is an obstacle to the achievement of the objectives of equality, development and peace. Through creating people's access to the rights make them empower thus can change livelihoods, NDP has taken different initiatives promoting basic HR for the people.

**7.1 Gender and Rights Programme:** The Bangladesh Constitution and the general laws of the country entitle women to equal rights and status to those of men in public life, but non-discrimination in the private sphere is not guaranteed. Consequently there are significant disparities between men and women in all realms of life. Lack of equal access for the women to economic opportunities, education, health services and their lesser role in decision making perpetuate are the reasons that lead women's subordination to men and which restrict development. Thus the gender friendly environment and gender equalities in all sphere of life can make the globe more appropriate for the peoples. The Government of Bangladesh and some NGOs have undertaken several programmes for the advancement of women. Simultaneously the women's movement can play an important role in enhancing women's participation in every sphere of life in order to achieve equality. NDP through its different initiatives had given emphasize on gender equality and promoting gender practices.



SM Shahidullah Shabuz, Upazila Chairman of Kamarkhanda, delivers a motivational speech

**Gender main streaming through organization's own initiative:** The organization always practice gender equality and try to link gender in the main stream of development. It has gender committees within the organization- both at head office and sub-office/project office level with a gender focal person in each committee. It functions to promote gender equality creating office environment friendly for the women and take initiatives in solving the problems related to gender affairs. The gender committees sit together regularly on monthly to analyze the gender situation of the organization. The central gender focal person on behalf of the committees place recommendations to the management in favor of the women staff's well beings. The gender committee takes initiative for staffs training on gender development. The committee further takes initiatives on gender analysis, which has done at different levels (head office/project office) using Participatory Gender Analysis Tools (PGAT). The Executive Director acts as the advisor for the central gender committee along with representatives from different programs/projects of the organization. NDP tried to create positive environment in working places for women staffs and give priorities to them in staff recruitment, posting and promotion.

#### Major activities under the project in between 2023-2024

Particulars	Number	Particulars	Number
Community level awareness activities	196	Campaign on early marriage	1
Community legal aid clinic	24	Day observation	2
Community leadership workshop	1	Prevention of CEM	2
Training on self defense	20	Complaint received	54
Community youth leadership development	32	Campaign through folk culture (Street theatre)	12
Community meeting	48	Complaint disposal	24

#### 7.2 Defending Human Rights through Network Strengthening (DHRNS):

Manobadhikar Shongskriti Foundation-MSF supported project implemented by NDP to prevent violation of human rights through building network of human rights defenders at district level; identify incidents of violation of human rights, collection of information, report preparation and publication. Major Activities of the project were Meeting & workshop, conference, formation of human rights defenders networks, organize fact findings, legal support to victims, report preparation and report publication.



Sultana Kamal, human rights activist, addresses a quarterly meeting under DHRNS

**Major activities under the project in between 2023-2024**

Particulars	Number	Particulars	Number
Monthly meeting of District Human Rights Defenders Network	12	District level press conference/Advocacy quarterly meeting	4
Human Rights & Facts Findings Skills Training-Persons	3	Day observation	2
Fact Findings of violent incidents	12	Organize protest against HRV	1
Litigation Support	7		

**7.3 Community-based Resilience, Women's Empowerment and Action (CREA):**

NDP, with financial support from Manusher Jonno Foundation-MJF/ SIDA started a new project on March 01, 2023 objective to build women's leadership capacity and increased resilience of the most vulnerable communities to address climate change impact. Major activities were capacity building of the local stakeholders including LGIs and LGBs to make them responsive to ensure quality services for the vulnerable communities, women and girls; capacity building of vulnerable communities to prepare plans and implementation of adaptation actions for building resilience against climate change; group mobilization, leadership capacity building, school program and 'equality through dignity' campaign to empower women and girls to deal with inequality, social injustice, violence incidences and participated in voice raising and protests; awareness raising among stakeholder, capacity building of women and girls and strengthen social audit to stop DVAW, child marriage and GBV; and provide support to most vulnerable female headed households to implement climate adaptive IGAs for alternative livelihoods.



Human chain organized under the CREA project promotes social change

and strengthen social audit to stop DVAW, child marriage and GBV; and provide support to most vulnerable female headed households to implement climate adaptive IGAs for alternative livelihoods.

**Major activities under the project in between 2023-2024**

Particulars	Number	Particulars	Number
Bimonthly women's group meeting	152	Distribution of Cooking Stove	100
Quarterly men, adolescent, youth and union climate Action group meeting	145	Seed distribution	100
Dialogue with parents	28	Tube well Installation	25
Quarterly NNPC and UDMC meeting	12	Training (2 days) of women groups on poultry rearing	2
Participatory risk assessment and adaptation plan	28	Training of women and men groups on alternative crop agriculture and integrated farming	3
Support to communities for demonstration plot	8	Equipment distribution (Raincoat, Torch, gamboot, helmet)	24

**7.4 Vulnerable Women Benefit (VWB):**

The VWB project is designed to foster the socio-economic development of vulnerable beneficiaries by providing them with essential resources and training for self-sufficiency. The program aims to empower beneficiaries through various initiatives, including training on income-generating activities (IGA) to promote self-employment, facilitating the opening of bank accounts for regular savings, and offering assistance to access credit support. In alignment with the project's objectives, beneficiaries receive socio-economic empowerment through skill development, awareness programs, and support services. Key activities include training in skill development, IGA management, mother and child care, STD/AIDS prevention, vegetable cultivation, and livestock and poultry rearing. The project also encourages savings-building and helps beneficiaries establish links with microfinance institutions (MFIs). The VWB project contributes to the achievement of Sustainable Development Goal (SDG) 2 by focusing on ending hunger, achieving food security, improving nutrition, and promoting sustainable agriculture. Through these efforts, the project enhances women's access to rights and resources, empowering them within their communities.



Afia Sultana Keya, UNO-Belkuchi, leads a TOT session under the VWB programme

**Major activities under the component of the programme in between 2023-2024**

Particulars	Number	Particulars	Number
TOT (batch)	1	Assist to collect savings	3984
Life skill development training	890	IGA training	556



## Institutional Development Sector

Institutional Development is the process of improving an institution's ability to make effective use of the available human and financial resources. It is an on-going, systematic approach to improving this ability in order to achieve the Movement's humanitarian purpose: to help the most vulnerable. In Bangladesh, mainly poor and underprivileged people are deprived from their rights. In rural areas this is occurred more. Due to less finance and social acceptance they can't bargain about their rights to the authority. But if they bargain collectively, most of the cases they get success. On the other hand, empowerment is a tool to gain access to the rights and services of people and creating scope for employment opportunities thus change the livelihoods. So, NDP works for developing capacities of the CBO members in organization management, leadership development, accounts management and also help them in developing community action plan (CAP) and assist developing linkage with the local service providers. It also works to strengthen capacities of the local elected bodies- UP to make them efficient rendering effective and needful services for the community. The CBO and UP bodies are assisted and encourage in forecasting open annual budget publicly thus ensuring accountability, governance and transparency practices to make them empower. The Institutional Sector includes: Training, Capacity building of CBO and Strengthening of Local Government.

Training Skilled staff is good for workforce. The trainings give the employee a greater understanding of their responsibilities within their role and build their confidence. The training creates a supportive workplace. A robust training and development program ensures that employee have a consistent experience. So, NDP considered training as an effective tool/vital component for development of human resources in the organization. Different training supports provided to the staffs for developing their capacities and skills to make them efficient rendering effective professional services to promote participatory and sustainable development. Also, different training supports provided to the beneficiaries for developing their capacities and skills to make them fit to be linked with sustainable development process.



**8.1 Training Programme:** The aim of the programme was to develop the capacities and skills of staffs and beneficiaries. There was an experienced team of trainers in the organization, who design and conduct training courses. The team developed and designed the training curriculum, modules and materials; make training schedule and conducted the training on both human resource and skill development courses. The team on course of their routine works conducted training need assessment (TNA) and the courses were designed based on the findings of the TNA and following the organization’s policy and suitability for the participants. The organization owned a well-furnished Training Center established adjacent to its head office premises. There were facilities with modern training equipments and electronic appliances available along with comfortable dormitory facilities for the participants and guests.



NDP Technical Institute hosts computer training to empower participants

**Major activities under the programme in between 2023-2024**

Particulars	Number	Particulars	Number
Conduction of Elaborate TNA	2	Organized Training Courses at staff level-67 Batches	1607
Preparation of Training Plan	24	Staff training by other organization	40
Preparation/Revise of Training Module	2	Training report preparation	22
Training follow up	94	Field visit	28

**8.2 NDP Technical Institute (NDP-TI):**

NDP technical institute was a self funded initiative of NDP started its journey from July 01, 2020 objective to meet the needs of skilled and specialized manpower at the local, national and international level in line with the needs of the modern labor market and also to eliminate youth unemployment through assistance in creating self-employment. The major activities were (i) Establishing & decorating of the institute; (ii) Organizing and conducting different types of vocational and technical training courses; (iii) After training job placement initiatives; and (iv) Regular monitoring and follow-up.



NDP Technical Institute continues to serve as a hub for technical education

**Major achievement of the initiative during the year 2023-2024 :**

- a. A number of 31 trainees completed computer operation training;
- b. A number of 31 trainees completed Electrical house wearing training;
- c. A number of 40 trainees completed their Care-giving training.

**8.3 Skills for Employment Investment Program (SEIP):**

SEIP was a training base project provided by ADB/SDC/FD,MoF,GoB through PKSF under Skills for Employment Investment Program (SEIP) program that was started implementation on April 27, 2023 to December 30,2024 objective to impart market responsive job focused inclusive training to increase the productivity of trained graduates and also improve their employability in the job market. Major activities were a. Trainee selection; b. Organize 3 months durable (1020 Hours in 158 days) durable skills training (6.5 Hours



Caregiver trainees and instructors captured together, reflecting success in training

every day and 6 days in a week, except the government holidays) on care-giving; C. Ensure assessment and certification of trainees complying the guidelines given by NSDA; d. Support to job placement in the trade related sectors. A total of 40 training participants received training, and 36 trainees already get their jobs in various sectors.

**Community Based Organization (CBO) Strengthening:** Through the believe that creating people's access to the rights and services make them empower thus can change their livelihoods, NDP initiated developing peoples platform on the name of group, federation, CBO and try to develop their capacities. There were various capacity building initiatives (training, exposure visit, input supports, initiation of IGA) done under different projects. The CBOs were now able to identify, organize and lead their local development initiatives based on their priorities, in mobilizing and exploring resources and services available at their level. They were assisted in developing community action plans (CAP) and, implementing it utilizing local resources and keeping effective linkage with local administration and service providers. It had found that the group, federation and CBOs under different project had strengthened their capacities, became pro-active, know the appropriate information and were capable to get their entitlements and rights. Successful federations demonstrate that a committed leader who ensures participation, respects transparency and accountability, and promotes second line leadership can contribute positively to sustainability, even in an adverse sociopolitical context, and with limited capacity-building support.

**Strengthening of Local Government:** The local government/union Parishad (UP) was the last tire of the government, the lowest governing structure in Bangladesh. All development decisions were executed by the UP at grass root level. They were the public representatives, act as making bridge between people and the government. The UP played a vital role for community development in the rural areas but unfortunately many of them do not had clear knowledge on their roles and responsibilities. As per the government's standing order, there were thirteen standing committees on different development issues in each UP. Most of the committees were found inactive and the committee members do not meet until there was any pressure from the top level. The UP had the authority to conduct village court and local mediation process but in most of the UP, it had found that they had a very little or no interest for it as a result poor people were deprived getting justice. NDP worked closely in effective collaboration and linkage with the local UP, implement different programs with them for strengthening their capacities. It assisted and encouraged them in forecasting open annual budget publicly thus was ensuring accountability, governance and transparency practices, thus the peoples were benefited.

## CASE STORY | VERMICOMPOSTING TRANSFORMED NAZMA'S LIFE AND BUSINESS



Vermicomposting Transformed Nazma's Life and Business

Nazma Khatun, 45, lives in Borodhul village, Sirajganj, with her 11-member family. Struggling with poverty, she could not educate her five children and felt uncertain about how to support her family. Browsing Facebook and YouTube, she found inspiration in the stories of successful entrepreneurs. Though motivated, she lacked the financial means to start a venture.

In 2017, after attending a training program at NDP, Nazma discovered the potential of low-cost vermicomposting. With an initial investment of 5,000 taka, she bought four rings and two kilograms of earthworms and began producing compost in her cowshed. Gradually expanding her business, she started selling fertilizer at 12 taka per kilogram, earning 10,000-12,000 taka per month. However, the COVID-19 pandemic severely affected her business, forcing her to stop production.

In 2022, the Rural Microenterprise Transformation (RMTP) project, supported by IFAD and PKSF, revived Nazma's business. She received a grant of 25,000 taka and technical support to expand her vermicomposting farm. With the grant, she installed 20 large pits and began purchasing 15-16 tons of cow dung monthly from small farmers. Her production increased from 1.5 tons to 5 tons of fertilizer per month, creating employment for three men and five women.

Nazma now sells her fertilizer to established businesses like Dhaka BijBhandar and Smart Agro Park. She also sells earthworms at 1,000 taka per kilogram, earning 35,000-40,000 taka per month. With business assets valued at 7 lakh taka, Nazma dreams of expanding her farm and creating more employment opportunities for the community. Nazma's story showcases resilience and the power of support in overcoming challenges and achieving success.

## CASE STORY | A TRANSGENDER WOMAN'S PATH TO EMPOWERMENT AND HOPE



Empowerment and Hope for a Transgender Woman

Meherun Nesa, 41, from Mokimpur village, Sirajgonj, faced a life filled with struggle and rejection. Raised by her father and stepmother after her parents' separation, Meher's feminine nature was misunderstood by her family. At 20, her family arranged her marriage with a dowry of 25,000 taka, but her physical identity caused tensions, and the marriage failed. Over time, Meher realized she was a hijra, facing discrimination from both her family and society. At 23, she left home to join the hijra community, enduring a life of poverty, begging, and exploitation.

In her search for acceptance, Meher even traveled to India to undergo gender-affirming surgery and returned to Bangladesh to live as her true self. However, life within the hijra community subjected her to more abuse, violence, and hardship. Her life took a positive turn when she

joined a women's group through NDP's CREA project, supported by MJF and funded by The Swedish International Development Cooperation Agency. For the first time, Meher saw a glimmer of hope. This initiative empowered her to stand against injustice, fight for transgender rights, and raise awareness about the social exclusion faced by the hijra community.

Inspired by the project, Meher received agricultural training, and started a vegetable garden and fishing venture to earn a dignified living. She now dreams of living in society with respect and rights, advocating for government action and proper training for the hijra community. Meher's transformation symbolizes hope and empowerment, inspiring other transgenders to pursue their rights and dignity as human beings.

## CASE STORY | A TEA STALL TRANSFORMS RAIHAN'S FAMILY LIFE



Tea Stall Transforms Raihan's Family Life

In Shikarpara village, nestled in the Chalanbil region of Natore district, Md. Raihan Mondal, the eldest son of Dabir Uddin Mondal, grew up in a family burdened by poverty. Their only asset was an ancient, crumbling house. Despite his desire for education, Raihan had to work on others' land to support his family. As the eldest, Raihan shouldered the responsibility of caring for his parents and younger brothers. After his marriage to Hurjan Khatun, they struggled to provide for their family, often managing just one or two meals a day. With his meager income from farming and day labor, Raihan found it increasingly difficult to make ends meet.

In 2022, Raihan joined the Shikarpara Proben Ward Committee under the NDP program, which

aimed to improve the lives of the elderly. During a meeting, the committee proposed starting a tea stall, and Raihan was chosen for the opportunity. With a grant of 15,000 taka, Raihan opened his tea stall on March 31, 2022.

Selling tea and snacks, the stall quickly became popular, generating daily sales of 500 to 600 taka, with a profit of around 250 to 300 taka. This newfound income allowed Raihan to provide regular meals for his family and save for the future. Raihan's tea stall not only improved his family's situation but also earned him respect within the community. Grateful for the NDP's support, Raihan is now on a path toward a brighter, more secure future.

## CASE STORY | SHAHANA BEGUM'S JOURNEY OF FINANCIAL SUCCESS



Shahana Begum's Path to Financial Success

Meherun Nesa, 41, from Mokimpur village, Sirajgonj, faced a life filled with struggle and rejection. Raised by her father and stepmother after her parents' separation, Meher's feminine nature was misunderstood by her family. At 20, her family arranged her marriage with a dowry of 25,000 taka, but her physical identity caused tensions, and the marriage failed. Over time, Meher realized she was a hijra, facing discrimination from both her family and society. At 23, she left home to join the hijra community, enduring a life of poverty, begging, and exploitation.

In her search for acceptance, Meher even traveled to India to undergo gender-affirming surgery and returned to Bangladesh to live as her true self. However, life within the hijra community subjected her to more abuse, violence, and hardship. Her life took a positive turn when she

joined a women's group through NDP's CREA project, supported by MJF and funded by The Swedish International Development Cooperation Agency. For the first time, Meher saw a glimmer of hope. This initiative empowered her to stand against injustice, fight for transgender rights, and raise awareness about the social exclusion faced by the hijra community.

Inspired by the project, Meher received agricultural training, and started a vegetable garden and fishing venture to earn a dignified living. She now dreams of living in society with respect and rights, advocating for government action and proper training for the hijra community. Meher's transformation symbolizes hope and empowerment, inspiring other transgenders to pursue their rights and dignity as human beings.

## CASE STORY | RISE IN INSTITUTIONAL DELIVERIES IN GANGACHARA UPAZILA



in Institutional Deliveries in Gangachara

In Khamartari under Gangachara Upazila, resides Sristi Begum. Originally hailing from Gazipur district, Sristi embarked on a new chapter of her life when she married Rabul Islam in 2017, their family unit comprising of her husband, mother-in-law, and their cherished daughter.

Rabul sustains their household by managing a modest tea stall in their community, yet the meager income scarcely covers their essential expenses, leaving little room for luxuries. In the throes of financial hardship, Sristi grappled with the challenge of providing nutritious meals, unaware of the importance of antenatal care and dietary requirements during her first pregnancy.

As fate would have it, in January 2023, Sristi found herself expecting once again, a beacon of hope amidst the shadows of uncertainty. Inspired by a drama-campaign highlighting the Mother and Child Benefit Programme, and encouraged by the testimonies of a neighbor who benefited from the program, Sristi embarked on a journey of empowerment and enlightenment.

Guided by the wisdom of the women development worker, Samsun Nahar, Sristi navigated the application process with diligence, enrolling as a beneficiary in May 2023. With the government's maternity allowance of BDT 800 at her disposal, Sristi embraced the opportunity to provide nutritious food for herself and her unborn child, nourishing their bodies and spirits with every meal.

Immersing herself in courtyard sessions, Sristi gleaned invaluable insights into maternal and child health, applying the knowledge acquired to her personal and family life with unwavering dedication. Encouraged by resource pool members, Sristi made the courageous decision to pursue institutional delivery at the Upazila Health Complex, Gangachara, ensuring the best possible care for her unborn child.

On 14 October 2023, Sristi welcomed her second child into the world—a healthy, vibrant testament to the power of support, education, and unwavering determination. As she cradled her newborn in her arms, tears of joy mingled with gratitude, her heart overflowing with appreciation for the blessings bestowed upon her family.

Reflecting on her journey, Sristi expressed heartfelt gratitude to the government, the World Food Programme, and the NDP officials for their unwavering support. With renewed hope and determination, she envisions a future where her children receive the education they deserve, empowered to forge their own paths toward self-dependence and prosperity.

For Sristi Begum, the Mother and Child Benefit Programme is not just a lifeline—it is a beacon of hope, illuminating the path toward a brighter tomorrow for generations to come.

## CASE STORY | SOHAN ISLAM'S SUCCESS IN SUMMER WATERMELON CULTIVATION



Summer Watermelon Farming in Chandrakona

Sohan Islam, a farmer from Chandrakona village in Sirajganj Sadar Upazila, has achieved remarkable success in cultivating summer watermelons for the first time. Utilizing the mulching method on lofts, Sohan has grown three unique watermelon varieties: 'Sugar King,' 'Sunflower,' and 'Kanya,' which have brought vibrancy to his fields with their yellow, black, and green hues.

Despite initial hesitation, Sohan's efforts have paid off handsomely. He invested 42,000 bdt and reaped a harvest that sold for 95,000 bdt, yielding a profit of over six times compared to other crops. The success of his summer watermelon cultivation has not only brought him joy but also inspired other local farmers to venture into this high-value crop.

The Integrated Agriculture Unit of the NDP, supported by PKSf, played a crucial role in Sohan's success. They provided seeds, mulching paper, organic fertilizers, and technical support, along with essential training. The agronomists from NDP were constantly available, offering round-the-clock advice.

Sohan's success has drawn attention from local officials and the agriculture department, who have praised the initiative. Inspired by Sohan, three more farmers are set to cultivate watermelons in the coming season, hoping to replicate his success. As summer watermelon cultivation gains popularity, it is expected to become a thriving agricultural practice in the region, contributing significantly to the local economy.



## CASE STORY | SIMA BREAKS FREE FROM POVERTY WITH MODERN FARMING



Sima Escapes Poverty through Modern Farming

For the last 10 years, Sima lived with her family on the seasonally connected char land of Kandirgram in Jamalpur's Dewanganj upazila. After marriage, Sima struggled with poverty as her husband's low income and lack of support left the family's basic needs unmet. The birth of their child increased their financial burden, and despite farming with her father-in-law on small plots, traditional methods yielded poor results.

In October 2020, the M4C project introduced an out grower scheme, where Sima became a member and received training on modern farming techniques. She cultivated 33 decimals of maize using quality seeds and inputs, and made a profit of BDT 51,000. Encouraged by this success, Sima and her husband attended vegetable cultivation training in 2021. They started growing cucumbers

and bitter gourds on 15 decimals of land. Within 60 days, they profit of BDT 62,250.

Seeing the growing demand for seedlings in the char area, Sima and her husband decided to produce vegetable seedlings. In August 2023, they produced 20,000 seedlings of brinjal, chili, and tomatoes, using 10,000 for their farm and selling the rest for BDT 25,000. By the 2023-2024 season, they earned BDT 300,000 from crops, making a profit of BDT 225,000.

Sima has since built a new house, bought buffaloes, leased land, and enrolled her child in school. Her journey reflects how knowledge and modern techniques can empower individuals to break free from poverty. She is grateful to the M4C project for their support.

## CASE STORY | CARP FISH FARMING IN GURUDASPUR



Shariful's Carp Farming in Gurudaspur

Shariful Islam, a resident of Shyampur, Nazirpur, Gurudaspur, Natore, has successfully implemented farm mechanization in his 70-decimal pond for carp fish farming. By installing aerators, netting the pond sides, and using feeding trays, Shariful has significantly improved his fish farming operations.

The installation of aerators has increased oxygen levels in the pond, removed ammonia, and improved water movement, resulting in more active fish. This, in turn, has enhanced digestion and led to faster fish growth. The netting around the pond has improved biosecurity, keeping out external pathogens, snakes, frogs, and preventing pond bank erosion. Feeding trays have helped minimize food wastage by allowing precise control of the feeding process.

In 2023, Shariful earned BDT 150,000 from his pond. Due to the installation of the aerator, he was able to release 300 more carp fish than the previous year. Currently, his pond holds 700 carp (rui, katla, silver carp, grass carp, mrigel), 6,000 gulshatengra, and 200 raikhor fish. He expects to sell these fish for BDT 750,000 after 8-9 months of farming, with projected costs of BDT 470,000, leaving him with a profit of BDT 280,000 in 2024.

Shariful has planted gourds, bananas, and papayas on the banks of his pond, expecting extra income from vegetable cultivation. His increased income has improved his family's diet diversity. Inspired by his success, one of his neighbors has already purchased an aerator, following Shariful's example of innovative fish farming.

## CASE STORY | NURJAHAN BEGUM'S JOURNEY TO SUCCESS THROUGH CREDIT SUPPORT PROGRAMME



Nurjahan Begum's Success through Credit Support

Nurjahan Begum, from Khamar Paikosha village in Sialkol Union, struggled with poverty alongside her husband, Md. Mansoor Sheikh, and their four children. With limited income, they often faced shortages, and Nurjahan worked in a neighbor's home, earning only a handful of rice. Despite the hardships, she sought a better life for her family.

During a weekly meeting of the NDP at Shahidul's house, Nurjahan learned about microcredit and its benefits. Inspired by the discussion, she joined NDP's microfinance program with her husband's support. She secured a loan of Tk 30,000, which she used to buy bulls for fattening. After six months, she sold them for a profit and took out another loan of Tk 60,000 to buy two more cows.

With valuable training from NDP's livestock officer, Nurjahan applied her newfound skills in

cattle rearing. Her hard work paid off when she sold two cows for a profit of Tk 50,000. She used the profit to renovate her cow shed and invested further by purchasing more cows with a Tk 50,000 loan.

To support her growing business, Nurjahan mortgaged land to cultivate high-yielding Napier grass for her cows. Each cycle of fattening and selling brought new profits, enabling her to support her family and provide education for her children.

Today, Nurjahan no longer works for others. She enjoys a fulfilling life with her family, thanks to the support of NDP. Her journey from poverty to financial independence is a testament to the success of microfinance and NDP's mission to empower rural communities.

## Departments of NDP

For overall coordination and smooth operation of the organizational activities, there are different departments/units with specific tasks and responsibilities. The Program and Planning department is responsible for overall coordination in implementing the programs/projects activities as per the designed plan. It works on resource collection and planning for proper utilization. The Finance & Accounts department looks after overall financial management and accounts operation. The Monitoring & Evaluation (M&E) department monitors the progress of various programs/projects and evaluates achievements. The Human Resource and Administration department manages human resources and administration. The Internal Audit department audits all expenses incurred with program delivery, operations, and management. The Research & Documentation (R&D) department documents activities, manages knowledge, and supports resource mobilization. The Training department develops human resources, capacities of staff and beneficiaries. The Procurement department arranges necessary procurement/services and ensures logistic support for all programs/projects. The MIS section accumulates, analyzes, and reports operational information. The Information Technology (IT) department digitalizes resource management and other operational activities. Finally, the Training Center Management Cell manages the training center under the HR & Admin department.

**Program and Planning Department:** The Program and Planning department coordinates the implementation of programs/projects according to the designed plan and works for resource collection and planning for proper utilization. It guides program/project heads in effective planning, management, and operation to achieve quality results. The unit is headed by the Director (Program and Planning), while the Director (CSP) functions as the focal person of the Credit Support program, the core program of the organization. The Deputy Director (Program and Planning) assists the Director and supervises program/project heads, including responsibilities as General Manager of NDP Agro Industries Ltd. Another Assistant Director handles resource mobilization and project/program supervision. The program/project managers/coordinators ensure coordination, implementation, and management of assigned programs/projects. Senior staff visit the fields, attend special programs, and participate in district and Upazilla level NGO coordination meetings. A monthly coordination meeting is held at the head office, chaired by the Executive Director, where progress, management, and relevant issues are discussed.

**Finance and Accounts Department:** The Finance & Accounts department maintains transparent and accurate financial discipline, headed by the Director (F&A), who oversees overall financial management. Competent staff are assigned to projects to ensure smooth fund management. The organization follows its Financial Policy for guiding financial management.

**Monitoring & Evaluation (M&E) Department:** The Monitoring & Evaluation department oversees monitoring of program/project activities, led by the Deputy Director (M&E). Monitoring Officers regularly visit operational areas, collect data, and create reports on findings. The department provides oversight of all organizational activities. Evaluations are conducted through external consultants when required. The Director (PRM) and Deputy Director (M&E) carry out internal evaluations as necessary.

**HR & Admin Department:** The Human Resource and Administration department handles human resource management and overall administration. It implements the organization's service policy, recruits staff, and assists with appointments, promotions, and transfers. The department is headed by the Assistant Director (HR & Admin), who is assisted by the Administrative Officer and other staff.

**Internal Audit Department:** The Internal Audit Unit ensures transparency in financial management, headed by the Senior Manager (Audit). The team works independently, audits accounts and expenditure, and reports findings to management. The audit team follows the organization's Audit Policy.

**Research & Documentation (R&D) Department:** NDP believes in adopting changes that are effective and user-friendly. Successes and failures in program activities are documented to promote best practices and minimize failures. The R&D department documents activities, supports resource mobilization, and publishes reports, case studies, and magazines. Findings from research inform future program design and modification.

**Training Department:** The Training Unit develops human resources, both for staff and beneficiaries, with an experienced team of trainers. The team designs and conducts training courses, modules, and materials based on regular training need assessments (TNA).

**Procurement Department:** The Procurement Unit arranges procurement of goods/services and ensures logistic support for all programs/projects, following the organization's Procurement Policy.

**Training Center:** The organization operates a well-equipped training center, managed by the Training Center Manager, with support from other staff under HR & Admin guidance.

A Project Implementation Plan (PIP) is developed for each project and shared with donors for follow-up. For transparency, advance planning is shared with local administration/UP bodies to encourage their participation. The

program operation unit maintains effective linkage with local administration, ministries, and elected bodies, who are invited to special program events. Program/project experience sharing workshops are organized to exchange views and produce recommendations for further improvement.

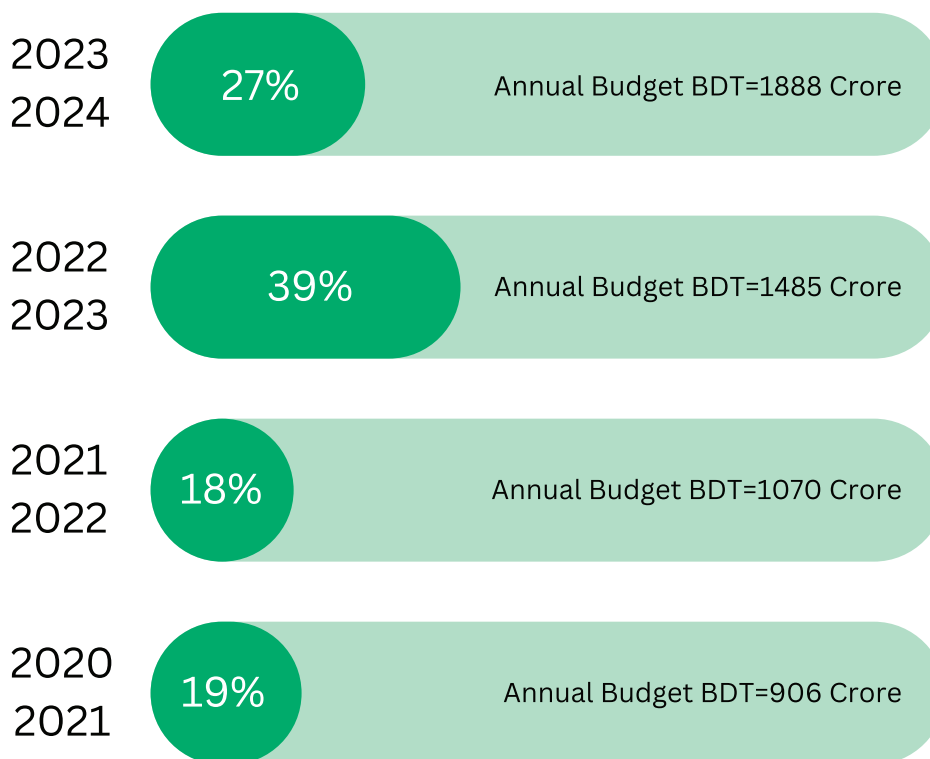
Regular reporting of activities is done at specified intervals. Field-level information is collected and compiled weekly/monthly at the branch/project level and reported to management, development partners, and donors. The organization prepares an Annual Report, including performance reviews and financial analysis, and submits closing reports for completed projects.

**Organizational Management:** NDP's sustainability depends on effective management through a governing body, management structure, and accountable staffing. The organization is guided by its approved Constitution. The General Committee elects the Executive Committee, which appoints the Executive Director, who manages overall administration and fund management.

**Financial Management:** The Finance & Accounts Unit manages overall financial operations, following the Financial Policy and donor guidelines. Financial transactions are maintained through a 'mother' account and individual project accounts. The Director (F&A) oversees financial management, with support from accounts personnel. Internal and external audits are conducted regularly to ensure sound financial management.

**Fund Management:** NDP prepares an Annual Budget Plan and project-specific budgets. Fund management is handled by the Finance & Accounts Unit, with assigned staff at each project for smooth operation.

**The Four years budget along with annual growth rate is shown in the table below:**



**Annual Budget Growth Chart 2021-2024 (Chart shows BDT in crore)**

**Associate Organization:**

The programmes/projects of NDP are implementing in assistance and association with different government departments as well as national and international development partner/donors. NDP is a developing organization that is extending its network of communications and development linkages day to day for improving its efficiencies in operation and increase inter-organizational cooperation and coordination. Further, it works in effective collaboration with the government departments and has developed strong linkages with different government's committees at local level.



## List of Development Partners

Sl. No.	Name of Development Partners	Status (GOB or NGO)	Assignment Duration	Major Tasks
1	The Asia Foundation (TAF)	INGO (Non-governmental)	2006-Continuing	Fund Support, Training and Technical Support in capacity building
2	BRAC	NGO (Non-governmental)	2022-Continuing	Fund Support, Training and Technical Support in capacity building
3	CARE-Bangladesh	INGO (Non-governmental)	2000-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
4	BSRM	Social Corporate Business Company	2015-Continuing	Fund Support, Training and Technical Support in capacity building
5	Department of Women Affairs DWA (GOB)	Governmental	2009-Continuing	Fund Support, Training and Monitoring
6	Heifer International (HI)	INGO (Non-governmental)	2014-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
7	IDCOL	INGO (Non-governmental)	2014-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
8	Manuser Jonno Foundation (MJF)	National NGO (Non-governmental)	2013-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
9	M4C-Swisscontact	INGO (Non-governmental)	2012-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
10	KFW	Development Bank	2022-Continuing	Fund Support, Monitoring and Technical Support in capacity building
11	Palli Karmo-Sahayak Foundation (PKSF)	National NGO (Governmental)	2005-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
12	UNDP	INGO (Non-governmental)	2004-Continuing	Fund Support, Training and Monitoring
13	UNICEF	INGO (Non-governmental)	2002-Continuing	Fund Support, Training and Monitoring
14	WFP	INGO (Non-governmental)	1998-Continuing	Fund Support, Training, Monitoring and Technical Support in capacity building
15	Acid Survivors Foundation-ASF	National NGO (Non-governmental)	2019-2022	Financial support, capacity building, response and rehabilitation,
16	Start Network	INGO (Non-governmental)	2019-2020	Disaster Management, Emergency Response
17	Manobadhikar Shongskriti Foundation	National NGO (Non-governmental)	2019-Continuing	Building network, Fact findings, Legal support
18	Al-Khair Foundation-UK	INGO (Non-governmental)	2019-Continuing	Deep Tube well Installation for access to safe drinking water.
19	Plan International Bangladesh-PIB	INGO (Non-governmental)	2019-2022	Disaster management & response. Partnership with Aparajita project
20	The Japan Embassy	INGO (Non-governmental)	2020-Continuing	GGHSP Fund support
21	Swiss Agency for Development and Cooperation-SDC	INGO (Non-governmental)	2020-Continuing	Training, Financial protection services, vaccination & de-warming campaign
22	Oxfam in Bangladesh	INGO (Non-governmental)	2020-Continuing	Insurance scheme project for resilience through economic employment, climate adaptation, leadership and learning.
23	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	INGO (Non-governmental)	July 2024-Continuing	Rural development, Social development, Environment & climate change, Sustainable infrastructure development, Economic development
24	UK Aid	INGO (Non-governmental)	2015-2017	Designed to support the UK's commitment to reducing poverty and achieving the Global Goals.

25	International Fund for Agricultural Development-IFAD	INGO (Non-governmental)	2021-Continuing	Support for increasing of dairy and meat production and market development.
26	Asian Infrastructure Improvement Bank-AIIB	Development Bank	2022-Continuing	Support to Improve access to 'safely managed' water and sanitation

## List of Networking Organization

Sl. No.	Name of the Organization	Status (GOB or NGO)	Type of Membership	Description of activities with the professional bodies
1.	Association of Land Reform in Bangladesh (ALRD)	Non-governmental	Associate Member	Training and information sharing
2.	Campaign for Popular Education (CAMPE)	Non-governmental	E.C Member	Training, development material support and information sharing
3.	Child Sights Network (CSN)	Non-governmental	Associate Member	Development material support and information sharing
4.	Credit and Development Forum (CDF)	Non-governmental	Associate Member	Training, fund linkage and information sharing
5.	INAFI (International Network of Alternative Financial Institutions)	Non-governmental	E.C Member	Training, development material support, fund linkage and information sharing
6.	National Forum for the Organization Working with Disability (NFOWD)	Non-governmental	Associate Member	Development material support and information sharing
7.	Network of Information, Response and Preparedness Activities on Disaster (NIRAPAD)	Non-governmental	E.C Member	Training, development material support and information sharing
8.	Citizen's Platform for SDGs, Bangladesh	Non-governmental	Associate Member	Information sharing, consultancy, technical support
9.	National Alliance of Humanitarian action in Bangladesh-NAHAB	Non-governmental	Divisional Lead Organization	Humanitarian action share information, experiences, and research findings.
10.	NGO-Forum for Public Health	Non-governmental	Member	Promote WASH, health, nutrition, livelihood, governance, disaster & climate resilience, and humanitarian response
11.	NEAR	Non-governmental	Member	Participate in a positive and active role in the global aid system.
12.	CSO Alliance	Non-governmental	Member	Taking measures to safeguard the concerns and well-being of non-governmental organizations (NGOs)
13.	National Alliance for Drowning Prevention	Non-governmental	Member	Drowning prevention

## List of Local Level Committees

Sl. No.	Name of Local Level Committees
1.	District Anti Narcotic Committee
2.	District Anti-Child & Women Trafficking Committee
3.	District Child Rights Forum
4.	District Disability Welfare Committee
5.	District Disaster Management Committee
6.	District Forestry Committee
7.	District Legal Aid Committee
8.	District NGO Coordination Committee
9.	District Wat-San Committee
10.	Food Rights Bangladesh
11.	District Drugs Prevention Committee
12.	District Human Trafficking Prevention Committee
13.	District SME Loan Distribution Monitoring Committee
14.	District Social Welfare Council
15.	Pourashava Town Coordination Committee

## Award / Honor Received by NDP so far

Sl. NO.	Name of Award/Honor	Provided By	Year	Remarks
01	Social Service Award	District Social Service Office, Sirajganj	2022	
02	Mahatma Gandhi Peace Award	Bengal Education Development Foundation, India	2020	
03	Citi Creative Microenterprise Award	Citi Foundation and SHAKTI Foundation	2018	
04	Palli Kabi Jasim Uddin Award	Agrogami Foundation	2018	
05	Education Award	Agrogami Foundation	2017	
06	Child Marriage Protection Award	Sirajganj District Administration	2017	
07	Sher-E-Bangla Award	Sher-E-Bangla Parishad	2016	
08	Kazi Nazrul Islam Award	Manobadhikar Jot	2016	
09	Human Right Peace Award	United Movement Human Rights	2016	
10	Dr. Muhammad Shahidullah Award	Gyantaposh Dr. Muhammad Shahidullah Parishad	2016	



## Conclusion

As the National Development Programme (NDP) reflects on the achievements and growth during the 2023-2024 period, it becomes abundantly clear that our unwavering commitment to empowering communities, fostering sustainable development, and enhancing resilience has yielded profound and far-reaching impacts. Our efforts, powered by a dedicated workforce of 1,510 employees and 164 paid volunteers, have enabled NDP to successfully implement 48 diverse programs and projects across 8 divisions and 20 districts, reaching thousands of beneficiaries in some of the most vulnerable regions of Bangladesh.

This year has been marked by the introduction of several groundbreaking initiatives that have further solidified NDP's role as a pivotal force for change. Our focus on promoting sustainable agricultural practices has empowered local farmers, enabling them to adopt environmentally friendly techniques that not only increase productivity but also ensure the long-term viability of their livelihoods. Simultaneously, Mother and Child Benefits Programs have addressed nutritional food needs, ensuring that vulnerable populations receive the necessary support for a healthier future.

Women's empowerment has remained at the forefront of our agenda, with capacity-building initiatives designed to enhance skills, foster independence, and create new economic opportunities for women across the regions we serve. In addition, our disaster risk reduction programs have provided communities with the tools and knowledge they need to prepare for and respond to natural disasters, thereby minimizing their impact and building resilience against future threats.

The introduction of cash support and social protection programs has offered a lifeline to those facing economic hardship, helping them to stabilize their lives and invest in sustainable growth. These efforts are not isolated; they are part of a broader strategy to align our work with the national Sustainable Development Plan, reinforcing our commitment to human rights, gender equality, and social justice.

NDP's journey, which began in 1992 as a response to the devastating floods of the 1990s, has evolved into a beacon of hope for countless individuals and families. Our ability to adapt to emerging challenges—be they climate change, economic instability, or health crises—while staying true to our core values of participation, accountability, and transparency, has been instrumental in our continued success.

As we look ahead, NDP remains steadfast in its mission to improve the socio-economic status of the poor, disadvantaged, and vulnerable populations in Bangladesh. We will continue to collaborate closely with government bodies, local communities, and international partners to build a more just, equitable, and sustainable future for all. The achievements of 2023-2024 are a testament to the collective efforts of NDP's staff, volunteers, and partners, and we are eager to build on this legacy, driving forward with renewed energy and purpose in the years to come.



PKF Aziz Halim Khair Choudhury

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## 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 National Development Programme (NDP) which comprise the Statement of Financial Position as at 30 June 2024 and the Statement of income and expenditure, Statement of Receipts and Payments, Statement of Cash Flows, Statement of Changes in Capital Fund (Equity) 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, the accompanying financial statements present fairly, in all material respects of the financial position of National Development Programme (NDP) as at 30 June 2024, and of its financial performance, its cash flows and its receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including Microcredit Regulatory Authority (MRA) guidelines.

### 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 organization 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.

### Other Information

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 auditor's 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 and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

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

In preparing the financial statements, management is responsible for assessing the NDP'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 NDP's or to cease operations, or has no realistic alternative but to do so.

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

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a



material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization'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 and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's stability 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 NDP 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.

### Report on Other Legal and Regulatory Requirements

In accordance with Microcredit Regulatory Act 2006 and MRA Rules 2010, we also report the following:

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by MRA Act & Rules have been kept by NDP's management so far as it appeared from our examination of those books, and
- c) The Statement of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of accounts.

**01 October 2024**  
Dhaka

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

A handwritten signature in black ink, appearing to read "Md. Aftab Uddin Ahmed", is written over a white background.

Signed by:  
**Md. Aftab Uddin Ahmed FCA**  
Senior Partner  
ICAB Enrolment No. 804  
DVC: 2410010804AS931099



**National Development Programme (NDP)**  
**Statement of Consolidated Financial Position**  
**As at 30 June 2024**

Particulars	Notes	Figures in Tk.	
		30 June 2024 Amount	30 June 2023 Amount
<b>Non-Current Assets</b>		<b>303,621,240</b>	<b>121,559,075</b>
Fixed Assets	6.00	303,621,240	121,559,075
<b>Current Assets</b>		<b>6,918,628,680</b>	<b>5,863,630,954</b>
Investment FDR	7.00	353,993,961	305,399,998
Cash at Bank for Savings	8.00	85,065,008	69,112,763
Cash at Bank for Statutory Reserve	9.00	380,593	56,228,203
Members Loan Outstanding-MFP, Housing Proj., )	10.00	6,343,044,895	5,142,605,938
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	11.00	13,863,710	14,546,364
Advance & Prepayments with Security	12.00	3,614,392	21,631,492
Receivable (Training Bill, FDR Interest, Reimburse General Fund & Oth.)	13.00	29,661,516	30,474,157
Cash & Bank Balance	14.00	89,004,605	223,632,039
<b>Total Properties and Assets</b>		<b>7,222,249,920</b>	<b>5,985,190,029</b>
<b>Capital Fund &amp; Liabilities:</b>			
<b>Capital Fund</b>		<b>2,473,029,200</b>	<b>1,991,699,320</b>
Cumulative Surplus	15.00	2,225,726,278	1,792,529,386
Statutory Reserve fund on	16.00	247,302,922	199,169,934
<b>Current Liabilities</b>		<b>2,179,113,531</b>	<b>1,692,566,253</b>
Members Saving Deposits	17.00	1,898,888,230	1,478,965,853
Security fund/Risk Mitigate/Micro Insurance Account	18.00	238,593,089	179,975,411
Provision for Expenses	19.00	16,802,570	7,815,336
Staff Securities Deposits	20.00	16,081,415	13,240,405
Inactive Member Savings	21.00	344,343	-
Bills Payable & Others Liabilities	22.00	8,403,884	12,569,248
<b>Non Current Liabilities</b>		<b>2,570,107,191</b>	<b>2,300,924,458</b>
Loan from PKSF and Others	23.00	2,261,676,857	2,034,649,557
Loan Loss Provision Fund	24.00	160,590,951	122,061,515
Provision for Interest -NSSP	25.00	73,340,549	75,923,364
Accumulated Depreciation Fund	26.00	74,498,834	68,290,022
<b>Total Capital fund &amp; Liabilities</b>		<b>7,222,249,920</b>	<b>5,985,190,029</b>

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

**Senior Manager (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  
**PKF Aziz Halim Khair Choudhury**  
 Chartered Accountants

Signed by:  
**Md. Aftab uddin Ahemd FCA**  
 Senior Partner  
 ICAB Enrollment No # 804  
 DVC: 2410010804AS931099

**01 October 2024**  
Dhaka



**National Development Programme (NDP)**  
**Statement of Consolidated Income & Expenditure**  
**For the year ended 30 June 2024**

Figures in Tk.

Particulars	Notes	01 July 2023 to 30 June 2024	01 July 2022 to 30 June 2023
<b>Income :</b>			
Service Charge on Micro Finance and all Component Loans		1,375,168,633	1,066,443,587
Donor Grants and Donation	27.00	321,522,898	255,742,202
Interest on Bank Accounts and FDR		22,515,657	16,590,295
Training Center Lease Income		500,000	480,000
<b>Total Income</b>		<b>1,719,707,188</b>	<b>1,339,256,084</b>
<b>Expenditure :</b>			
Service Charge Paid to Others		157,209,279	107,560,065
Interest on Members Savings		99,212,895	101,801,714
Interest on Staff Securities		715,665	648,193
Salary and benefits		444,512,724	343,764,337
Training, Meeting, Orientation & Workshops		6,325,049	2,736,753
Travelling & Conveyance		24,091,777	18,779,547
Fuel		9,610,427	9,970,651
Office & Warehouse Rent		13,501,226	11,978,285
Electricity Bill		3,731,244	2,666,385
Postage and Telegram -Communication		1,581,919	1,341,141
Office Maintenance, Repair		10,979,381	6,015,154
Entertainment		2,186,587	1,862,971
Legal Charge and Commission		2,600,441	980,470
Paper and Periodicals		88,615	624,933
Printing and Stationary & Supplies		6,720,919	5,493,558
Insurance Premium Vehicles		-	-
Audit fees & Credit Rating Fees		453,000	343,000
LLP Expensese	24.00	38,529,436	41,093,377
Depreciation Expenses	26.00	6,208,812	8,193,514
Advertisement with publicity		824,286	452,480
Tax and VAT (Org. tax return own & Others)	28.00	10,146,049	8,215,913
Subscription and Donation		728,800	516,253
Expenses for Group Development		4,745	20,877
Automation Implementation, Training, Licence and Service Fee		1,400,700	1,929,858
Other Expenditure		396,523	513,639
Service Chage Rebate		32,308,879	23,514,157
Development Activities Expenses	29.00	360,081,306	290,684,897
Registration Fees MRA		4,091,893	1,305,046
Micro Finance Fair and NDP Day		134,731	494,294
<b>Total Expenditure</b>		<b>1,238,377,308</b>	<b>993,501,462</b>
Surplus/(deficit) of Income over Expenditure		481,329,880	345,754,622
<b>Total</b>		<b>1,719,707,188</b>	<b>1,339,256,084</b>

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

**Senior Manager (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  
**PKF Aziz Halim Khair Choudhury**  
 Chartered Accountants

Signed by:  
**Md. Aftab uddin Ahemd FCA**  
 Senior Partner

ICAB Enrollment No # 804  
 DVC: 2410010804AS931099

**01 October 2024**  
Dhaka



**National Development Programme (NDP)  
Statement of Consolidated Receipts and Payments  
For the year ended 30 June 2024**

Particulars	Notes	Figures in Tk.	
		01 July 2023 to 30 June 2024	01 July 2022 to 30 June 2023
<b>Receipts:</b>		<b>223,632,039</b>	<b>268,087,691</b>
<b>Opening Balance:</b>			
Cash in hand		1,528,557	730,623
Cash at Bank		222,103,482	267,357,068
<b>Revenue Income:</b>		<b>1,596,178,967</b>	<b>1,243,683,646</b>
Service Charge on Micro Finance		1,295,512,731	1,009,251,117
Loans and All Component		289,083,682	222,934,981
Donor Grants and Donation		11,082,554	11,017,548
Interest on Bank Accounts and FDR		500,000	480,000
Training Center Lease Income			
<b>Capital Income and Others:</b>		<b>12,676,678,727</b>	<b>10,079,317,762</b>
FDR Savings		98,300,000	133,244,211
FDR Reserve Capital		156,100,000	194,361,014
FDR Security Fund			72,000,000
Cash at Bank for Savings		241,426,466	93,801,108
Cash at Bank for Statutory Reserve		275,798,782	101,445,355
Loan Realization from Members		8,651,242,726	6,866,579,247
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		2,949,200	1,768,484
Advance & Prepayments		47,489,723	18,470,840
Receivable (Training Bill, Reimbursement & Oth.)		23,335,439	9,384,235
Members Saving Deposits		1,193,700,355	943,628,294
Staff Security/Risk Mitigate		101,537,254	81,763,264
Staff Securities Deposits		3,704,000	3,597,000
Bills Payable and Others Liabilities		63,763,382	25,913,163
Loan from PKSF and Others		1,817,331,400	1,533,361,547
<b>Total Receipts</b>		<b>14,496,489,733</b>	<b>11,591,089,099</b>
<b>Payments:</b>		<b>931,435,188</b>	<b>712,740,992</b>
<b>Revenue Expenditure:</b>			
Service Charge Paid to Others		157,209,279	107,560,065
Interest on Members Savings		(4,790)	(30,425)
Interest on Staff Securities		-	-
Salary and benefits		379,498,088	288,570,408
Training, Meeting, Orientation & Workshops		5,645,862	2,534,165
Travelling & Conveyance		24,075,390	18,749,681
Fuel		9,485,707	9,517,691
Office & Warehouse Rent		10,885,246	9,642,250
Electricity Bill		3,727,958	2,666,385
Postage and Telegram -Communication		1,540,138	1,298,435
Office Maintenance, Repair and Cleaning Materials:		5,190,522	5,731,484
Entertainment		2,152,921	1,822,992
Legal Charge and Commission		2,599,940	980,470
Paper and yearicals		81,015	533,733
Printing and Stationary & Supplies		5,871,215	4,913,332
Audit fees & Credit Rating Fees		98,609	36,000
Advertisement		707,008	428,949
Tax and VAT (Org. tax return own)		-	-
Subscription and Donation		720,300	517,753
Expenses for Group Development		5,475	20,877
Registration Fees MIRA		1,788,434	1,305,046
Software Implementation, Training, Licence and Service Fee		1,334,000	1,696,743
Other Expenditure		404,449	430,467
Sector wise Expenditure Expenditure for Development		318,399,711	253,615,544
Micro Finance Fair and NDP Day		18,711	198,947
<b>Capital Expenditure and Others:</b>		<b>13,476,049,939</b>	<b>10,654,716,067</b>
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core			
Project		181,017,304	18,160,095
Investment FDR		-	-
FDR Savings		105,800,000	106,300,000
FDR Reserve Capital		194,500,000	227,100,000
FDR Security Fund		-	72,000,000
Cash at Bank for Savings		257,378,711	162,913,871
Cash at Bank for Statutory Reserve		219,951,172	157,673,558
Members Loan Outstanding-MFP, Housing Proj., CDD)		10,192,957,000	8,188,684,000
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		5,398,000	7,412,000
Advance & Prepayments		74,395,934	76,782,738
Members Saving Deposits		526,959,350	464,273,972
Security Fund/Risk Mitigate		3,156,548	2,729,618
Provision for Expenses		6,101,898	5,750,759
Provision for Interest on Member Savings(NSSP)		398,219	38,336
Staff Securities Deposits		1,538,299	1,054,966
Pety Cash			
Bills Payable & Others Liabilities		116,193,405	66,118,469
Loan from PKSF and Others		1,590,304,099	1,097,723,685
<b>Closing Balance:</b>		<b>89,004,605</b>	<b>223,632,039</b>
Cash in hand		925,573	1,528,557
Cash at Bank		88,079,032	222,103,482
<b>Total</b>		<b>14,496,489,733</b>	<b>11,591,089,099</b>


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

  
Senior Manager (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  
**PKF Aziz Halim Khair Choudhury**  
Chartered Accountants  
  
Signed by:  
**Md. Afab uddin Ahemd FCA**  
Senior Partner  
ICAB Enrollment No # 804  
DVC: 2410010804AS931099



**National Development Programm(NDP)**  
 NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj  
 Consolidated Donor Grants and Donation Statement for FY 2023-2024

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-23-24	Donor Grants FY-22-23	Remarks
	<b>Development Project Under:Micro - Finance Programme :</b>					
1	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	968,327	818,333	Under Credit Support Programm(CSP)
2	ENRICH (Samridhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	6,702,366	6,740,588	Under Credit Support Programm(CSP)
3	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	3,080,372	2,351,024	Under Credit Support Programm(CSP)
4	Adolecent Programme(Koishore)	Social Development	PKSF & Own Fund	1,128,723	782,741	Under Credit Support Programm(CSP)
5	Sustainable Enterprise Project (SEP)	Social Development, Environment, Livelihoods	PKSF & Own Fund	5,815,763	10,555,533	Under Credit Support Programm(CSP)
6	Sustainable Enterprise Project (SEP-Dairy)	Social Development, Environment, Livelihoods	PKSF & Own Fund	3,899,280	6,804,309	Under Credit Support Programm(CSP)
7	Recovery & Advancement of Informal Sector (RAISE)	Social Development, Environment, Livelihoods	PKSF & Own Fund	11,320,510	5,230,465	Under Credit Support Programm(CSP)
	<b>Sub-Total Donor Grants Under Micro Finance Program-A</b>			<b>32,915,341</b>	<b>33,282,993</b>	
	<b>Individual Development Project/Programme :</b>					
8	SHOUHARDO III Programme	Social Development, Agriculture, Training, Livelihoods	USAID Through CARE Bangladesh	-	3,535,368	
9	Rural Microenterprise Transformation Project (RMTP)	Social Development, Environment, Livelihoods	PKSF & Own Fund	20,612,738	31,906,902	
10	Rural Microenterprise Transformation Project (RMTP) Fisheries	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	3,627,841	-	
11	Recovery & Advancement of Informal Sector (RAISE)	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	11,527,829	-	
12	Skill for Employment Investment Programme (SEIP)	Social Development Sector	PKSF & Own Fund	2,369,910	-	
13	Mother and Child Benefit Programme (MCBP)	Social Development & Right to Governments.	Department of Women Affairs	66,601,554	1,068,665	
14	Investment Component Vulnerable Group Development-(CVGD)	Social Development, Right and Governance Sector	DWA	35,015,855	-	
15	Enhance Resilience towards COVID and Consequences (ERCC)	Right and Governance Sector	CBF (BRAC)	34,635,248	-	
16	Enhance Resilience Capacity of the Climate-induced People (ERCCP)	Economic, Livelihood	CBF (BRAC)	10,335,096	-	
17	Strengthen civil society and public Institutions to address Combating Gender Based Violence (CGVB) at Rajshahi	Right and Governance Sector	MJF	-	8,109,665	
18	Strengthen civil society and public Institutions to address gender based violence	Strengthening of Local Government	MJF	-	1,532,308	
19	Community based Resilience, Women's Empowerment and Action (CREA) Project	Social Development, Right and Governance Sector	MJF	5,118,554	-	

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-23-24	Donor Grants FY-22-23	Remarks
20	Improve Maternity Allowance and Lactating Mother Allowance (IMLMA)	Climate Change Adaptation	World Food Program	-	445,049	-
21	Extended Community Climate Change Project-Flood (ECCP-Flood)	Social Development; DRR, Economic Sector	PKSF & Own Fund	8,627,093	62,738,061	-
22	Extended Community Climate Change Project-Drought (ECCCP-Drought)	Climate Change, Agriculture, Livelihoods	PKSF & Own Fund	1,228,623	-	-
23	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	748,207	365,339	-
24	Shock Responsive Social Protection (SRSP)	Social Development;	WFP	1,127,094	-	-
25	Urban Food Assistant, Dhaka	Social Development, Right and Governance	WFP	2,176,907	-	-
26	Anticipatory Action for Monsoon Flood in Bangladesh Programme (AAMF)	Social Development, Right and Governance	WFP	7,101,848	-	-
27	Integrated Risk Management (IRM)	DRR and Climate, Livelihood	WFP	2,969,890	-	-
28	Education Hazard Child Labour in Bangladesh (EHCLB)	Training, Social Development	Ministry of Labor and Employment	-	9,216,055	-
29	Strengthening Resilience of Livestock Farmers Through Risk Reducing Services	Social Development Sector	PKSF and Own Fund	-	8,060,584	-
30	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	-	2,804,536	-
31	Right to Information for Good Governance Project	Right and Governance Sector	The Asis Foundation	-	51,274,827	-
32	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture, Value Chain of Market	Swisscontact	5,513,190	7,292,461	-
33	Education Out Loud (EOL) Advocacy & Social Accountability (ASA) Project	Right & Governance Sector	CAMPE	306,213	-	-
34	Combating Early Marriage in Bangladesh Project (CEMBP)	Right and Governance Sector	Plan International	-	4,615,302	-
35	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-RAIGONJ)	Livelihoods and Nutrition, Savings	HEIFER International	31,712,548	22,349,340	-
36	Disaster Risk Reduction (DRR)	DRR	WFP	28,961,886	-	-
37	Investment Component for Vulnerable Group Development (ICVGD) Project	Climate Change Adaptation	World Food Program (WFP)	-	55,088	-
38	Supported Building Resilience to Achieve Zero Hunger (BRAZH) Project-	Social Development, Training, Livelihoods	World Food Program (WFP)	3,190,406	6,220,075	-
39	Defending Human Rights through Network Strengthening (DHRNS) Project	Right & Governance Sector	Manabdhikar Shongskriti Foundation	96,540	-	-
40	Sustainable access to Safe Water and Strengthen Hygiene S-WAHS Project	Social Development	Sheba Manob Kallan Kendro (SMKK)	1,174,560	-	-
41	Activating readiness activity under National Reserve with DRF (Flood)	DRR	START Fund	1,703,705	-	-
42	Resilience through Economic Empowerment Climate Adaption Leadership and Learning Project (Re Call)	DRR and Climate	Oxfam in Bangladesh	-	227,650	-
43	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	2,124,222	641,934	-
	<b>Sub-Total Individual Development Project/Programme-B</b>			<b>288,607,557</b>	<b>222,459,209</b>	-
	<b>Grand's Total of Donor Grants and Donor(A+B)</b>			<b>321,522,898</b>	<b>255,742,202</b>	-





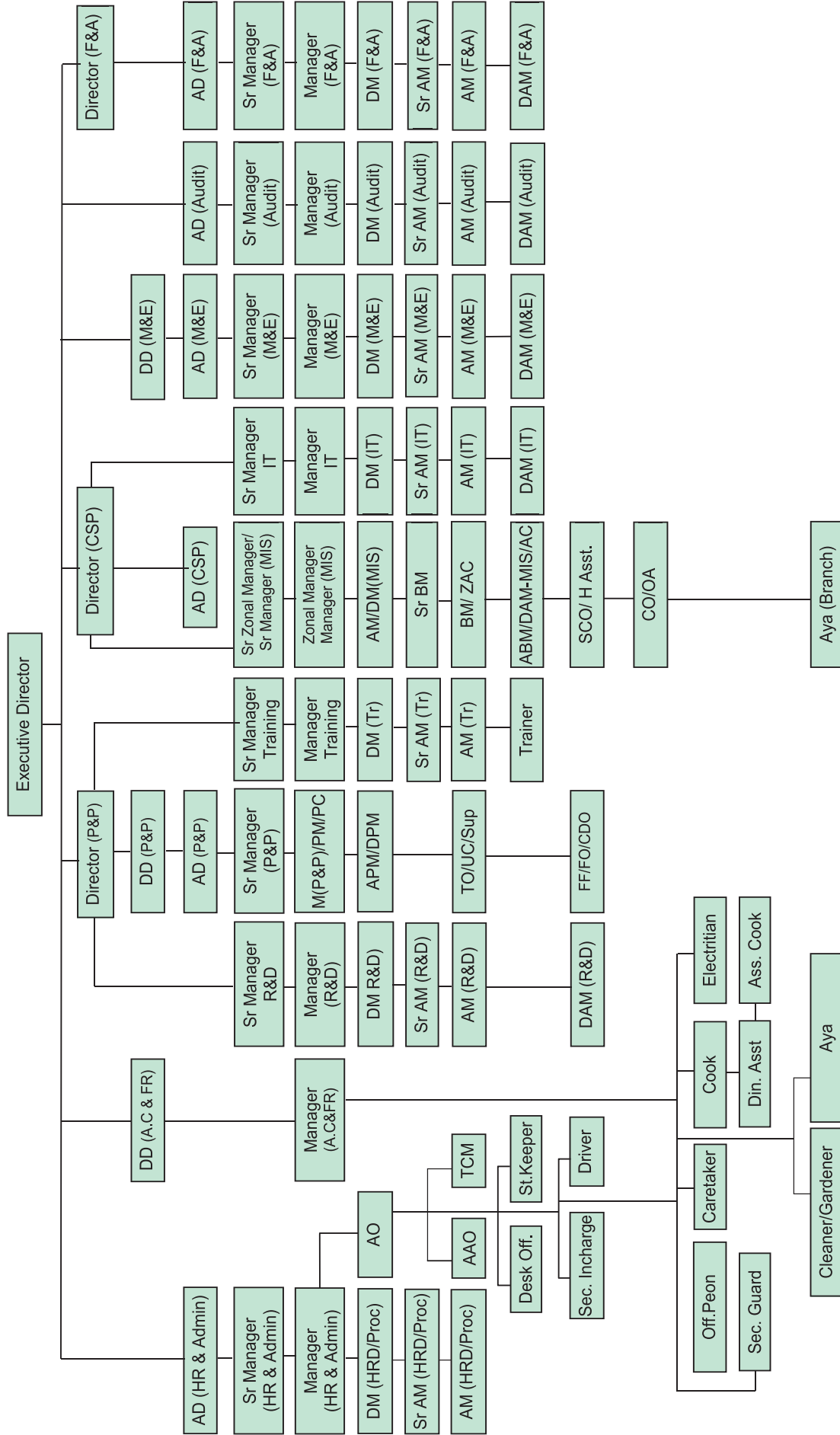
**National Development Programme(NDP)**  
**NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj**  
**Consolidated Summary Budget Variance Statement for FY 2023-2024**

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2023-24	Percentage of Expenditure	Remarks
1	Credit Support Programme (CSP)	Economic Sector	PKSF, Bank & Own Fund	14,387,545,254	14,363,452,949	99.83%	
2	Health Services Programme	Social Development Sector	CSR Fund	18,661,400	17,255,109	92.46%	
3	Education Supports Programme	Social Development Sector	CSR Fund	3,282,450	2,468,596	75.21%	
4	Disability People with child Livelihoods and Development Project (Under Education)	Social Development Sector	CSR Fund	782,700	173,327	22.14%	Some activities were done with others donors.
5	Gender and Rights Unit	Social Development Sector Institutional	CSR Fund	1,047,800	842,987	80.45%	
6	Employment Creation through Skill Trainings-ECST	Social Development Sector	CSR Fund	4,104,300	3,680,264	89.67%	
7	Promotion and Expansion of sirajgonj loom & jute products through common brand e-boshon & online market place-EBOSHON Project	Social Development Sector	CSR Fund	2,540,400	1,911,615	75.25%	
8	Assistance to Members and Vulnerable people for Disaster under emergency Response	Social Development, Agriculture, Livelihoods Sector	CSR Fund	2,000,000	789,831	39.49%	Expenditure depended on disaster
9	Development of Dairy Product and meat Marketing Development Project in Sirajgonj	Livelihoods Sector	CSR Fund	4,937,800	4,630,080	93.77%	
10	Alokito Gram- BAGBARI Project	Social Development Sector	CSR Fund	3,408,140	1,412,689	41.45%	Activities implemented as need basse.
11	ENRICH (Samridhhi) Project	Social Development, Livelihoods Sector	PKSF & Own Fund	7,419,317	6,389,663	86.12%	
12	Agriculture Unit Project	Social Development, Livelihoods Sector	PKSF & Own Fund	1,857,945	2,199,351	118.38%	Budget was revised after AGM
13	Livestock Sector Project	Social Development, Economic Sector	PKSF & Own Fund	2,160,334	2,101,799	97.29%	
14	Adolescent Programme (Koishor/Keshori)	Social Development Sector	PKSF & Own Fund	2,500,576	2,496,007	99.82%	
15	Elderly Peoples Livelihoods and Social Dignity Development Project-PKSF	Social Development Sector	PKSF & Own Fund	1,477,297	1,149,541	77.81%	
16	Sustainable Enterprise Project (SEP- Loom)	Social Development, Environment, Livelihoods	PKSF & Own Fund	2,065,766	7,295,956	353.18%	The project period was extension after AGM
17	Sustainable Enterprise Project (SEP- Dairy)	Social Development Sector, Economic, Agriculture	PKSF & Own Fund	938,850	4,382,782	466.82%	The project perid was extension after AGM
18	Rural Microenterprise Transformation Project (RMTP)	Social Development, DRR, Economic Sector, Agriculture	PKSF & Own Fund	14,152,770	20,612,738	145.64%	Project area was extension after AGM
19	Rural Microenterprise Transformation Project (RMTP) Fisheries	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	6,360,200	3,627,841	57.04%	The project started was delay
20	Recovery & Advancement of Informal Sector (RAISE)	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	9,746,525	11,527,829	118.28%	New activity was included in budget after AGM
21	Extended Community Climate Change Project-Flood (ECCCP-Flood)	Social Development, Agriculture, Livelihoods, DRR	PKSF & Own Fund	20,131,816	8,627,093	42.85%	The budget was prepared including loan amount.
22	Extended Community Climate Change Project-Drought (ECCCP-Drought)	Climate Change, Agriculture, Livelihoods	PKSF & Own Fund		1,228,623		The project was approved after AGM
23	Skill for Employment Investment Programme (SEIP)	Social Development Sector	PKSF & Own Fund	1,570,210	2,369,910	150.93%	The budget was revised after AGM
24	Training Programme (From CSP and GF)	Agriculture, Economic	PKSF & Own Fund	5,034,500	6,325,049	125.63%	Logistic Support cost was increased such as
25	Making Markets Works for the Jamuna, Padma and Teesta Chars(W4C)	Agriculture Sector, Economic Sector	Swisscontact	5,393,849	5,513,190	102.21%	
26	Community based Resilience, Women's Empowerment and Action (CREA) Project	Social Development, Right and Governance Sector	MUF	7,933,897	5,118,554	64.52%	As per recommendation by donor some activity carried out next year
27	BD Beef and Goat Signature Programme	Agriculture Sector, Economic Sector	HEIFER International	18,920,500	31,712,548	167.61%	New activities were included in budget after AGM

**National Development Programme (NDP)**  
**NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj**  
**Consolidated Summary Budget Variance Statement for FY 2023-2024**

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Estimated Budget	Expended in FY 2023-24	Percentage of Expenditure	Remarks
28	Mother and Child Benefit Programme (MCPB-WFP)	Social Development, Right and Governance Sector	WFP	94,436,572	66,601,554	70.53%	As per recommendation by donor some activity not implementing in this year
29	Investment Component Vulnerable Group Development-ICVD	Social Development, Right and Governance Sector	DWA	68,843,579	35,015,855	50.86%	The project started was delay due to agreement sign by donor
30	Anticipatory Action for Monsoon Flood in Bangladesh Programme (AAMF)	Social Development, Right and Governance	WFP	5,188,894	7,101,848	136.87%	Activities and duration of project were extension
31	Building Resilience to Achieve Zero Hunger (BRAZH)	DRR and Climate, Livelihood	WFP	3,318,190	3,190,406	96.15%	
32	Integrated Risk Management (IRM)	DRR and Climate, Livelihood	WFP	2,969,890	2,969,890	#DIV/0!	The project was approved after AGM
33	Disaster Risk Reduction (DRR)	DRR	WFP	28,961,886	1,127,094	#DIV/0!	The project was approved after AGM
34	Shock Responsive Social Protection (SRSP)	Social Development, Right and Governance	WFP	724,164	2,176,907	#DIV/0!	The project was approved after AGM
35	Urban Food Assistant, Dhaka	Social Development, Right and Governance	WFP	2,176,907	2,176,907	300.61%	Project period was extension after AGM
36	Vulnerable Group Development (VGD) Project	Economic Sector	DWA	2,614,282	748,207	28.62%	Project was started as delay due to approval by donor
37	Disaster Management Programme (DMP) Flood, Winter and others related (issue)	DRR and Climate, Livelihood	CARE-BD, UNDP, UNICEF, WFP, IR-B and Own Fund	2,000,000		0.00%	Depended on disaster
38	Enhance Resilience towards COVID and Consequences (ERCC)	Right and Governance Sector	CBF (BRAC)	29,309,045	34,635,248	118.17%	New activity was included in budget after AGM
39	Enhance Resilience Capacity of the Climate-induced People (ERCCP)	Economic, Livelihood	CBF (BRAC)	10,759,518	10,335,096	96.06%	
40	Loom Training Centre in Sirajgonj District		Embassy of Japan in Bangladesh and Own fund	1,000,000		0.00%	Expended under ECST Project, Above # 06
41	Defending Human Rights through Network Strengthening (DHRNS) Project	Right & Governance Sector	Manadhikar Shongskriti Foundation	108,364	96,540	89.09%	
42	Urban Management of Internal Migration due to Climate Change (UMIMCC) Project	Social Development, Livelihoods Sector	GIZ	2,233,400	2,124,222	95.11%	
43	Education Out Loud (EOL) Advocacy & Social Accountability (ASA) Project	Right & Governance Sector	CAMPE	107,800	306,213	284.06%	New activity was included in budget after AGM
44	Sustainable access to Safe Water and Strengthen Hygiene S-WAHS Project	Social Development	Sheba Manob Kallan Kendro (SMKK)	1,201,000	1,174,560	97.80%	
45	Activating readiness activity under National Reserve with DRF (Flood)	DRR	START Fund	1,703,705	1,703,705	#DIV/0!	The project was approved after AGM
46	NDP-General Fund (Others-Administration & Management)	DRR and Climate	Own fund	812,280	858,140	105.65%	
	<b>Sub Total (Development Sector)</b>			<b>14,758,631,684</b>	<b>14,718,423,292</b>		
	<b>Self Sustainable Enterprises:</b>						
47	Feed Programme for Cattle and Fish		Own and Bank Loan Fund	68,417,400	47,575,636	69.54%	Rent production mill was not support as effectively
48	AGRO Programme (Dairy, Beef Fattening, Poultry etc)		Own fund	18,565,821	10,426,348	56.16%	Beef fattening activity was closed
49	Training and Resource Centre		Own fund	4,925,927	7,811,608	158.58%	Gathering of training were increasing
50	SHISTRI Show Room		Own fund	1,045,675	1,506,215	144.04%	Sale volume were increasing
	<b>Sub Total (Self Sustainable Enterprise)</b>			<b>92,954,823</b>	<b>67,319,807</b>		
	<b>Grand's Total</b>			<b>14,851,586,507</b>	<b>14,785,743,099</b>	<b>99.56%</b>	
	<b>Name of Project</b>			<b>Estimated Budget</b>	<b>Expended in FY 2023-24</b>	<b>Percentage of Expenditure</b>	<b>Remarks</b>
	<b>Note: FY-2023-2024</b>						
	Revenue Budget			1,625,207,709	1,245,932,858	76.66%	From Comprehensive Income
	Capital Budget			13,226,378,798	13,539,810,241	102.37%	From Budget and Variance statement
	<b>Total Budget for FY 2023-2024</b>			<b>14,851,586,507</b>	<b>14,785,743,099</b>	<b>99.56%</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 Cash and Non Cash R/P
	<b>Total Budget for FY 2022-2023</b>			<b>10,699,807,099</b>	<b>11,662,555,241</b>	<b>109.00%</b>	

## Organogram of NDP



**HR**= Human Resource , **P&P**= Programme & Planning, **CSP**= Credit Support Programme, **DD**= Deputy Director, **AD**= Assistant Director, **F&A**= Finance & Accounts, **R&D**=Research & Documentation, **PM/PC**= Project Manager/Coordinator, **APM**=Asst. Project Manager, **DPM**=Deputy Project Manager **ZM**= Zonal Manager, **AM**=Area Manager & Assistant Manager, **DM**= Deputy Manager, **PROC**= Procurement Officer, **DAM**= Deputy Assistant Manager, **BM**= Branch Manager, **ABM**= Assistant Branch Manager, **M&E**= Monitoring & Evaluation, **IT**= Information & Technology Officer, **TCM**=Training Center Manager, **AO**= Administrative Officer/Accounts Officer, **AAO**= Assistant Admin. Officer, **SCO**= Senior Credit Officer, **CO**= Office Assistant **TO**= Technical Officer, **UC**= Upozilla Coordinator, **FF**= Field Facilitator, **FO**= Field Officer, **CDO**= Community Development Officer, **Sec**= Security.



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