PKF AHKC

Auditor's Report

and

Financial Statements

of

National Development Programme (NDP)

Consolidated Financial Position

For the year ended 30 June 2025

PKF AHKC

National Development Programme (NDP)
Consolidated Financial Position
For the year ended 30 June 2025

Contents

PKF AHKC

Aziz Halim Khair Choudhury
Chartered Accountants
Corporate Office
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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 2025 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 2025, 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' 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.

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

Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804
DVC: 2510280804AS132311

28 October 2025
Dhaka

National Development Programme (NDP)
Statement of Consolidated Financial Position
As at 30 June 2025

Figures in Tk.

Particulars	Notes	30 June 2025 Amount	30 June 2024 Amount
Non-Current Assets		**323,276,518**	**303,621,240**
Fixed Assets	6.00	323,276,518	303,621,240
Current Assets		**8,457,137,991**	**6,918,628,680**
Investment FDR	7.00	427,805,799	353,993,961
Cash at Bnak for Savings	8.00	2,684,629	85,065,008
Cash at Bank for Statutoy Reseve	9.00	6,726,577	380,593
Members Loan Outstanding-CSP, Housing Project)	10.00	7,842,139,302	6,343,044,895
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing)	11.00	16,233,273	13,863,710
Advance, deposit & Prepayments	12.00	19,713,928	3,614,392
Receivable (Interest Receivable on FDR , Reimbursement and Others Receivable)	13.00	43,682,206	29,661,516
Cash & Bank Balance	14.00	98,152,277	89,004,605
Total Properties and Assets		**8,780,414,509**	**7,222,249,920**
Capital Fund & Liabilities:			
Capital Fund		**2,974,689,991**	**2,473,029,203**
Cumulative Surplus	15.00	2,677,220,990	2,225,726,281
Statutory Reserve fund on	16.00	297,469,001	247,302,922
Current Liabilities		**3,130,234,118**	**2,179,113,526**
Members Saving Deposits	17.00	2,738,442,028	1,898,888,230
Security fund/Risk Mitigate	18.00	316,004,746	238,593,089
Provision for Expenses	19.00	15,580,994	16,802,570
Staff Securities Deposits	20.00	16,561,730	16,081,414
Inactive Member Savings	21.00	1,722,043	344,343
Bills Payable & Others Liabilities	22.00	41,922,577	8,403,880
Non Current Liabilities		**2,675,490,400**	**2,570,107,192**
Loan from PKSF and Others	23.00	2,266,232,205	2,261,676,858
Loan Loss Provision Fund	24.00	240,612,196	160,590,951
Provision for Interest -NSSP	25.00	79,704,302	73,340,549
Accumulated Depreciation Fund	26.00	88,941,697	74,498,834
Total Capital fund & Liabilities		**8,780,414,509**	**7,222,249,920**

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

Director (Finance & Accounts)
NDP

Executive Director
NDP

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

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

Signed by:
Md. Aftab uddin Ahemd FCA
Senior Partner
ICAB Enrollment No # 804
DVC: 2510280804AS132311

28 October 2025
Dhaka

National Development Programme (NDP)
Statement of Consolidated Income & Expenditure
For the year from 01 July 2024 to 30 June 2025

Figures in Tk.

Particulars	Notes	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
Income :			
Service Charge on Micro Finance and all Component Loans		1,593,241,643	1,375,168,633
Donor Grants and Donation	27.00	282,646,031	321,522,898
Interest on Bank Accounts and FDR		36,061,275	22,515,657
Training Center Lease Income		480,000	500,000
Total Income		**1,912,428,949**	**1,719,707,188**
Expenditure :			
Service Charge Paid to Others		178,864,467	157,209,279
Interest on Members Savings		152,471,372	99,212,895
Interest on Staff Securities		793,999	715,665
Salary and benefits		518,361,532	444,512,724
Training, Meeting, Orientation & Workshops		7,016,014	6,325,049
Travelling & Conveyance		4,444,423	24,091,777
Fuel		14,516,220	9,610,427
Office & Warehouse Rent		16,005,880	13,501,226
Electrity Bill		4,376,415	3,731,244
Postage and Telegram -Communication		1,522,415	1,581,919
Bank Charge & Comm.		2,367,531	-
Office Maintenance, Repair and Cleaning Materials		101,269	10,979,381
Entertainment		2,700,891	2,186,587
Legal Charge and Commission		3,338,711	2,600,441
Paper and Periodicales		274,999	88,615
Printing and Stationary & Supplies		6,728,743	6,720,919
Audit fees & Credit Rating Fees		43,000	453,000
LLP Expenese	24.00	80,021,245	38,529,436
Depreciation Expenses	26.00	14,442,863	6,208,812
Advertisement with publicity		510,266	824,286
Tax and VAT (Org. tax return own & Others)	28.00	9,342,079	10,146,049
Subscription and Donation		21,800	728,800
Expenses for Group Development		648	4,745
Automation Implementation, Training, Licence and Service Fee		1,706,827	1,400,700
Lunch Allowance		22,042,798	-
Incentive Allowance		7,418,193	-
NID Verification Fees-MRA		35,091	-
Other Expenditure		263,961	396,523
Service Chage Rebate		24,090,719	32,308,879
Development Activities Expenses	29.00	334,039,978	360,081,306
Registration Fees MRA		2,691,477	4,091,893
Micro Finance Fair and NDP Day		212,335	134,731
Total Expenditure		**1,410,768,161**	**1,238,377,308**
Surplus/(deficit) of Income over Expenditure		501,660,788	481,329,880
Total		**1,912,428,949**	**1,719,707,188**

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

Director (Finance & Accounts)
NDP

Executive Director
NDP

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

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

Signed by:
Md. Aftab uddin Ahemd FCA
Senior Partner
ICAB Enrollment No # 804
DVC: 2510280804AS132311

28 October 2025
Dhaka

PKF AHKC

National Development Programme (NDP)
Statement of Consolidated Receipts and Payments
For the year from 01 July 2024 to 30 June 2025

Figures in Tk.

Particulars	Notes	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
Receipts:			
Opening Balance:		**89,004,605**	**223,632,039**
Cash in hand		925,573	1,528,557
Cash at Bank		88,079,032	222,103,482
Revenue Income:		**1,795,696,864**	**1,596,178,967**
Service Charge on Micro Finance Loans and All Component		1,528,308,385	1,295,512,731
Donor Grants and Donation	27.00	254,129,685	289,083,682
Interest on Bank Accounts and FDR		12,778,794	11,082,554
Training Center Lease Income		480,000	500,000
Capital Income and Others:		**15,029,094,663**	**12,676,678,727**
FDR Savings		187,000,000	98,300,000
FDR Reserve Capital		110,786,250	156,100,000
Cash at Bnak for Savings		453,713,212	241,426,466
Cash at Bank for Statutoy Reseve		161,600,457	275,798,782
Loan Realization from Members		10,547,089,773	8,651,242,726
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		2,274,056	2,949,200
Advance & Prepayments		20,429,318	47,489,723
Receivable(Interest Receivable on FDR, Reimbursement & Oth.)		10,528,716	23,335,439
Members Saving Deposits		1,840,505,538	1,193,700,355
Staff Security/Risk Mitigate		123,306,852	101,537,254
Inactive Member Savings		3,821	-
Staff Securities Deposits		4,188,600	3,704,000
BillsPayable and Others Liabilities		81,468,070	63,763,382
Loan from PKSF and Others		1,486,200,000	1,817,331,400
Total Receipts		**16,913,796,132**	**14,496,489,733**
Payments:			
Revenue Expenditure:		**1,002,373,539**	**931,435,188**
Service Charge Paid to Others		178,864,467	157,209,279
Interest on Members Savings		(65,245)	(4,790)
Salary and benefits		438,893,517	379,498,088
Training, Meeting, Orientation & Workshops		6,722,291	5,645,862
Travelling & Conveyance		4,426,108	24,075,390
Fuel		14,138,149	9,485,707
Office & Warehouse Rent		13,021,170	10,885,246
Electrity Bill		4,375,685	3,727,958
Postage and Telegram -Communication		1,496,195	1,540,138
Office Maintenance, Repair and Cleaning Materials:		5,229,868	5,190,522
Entertainment		2,627,534	2,152,921
Legal Charge and Commission		3,328,711	2,599,940
Paper and yearicales		314,999	81,015
Printing and Stationary & Supplies		6,418,012	5,871,215
Audit fees & Credit Rating Fees		36,000	98,609
Advertiesment		393,466	707,008
Subscription and Donation		21,800	720,300
Expenses for Group Development		648	5,475
Registration Fees MRA		-	1,788,434
Software Implementation, Training, Licence and Service Fee		1,635,683	1,334,000
Lunch Allowance		22,042,798	-
Incentive Allowance		7,448,193	-
NID Verification Fees-MRA		35,091	-
Other Expenditure		201,459	404,449
Sector wise Expenditure Expenditure for Development		288,334,970	318,399,711
Micro Finance Fair and NDP Day		147,439	18,711

Aziz Halim Khair Choudhury
Dhaka.
Chartered Accountants

Particulars	Notes	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
Capital Expenditure and Others:		**15,813,270,316**	**13,476,049,939**
Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building) for Core Project		13,560,718	181,017,304
Investment FDR		-	-
FDR Savings		214,000,000	105,800,000
FDR Reserve Capital		145,000,000	194,500,000
Cash at Bnak for Savings		371,332,833	257,378,711
Cash at Bank for Statutoy Reseve		167,946,441	219,951,172
Members Loan Outstanding-MFP, Housing Proj., CDD)		12,350,461,000	10,192,957,000
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)		7,355,619	5,398,000
Advance & Prepayments		79,531,177	74,395,934
Members Saving Deposits		844,441,682	526,959,350
Security Fund/Risk Mitigate		3,291,926	3,156,548
Provision for Expenses		12,574,589	6,101,898
Provision for Interest on Member Savings(NSSP)		-	398,219
Staff Securities Deposits		4,484,638	1,538,299
Inactive Member Savings		65,807	-
BillsPayable & Others Liabilities		117,579,234	116,193,405
Loan from PKSF and Others		1,481,644,652	1,590,304,099
Closing Balance:		**98,152,277**	**89,004,605**
Cash in hand		1,280,980	925,573
Cash at Bank		96,871,297	88,079,032
Total		**16,913,796,132**	**14,496,489,733**

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

Director (Finance & Accounts)
NDP

Executive Director
NDP

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

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

Signed by:
Md. Aftab uddin Ahemd FCA
Senior Partner
ICAB Enrollment No # 804
DVC: 2510280804AS132311

28 October 2025
Dhaka

National Development Programme (NDP)
Statement of Consolidated Cash Flow
For the year from 01 July 2024 to 30 June 2025

Figures in Tk.

Particulars	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
A. Cash Flow from Operating Activities:		
Surplus for the year	501,660,788	481,329,880
Add/Less: adjustment of non cash items:	-	-
Loan Loss Provision Fund	80,021,245	38,529,436
Accumulated Depreciation Fund	14,442,863	6,208,812
Operating profit before working capital movement	596,124,896	526,068,128
Provision for expenses	(1,221,576)	8,987,234
Interest on Members Savings(NSSP)	6,363,753	(2,582,815)
Staff Loan Outstandings	(2,369,563)	682,654
Receivable (Interest Receivable on FDR , Reimbursement and Others Receivable)	(14,020,690)	812,641
Payables & Other Laibilities	33,518,697	(4,165,364)
Short Term Investments	2,222,557	(8,698,598)
Advance, deposit & Prepayments	(9,911,902)	19,340,627
Cash Generated from operating Activities	**610,706,172**	**540,444,507**
Income Tax paid	(6,187,634)	(1,323,527)
Net Cash flows from (used in0 operating activities	604,518,538	539,120,980
B. Cash Flow from Investing Activities:		
Fixed assets Increase during the year	(19,655,278)	(182,062,165)
Disbursement of Loan to Members	(12,414,505,142)	(10,298,973,170)
Loan to members realized during the year	10,915,410,735	9,098,534,213
Net Cash used in Investing Activities	**(1,518,749,685)**	**(1,382,501,122)**
C. Cash Flow from Financing Activities:		
Loan Received from PKSF	1,067,500,000	937,581,400
Loan paid to PKSf during the year	(877,981,788)	(710,783,574)
Short Term Loan Received during the year	418,700,000	879,750,000
Short Term Loan Payment during the year	(603,662,864)	(879,520,526)
Received from Members Savings Deposit	2,294,685,061	1,499,011,823
Withdrown from Members Savings Deposit	(1,455,131,263)	(1,079,089,447)
Security fund/Risk Mitigate/Micro Insuarance	77,411,657	58,617,678
Inactive Meember Savings	1,377,700	344,343
Staff Securities Deposits Fund	480,316	2,841,010
Net Cash used in Financing Activities	**923,378,819**	**708,752,707**
D. Net increase /decrease (A+B+C)	9,147,673	(134,627,435)
Add: Cash & Bank balance at the begining of the year	89,004,605	223,632,039
Cash & Bank balance at the end of the year	**98,152,277**	**89,004,605**

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

Director (Finance & Accounts)
NDP

Executive Director
NDP

Aziz Halim Khair Choudhury
Dhaka
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Notes to the Financial Statements
For the year ended 30 June 2025

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

1.01: GENERAL INFORMATION:

Name of NGO	:	**NATIONAL DEVELOPMENT PROGRAMME(NDP)**
Head Office Address	:	**NDP Bhaban** Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj-6703 Tel: 88+0751-63870-71; Fax: 88+0751-63877 Mobile: 01713-383100; E-mail: akhan_ndp@yahoo.com Website: www.ndpbd.org
Mailing Address	:	**NDP Office** Kazi Motiar Rahman Road, Masumpur (south) Post Box- 02, Sirajganj-6700, Bangladesh
Dhaka Office Address	:	**Vertex Prominent** Flat- B6 (6th Floor), House- GA 16/1 Mohakhali, Dhaka-1212 **Rulia Parveen, Manager (AC&FR)** Cell: 01705-434100 E-mail: rulia@ndpbd.org
Name of the CEO:		Md. Alauddin Khan, Executive Director

1.02: BACKGROUND:

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

1.03: LEGAL STATUS:

Sl. No.	Name of Registration Authority	Registration Number	Date of Registration	Remarks
1	Department of Social Welfare	Siraj-225/92	28.03.1992	-
2	NGO Affairs Bureau	880	02.01.1995	Renewed up to 01.01.2030
3	Directorate of Family Planning	226	01.01.2008	Renewal on process
4	Micro-Credit Regulatory Authority	01229-00332-00222	29.04.2008	Updated on 03.11.2019
5	European Commission (PADOR) on line	BD-2009-EQE-3006507916	2009	Updated on 28.10.2013

6	Data Universal Numbering System (DUNS)	731575614	2013	Updated on 30.07.2013
7	System for Award Management (SAM)	731575614/SVG06	2014	Updated on 31.01.2015

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

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

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

1.07 OBJECTIVE: The major objectives of NDP are to;

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

1.08 CORPORATE INFORMATION:

Name of Organization	National Development Programme (NDP)
Year of establishment	1992
Statutory Audit conducted upto	30 June 2025
Name of the statutory auditor for last year	AZIZ HALIM KHAIR CHOUDHURY & Co
Name of the statutory auditor for current year	AZIZ HALIM KHAIR CHOUDHURY& Co. (Reference: decision in AGM on 27/07/2025)
No. Executive Committee meeting held FY 2024-2025	04 times
Date of Last AGM held	July 27, 2025

1.09 LIST OF EXECUTIVE COMMITTEE MEMBERS:

(For the Year from July 01, 2023 to June 30, 2026)

Name	Qualification	Profession	Present Address
Aleya Akhtar Banu (Chair Person)	BA (Hons.) M.A	Teaching, Retired (School and College)	M A Matin Sarak, Kacharipara, Sirajganj.
Md. Asir Uddin (Vice Chairman)	B. A	Govt. Fisheries Officer, Retired	Sayadangara, North Para, Sirajganj.
Md. Alauddin Khan (General Secretary)	M. Com (Management)	Executive Director, NDP	Arsi Nagar, Mujib Sarak (Bi-Lane), Sirajganj.
Tasmeri Hossain Mukti (Treasurer)	L.L.B (Hons.), LLM	Teaching (College)	Soyadhangora, (Forn of CMB office), Sirajganj.

Aziz Halim Khair Choudhury Dhaka Chartered Accountants

Md. NasimSarker (Executive Member)	M.A, LLB	Lawyer	Masumpur (New Para), Sirajganj.
Shibani Rani Ghosh (Executive Member)	M.A	Teaching (High School)	Durga Potti, Sirajganj.
Gopal Chandra Ray (Executive Member)	B.S.C.B.U	Teaching (College)	Jubli Bagan, Sirajganj.

1.10 NDP's TARGET GROUP: The organization works with different categories of beneficiaries, mostly the poor and extreme/ ultra-poor people, the women, children, PWD and minorities; different professionals like- marginal farmers, business-men, 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 **800,000** project participants (Female 86%).

1.11 GEOGRAPHICAL COVERAGE: Division-8; District-20; Upazillas-71; Union/Paurashava-435nand Villages-6,010.

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
	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
	Nilphamari	Kishoreganj	01	01	22
Chattogram	Bandarban	Thanchi	01	04	177
Sylhet	Sylhet	Goainghat	01	09	267
Barishal	Barishal	Mehendiganj	01	16	191
Khulna	Bagerhat	Chitalmari	01	07	122
Total: 08	**20**	--	**71**	**435**	**6,010**

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1.12 OFFICE ESTABLISHMENT:

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

A brief list of offices of NDP is given bellow.

Districts	# of Offices	Remarks
Dhaka	02	Dhaka Office- 01, MCBP-01
Jamalpur	07	Branch Office (CSP)-07
Tangail	08	Area Office (CSP)-02, Branch Office (CSP)-06
Netrokona	01	Project Office-01
Sirajganj	103	Head Office-01, Training Centers-02, Divisional Office (CSP)-02, Zonal Office (CSP)- 02, Area Office (CSP)-07, Branch Office (CSP)- 39, HSP Office- 12 & Project Office- 38
Bogura	24	Zonal Office (CSP)-01, Area Office (CSP)- 04, Branch Office (CSP)-16; Project Office- 01 and HSP Office-2
Natore	16	Zonal Office (CSP)-01 Area Office (CSP)-02, Branch Office (CSP)-11 and Project Office-03
Pabna	25	Area office (CSP)-03, Branch Office (CSP)-19 and Project Office-03
Naogaon	06	Area Office (CSP)- 01, Branch Office (CSP)-04; and Project Office-01
Nilphamari	02	Branch Office (CSP)-02;
Jaipurhat	03	Branch Office (CSP)-02; and Project Office-01
Rangpur	08	Zonal Office (CSP)-01, Area Office (CSP)-01, Branch Office (MFP)-05, Project Office-01
Lalmonirhat	01	Branch Office (CSP)-01
Gaibandha	03	Branch Office (CSP)-03
Kurigram	6	Area Office (CSP)- 01, Branch Office (CSP)-05
Rajshahi	06	Area Office (CSP)- 01, Branch Office (CSP)-03, Project Office-02
Bandarban	01	Project Office-01
Sylhet	01	Project Office-01
Barishal	01	Project Office-01
Bagerhat	01	Project Office-01
Total : 20	**225**	

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

1.13 NUMBER OF EMPLOYEE:

A total of 1,470 (One Thousand Four Hundred and Seventy) employees (Female-475, Male-995) of different categories now working in NDP. Off them, 93 staffs based at NDP's Head Office. Besides, 104 (Female-102, Male-2) 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	11	92%	1	8%	12
Mid-level	95	81%	22	19%	117
Junior level	868	74%	307	26%	1175
Others	21	13%	145	87%	166
Total:	995	68%	475	32%	1470

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

BUDGET:

The organization forecast budget in the beginning of each fiscal year (July-June). The budget of the running fiscal year 2025-2026 along with past three years is given below:

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Fiscal Year	Budget	Foreign Currency	Annual Growth
2025 - 2026	BDT= 24,62,61,21,210	US$= 20,521,7,676	30%
2024 - 2025	BDT= 18,881,312,242	US$= 136,906,218	27%
2023 - 2024	BDT= 14,851,586,507	US$= 136,906,218	39%
2022 - 2023	BDT= 10,699,807,099	US$= 113,888,314	18%

(For current year budget- USD 1 = 118 BDT on 10.07.2025 BB)

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

Sl	Sector Name	Sub-sectors
1	Social	1.1 Social Development 1.2 Education 1.3 Health and Family Planning 1.4 Water, Hygiene & Sanitation 1.5 Disability 1.6 Adolescent Girls & Boys
2	Economic	2.1 Micro-Finance and 2.2 Savings
3	Livelihoods	3.1 Food Security 3.2 Livelihoods and 3.3 Nutrition
4	Agricultural	4.1 Agriculture and 4.2 Fisheries
5	Energy & Environment	5.1 Social Forestry 5.2 Renewable Energy and 5.3 Environment Protection and preservation
6	Disaster Risk Reduction and Climate Change Adaptation-DRRCC	6.1 Disaster Management; 5.2 Emergency Response; and 6.3 Climate Change Adaptation
7	Rights & Governance	7.1 Human rights 7.2 Legal Aid Services and 7.3 Gender Mainstreaming
8	Institutional Development	8.1 Training; 8.2 Capacity building of CBO and 8.3 Strengthening of Local Government

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

Organization TIN	:	473-300-0196	Tax Assessment year 2024-2025 has completed and certificate has collected from authority.
Organization E-TIN	:	TIN:455411511762	Tax Assessment year 2024-2025 has completed and certificate has collected from authority.
Organization VAT Registration No.	:	BIN:005776697-1107	Area Code: 60504
Consolidated bank interest on FDR and Bank accounts	:	Tk. 3,60,61,275/-	Total bank interest is Tk. 3,26,13,891/- from FDR and bank account, here TDS- Tk.34,47,384 /-
Tax Deduction At Sources-TDS and Advance Tax Paid (Only from bank interest)	:	Tk.1,03,47,189/-	Advance Payment of Tax from Bank Interest: Micro Finance Tk. 1,03,47,189/-
Tax Deduction At Sources-TDS (Excluding bank interest)	:	Tk.80,94,051/-	We have deducted at sources for FY-2024-2025 from existing project/programme.
VAT Deduction At Sources-VDS	:	Tk.91,83,413/-	We have deducted at sources for FY-2024-2025 from existing project/programme
Balance of Provident Fund	:	Tk 23,27,02,714/-	Recognized by NBR but not involved in consolidated financial report.
Balance of Gratuity Fund	:	Tk.27,29,21,094 /-	Recognized by NBR but not involved in consolidated financial report.
Accident Support Fund-ASF (Balance as on 30/06/2025)	:	Tk. 1,04,90,900	If any staffs are accidental at working time, organization will contribute as per policy.
Project Security Fund-PSF (Balance as on 30/06/2025)	:	Tk.83,03,342/-	Only for project staff, the purpose is future benefits of project staff. It will be refund as per policy.
Service Staff Contributory Fund-SSCF (Balance as on 30/06/2025)	:	Tk.30,50,579/-	The motto of this fund future benefits of service staff who are working at office.
Staff welfare Fund -SWF (Balance as on 30/06/2025)	:	Tk.2,03,25,672/-	If any staff are accident or treatment for suffering at Hospital

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BASIS OF PREPARATION OF FINANCIAL STATEMENTS

3.00 Basis of preparation of financial statements

3.01 Basis of accounting

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

3.02 Preparation of financial statements

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

3.03 Use of estimates and judgments:

The preparation of financial statements in conformity with IFRS requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

3.04 Reporting period:

The financial period of the NDP Foundation covers one-year period from 01 July 2024 to 30 June 2025.

3.05 Comparative information and rearrangement thereof:

Comparative information has been disclosed in respect of the one-year period from 01 July 2023 to 30 June 2024 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statements. Figures for the period ended on 30 June 2024 have been rearranged wherever considered necessary to ensure comparability with the current period.

3.06 Going concern:

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

4.0 SIGNIFICANT ACCOUNTING AND ORGANIZATIONAL POLICIES:

4.01 Currencies:

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

4.02 Revenue Recognition:

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

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

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Service Charge on Loan:

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

SLNo.	Component	Method	Rate	Remarks
01	JAGORN	Declining	24%	Yearly
02	AGROSOR	Declining	24%	Yearly
03	BUNIAD	Declining	20%	Yearly
04	SUFALON	Declining	02%	Monthly
05	AGROSOR (SEP)	Declining	24%	Yearly
06	SUFALON-KGF	Declining	02%	Monthly
07	IGA-Program	Declining	24%	Yearly
08	Livelihood Improvement	Declining	08%	Yearly
09	Assets Creation	Declining	08%	Yearly
10	LICHSP	Declining	12%	Yearly
11	Housing Loan (GoB)	Declining	5.5%	Yearly
12	AGROSOR(MDP)	Declining	24%	Yearly
13	SANITATION DEVELOPMENT (SDL)	Declining	15%	Yearly
14	Livelihood Restoration Loan (LRL)	Declining	18%	Yearly
15	ABASON	Declining	12%	Yearly
16	ELDERLY PEOPLES INCOME GENERATION (LEPIG)	Declining	02%	Monthly
17	EXTENDED COMMUNITY CLIMATE CHANGE PROJECT FLOOD	Declining	20%	Yearly
18	Agrosor (MDP-AF)	Declining	24%	Yearly
19	LIVELIHOOD RESTORATION LOAN(LRL) Phase-2	Declining	4%	Yearly
20	AGROSOR SEP (COMMON SERVICE) CS	Declining	9%	Yearly
21	RISK MANAGEMENT SUPPORT FUND(RMSF)	Declining	9%	Yearly
22	AGROSOR -RAISE	Declining	18%	Yearly
23	HOUSEHOLD WATER LOAN	Declining	18%	Yearly
24	HOUSEHOLD SANITATION LOAN	Declining	18%	Yearly
25	START UP CAPITAL	Declining	18%	Yearly
26	LEASE FINANCING	Declining	18%	Yearly
27	AGROSOR-MFCE	Declining	18%	Yearly
28	RMTP SPECIAL-ME	Declining	16%	Yearly
29	ECCCP-DROUGHT	Declining	20%	Yearly
30	AGROSOR SMART	Declining	24%	Yearly
31	AGROSOR SMART-CSL	Declining	24%	Yearly

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

Interest on Fixed Deposit:

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

Other income:

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

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4.03 Expenses:

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

Interest paid on savings of beneficiaries:
Interest paid on savings is accounted for on accrual basis and shown as expenses in the related period. Interest rate on savings is 6%. and fixed deposit interest rate on

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

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

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

4.04 Property, plant and equipment:
Recognition:

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

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

The annual rates of depreciation charged are as follows:

Name of assets	Rate (%)
Office Building	5
Furniture and fixtures	10
Office Equipment	10 & 25
Vehicle	10

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

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5.0 SIGNIFICANT ORGANIZATIONAL POLICIES:

5.01 Loan Loss Provision:

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

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

(i) Classification of Loan LossProvision

Sl	Particulars	NO. of days Outstanding	Outstanding Loan	Required Provision	
			Taka	Rate	Taka
1	Total Loan Outstanding		7,842,139,302		
2	Total Overdue		221,976,877		
3	Regular Good Loan Outstanding	No Overdue	7,539,793,241	1%	75,397,932
3	Watchful Loan Outstanding	1-30 days	23,237,798	5%	1,161,890
4	Sub Standard Loan Outstanding	31-180 days	87,312,953	25%	21,828,238
5	Doubtful Loan Outstanding	181-365 days	88,447,192	75%	66,335,395
6	Loan Loss Provision (LLP) as per circular of MRA Letter NO-82 (Bad Loan as on 30.06.2024)	Over 365 days	103,348,118	100% of previous Years LLP Min 50% of excess amount	75,888,741
	Total				**240,612,196**

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

Particulars	Amount (TK)
Required reserve fund as per MRA policy shown above in	**24,06,12,196**
Actual reserve made by MFI	**24,06,12,196**
Excess/(Shortfall) of Provision	0
Comment on LLP for PKSF funded MCP:	MRA Policy followed properly
Disclosure of written off loan:	
Loan Written off	1,082,256
Loan Written off balance 01.07.2024	929,603
Loan written off during the year 2024-2025	N.A
Written off loan recovered during the year 2024-2025	-
Loan Written off balance 30.06.2025	929,603

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5.02 Write-off policy:

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

5.03 Policy on Loan to Beneficiaries:

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

Major Loan Components of Microfinance

5.03.01 Rural and Urban Microcredit/ Jagoron:

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

5.03.02 Microenterprise Loan/Agrosor:

Banking sector and financial institutions requires collateral but most of the poor entrepreneurs do not have that much capacity to meet the requirements of Banks or Financial Institution. NDP launched its (Micro Enterprise) program to extend its financial services to the progressive members of other microcredit program for undertaking economic activities that require bigger amount for any business activity that has investment up to BDT 10 Lacs is considered as Micro Enterprise. The program is now renamed as Agrosor. An individual micro-entrepreneur can take loan of Taka 30 thousand to 10 Lac for his enterprise under the Agrosor Program. Repayment rate is more than 99%.

5.03.03 Ultra Pool Loan/Buniad:

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

5.03.04 Agriculture Loan/Sufolon:

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

5.03.05 Income Generating Activities Loan (IGA) program:

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

5.04 Policy on savings collection:

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

5.05 Staff Gratuity Fund:

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

5.06 General:

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

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5.07 Grant/Donation accounting:

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

5.08 Statement of Budget and Variance Statement:

We were taken approval for annual budget at Annual General Meeting-AGM by Executive Committee supported by General Committee. AGM held on 22 July 2023 at NDP-Head Office with General Committee Members and All Head of Department of NDP. Budget approval was Tk.1069,98,07,099/- for 48 Project/Program/Fund (for Donors, own and PKSF). Here expended Tk. 1166,25,58,241/- (as per budget and variance statement), that is called Turnover, burn rate is 109.00%. Details has mentioned in Report as Annexure-01.

5.09 Prevention of Money Laundering and Terrorist Financing

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

5.10 Employees' provident fund

NDP maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the Board of Trustee. All confirmed employees are contributing 12.5% of their basic salary as subscription of the fund. NDP also contributes equal amount of the employees' contribution to the fund each month. Interest earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by a Chartered Accountants Firm.

5.11 Employees' gratuity fund

NDP makes provision for an Employee Gratuity fund, on the basis of two months basic salary for each completed year in employment (based on basic salary of the last month). Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed five years' service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed Ten years uninterrupted service the gratuity is disbursed at the rate of two months basic salary for each completed year, based on the final salary drawn. After the employee has completed 15 years uninterrupted service the gratuity is disbursed at the rate of three-month basic salary for each completed year. After the employee has completed 20 years uninterrupted service the gratuity is disbursed at the rate of four-month basic salary for each completed year. After the employee has completed 25 years uninterrupted service the gratuity is disbursed at the rate of five months basic salary for each completed year based on the final salary drawn.

5.12 Insurance

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

5.13 General Fund

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

5.14 Training Program

We are providing service as skill to staff and others members from this sister concern of NDP. This program has been operating from 17 years ago. Now it has lease to supplier as per yearly agreement of TK. 4,80,000 which has mentioned as income in this financial report. Different training, workshop, seminars are occurring from this centre for staff, project members.

5.15 Accident Support Fund

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

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5.16 Project security fund

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

5.17 Taxation and VAT

Under the Income Tax Act, 2023 as amended, NDP is subject to taxation for some of its incomes and dividend incomes. As per 6th Schedule, Part-A, para-1A of ITA 2023, Income from Microfinance activities is tax exempted. NDP submits its return for tax for the organization NDP as a whole and TIN Number is number-455411511762. NDP the submit Income Tax return for the Assessment year 2023-2024 within due course. Under the Value Added Tax Act, 1991, VAT Registration Number is- BIN: 000896677.

5.18 Annual fee to the Microcredit Regulatory Authority (MRA)

NDP has deposited annual fee (on the service charge for the year 2024-2025) of taka 23,40,415/= with VAT 3,51,062/- in favor of the Microcredit Regulatory Authority on 24 July 2025.

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Figures in Tk.

Sl. No.	Particulars	As at 30 June 2025	As at 30 June 2024
6.00	**Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):**		
	Opening balance	303,621,240	121,559,075
	Add : Addition during the year	19,842,815	182,263,704
		323,464,055	303,822,779
	Less: Adjustment during the year	(187,537)	(201,539)
	Closing balance	**323,276,518**	**303,621,240**
	(Details are shown in Fixed Assest Schedule)		
7.00	**Investment of FDR**		
	Savings FDR	136,975,202	106,800,000
	Capital FDR/FDR on Capital Fund	290,830,597	247,193,961
	Total	427,805,799	353,993,961
	Break-up the above amount is as follows		
7.01	**Savings FDR**		
	Opening balance	106,800,000	99,300,000
	Add: Investment during the year	214,000,000	105,800,000
	Add: Addition during the year	3,175,202	-
		323,975,202	**205,100,000**
	Less: Encashment during the year	187,000,000	98,300,000
	Closing balance	**136,975,202**	**106,800,000**
7.02	**Capital FDR/FDR on Capital Fund**		
	Opening balance	247,193,961	206,099,998
	Add: Investment during the year	145,000,000	194,500,000
	Add: Addition during the year	9,422,886	2,693,963
		401,616,847	**403,293,961**
	Less: Encashment during the year	110,786,250	156,100,000
	Closing balance	**290,830,597**	**247,193,961**
8.00	**Cash at Bnak for Savings**		
	Opening balance	85,065,008	69,112,763
	Add: Investment during the year	371,332,833	257,378,711
	Add: Addition during the year	-	-
		456,397,841	**326,491,474**
	Less: Encashment during the year	#REF!	241,426,466
	Closing balance	**#REF!**	**85,065,008**
9.00	**Cash at Bank for Statutoy Reseve**		
	Opening balance	380,593	56,228,203
	Add: Investment during the year	167,946,441	219,951,172
	Add: Addition during the year	-	-
		168,327,034	**276,179,375**
	Less: Encashment during the year	161,600,457	275,798,782
	Closing balance	**6,726,577**	**380,593**
10.00	**Members Loan Outstandings (MFP and Others):**		
	Opening balance	6,343,044,895	5,142,605,938
	Add:Disbursed during the year	12,350,461,000	10,192,957,000
	Add: Adjustment during the year	64,044,142	106,016,169
		18,757,550,037	**15,441,579,107**
	Less: Realized during the year	10,547,089,773	8,651,242,726
	Less: Adjustment during the year	368,320,962	447,291,486
	Closing balance	**7,842,139,302**	**6,343,044,895**
11.00	**Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):**		
	Opening balance	13,863,710	14,546,364
	Add : Disbursment during the year	7,355,619	5,398,000
	Add: Adjustment during the year	9,300	-
		21,228,629	**19,944,364**
	Less: Realize during the year	2,274,056	2,949,200
	Less: Adjustment during the year-MFP	2,721,300	3,131,454
	Closing balance	**16,233,273**	**13,863,710**
12.00	**Advance & Prepayments:**		
	Opening balance	3,614,392	21,631,492
	Add: Paid during the year	79,531,177	74,395,934
	Add: Adustment during the year	7,041,077	1,387,639
		90,186,646	**97,415,065**
	Less: Realized during the year	20,429,318	47,489,723
	Less: Adustment during the year-MFP	50,043,400	46,310,950
	Closing balance	**19,713,928**	**3,614,392**

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Sl. No.	Particulars	As at 30 June 2025	As at 30 June 2024
13.00	**Receivable (Training Bill, FDR Interest, Reimbursem General Fund & Oth.):**		
	Opening balance	29,661,516	30,474,157
	Add: Adustment during the year	38,593,804	43,063,664
		68,255,320	**73,537,821**
	Less: Realize during the year	10,528,716	23,335,439
	Less: Adustment during the year-MFP	14,044,398	20,540,866
	Closing balance	**43,682,206**	**29,661,516**
14.00	**Cash and Bank Balance:**		
	Cash in Hand	1,280,980	925,573
	Cash at Bank	96,871,297	88,079,032
	Closing balance	**98,152,277**	**89,004,605**
15.00	**Retain Surplus:**		
	Opening balance	2,225,726,281	1,792,529,386
	Add: Surplus for the year	501,660,788	481,329,881
	Add: Prior Adjustment	-	-
	Add: Adjusted Previous Year	-	2
	Add/(Less) Transfer to 10% reserve fund	(50,166,079)	(48,132,988)
	Closing balance	**2,677,220,990**	**2,225,726,281**
16.00	**10% Reserve Fund on Capital Fund:**		
	Opening balance	247,302,922	199,169,934
	Add: Transfer from Surplus of Micro Finance Programme	50,166,079	48,132,988
	Closing balance	**297,469,001**	**247,302,922**
17.00	**Members Savings Deposits:**		
	Opening balance	1,898,888,230	1,478,965,854
	Add: Collection during the year	1,840,505,538	1,193,700,355
	Add: Adjustment during the year	454,179,523	305,308,882
		4,193,573,291	**2,977,975,091**
	Less: Refund during the year	844,441,683	526,959,351
	Less: Adjustment during the year	610,689,580	552,127,510
	Closing balance	**2,738,442,028**	**1,898,888,230**
18.00	**Security Fund/Risk Mitigate/Micro Insurance Account:**		
	Opening balance	238,593,089	179,975,411
	Add: Collection during the year	123,306,852	101,537,254
	Add: Adjustment during the year	17,012,471	298,400
		378,912,412	**281,811,065**
	Less:Refund During the year	3,291,926	3,156,548
	Less: Adjustment during the year	59,615,740	40,061,428
	Closing balance	**316,004,746**	**238,593,089**
19.00	**Provision for Expenses(Audit fees & Tax):**		
	Opening balance	16,802,570	7,815,336
	Add: Adjustment provision during the year	12,033,556	15,143,480
		28,836,126	**22,958,816**
	Less:Payment During the year	12,574,589	6,101,898
	Less: Adjustment during the year-MFP	680,543	54,348
	Closing balance	**15,580,994**	**16,802,570**
20.00	**Staff security deposit:**		
	Opening balance	16,081,414	13,240,405
	Add: Additon during the year	4,188,600	3,704,000
	Add: Adjustment during the year	803,299	715,665
		21,073,313	**17,660,070**
	Less: Refund during the year	4,484,638	1,538,299
	Less: Adjustment during the year	26,945	40,357
	Closing balance	**16,561,730**	**16,081,414**
21.00	**Inactive Memver Savings:**		
	Opening balance	344,343	-
	Add: Additon during the year	3,821	-
	Add: Adjustment during the year	1,439,686	344,343
		1,787,850	**344,343**
	Less: Refund during the year	65,807	-
	Less: Adjustment during the year	-	-
	Closing balance	**1,722,043**	**344,343**

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Sl. No.	Particulars	As at 30 June 2025	As at 30 June 2024
22.00	**Bills Payable & Others laibilites:**		
	Opening balance	8,403,880	12,569,248
	Add: Received during the year	81,468,070	63,763,382
	Add: Adjustment during the year	89,223,007	72,264,469
		179,094,957	**148,597,099**
	Less: Payment during the year	117,579,234	116,193,404
	Less: Adjustment during the year-MFP	19,593,146	23,999,810
	Less: Adjusted		5
	Closing balance	41,922,577	8,403,880
23.00	**Loan From PKSF and Others including Banks:**		
	Opening balance	2,261,676,858	2,034,649,557
	Add: Received during the year	1,486,200,000	1,817,331,400
	Add: Adjustment during the year	-	-
		3,747,876,858	**3,851,980,957**
	Less: Refund during the year	1,481,644,652	1,590,304,099
	Closing balance	2,266,232,205	2,261,676,858
24.00	**LLP Reserve Fund:**		
	Opening balance	160,590,951	122,061,515
	Add: Provision during the year	85,805,875	45,225,425
		246,396,826	**167,286,940**
	Less: Ajustment during the year	5,784,630	6,695,989
	Closing balance	240,612,196	160,590,951
25.00	**Provision for Interest -NSSP:**		
	Opening balance	73,340,549	75,923,364
	Add: Provision during the year	76,056,042	101,780,489
		149,396,591	**177,703,853**
	Less: Refund during the year	-	**398,219**
	Less: Ajustment during the year	69,692,289	103,965,085
	Closing balance	79,704,302	73,340,549
26.00	**Accumulated Depreciation Fund:**		
	Opening balance	74,498,834	68,290,022
	Add: Depreciation during the year	14,442,863	6,208,812
		88,941,697	**74,498,834**
	Less: Ajustment during the year	-	-
	Closing balance	88,941,697	74,498,834
	(Details are shown in Fixed Assest Schedule)		
27.00	**Donor Grants and Overhead :**		
	Balance As per Receipts and Payments	254,129,685	289,083,682
	Add: Adjustment during the year	32,443,784	32,443,784
	Less: Adjustment during the year	4,568	4,568
	Balance As per Income Statement	286,568,901	321,532,034
	(Details are shown in Schedule in Donor Grants and Donation sheet)		
28.00	**Tax and VAT (Org. tax return own) :**		
	Balance As per Receipts and Payments	-	-
	Add: Adjustment with Provision for expesnes	9,342,079	10,146,049
	Balance As per Income Statement	9,342,079	10,146,049
	(Details are shown in Project/Program base Income sheet)		
29.00	**Development Activities Expenses :**		
	Balance As per Receipts and Payments	288,334,970	318,399,711
	Add: Adjustment during the year	46,102,508	41,971,425
		334,437,478	**360,371,136**
	Less: Adjustment during the year	397,500	289,831
	Balance As per Income Statement	334,039,978	360,081,305
	(Details are shown in Project/Program base Income sheet)		

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National Development Programme (NDP)

Consolidated Fixed Assets Schedule

For the year from 01 July 2024 to 30 June 2025

Schedule: A/1

Sl. No.	Particulars	Cost				Dep. rate	Depreciation				Written down Value 30.06.2025
		Balance as at 01.07.2024	Addition during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2025		Balance as at 01.07.2024	Charge during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2025	
A	Micro-Finance:										
1	Land	22,766,041	-	-	22,766,041	0%	-	-	-	-	22,766,041
2	Office Building	202,054,011	5,202,670	(7,370)	207,264,051	5%	30,084,480	8,703,336	-	38,787,816	168,476,235
3	Furniture & Fixture	16,513,155	2,409,410	(44,230)	18,878,335	10%	7,840,630	1,076,028	-	8,916,658	9,961,677
4	Office Equipment	28,606,270	5,970,735	(135,937)	34,441,068	10% & 25%	16,209,005	2,709,246	-	18,918,251	15,522,817
5	Vehicle	33,681,763	6,260,000	-	39,941,763	10%	20,364,719	1,954,253	-	22,318,972	17,622,791
Sub-Total-2024-2025		**303,621,240**	**19,842,815**	**(187,537)**	**323,291,258**		**74,498,834**	**14,442,863**	**-**	**88,941,697**	**234,349,561**
FY-2023-2024		**121,559,075**	**182,263,704**	**(201,539)**	**303,621,240**		**68,290,022**	**6,208,812**	**-**	**74,498,834**	**229,122,406**

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National Development Programm(NDP)
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Donor Grants and Donation Statement for FY 2024-2025

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-24-2025	Donor Grants FY-23-24	Remarks
	Development Project Under:Micro - Finance Programme :					
1	Elderly Peoples Livelihoods and Social Dignity Development Project	Social Development, Livelihoods	PKSF & Own Fund	76,619	968,327	Under Credir Support Programm(CSP)
2	ENRICH (Samriddhi) Project	Social Development, Agriculture, Training, Livelihoods	PKSF & Own Fund	2,936,481	6,702,366	Under Credir Support Programm(CSP)
3	Agriculture Unit and Livestock Unit Project	Agriculture	PKSF & Own Fund	3,435,903	3,080,372	Under Credir Support Programm(CSP)
4	Adolecent Programme(Koishore)	Social Development	PKSF & Own Fund	1,267,612	1,128,723	Under Credir Support Programm(CSP)
5	Sustainable Enterprise Project (SEP)	Social Development, Environment, Livelihoods	PKSF & Own Fund	-	5,815,763	Under Credir Support Programm(CSP)
6	Sustainable Enterprise Project (SEP-Dairy)	Social Development, Environment, Livelihoods	PKSF & Own Fund	-	3,899,280	Under Credir Support Programm(CSP)
7	Agrosor RAISE Income	Social Development, Environment, Livelihoods	PKSF & Own Fund	7,047,769	11,320,510	Under Credir Support Programm(CSP)
8	Sustainable Microenterprise and Resilient Transformation-(SMART-Loom) Project	Social Development, Environment, Livelihoods	PKSF & Own Fund	7,445,708	-	Under Credir Support Programm(CSP)
9	Sustainable Microenterprise and Resilient Transformation-(SMART-Dairy) Project	Social Development, Environment, Livelihoods	PKSF & Own Fund	5,570,028	-	Under Credir Support Programm(CSP)
10	Bangladesh Rural Water Sanitation and Hygiene for Human Capital Developmnet(WASH) Project	Social Development, Environment, Livelihoods	PKSF & Own Fund	886,319	-	Under Credir Support Programm(CSP)
	Sub-Total Donor Grants Under Micro Finance Program-A			**28,666,439**	**32,915,341**	-
	Individual Development Project/Programme :					-
11	Rural Microenterprise Transformation Project (RMTP)	Social Development, Environment, Livelihoods	PKSF & Own Fund	36,442,738	20,612,738	-
12	Rural Microenterprise Transformation Project (RMTP) Fisheries	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	8,978,898	3,627,841	-

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Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-24-2025	Donor Grants FY-23-24	Remarks
13	Recovery & Advancement of Informal Sector (RAISE)	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	-	11,527,829	-
14	Skill for Employment Investment Programme (SEIP)	Social Development Sector	PKSF & Own Fund	-	2,369,910	-
15	Mother and Child Benefit Programme (MCBP)	Social Development & Right to Governments.	Department of Women Affairs	65,429,041	66,601,554	-
16	Investment Component Vurnerable Group Development-ICVGD	Social Development, Right and Governance Sector	DWA	10,357,575	35,015,855	-
17	Enhance Resilience towards COVID and Consequences (ERCC)	Right and Governance Sector	CBF (BRAC)	1,064,509	34,635,248	-
18	Enhance Resilience Capacity of the Climate-induced People (ERCCP)	Economic, Livelihood	CBF (BRAC)	10,113,476	10,335,096	-
19	Community based Resilience, Women's Empowerment and Action (CREA) Project	Social Development, Right and Governance Sector	MJF	7,274,369	5,118,554	-
20	Extended Community Climate Change Project-Flood (ECCP-Flood)	Social Development, DRR, Economic Sector	PKSF & Own Fund	314,378	8,627,093	-
21	Extended Community Climate Change Project-Drought (ECCCP-Drought)	Claimate Change, Agriculture, Livelihoods	PKSF & Own Fund	18,062,345	1,228,623	-
22	Vulnerable Group Development (VGD) Project	Training, Social Development	DWA	577,309	748,207	-
23	Shock Responsive Social Protection (SRSP)	Social Development,	WFP	4,529,637	1,127,094	-
24	Livestock Risk Mitigation Programme (LRMP)	Agriculture, Livelihoods,	PKSF & Own Fund	988,556	-	-
25	Anticipatory Action for Monsoon Flood in Bangladesh Programme (AAMF)	Social Development, Right and Governance	WFP	8,529,477	7,101,848	-
26	Intregated Risk Management (IRM)	DRR and Climate, Livelihood	WFP	6,985,291	2,969,890	-
27	Urban Food Assistant, Dhaka	Social Development, Right and Governance	WFP	-	2,176,907	-
28	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture, Value Chain of Market	Swisscontact	141,042	5,513,190	-
29	Education Out Loud (EOL) Advocacy & Social Accountability (ASA) Project	Right & Governance Sector	CAMPE	108,310	306,213	-
30	Economic Enhancement Through Strengthening Beef and Goat Market System (EES-RAIGONJ)	Livelihoods and Nutrition, Savings	HEIFER International	29,879,890	31,712,548	-

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PKF AHKC

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Donor Grants FY-24-2025	Donor Grants FY-23-24	Remarks
31	Disaster Risk Reduction (DRR)	DRR	WFP	30,836,064	28,961,886	-
32	Nagorikata Civic Engagement Fund (CEF) Empowerher	Right & Governance Sector	Manabadhikar Shongskriti Fooundation (MSF)	147,497	-	-
33	Defending Human Rights through Network Strengthening (DHRNS) Project	Right & Governance Sector	Manabadhikar Shongskriti Fooundation (MSF)	400,885	96,540	-
34	Protecting Livelihoods Assets through Anticipatory Actions in Flood Prone Communities in Northern Bangladesh	DRR and Climate, Livelihood	FAO	4,518,395	-	-
35	Activating readiness activity under National Reserve with DRF (Flood)	DRR	START Fund	5,603,139	1,703,705	-
36	Bangladesh Anticipatory Action-RCT	DRR	Give Directly	2,696,771	-	-
37	Supported Building Resilience to Achieve Zero Hunger (BRAZH) Project-	Social Development, Training, Livelihoods	World Food Program (WFP)	-	3,190,406	-
38	Sustainable access to Safe Water and Strengthen Hygiene S-WAHS Project	Social Development	Sheba Manob Kallan Kendro (SMKK)	-	1,174,560	-
39	Urban Management of Internal Migration due to Climate change (UMIMCC) Project	Climate Change Adaptation	GIZ	-	2,124,222	-
	Sub-Total Individual Development Project/Programme-B			**253,979,592**	**288,607,557**	-
	Grand's Total of Donor Grants and Donor(A+B)			**282,646,031**	**321,522,898**	-

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National Development Programme(NDP)
NDP Bhaban, Bagbari, Shahid Nagar, Kamarkhanda, Sirajganj
Consolidated Summary Budget Variance Statement for FY 2024-2025

Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Budget 2024-2025	Expended in FY 2024-25	% of Expenditure	Reasons for Variance 2024-2025
1	Credit Support Programme (CSP)	Economic Secto	PKSF, Bank & Own Fund	17,848,293,714	17,679,448,250	99.05%	
2	ENRICH (Samriddhi) Project	Social Development, Livelihoods Sector	PKSF & Own Fund	7,796,157	6,417,454	82.32%	
3	Agriculture Unit Project	Social Development, Livelihoods Sector	PKSF & Own Fund	2,667,480	1,981,006	74.27%	Salary of NDP portion of project coordinator was not paid
4	Livestock Sector Project	Social Development, Economic Sector	PKSF & Own Fund	2,995,560	2,463,973	82.25%	
5	Adolescent Programme (Koishor/Keshori)	Social Development Sector	PKSF & Own Fund	2,894,520	1,471,187	50.83%	we receied budget from PKSF after 4 months.
6	Elderly Peoples Livelihoods and Social Dignity Development Project-PKSF	Social Development Sector	PKSF & Own Fund	135,825	121,771	89.65%	
7	Sustainable Microenterprise and Resilient Transformation-(SMART-Loom) Project	Social Development, Environment, Livelihoods	PKSF & Own Fund	17,483,800	8,473,008	48.46%	Delay start of Project due to approval from donor
8	Sustainable Microenterprise and Resilient Transformation-(SMART-Dairy) Project	Social Development Sector, Economic, Agriculture	PKSF & Own Fund	18,433,255	5,605,212	30.41%	Delay start of Project due to approval from donor
9	Rural Microenterprise Transformation Project (RMTP)	Social Development, DRR, Economic Sector, Agriculture	PKSF & Own Fund	507,500,000	48,613,409	9.58%	Budget included loan from CSP to RMTP beneficiaries.
10	Rural Microenterprise Transformation Project (RMTP) Fisheries	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	9,269,930	8,978,898	96.86%	
11	Recovery & Advancement of Informal Sector (RAISE)	Social Development, Economic Sector, Agriculture	PKSF & Own Fund	21,509,575	14,737,363	68.52%	Last year amount was utilized
12	Extended Community Climate Change Project-Drought (ECCCP-Flood)	Claimate Change, Agriculture, Livelihoods	PKSF & Own Fund	360,000	314,378	87.33%	
13	Extended Community Climate Change Project-Drought (ECCCP-Drought)	Claimate Change, Agriculture, Livelihoods	PKSF & Own Fund	54,629,615	18,062,345	33.06%	Permission to dig pond was not received
14	Livestock Risk Mitigation Programme (LRMP)	Agriculture, Livelihoods,	PKSF & Own Fund	1,197,150	988,556	82.58%	
15	Training Programmme (From CSP and GF)	Agriculture, Economic	PKSF & Own Fund	8,230,000	7,016,014	85.25%	
16	Making Markets Works for the Jamuna, Padma and Teesta Chars(M4C)	Agriculture Sector, Economic Sector	Swisscontact	228,947	141,042	61.60%	Project was closed
17	Community based Resilience, Women's Empowerment and Action (CREA) Project	Social Development, Right and Governance Sector	MJF	5,978,581	7,274,369	121.67%	Last year budgeted amount was utilized
18	BD Beef and Goat Signature Programme	Agriculture Sector, Economic Secto	HEIFER International	20,521,539	29,879,890	145.60%	Budget increased after AGM
19	Mother and Child Benefit Programme (MCBP-WFP)	Social Development, Right and Governance Sector	WFP	91,078,251	65,429,041	71.84%	Delayed to incurr some expenses as per donor instructions
20	Investment Component Vurnerable Group Development-ICVGD	Social Development, Right and Governance Sector	DWA	12,170,500	10,357,575	85.10%	
21	Anticipatory Action for Monsoon Flood in Bangladesh Programme (AAMF)	Social Development, Right and Governance	WFP	3,526,538	8,529,477	241.87%	Budget increased after AGM
22	Intregated Risk Management (IRM)	DRR and Climate, Livelihood	WFP	6,664,720	6,985,291	104.81%	
23	Disaster Risk Reduction (DRR)	DRR	WFP	42,188,787	30,836,064	73.09%	Budget decreased as per donor request
24	Shock Responsive Social Protection (SRSP)	Social Development,	WFP	4,259,585	4,529,637	106.34%	
25	Vulnerable Group Development (VGD) Project	Economic Secto	DWA	811,500	577,309	71.14%	As per donor recommendation budget was decreased after AGM
26	Protecting Livelihoods Assets through Anticipatory Actions in Flood Prone Communities in Northern Bangladesh	DRR and Climate, Livelihood	FAO	4,310,698	4,518,395	104.82%	
27	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%	It was on need basis
28	Enhance Resilience towards COVID and Consequences (ERCC)	Right and Governance Sector	CBF (BRAC)	927,938	1,064,509	114.72%	Project period was extended by Donor
29	Enhance Resilience Capacity of the Climate-induced People (ERCCP)	Economic, Livelihood	CBF (BRAC)	11,568,404	10,113,476	87.42%	

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Sl. No.	Name of Project	Name of Sector/Type	Source of Fund	Budget 2024-2025	Expended in FY 2024-25	% of Expenditure	Reasons for Variance 2024-2025
30	Loom Training Centre in Sirajgonj District		Embassy of Japan in Bangladesh and Own fund	246,000	246,000	100.00%	
31	Defending Human Rights through Network Strengthening (DHRNS) Project	Right & Governance Sector	Manabadhikar Shongskriti Foundation (MSF)	257,915	400,885	155.43%	Budget was increased after AGM
32	Nagorikata Civic Engagement Fund (CEF) Empowerher	Right & Governance Sector	Manabadhikar Shongskriti Foundation (MSF)		147,497	0.00%	Budget was received after AGM
33	Bangladesh Anticipatory Action-RCT	DRR	Give Directly		2,696,771	0.00%	Budget was received after AGM
34	Education Out Loud (EOL) Advocacy & Social Accountability (ASA) Project	Right & Governance Sector	CAMPE	194,750	108,310	55.61%	Activity plan not implemented due to political unstability
35	Disaster Risk Financing for Early Action and Responses to Humanitarian Crises SR Risk pool 3 project	DRR	START Fund	2,600,000	5,603,139	215.51%	Budget increased after AGM
36	NDP-General Fund (Others-Administration & Management)	DRR and Climate	Own fund	845,552	611,232	72.29%	Expenses were made from other projects
	Sub Total (Development Sector)			**18,713,776,787**	**17,994,742,733**	**96.16%**	
	Self Sustainable Enterprises:						
37	Feed Programme for Cattle and Fish		Own and Bank Loan Fund	89,786,000	62,874,026	70.03%	Advance was not made to party to supply desired machineries.
38	AGRO Programme (Dairy, Beef Fattening, Poultry etc)		Own fund	15,068,012	11,861,683	78.72%	Cow was not purchased as was planned
39	Training and Resource Centre		Own fund	11,556,871	11,556,913	100.00%	
40	SHISTRI Show Room		Own fund	1,779,032	1,584,016	89.04%	
	Sub Total (Self Sustainable Enterprise)			**118,189,915**	**87,876,638**	**74.35%**	
	CSR Programs						
41	Health Services Programme	Social Development Sector	CSR Fund	19,380,800	18,209,279	93.96%	
42	Education Supports Programme	Social Development Sector	CSR Fund	4,998,500	3,210,075	64.22%	Due to political unstability, operation in first few months was hampered.
43	Disability People with child Livelihoods and Development Project (Under Education)	Social Development Sector	CSR Fund	852,700	409,296	48.00%	We received various disability materials from different donors.
44	Gender and Rights Unit	Social Development Sector Institutional	CSR Fund	1,062,200	832,631	78.39%	Activity was done on need basis
45	Employment Creation through Skill Trainings-ECST	Social Development Sector	CSR Fund	7,301,900	4,145,205	56.77%	Lack of getting adequate beneficiaries, training was not conducted.
46	Promotion and Expansion of sirajgonj loom & jute products through common brand e-boshon & online market place-EBOSHON Project	Social Development Sector	CSR Fund	3,964,300	3,213,931	81.07%	
47	Assistance to Members and Vulnerable people for Disaster under emergency Response	Social Development, Agriculture, Livelihoods	CSR Fund	2,000,000	417,155	20.86%	Depended on disaster
48	Development of Dairy Product and meat Marketing Development Project in Sirajgonj	Livelihoods Sector	CSR Fund	7,450,600	6,126,046	82.22%	
49	Alokito Gram -BAGBARI Project	Social Development Sector	CSR Fund	2,694,540	1,594,957	59.19%	all programs were not performed due to unavoidable reasons.
	Total CSR Programs			**49,705,540**	**38,158,575**	**76.77%**	
	Grand's Total			**18,881,672,242**	**18,120,777,946**	**95.97%**	-

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Name of Project	Estimated Budget	Expended in FY 2024-25	Percentage of Expenditure	Remarks
Note: FY-2024-2025				
Reveune Budget	2,157,165,355	1,396,631,059	64.74%	
Capital Budget	16,724,146,887	16,724,146,887	100.00%	
Total Budget for FY 2024-2025	**18,881,312,242**	**18,120,777,946**	95.97%	
Note: FY-2023-2024		in FY 2023-24		
Reveune Budget	1,625,207,709	1,245,932,858	76.66%	
Capital Budget	13,226,378,798	13,539,810,241	102.37%	
Total Budget for FY 2023-2024	**14,851,586,507**	**14,785,743,099**	**99.56%**	

Aziz Halim Khair Choudhury
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Dhaka
Chartered Accountants

National Development Programme (NDP)
Project Wise Statement of Consolidated Financial Position
As at 30 June 2025

Particulars	Account Code	Micro Finance Programme	RMTP	RMTP Fisheries	MCBP-WFP	ICVGD	ERCC (CBF)	ERCCP (CBF)	CREA (MIF)	ECCCP-Flood	ECCCP-Drought	VGD	SRSP	LRMP	Anticipatory Action Monsoon Flood In Bangladesh	IRM	M4C Phase III	ASA	BEEF & Goat	DRR	Nagorikata	DHRNS	FAO	DRF-Flood	AA-GD	Training Center Lease	Total FY-2024-2025	Total FY-2023-2024
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
ASSETS																												
Fixed Assets:	1000	-					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-		
Land	1000.001	22,766,041					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	22,766,041	22,766,041
Office Building	1000.002	207,249,311					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	207,249,311	202,054,011
Furntiure & Fixture	1000.003	18,878,335					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	18,878,335	16,513,155
Office Equipment	1000.004	34,441,068					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	34,441,068	28,606,269
Vehicle	1000.005	39,941,763					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	39,941,763	33,681,763
Investment FDR	1010	427,805,799																									427,805,799	353,993,961
Cash at Bnak for Savings	1010	2,684,629																									2,684,629	85,065,008
Cash at Bank for Statutoy Reseve	1010	6,726,577																									6,726,577	380,593
Loan to Members	1050	7,842,139,302					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	7,842,139,302	6,343,044,895
Staff Loan Outstanding	1090	16,233,273					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	16,233,273	13,863,710
Advance	1100	19,713,928					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	19,713,928	3,614,392
Receivable	1120	43,682,206					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	43,682,206	29,661,516
Cash at Bank	1998	1,280,980					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	1,280,980	925,573
Cash in Hand	1999	96,871,297					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	96,871,297	88,079,032
TOTAL ASSETS		8,780,414,509					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	8,780,414,509	7,222,249,919
LIABILITY																												
Fund Account	2000	2,677,220,989					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	2,677,220,989	2,225,726,281
Loan Loss Provision fund	2020.001	240,612,196					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	240,612,196	160,590,951
Statury Reserve Fund	2020.001	297,469,001					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	297,469,001	247,302,922
Loan From (PKSF,Bank and Others)	2030	2,266,232,205					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	2,266,232,205	2,261,676,857
Staff Security	2080	16,561,730					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	16,561,730	16,081,414
Inactive Members Savings		1,722,043																									1,722,043	344,343
Members Saving Account	2090	2,738,442,028					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	2,738,442,028	1,898,888,230
Risk Mitigate/Micro Insurance Account	2100	316,004,746					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	316,004,746	238,593,089
Provision for expenses	2110	15,580,994					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	15,580,994	16,802,570
Provision for Interest	2120	79,704,302					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	79,704,302	73,340,549
Accummulated Depreciation	2130	88,941,697					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	88,941,697	74,498,833
Others Liabilities:	2150						-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	-	-
Bills Payable and Others	2150.20	41,922,577					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	41,922,577	8,403,880
Total		8,780,414,509					-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	8,780,414,509	7,222,249,918

Aziz Halim Khair Choudhury ahkc Dhaka Chartered Accountants

National Development Programme (NDP)
Project Wise Statement of consolidated Income & Expenditure
For the year from 01 July 2023 to 30 June 2025

Particulars	Account Code	Micro Finance Programme	RMTP	KMTP Fisheries	MCBP-WFP	ICVGD	ERCC (CBF)	ERCCP (CBF)	CREA (MJF)	ECCCP-Flood	ECCCP-Drought	VGD	SRSP	LRMP	Anticipatory Action Monsoon Flood In Bangladesh	IRM	MAC Phase III	ASA	BEEF & Goat	DRR	Nagorikata	DHRNS	FAO	DRF-Flood	AA-GD	Training Center Lease	Total FY-2024-25	Total FY-2023-24
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
REVENUE																												
Service Charge on Micro Finance with all	4000	1,593,241,643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		1,593,241,643	1,375,168,633
Interest on Bank Account and FDR	4020	36,061,275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		36,061,275	22,515,657
Donor Grants	4030	28,666,439	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	-	282,646,031	321,522,898
Training Center Lease Income																										480,000	480,000	500,000
TOTAL REVENUE		1,657,969,357	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	480,000	1,912,428,949	1,719,707,188
EXPENDITURE																												
Salary, Allowance & Other Facilities:	3000																											
Salary, Allowance	3000.001	518,361,532	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		518,361,532	444,512,724
Financial Expenses:	3010		-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Interest On Member Savings	3010.005	152,471,372	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		152,471,372	99,212,895
Interest On Staff Security	3010.02	793,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		793,999	715,665
Service Charge Paid to Others	3010.025	178,864,467	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		178,864,467	157,209,279
Training, Workshop & Seminar	3050.001	7,016,014	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		7,016,014	6,325,049
General Admin Expenses:	3090		-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Travelling & Conveyance	3090.001	4,444,423	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		4,444,423	24,091,777
Fuel	3090.002	14,516,220	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		14,516,220	9,610,427
Office rent	3090.003	16,005,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		16,005,880	13,501,226
Electricity bill	3090.004	4,376,415	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		4,376,415	3,731,244
Postage & Telegram	3090.005	1,522,415	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		1,522,415	1,581,919
	3090.006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Bank Charge & Comm.	3090.007	2,367,531	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		2,367,531	-
	3090.008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Office Maintenance	3090.009	101,269	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		101,269	10,979,381
Entertainment	3090.01	2,700,891	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		2,700,891	2,186,587
Legal Charges & Commissions	3090.011	3,338,711	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		3,338,711	2,600,441
Paper & yearicals	3090.012	274,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		274,999	88,615
	3090.013		-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
	3090.014		-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Printing & Stationary	3090.015	6,728,743	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		6,728,743	6,720,919
	3090.016		-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Insurance Premium Vehicles	3090.017	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Audit fees & Credit Rating Fees	3090.018	43,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		43,000	453,000
LLPE	3090.019	80,021,245	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		80,021,245	38,529,436
DMFE	3090.02		-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		-	-
Depreciation Expenses	3090.021	14,442,863	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		14,442,863	6,208,812
Advertisement with publicity	3090.022	510,266	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		510,266	824,286
Tax and Vat	3090.023	9,342,079	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		9,342,079	10,146,049
Subscription & Donation	3090.024	21,800	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		21,800	728,800
Expenses for Group Development	3090.025	648	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		648	4,745
Registration Fees MRA	3090.026	2,691,477	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		2,691,477	4,091,893
Micro Finance Fair and NDP Day	3090.027	212,335	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		212,335	134,731
Software-Implementation, Training and Licence	3090.033	1,706,827	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		1,706,827	1,400,700
Lunch Allowance	3090.034	22,042,798																									22,042,798	-
Incentive Allowance	3090.035	7,418,193																									7,418,193	-
NID Verification Fees-MRA	3090.036	35,091																									35,091	-
																											-	-
Other Expenditure	3991.001	263,961	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		263,961	396,523
Service Charge Rebate A/c (Total)	3991.002	24,090,719	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-		24,090,719	32,308,879
EXPENDITURE-A		1,076,728,183	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,076,728,183	878,296,002
SECTOR Wise Expenditure for Development Project/Programme:	3995.001																										-	-
Economic Sector	3995.001	19,049,840	9,110,685	2,244,724	-	-	-	-	-	-	-	288,615	-	-	-	-	70,521	-	14,939,945	-	-	-	-	-	-	-	45,704,330	33,406,996
Social Develoement Sector	3995.001	31,354,327	9,110,684	2,244,725	49,071,781	5,178,788	745,156	-	2,909,738	-	-	288,694	2,264,819	-	-	-	-	108,310	-	-	-	-	-	-	-	-	103,277,022	125,919,688
Livelihood Sector	3995.001	8,681,921	-	-	-	2,589,393	-	5,056,738	-	78,595	4,515,586	-	-	-	-	3,492,646	-	-	-	-	-	-	-	-	-	-	24,414,879	61,889,912
Agriculture Sector	3995.001	1,981,006	18,221,369	4,489,449	-	-	-	-	-	78,594	4,515,586	-	-	988,556	-	-	70,521	-	14,939,945	-	-	-	-	-	-	-	45,285,026	39,495,396
Energy & Environment Sector	3995.001	12,968,193	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,968,193	-
DRR & Climate Change Sector	3995.001	1,498,537	-	-	-	-	-	5,056,738	-	157,189	9,031,173	-	2,264,818	-	8,529,477	3,492,645	-	-	-	30,836,064	-	-	4,518,395	5,603,139	2,696,771	-	73,684,946	52,896,373
Right & Governance Sector	3995.001	832,631	-	-	16,357,260	2,589,394	-	-	4,364,631	-	-	-	-	-	-	-	-	-	-	-	147,497	400,885	-	-	-	-	24,692,298	31,902,102
Institutional Sector	3995.001	3,213,931	-	-	-	-	319,353	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480,000	4,013,284	14,570,838
EXPENDITURE-B		79,580,386	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	480,000	334,039,978	360,081,305
TOTAL EXPENDITURE (A+B)		1,156,308,569	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	480,000	1,410,768,161	1,238,377,307
NET INCOME OR LOSS		501,660,788	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	501,660,788	481,329,881
TOTAL REVENUE		1,657,969,357	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	480,000	1,912,428,949	1,719,707,188

Aziz Halim Khair Choudhury, Chartered Accountants, Dhaka

PKF AHKC

National Development Programme (NDP)
Project Wise Statement of Consolidated Receipts and Payments
For the year from 01 July 2023 30 June 2025

Particulars	Account Code	Micro Finance Programme	RMTP	RMTP Fisheries	MCBP-WFP	ICVGD	ERCC (CBF)	ERCCP (CBF)	CREA (MJF)	ECCCP-Flood	ECCCP-Drought	VGD	SRSP	LRMP	Anticipatory Action Monsoon Flood In Bangladesh	IRM	MAC Phase III	ASA	BEEF & Goat	DRR	Nagorikata	DHRNS	FAO	DRF-Flood	AA-GD	Training Center Lease	Total FY-2022-2025	Total FY-2023-2024
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
RECEIPTS:																												
Opening Balance:																												
Cash in Hand		925,573	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	925,573	1,528,557
Cash at Bank		88,079,032	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	88,079,032	222,103,482
Micro Finance with all	4000	1,528,308,385	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	1,528,308,385	1,295,512,731
Account and FDR	4020	12,778,794	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	12,778,794	11,082,554
Donor Grants and Overhead (as per Project/Programme)	4030	150,093	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	-	254,129,685	289,083,682
Training Center Lease Income			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									480,000	480,000	500,000
Total Revenue Receipts		**1,541,237,272**	**36,442,738**	**8,978,898**	**65,429,041**	**10,357,575**	**1,064,509**	**10,113,476**	**7,274,369**	**314,378**	**18,062,345**	**577,309**	**4,529,637**	**988,556**	**8,529,477**	**6,985,291**	**141,042**	**108,310**	**29,879,890**	**30,836,064**	**147,497**	**400,885**	**4,518,395**	**5,603,139**	**2,696,771**	**480,000**	1,795,696,864	**1,596,178,967**
Loan From (PKSF,Bank and Others)	2030	1,486,200,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	1,486,200,000	1,817,331,400
Loan From Others Source	2070		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Staff Security	2080	4,188,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	4,188,600	3,704,000
Inactive Member Savings	2081	3,821																									3,821	
Members Saving Account	2090	1,840,505,538	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	1,840,505,538	1,193,700,355
Staff Security/Risk Mitigate/Micro Insurance Account	2100	123,306,852	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	123,306,852	101,537,254
Others Liabilities:	2150		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Bills Payable and Others	2150.2	81,468,070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	81,468,070	63,763,382
COVID-19 Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Loan From Project/Intertransaction	2150.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Staff Contribution Fund	2150.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
General Committee Members Contribution	2150.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
DMF General Fund	2150.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Service Staff Contribution Fund-SSCF	2150.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Land	1000.001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Office Building	1000.002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Furniture & Fixture	1000.003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Office Equipment	1000.004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Vehicle	1000.005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
General Investment	1010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
FDR Savings	1010	187,000,000																									187,000,000	98,300,000
FDR Reserve Capital	1010	110,786,250																									110,786,250	156,100,000
FDR Security Fund	1010																										-	-
Cash at Bnak for Savings	1010	453,713,212																									#REF!	241,426,466
Cash at Bank for Statutoy Reseve	1010	161,600,457																									161,600,457	275,798,782
Loan to Members	1050	10,547,089,773	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	10,547,089,773	8,651,242,726
Staff Loan Outstanding	1090	2,274,056	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	2,274,056	2,949,200
Advance	1100	20,429,318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	20,429,318	47,489,723
Receivable	1120	10,528,716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	10,528,716	23,335,439
Stock in printing Materials	1130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Transfer to HO -Intertransaction	1150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Total Capital Receipts		**15,029,094,663**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	15,029,094,663	12,676,678,727
Total Receipts		**16,659,336,540**	**36,442,738**	**8,978,898**	**65,429,041**	**10,357,575**	**1,064,509**	**10,113,476**	**7,274,369**	**314,378**	**18,062,345**	**577,309**	**4,529,637**	**988,556**	**8,529,477**	**6,985,291**	**141,042**	**108,310**	**29,879,890**	**30,836,064**	**147,497**	**400,885**	**4,518,395**	**5,603,139**	**2,696,771**	**480,000**	**16,913,796,132**	**14,496,489,733**
PAYMENTS:																											-	-
Salary, Allowance & Other Facilities:	3000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Salary, Allowance	3000.001	438,893,517	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	438,893,517	379,498,088
Financial Expenses:	3010		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Interest On Member Savings	3010.005	(65,245)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	(65,245)	(4,790)
Interest On Staff Security	3010.02		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Service Charge Paid to Others	3010.025	178,864,467	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	178,864,467	157,209,279
Training, Workshop & Seminar	3050.001	6,722,291	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	6,722,291	5,645,862
General Admin Expenses:	**3090**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Travelling & Conveyance	3090.001	4,426,108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	4,426,108	24,075,390
Fuel	3090.002	14,138,149	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	14,138,149	9,485,707
Office rent	3090.003	13,021,170	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	13,021,170	10,885,246
Electricity bill	3090.004	4,375,685	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	4,375,685	3,727,958
Postage & Telegram	3090.005	1,496,195	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	1,496,195	1,540,138
	3090.006		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Bank Charge & Comm.	3090.007	2,284,531	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	2,284,531	-
Office Maintenance	3090.009	5,229,868	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	5,229,868	**5,190,522**
Entertainment	3090.01	2,627,534	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	2,627,534	**2,152,921**
Legal Charges & Commissions	3090.011	3,328,711	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	3,328,711	**2,599,940**
Paper & yearicals	3090.012	314,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	314,999	**81,015**
Printing & Stationary	3090.015	6,418,012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	6,418,012	**5,871,215**
Insurance Premium Vehicles	3090.017		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Audit fees & Credit Rating Fees	3090.018	36,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	36,000	**98,609**
LLPE	3090.019		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
DMFE/Reseve Fund TC	3090.02		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Depreciation Expenses	3090.021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Advertisement with publicity	3090.022	393,466	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	393,466	**707,008**
Tax and Vat	3090.023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Subscription & Donation	3090.024	21,800	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	21,800	**720,300**
Expenses for Group Development	3090.025	648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	648	**3,475**
Registration Fees MRA	3090.026		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	**1,788,434**
Micro Finance Fair and NDP Day	3090.027	147,439	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	147,439	**18,711**
Software-implementation, Training and Licence	3090.033	1,635,683	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	1,635,683	**1,334,000**
Lunch Allowance		22,042,798																									22,042,798	
Incentive Allowance		7,448,193																									7,448,193	
NID Verification Fees-MRA		35,091																									35,091	
Other Expenditure	3991.001	201,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	201,459	**404,449**
Service Charge Rebate A/c (Total)	3991.002		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-	-
Equipment for Beneficiaries	3995.001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-	-
SECTOR Wise Expenditure for Development Project/Programme:	3995.001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-

Aziz Halim Khair Choudhury
Dhaka
Chartered Accountants

Particulars	Account Code	Micro Finance Programme	RMTP	RMTP Fisheries	MCBP-WFP	ICVGD	ERCC (CBF)	ERCCP (CBF)	CREA (MJF)	ECCCP-Flood	ECCCP-Drought	VGD	SRSP	LRMP	Anticipatory Action Monsoon Flood In Bangladesh	IRM	MAC Phase III	ASA	BEEF & Goat	DRR	Nagorikata	DHRNS	FAO	DRF-Flood	AA-GD	Training Center Lease	Total FY-2024-2025	Total FY-2023-2024
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
Economic Sector	3995.001	13,060,095	9,110,685	2,244,724						-		288,615					70,521		14,939,945			-			-		39,714,585	33,187,385
Social Development Sector	3995.001	20,492,578	9,110,684	2,244,725	49,071,781	5,178,788	745,156		2,909,738			288,694	2,264,819	-				108,310					-		-		92,415,273	124,254,172
Livelihood Sector	3995.001	76,962				2,589,393		5,056,738		78,595	4,515,586					3,492,646					-						15,809,920	21,862,886
Agriculture Sector	3995.001	53,000	18,221,369	4,489,449						78,594	4,515,586			988,556			70,521		14,939,945						-		43,357,020	42,398,751
Energy & Environment Sector	3995.001	54,900								-																	54,900	2,397,299
DRR & Climate Change Sector	3995.001	18,668						5,056,738		157,189	9,031,173		2,264,818		8,529,477	3,492,645				30,836,064	-		4,518,395	5,603,139	2,696,771		72,205,077	51,506,542
Right & Governance Sector	3995.001	35,175			16,357,260	2,589,394			4,364,631	-											147,497	400,885					23,894,842	31,902,102
Institutional Sector	3995.001	84,000	-				319,353	-	-	-		-	-	-	-	-	-	-	-	-	-					480,000	883,353	10,890,574
Total Revenue Payments		747,913,947	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	480,000	1,002,373,539	931,435,188
Land	1000.001	2,670		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,670	15,000,000
Office Building	1000.002			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	159,175,273
Furniture & Fixture	1000.003	2,008,476		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,008,476	1,957,593
Office Equipment	1000.004	5,289,572		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,289,572	4,884,438
Vehicle	1000.005	6,260,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,260,000	-
General Investment	1010			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FDR Savings	1010	214,000,000																-	-	-	-	-	-	-	-		214,000,000	105,800,000
FDR Reserve Capital	1010	145,000,000																-	-	-	-	-	-	-	-		145,000,000	194,500,000
FDR Security Fund	1010																	-	-	-	-	-	-	-	-		-	-
Cash at Bnak for Savings	1010	371,332,833																-	-	-	-	-	-	-	-		371,332,833	257,378,711
Cash at Bank for Statutoy Reseve	1010	167,946,441																-	-	-	-	-	-	-	-		167,946,441	219,951,172
Loan to Members	1050	12,350,461,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,350,461,000	10,192,957,000
Staff Loan Outstanding	1090	7,355,619		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,355,619	5,398,000
Advance	1100	79,531,177		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	79,531,177	74,395,934
Receivable	1120	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock in printing Materials	1130	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to HO -Intertransaction	1150	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Petty Cash	1175	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan From (PKSF and Others)	2030	1,481,644,652		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,481,644,652	1,590,504,099
Loan From Others Source	2070			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security	2080	4,484,638		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,484,638	1,534,299
Inactive Member Savings	2081	65,807																									65,807	
Members Saving Account	2090	844,441,682		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	844,441,682	526,959,350
Security Fund/Risk Mitigate/Micro Insurance Account	2100	3,291,926		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,291,926	3,156,548
Provision for expenses	2110	12,574,589		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,574,589	6,101,898
Provision for interest on Member Savings(NSSP)	2110																	-	-	-	-	-	-	-	-		-	398,219
Bills Payable and Others	2150.2	117,579,234		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117,579,234	116,193,405
Disaster Management Fund-General Fund																		-	-	-	-	-	-	-	-		-	-
Loan From Project (Intertransaction)	2150.21	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SSCF	2150.25	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital Payments		15,813,270,316	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,813,270,316	13,476,049,939
Closing Balance:																											-	
Cash in Hand	1998	1,280,980		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,280,980	925,573
Cash at Bank	1999	96,871,297		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96,871,297	88,079,032
Total Payments		16,659,336,540	36,442,738	8,978,898	65,429,041	10,357,575	1,064,509	10,113,476	7,274,369	314,378	18,062,345	577,309	4,529,637	988,556	8,529,477	6,985,291	141,042	108,310	29,879,890	30,836,064	147,497	400,885	4,518,395	5,603,139	2,696,771	480,000	16,913,796,132	14,496,489,733

Aziz Halim Khair Choudhury * Chartered Accountants * Dhaka