

ANNUAL REPORT 2015-16



উদ্দীপন
UDDIPAN

*32 Years' endeavor to empower
rights deprived to assert their rights*

A woman wearing a red shawl and a colorful patterned sari stands in a grassy field. In the background, there is a pond and a line of trees under a clear sky. The woman is looking towards the camera and holding a thin stick or handle.

**UDDIPAN
ANNUAL REPORT
2015 – 2016**

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VISION

An environmentally sound society without poverty, free from exploitation, oppression, injustice and discrimination where children, women and men live with dignity and capable to exercise and enjoy their rights and will have access to opportunities irrespective of cast, creed and color..

MISSION

Socio economic empowerment of the disadvantaged children, women & men for establishing their rights through social mobilization, building awareness, development and promotion of people's organizations, advocacy for positive change in policy & lobbying and with environment friendly initiatives.

Alleviate poverty by undertaking employment and income generation activities (IGA) for the disadvantaged families through women as the entry point and develop peoples' leadership, entrepreneurial skills and human resource potentials.





Message from the Chairman

It gives me pleasure to forward UDDIPAN's Annual Report 2015-2016. The Communication, Publications and Research unit of UDDIPAN worked very hard in cooperation with different sections to shape the report in its present form. Despite several governance and organizational weaknesses, we have been able to achieve good results specially in micro finance program due to hard efforts of our field staff.

We extend our thanks to our development partners like Commercial Banks, EU, SCiB, Tdh-Netherlands, Anukul Foundation, IDCOL, MJF, SFBD, BRAC, PKSF and Govt. agencies like NGOAB, MRA, MoWCA, MoHA, MoLE Bangladesh Bank, Bangladesh Human Rights Commission and other related organizations for their financial support and cooperation

The members of the General Body & Board of Directors of UDDIPAN have been persistently involved and committed to deliver policy and strategic support and leadership in the functioning of the organization. I would like to gratefully appreciate their continual support and assistance. I would also like to put on record our appreciation of the hard efforts of those staff members of UDDIPAN who have proved their commitment, sincerity and good performance to achieve the micro finance financial goals.

We always keep ourselves ready to welcome criticisms and observations from stakeholders and readers on any part of this report for added flawlessness.

On behalf of UDDIPAN, I would like to extend our sincerest thanks to all concerned.

A handwritten signature in black ink, appearing to read 'Shahid' followed by a stylized surname.

Shahid Hossain Talukder
Chairman



Presenting the Annual Report (2015-2016)

I am pleased to announce the 32nd publication of the Annual Report of UDDIPAN. The uninterrupted publication of Annual Reports for last 32 years obviously symbolizes UDDIPAN's determined commitment in the movement of non-government development of Bangladesh. Since formation UDDIPAN has been dealing with human development issues through plenty of programs and projects with a view to bring an all-inclusive and sustainable development in the lives of the vulnerable, defenseless and rights deprived segment of community.

Bangladesh has now been recognized as 'lower middle income country' and the leadership of the government is quite visible while the role of people is always applauded by all quarters around the world. Bangladesh's present development is endorsed by many a significant achievements of targets laid down in MDG and many international, regional and UN reports. Additionally the contribution of NGOs in the arena of government's efforts to the advancements of income and employment generation, production of skilled and competent manpower and bringing all relevant and effective initiatives under the umbrella of digitalization are quite visible and commendable.

UDDIPAN since inception has been trying to win the heart of the countrymen across the country and keeping that in cognizance it has been designing and undertaking programs and projects for the best interest of the people. The development initiatives that UDDIPAN plans to accomplish mostly emergence from the community through a demand driven processes and as such it reflects all community needs and aspirations that includes economic emancipation, human rights, eradication of poverty, Access to microfinance including micro enterprise and risk mitigating actions, promoting education with a focus to technical and vocational education and training, health, nutrition, safe water and sanitation, promotion and diversification of agricultures, forestation, disaster and climate vulnerabilities, renewable green energy, introduction of solar based technology, remittance, strengthening local government institutions and monitoring of social safety-net programs, etc. UDDIPAN has served up 206 upazilas of 43 districts covering almost all the different vulnerable and challenging pockets of Bangladesh.

The organization has been very instrumental in addressing the rural, semi-urban and urban income poverty & socio-economic discrimination through its Micro Finance Program in 300 branches covering nearly 5 million households during the last financial year. By the end of the FY 2015-2016, UDDIPAN's cumulative loan disbursement reached BDT 61,097.67 million equivalent to USD 763.72 million. The cumulative amount of savings deposited with UDDIPAN by its group members reached about BDT 2,876.41 millions equivalent to USD 35.95 million by the year end.

UDDIPAN as one of the ten uppermost development organizations in Bangladesh always emphasizes on the process of social, financial and programmatic integration and inclusiveness in planning and implementation of its development initiatives. As a result of that UDDIPAN has been implementing programs and projects that includes technical and vocational education and training for rural and urban children and youths, mobile vocational and technical training centre for remote areas,

non-formal education for haor children and youths, child focused disaster risk reduction planning and vulnerabilities assessment at costal belts, linking corporate houses for creating employment opportunities for the rural trained youths, participatory approach in micro-finance, micro insurance and remittance and monitoring of government social protection systems ensuring reduction the number of child labour, child marriage, child abuse and exploitation and child trafficking, retain standards of child and pregnant mothers' health and nutrition and creating opportunities to avail safe water and sanitation for the program participants. This method of program implementation has been proved successful and it has also been replicated by a good number of organizations in home and abroad. UDDIPAN has always been playing responsible role to address the need of its targeted community through ensuring participation of right deprived section and other stakeholders of the community.

UDDIPAN was very active in SDG processes locally and regionally and was very keen to reflect the national and international instrument in designing its programs, preparing budgets accordingly took challenges of mobilizing resources quite satisfactorily.

UDDIPAN also put high value to establish organizational excellency through adopting and practicing standard policies and procedures and ensuring good governance and transparency. UDDIPAN was keen and active in promoting professionalism, skill and performances among its staff members belonging different levels through training, education, mentoring and learning tours and visits.

I am privileged to take the opportunity to be grateful to our development partners including governmental and non-governmental agencies, banks and other non-banking financial institutions including PKSF and Bangladesh Bank for their direction, role and support to take UDDIPAN to the point of one of the lead development organizations in Bangladesh. On top, we appreciate Microcredit Regulatory Authority (MRA), NGO Affairs Bureau, Social Services Department, Joint Stock Company, other legal bodies and ministries including MoHA, MoWCA, MoLE, MoSWMoF, MoEWOE and Prime Minister's Secretariat of the government of Bangladesh for their concern and support extended to UDDIPAN during the reporting period. Further on, we are truly thankful and obliged to our General Body and Board of Directors for their endless support, inspiration, collaboration and direction to deal with organizational strategy, core values, mission and vision.

I would like to appreciate seriousness, hard work and promise of our staff members of different levels to attain UDDIPAN's objectives through serving the poor in different vulnerable pockets around Bangladesh.

I am also appreciative to our valued clients and all other relevant stakeholders for their sincere concern, keenness and vow.

Explanation, comments and interpretation on the report are always appreciated and welcoming.

Thanks.



Md. Emranul Huq Chowdhury
Executive Director & CEO

Board of Directors



Shahid Hossain Talukder
Chairman



Tahrunnesa Abdullah
Vice-Chairman



Md. Emranul Huq Chowdhury
Executive Director & Member Secretary



Shabbir Ahmed Chowdhury
Treasurer



Muhammed Kamal Uddin
Member



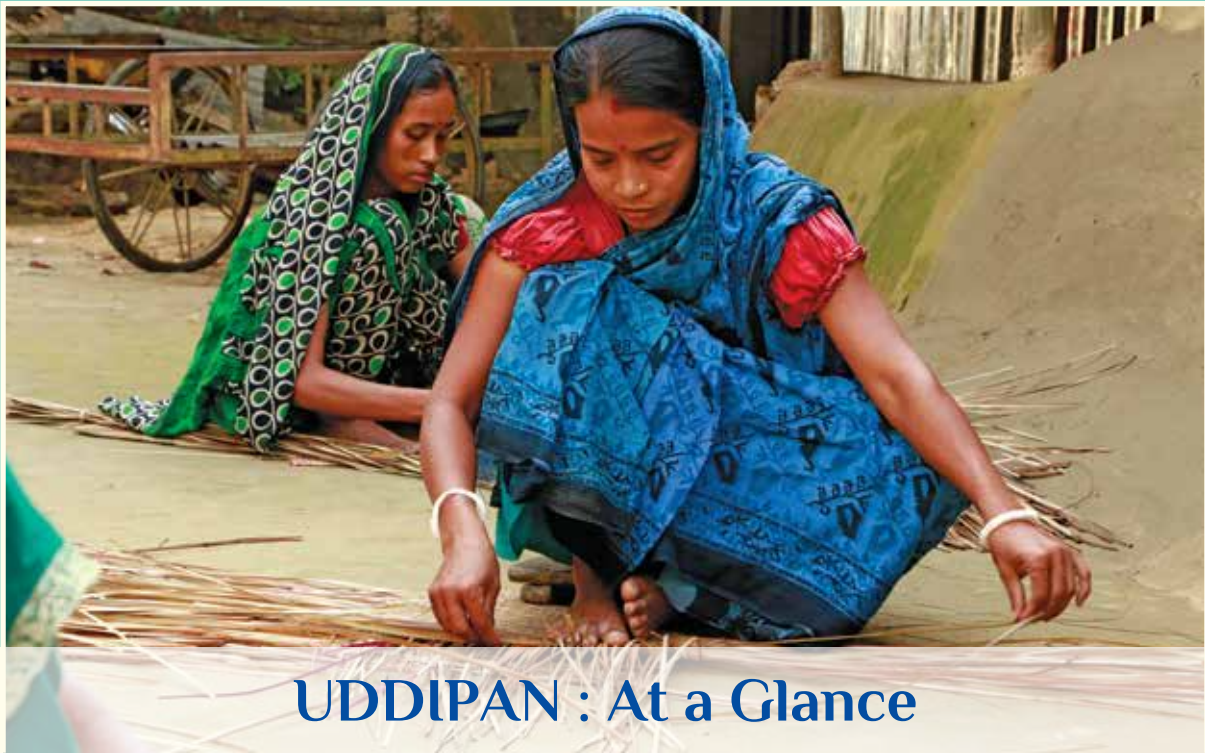
Dr. Md. Golam Ahad
Member



Sharifa Khatun
Member

General Body of UDDIPAN

- 01  Shahid Hossain Talukder
- 02  Shabbir Ahmed Chowdhury
- 03  Bhabatosh Nath
- 04  Md. Mahbubur Rahman
- 05  Md. Emranul Huq Chowdhury
- 06  Dr. Md. Golam Ahad
- 07  Naheed Sultana
- 08  Muhammed Kamal Uddin
- 09  Shaikh Nowsher Ali
- 10  A.B.M. Shamsul Huda
- 11  Sarifa Khatun
- 12  Tahrunnesa Abdullah
- 13  Taleya Rehman
- 14  Shaikh Abdul Halim
- 15  Rizwana Jahan Rifat
- 16  Rehana Begum



UDDIPAN : At a Glance

Particulars	As of June 2015	As of June 2016	Growth (%)
District covered (Including old ones)	37	43	16
Working Thana/Upazila	173	206	19
Union covered	1,290	1,396	8
Village covered	7,217	7,765	3.43
Regional Offices	14	17	21.42
Zonal Offices	02	02	-
No. of Branch	271	300	10.70
No. of Training Centre	03	03	-
No. of Village Organization (V.O)	20,907	23,004	10
No. of V.O Client (Micro Finance)	4,27,516	4,63,957	8.52
No. of Beneficiaries (all programs)	24,89,512	26,53,496	6.58
Total Saving balance (Tk. in million)	2215.07	2,820.27	27.32
Loan disbursement (all product) (Tk.in million)	48,917.82	61,097.67	24.89
Rate of Recovery	99.33	99.46	0.13
Loan outstanding (all product) (Tk. in million)	5676.25	7,352.74	29.53
No. of Borrower(Micro Finance)	2,96,985	3,27,823	10.38
Loan Productivity (Portfolio-Per FCO in million)	5.01	5.43	8.38
Average Loan Disburse (Per FCO in million)	8.97	9.00	0.33
No. of Staff Member (Including Volunteers / Project Staff)	2973 (male 2,221 and female 752)	3261 (male 2,358 and female 903)	9.68

Major Program Focus : Poverty alleviation, Women's Empowerment, Child and Youth Employment and Empowerment, Micro-Credit, Alternate IGAs, Micro Enterprise, Promotion of Agriculture, Micro Insurance, Remittance, Promotion of Green Energy, Housing, Climate Change and Disaster Risk Reduction and Management, Stopping of Human Trafficking & Child Marriage and Promotion of Safe Migration, Social Development, Strengthening Government Social Protection, Networking and Advocacy etc.



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An Outline of UDDIPAN

- **Executive Summary & Major Accomplishment: 2015-2016**
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- **Limelight and Landmark of Accomplishment**
- **Salient Features**
- **Legal Status**
- **Operational Areas & Beneficiary Coverage**
- **UDDIPAN Programs: Target Clients and Beneficiary Groups**
- **Partners in Development**

Executive Summary & Major Accomplishments : 2015-16

As one of the ten top development organizations UDDIPAN has been working with the key objective of establishing and upholding human rights of the rights deprived marginalized section of the populace that includes children, adolescents, youths, women, men and people with different ability. Empowering the targeted clients through poverty alleviation, capacity enhancements, creating entrepreneurs, raising awareness and mainstreaming them in the country's development process are the major focus of its develop endeavors.

UDDIPAN as one of the prime development organizations has been implementing multiple development programs and projects and as such the organization has diverse developmental and professional relations and linkages with a good number of national, regional and international networks, committee and forums.

The major attainments of UDDIPAN during the reporting period are sketched out as follows;

- ❁ Programs of UDDIPAN cover 206 Upazilas of 43 Districts. The Coverage includes 26,53,496 beneficiaries from about 5 lac targeted families in 7,765 Villages spread over 1,396 Unions.
- ❁ Micro Finance Program (MFP) is the prime program which is imbedded for countrymen who are considered as have nots. This program aims to address their economic miseries & maladies through micro-credit support to enable them to undertake income-generating activities. The program opened avenues of employment for the target groups & thereby augmenting their income. Micro Finance covers 35 Districts, 7465 Villages & 4,63,957 clients. Total disbursement of credit stood at Taka 61,097.67 million till June 2016. The rate of recovery is at 99.43%. The group saving is substantial amounting to Taka 2,820.27 million.
- ❁ UDDIPAN has been implementing ROSC (Reaching Out of School Children) in good number of its working areas where a big number of youths have been imparted technical and vocational education and training for decent employment in their own localities and beyond.
- ❁ The Project- Programmed Initiatives for Monga (near famine) Eradication (PRIME) and (PRIME- South) is an inspiring project for UDDIPAN which is being implemented in two Monga prone districts of north namely Kurigram & Rangpur and one coastal district namely Patuakhali with the financial aid of PKSF. These projects aim to create short & long term employment avenues for the poor & ultra-poor who are severely hit by poverty. Inputs like training on different trades, credit, infrastructure building works etc. are being provided under the project. These projects have laid down the options of educational facilities for children, employment generation in overseas for the people who are cruelly hit by the poverty of project implementing areas.
- ❁ UDDIPAN has been imparting Technical and Vocational Education and Training (TVET) to its targeted beneficiaries through quite a good number of projects the major of which are EYE, TVET for the Young Stars in the Port City of Chittagong and PRIME and PRIME (South). All of these projects have significantly been contributing to certify decent jobs in home and abroad for trainees.
- ❁ UDDIPAN has been implementing SEEDS program with an aim to improve sustainable livelihoods with dignity and sustainability of 4000 marginalized families in haor and tea plantation areas. It is one of the milestone programs of UDDIPAN the major components include quality education, family development planning, adolescents' empowerment, livelihood promotion; develop people's organization and capacity building.

- ❁ Strengthening Government Social Protection for the Poor (SGSP) projects aims to make local government institutions functional and serviceable with regard to different tools and packages of social protection. This project of UDDIPAN is providing direct support to 21,087 beneficiaries in the implementing area through numerous activities the major of which include Institutional Capacity Development, Capacity Building (Community & staff capacity building), and Community monitoring using Social Accountability Tools, Social Protection Tool, Social Audit, Community Score Card, Citizen's Report Card, Public Hearing, Community Mobilization, Demonstration and Advocacy etc.
- ❁ Ultra Poor Program-UJJIBITO project has been implementing in 74 Branches of 52 Upazilas under 13 Districts with the assistance of PKSF. Objective of this Project is to reduce hunger & poverty in a sustainable manner in the working areas. The Major component of this project is Food Security for the ultra-poor and Rural Employment Road Maintenance (RERMP-2). The Rural Employment Road Maintenance work will implement with the collaboration of LGED.
- ❁ Through programs and projects UDDIPAN has always been striving to stop all forms of human trafficking and illegal migration with focus to child and woman trafficking in almost all the traffic prone districts of Bangladesh. All together its struggle to stop illegal migration and trafficking across the country and beyond has highly been acknowledged.
- ❁ Through implementation of projects namely 'CCCP and CCA' UDDIPAN has been trying to build resilience of children, youths and community people as a whole against risks of different types of disasters and mapping the risks of resources and institutions of those communities where the projects are being undertaken. These are the ways how the communities including children and youths are made skilled to diminish disaster vulnerabilities. UDDIPAN's continued response to disaster and building community capacity to adapt climate change has been appreciated by all appropriate stakeholders and contributing a lot to build community capacity to disaster response.



Preface, Goal, Objectives, Strategy and Approach

Preface

As a national development organization, UDDIPAN came into the development field in 1984 with the objective of establishment and promotion of fundamental rights of the disadvantaged, marginalized and poverty hit masses including children, women & men through poverty alleviation, empowerment and mainstreaming them in the development process of the country.

In course of working for more than 32 years, UDDIPAN is nowadays a well-known non-profit national development organization with its multiple programs tangible everywhere in its working areas spread over 206 upazilas of 43 districts. It focuses and emphasizes on participations and involvement of children, youths, women & men irrespective of class, culture, colours, religion and creed in its development ventures surrounding national priority sectors like micro credit, micro enterprise, women's empowerment, technical and vocational education, green energy, child development etc.

UDDIPAN as one of the top organizations have gained prominence in multi-focused developmental activities. It is an active member of many important national, regional and international networks and forums and is playing contributory roles for advocacy & lobbying to establish & uphold Human rights & good governance at the national vis-à-vis international level in general. With the considerably long experiences of working with & learning from the people, the organization has been capable of developing its approach & strategy in development that reflects peoples perception, need, participation & leaderships for desired changes in livelihood, governance & potentials for growth & prosperity.

UDDIPAN has professional relationship with other such organizations working in Bangladesh and works collectively in the event of national crisis and need (like natural

calamities and man-made disasters). It also offers and organizes training services on child, woman and human rights as a whole, TVET, anti-trafficking, Business Development Services (BDS), micro-finance, micro enterprise, micro insurance, child development etc. having facilities and logistics at the national & regional levels thereon.

Goal

UDDIPAN set its goal to reduce the number of people below poverty line by more than fifty percent by the year 2016 in the targeted communities through implementation of community demand driven activities such as social mobilization, mass awareness raising, community institution building, human resource development, micro finance for sustainable livelihoods, disaster and climate change management, agriculture, livestock, advocacy, legal aid, etc. and thus, contributing to the poverty reduction objective of the government as envisaged in the Poverty Reduction Strategy Paper (PRSP).

Objectives

The specific objectives are delineated as under:

- a) to facilitate mobilizing and organizing women, men and children of the excluded poor families at the grassroots, regional, and central levels to address development issues and plan, implement, manage community demand driven activities for social, economic, and cultural improvements;
- b) to supplement family income of the poor, underprivileged, and ethnic minorities through micro financing livelihood options;
- c) to facilitate the target people for mobilization of internal resources and gaining access to external resources;
- d) to contribute to the improvement of the health of the women, men and children of the poor families through health education, access to available health services and providing related health services;

- e) to enhance the status of the women, men, and children of the target families through promotion of their fundamental rights;
- f) to increasingly build capacities of the members of the target population through implementation of education and skill development trainings directed at sustained improvement in their lives;
- g) to complement and supplement the development efforts of the government.

The Strategy of UDDIPAN is to empower the underprivileged and marginalized people targeting women as the focal point for reaching every member of the family - children, women and man.

The Approach of UDDIPAN is to raise critical awareness of the families of excluded poor, underprivileged, marginalized and minorities to analyze their problems, prioritize them, and to creatively find solutions of their own and thereby progressively fulfill their full potentials & improve their lives.

Ethical Principles & Core Values

- Good Governance practices such as participation of stakeholders in the decision making process, accountability & transparency;
- Belief and confidence in the creative potentials of the people;
- Proactive and pro-people approach of development;

- Respect for all cultures and faiths;
- Commitment to vision, mission, goal, and objectives of the organization;
- Sincerity, honesty and discipline in perception and work;
- Commitment to attain professional excellence;
- Democratic practices in decision making;
- Promotion of balanced men-women relationship based on mutual trust and respect;
- Team work based on mutual trust and respect, openness, two way feedback and positive thinking;
- Upward and downward accountability;
- Maintenance of pollution free environment in the workplaces;

Code of Conduct

All staff members are to abide by the following:

- They can claim to have those skills that they can demonstrate & perform;
- Staff members adhere strictly to discipline & decorum in the work place;
- Employees work towards eliminating discrimination & harassment in the work place;
- Respect diversity & establish unity in diversity;
- They never use their position to exert undesirable & inappropriate influence over other;



Limelight & Milestone of Accomplishment

- UDDIPAN is recognized as one of the ten topmost national level NGOs in terms of its program interventions, amount of disbursements, number of program participants, staff involvements and so on.
- UDDIPAN received award from PKSF as which is considered as national level Award for Microfinance “Long term sustainable best micro-credit organization” in 2008 in recognitions of its micro credit service.
- Annual reports of UDDIPAN 2007-2008, 2008-2009, 2010-2011, 2011-2012, 2012-2013 2013-2014 and 2014-2015 achieved awards from ICAB and SAFA in the category of best published accounts & reports. Important thing is that in last two consecutive years UDDIPAN has been conferred the 1st prize for best published and reports among NGOs.
- As a pioneering venture, UDDIPAN has officially taken over the MFP of two NGOs “Good Earth” in Comilla Micro finance part of TDH Netherlands in South based.
- The pursuit of UDDIPAN in providing remittance services for the families of expatriate Bangladeshi working abroad has been recognized & applauded by GOB and others.
- UDDIPAN programs for children has introduced avenues for rights protection and building a child right based movement for establishing Child Rights through mobilization, capacity building, advocacy a networking. As a part of promoting child capacity building and child participation 88 of child clubs are at present being running in which 2782 Children and youth are enrolling as regular members.
- UDDIPAN’s MIME Programmes and the Member Insurance Fund (MIF) are being treated as a model in the field of Micro Insurance in Bangladesh.
- UDDIPAN’s ENRICH Program has created a remarkable interest among all with its integrated approach of socio-economic and cultural development in place of just lending money to the poor.

- UDDIPAN ‘Shammo Project’ is called participatory micro finance project which has been considered as one of the innovative projects.
- Introduction of Technical and Vocational Education and Training (TVET) project will lead many a youths to get suitable jobs in line with their education.
- The relationship and networking of UDDIPAN with other national, regional and international developmental agencies, forums and networks are ample as well as remarkable. The agencies include EU, SCiB, Tdh-Netherlands, AMAN, ARF, UNICEF, IOM, USAID, BSAF, CRGA, ATSEC, DAWN Forum, CRAC-B, Girl Child Advocacy Forum, INAFI, GOAL Ireland & India, ICT for Child Rights, CDF, Micro Credit Summit Campaign, World Bank, DFID, NOVIB, OXFAM, Winrock International, Ministry of Home Affairs, Ministry of women and Children Affairs, Ministry of Social Welfare, Ministry of Labour and Employment, Ministry of Expatriate Welfare and Overseas Employment, Micro Credit Regulatory Authority etc.

Salient Features

- UDDIPAN as a right based & gender responsive national level organization is man-euvering its activities towards upholding & promoting the rights of the children and the underprivileged especially women for their empowerment.
- The palliative vis-à-vis development programs, UDDIPAN is capable to contribute to the country’s national development efforts with its holistic approach & mission.
- UDDIPAN considers the target people as subject not object of development envisioning them as the decision makers of their own needs & programs.
- Organizational & financial sustainability is continually pursued by the organization to make it self-reliant and thereby transforming it into a perpetually strong-footed entity.
- Trained, motivated & buoyant staff force working as a team to implement its programs efficaciously.

Legal Status

UDDIPAN is registered with:

- Department of Social Service.
- Bureau of NGO Affairs (NGOAB)
- Joint Stock Company under the Societies Registration Act.
- Micro Credit Regulatory Authority (MRA)

Operational Areas & Beneficiaries Coverage

UDDIPAN has spread its activities to 43 districts viz Satkhira, Pirojpur, Bagerhat, Kushtia, Meherpur, Chuadanga, Natore, Pabna, Sirajgonj, Comilla, Chandpur, Brahmanbaria, Chittagong, Cox's Bazar, Bandarban, Barisal, Jessore, Chapainawabganj, Jhalakathi, Laxmipur, Rajshahi, Naogaon, Joypurhat, Narsingdi, Dhaka, Panchagarh, Lalmonirhat, Kurigram, Rangpur, Bogura, Borguna, Noakhali, Feni, Patuakhali, Sherpur, Mymensingh, Netrakona, Gazipur, Tangail, Narayangonj, Munshigonj, Kishoreganj, Moulvibazar and Sunamgonj districts. UDDIPAN has professional cooperation,

programmatic coordination, follow up and communications with those organizations who worked earlier as partner of UDDIPAN in these districts. It covers 26,53,496 beneficiaries of the targeted families in 7,765 villages spread over 1,396 unions of 206 Upazilas. The organization has a team of 3,261 staff members of which 903 are female and 2,358 are male. They have been facilitating and servicing the families of target populace to plan and implement a variety of development programs.

UDDIPAN Programs : Target and Beneficiary Groups

- Rural and Urban poor (Adult)
- Children and youths from Rural, semi-urban and Urban poor households
- Ethnic Minority
- People with different ability from poor households
- Civil society members including Religious Leaders and Natural Leaders



Partners in Development of UDDIPAN

- Action Against Trafficking & Sexual Exploitation of Children (ATSEC)
- Asian Muslim Action Network (AMAN)
- Anukul Foundation
- Asia Foundation
- Asian Resource Foundation (ARF)
- Bangladesh Bank (BB)
- Bangladesh Disaster Preparedness Centre (BDPC)
- Bangladesh Rice Research Institute (BRI)
- Bangladesh Shishu Adikar Forum (BSAF)
- BMET
- BRAC
- Coalition for Urban Poor (CUP)
- CDMP
- Credit and Development Forum (CDF)
- Coastal Fisher Folk Community Network (COFCON)
- Child Rights Advocacy Coalition in Bangladesh (CRAC-B)
- Child Rights Governance Assembly (CRGA)
- Directorate of Social Services
- DFID through PKSF
- Eastern Bank
- One Bank Ltd.
- First Security Islami Bank (FSIB) Ltd.
- Dutch-Bangla Bank Ltd.
- IFIC Bank Ltd.
- Bank Asia Ltd.
- End of Child Prostitutions in Asia Tourism (ECPAT)
- European Union
- Express Money Services Ltd (UK)
- Fukoku Mutual Life Insurance Co. Japan
- Girl Child Advocacy Forum (GCAF)
- Goal Ireland through Goal India
- Governance Advocacy Forum (GAF)
- Infrastructural Development Company Limited (IDCOL)
- IFAD
- INAFI-Bangladesh
- Institute of Microfinance (InM)
- International Labour Organization (ILO), Bangladesh
- International Organization for Migration (IOM)
- Japanese International Cooperation Agency (JICA)
- Manusher Jonno Foundation (MJF)
- Micro Credit Summit Campaign
- Mix Market
- Multinet Trust Exchange LLC (UAE)
- National Human Rights Commission (NHRC)
- Netz Bangladesh
- NGO Forum
- NOVIB
- Oman International Exchange LLC (Oman) One Bank
- Oxfam GB
- Palli Karma-Sahayak Foundation (PKSF)
- Rabobank Foundation
- Rahimafrooz Bangladesh Ltd.
- Right to Food Bangladesh (RTF)
- Save the Children International in Bangladesh
- South Asia Partnership (SAP)-Bangladesh
- Stromme Foundation Bangladesh (SF BD)
- Terre Des Homes-Netherlands
- UNDP
- United Nations International Children Emergency Fund (UNICEF) Bangladesh
- United States Agency for International Development (USAID)
- Village Education Resource Centre (VERC)
- Water.Org
- Winrock International
- World Bank



Preview on GOVERNANCE

- **General Body**
- **Board of Directors**
- **Executive Director & CEO**
- **Annual General Meeting (AGM)**
- **Audit & Monitoring Committee**
- **Procurement Committee**
- **Recruitment Committee**

General Body

UDDIPAN's General Body comprises of 16 members is the supreme policy maker of the organization. The members are enrolled having commitment in the field of development. The General Body meets in the Annual General Meeting (AGM) once in a year and has discussion on issues like approval of annual work plan, budget & audit report, selection of auditor, election of Executive Board etc. as provided in the Memorandum of Association.

Board of Directors

The General Body through AGM elects an Board of Directors for a term of three years. The Board of Directors comprises of 7 (seven) members and meets at least four times a year or more as deems necessary by the organization. The board takes required management decision and advises the Executive Director in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels.

Executive Director & CEO

The Executive Director is the Chief Executive Officer (CEO) of the organization. The Executive Director has the responsibility to plan, manage, implement and monitor the organizational activities and programs. He has to manage fund and ensure its proper utilization. The Executive Director runs the day to day management of the organization through the organizational set up at the central, zonal, regional and branch level.

Annual General Meeting (AGM)

The 32nd Annual General Meeting (AGM) of UDDIPAN was held on December 08, 2016 at UDDIPAN Convention Centre at Head Office, Dhaka. As per agenda, Minutes of 31st AGM, the Annual Report, Audit Report, the Annual Budget along with Work Plan and the selection of Auditor for the next year were discussed and approved in the AGM.

Audit and Monitoring Committee

An audit and monitoring committee is in place at the Head office to look after the audit and monitoring aspects of the Organization. The committee comprises of four executive members and the concern Deputy Director. The ToR of the Committee is as follows:

- Review the financial status and effectiveness of the internal financial control system.
- Review the findings and report of the internal auditors and to recommend appropriate remedial actions thereon.
- Monitoring the implementation status of planned activities.
- Review implementation problems and recommend correctives actions thereon.

The committee meets four times in a year and reports to Board meetings on their activities.

Procurement Committee

There are four (04) nos. of 'Procurement Committee' at different level of the organization which includes the Head Office (Procurement Committee 1&2,) Regional Office, Training Center and Branch Office level as well to decide and procure the essentials. The Head Office Procurement Committee- 1 comprises of Executive Board Members along with Executive Director of UDDIPAN. The Procurement Committee-2 at Head Office comprises of senior staff members of Head office. The regional level committee is headed by the Regional Manager; the procurement committee for Training Center is headed by the Training Center in Charge while the Branch level committee is headed by the Branch Manager.

Recruitment Committee

There are 'Recruitment Committee' at the Head Office and Zonal Office level as well to watch over the overall recruitment of the organization. The Head Office committee comprises of Executive Board Members along with concern senior staff members of UDDIPAN. The zonal level committee is headed by the Zonal Manager while the concerned Regional Manager, Branch Manager and the HR official from Head Office.



Management Highlight

- Program Division
- Finance and Accounts
- Human Resources Management (HRM)
- Human Resources Development (HRD)
- Administration
- Internal Control and Risk Management Department (ICRMD)
- Information Technology (IT)
- Communication, Publication & Research
- Offices of UDDIPAN
- UDDIPAN Training Centers

Program Division

The program division of UDDIPAN comprises Economic Development and Social Development programs and projects. Programs are being implemented with a view to uplift and empower the target audiences economically and socially that includes economic and social empowerment with particular focus to IGA, savings generation, creating entrepreneurs, micro insurance, remittance transfer, human resource, development; social justice and change, gender diversity, human rights, agricultural, diversity, technology transfer, TVET, disaster risk reductions and climate change, strengthening local government, water, sanitation and hygiene promotion etc. The program division of UDDIPAN is headed by a Deputy Director.

Finance and Accounts

The Finance & Accounts Division has the prime responsibility to deals with all functions pertaining to Finance and Accounts. The Division plays an important, indeed a central role in the organization to affect organizational efficiency, effectiveness, economy, enhance decision-making capacity and to ensure transparency and accountability. UDDIPAN's Finance & Accounts Division is involved in four specific, but often interrelated, tasks. Four specific functions are (1) Recording Financial Transaction : ensuring that the organization has an accurate record of its revenue, expenses, assets, liabilities and capital; (2) Strategic Management Accounting: providing information to assist managers and other internal users in their decision-making, performance measurement, planning & control activities and pricing; (3) Financial Reporting : providing information about the organization to external users that is useful to them in making economic decisions and for assessing stewardship of the organization's management; and (4) Treasury Management: managing the funds of the organization, namely cash and working capital items, plus long-term investments, short-term and long-term debt, equity finance and managing financial risk. The division collects financial information and report from all units of the organization where costs are incurred in order

to control and safeguard financial transactions. In all that stages information are maintained in "ACCURATE" (A= Accurate, C=Complete, C=Cost-beneficial, U=User-targeted, R=Relevant, A=Authoritative, T=Timely and E=Easy to use) form.

UDDIPAN's Finance & Accounts Division is presenting its financial statements in conformity with the General Accepted Accounting Practice (GAAP), Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS). It is worthwhile to mention that UDDIPAN has been awarded by the ICAB in recognition of "Best Published Accounts & Reports" for four consecutive years 2007-2008, 2008-2009, 2009-2010, 2010-2011, 2011-2012, 2012-2013, 2013-2014 and 2014-2015.

Human Resource Management (HRM)

The Human Resource Management (HRM) is working to ensure productivity of UDDIPAN staff members towards achievement of organizational vision, mission and objectives. HRM functions as per the Human Resource Policy of the organization. The major tasks of the HRM include recruitment, placement, appraisal, promotion etc. It also looks after the disciplinary aspects of the staff members.

Human Resource Development (HRD)

The key functions of HRD are to enhance staff performance through orientation, training, and Performance Management System. It designs and implements a variety of interventions for staff members aimed at realizing their potentials and increasing their professional competencies. The training program include participatory management, Credit Management, Financial Control, Accounting Cost Effectiveness, Organizational Development, Organization Management, Operation Management, Entrepreneurship Development, Sustainable Programming, Best Practices and Good Governance. HRD also organizes training on skill development, entrepreneurship, and livelihood options etc. for the beneficiaries.

Administration

A full-fledged Administration Division as a backbone of the organization looks after the resources & services as presented below:

Resource: Equipment (i.e. Computer, Photocopier), Vehicle, Furniture, Fixture, Stationary, Lift, Generator etc.

Services: Accommodation, Electricity, Gas Water, Logistics, Maintenance, Security, Discipline, Utilization of service staff, dispatch, Food (Canteen) etc.

The Administration undertakes the following activities:

- Procurement (As per manual)
- Inventory & Assets Management
- Vehicle Management
- Maintenance of services/ Logistics like electricity, water, gas, telephone, fax, lift, generator, IPS etc.
- Canteen Management
- Protocol

A number of strategies are

pursued to accomplish the tasks of Administration. The major ones inter alia, are : Planning, Review of Progress & Problems regularly (weeks/ monthly), job specification, vehicle management, canteen management, maintenance of services/ Logistics like electricity, water, gas, lift, generator, Computer & so on.

Internal Control and Risks Management Department (ICRMD)

The Internal Control and Risk Management Department (ICRMD) have the responsibility to audit



Organization activities as a service to the management.

Up to June 2016, a total of 300 no. of branches including solar branches, head office and other projects are audited 450 times. Special audit in few branches were done, some branches were audited twice and some were once in a year.

ICRMD addresses the following issues:

- Verification of the accuracy of the financial records and of related reports and statistics.
- Ensuring that the standard accounting practices of the organization is adhered.
- Ascertain that proper authority is given for the purchase and disposal of the assets of the organization, and that there is adequate protection afforded to, and efficient use of these assets.
- The prevention and early detection of fraud, corruption etc.
- Compliance with applicable law and regulation.
- Undertake special investigations as and when required by the management.
- Monitor implementation of field activities.

As required by the management and the Audit and Monitoring Review Committee, the ICRMD provides the highest quality of auditing services and thereby enhancing fiscal control of the Organization.

Information Technology (IT)

Information Technology is a branch of engineering dealing with the use of computers and telecommunications equipment to store, retrieve, transmit and manipulate data. We can consider IT as "the study, design, development, application, implementation, support or management of computer-based information systems". The term is commonly used as a synonym for computers and computer network infrastructures, data centers

and server etc. It is such a tool that provides solution of every problem related to IT. The information technology (IT) section of UDDIPAN is keeping data safe of the history of UDDIPAN, its achievement milestone, progress of program implementation, finance and accounts, human resource management and development, research work, communication and inventory through a mentionable numbers of computers and laptops. The experienced and expert members of IT section are held responsible to maintain IT related accessories.

Communication, Publication & Research

The objective of the component is to empower the communities, development organizations, and members of media and civil society through organizing meetings, briefing, workshop, sharing sessions etc. with them. UDDIPAN has published materials viz information booklet, posters, leaflets, information folder, training manuals, sticker, and newsletters as part of the initiatives. Such activities have encouraged the printing media to publish a number of features and success stories of UDDIPAN's and the electronic media to organize a number of talk-show where UDDIPAN attended as discussant and some cases anchored the events that reinforced the confidence and commitment of staff members, target beneficiaries & people at large.

Offices of UDDIPAN

UDDIPAN has its Head Office in the capital city and 17 regional offices at Comilla, Chittagong, Chandpur, Pirojpur, Kushtia, Rajshahi, Rangpur, Barisal, Patuakhali, Noakhali, Sunamgonj, Bogra, Gazipur, Munshigonj, Bhramanbaria, Jessore and Dhaka. The regional offices supervise & monitor implementation of the field programs & functioning through 300 branch offices. UDDIPAN has 3 Training Centers located in Dhaka, Chittagong and Pirojpur.

UDDIPAN Training Centers

UDDIPAN has 3 training centers and hostels in Dhaka, Chittagong and Pirojpur which provide boarding and lodging to in-house participants in trainings, workshops, meetings, seminars, and sharing sessions. Participants from other organizations may use the facilities of the training centers & hostel against payment of reasonable charges. In addition, UDDIPAN hostel has well-furnished rooms with modern amenities for dignitaries from home and abroad.

UDDIPAN over the last 15 years - Timeliness

2001-2002:	<ul style="list-style-type: none"> • A new program on micro enterprise Development introduced. • 2nd phase of CDP undertaken with further expansion in 4 new areas.
2002-2003:	Innovative program namely "Mobilization of Religions Leaders against Human Trafficking" introduced with a view to reduce the member of human trafficking in the traffic prone areas.
2003-2004:	<ul style="list-style-type: none"> • Expanded MFDP program in new areas • Massive relief and rehabilitation program carried out in flood affected UDDIPAN area • Introduced BREAD-II • Community Mobilization Program Involving Imams in Anti-Trafficking (COMPIAT) Projects in 20 traffic prone districts launched.
2004 - 2005:	<ul style="list-style-type: none"> • Programs of UDDIPAN extended to 25 districts • HRD & HRM policy adopted • Introduced IT based financial management & information systems. • Joined two national level inter ministerial committees lead by MOHA
2005 - 2006:	<p>Undertaken new projects as stated below:</p> <ul style="list-style-type: none"> • Agriculture Technology Transfer Project (ATTP) • Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) • Expansion of Micro Finance Program covering 28 district • Received membership of Asian Muslim Action Network (AMAN)
2006-2007:	<ul style="list-style-type: none"> • Construction of UDDIPAN HO Building started. • Huge relief and recovery support projects in SIDR affected areas undertaken. • Relief support provided to flood affected districts • Introduced programs like: <ul style="list-style-type: none"> - Programmed Initiatives for Monga Eradication (PRIME) - Micro finance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) - Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) - Special Assistance for Housing of SIDR Affected Borrowers (SAHOS) - Prevention and Protection of Victims of Human Trafficking in Bangladesh (PPVHT-B) - Remittance and Payments Partnerships (RPP) - Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprises (RESCUE) - Child Led Organizations Promoting Child Rights (CLOPCR) - Child Friendly Safe Space • Received PKSF award from chief advisor as best partner organization
2007-2008:	<ul style="list-style-type: none"> • ICAB Award for 'Best Published Accounts and Reports' New projects initiated: • Remittance and Payments Challenge Fund (RPCF) • Micro Initiative for Mutual Enabling (MIME) • Funding from new donors like UNICEF Bangladesh, Novib, Oxfam, Rabobank etc. received.
2008-2009:	<ul style="list-style-type: none"> • Community-based work to Develop Child Protection Mechanism (CDCPM) undertaken with the assistance of UNICEF. • The scope & volume of Microfinance increased. • Training programs strengthened.

2009-2010:	<ul style="list-style-type: none"> • ICAB Award for 'Best Published Accounts and Reports' • Opening and running of 'Kafe Mukti' undertaken with the assistance of IOM to rehabilitate traffic survivors. • Sheep Breeding Farm established.
2010-2011:	<ul style="list-style-type: none"> • New branches opened • Taken over MFP of an NGO namely 'Good Earth' in Comilla • Undertook new projects like; • Remittance in 42 branches in collaboration with IFIC Bank. • Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty(ENRICH) • Education to Protect Child and Youth Labours in Agriculture(EPCYLA) • Disaster Risk Reduction (DRR) • Programmed Initiatives for Monga Eradication (PRIME-South) • Grass Cultivation • Established Child Rights Governance Assembly (CRGA) Secretariat at UDDIPAN H.Q.
2011-2012:	<p>New programs like following initiated:</p> <ul style="list-style-type: none"> • Rural Urban Child Migration Project (RUCMP)-Link • Gender Action Learning System (GALS) Project. • Shyammo-a participatory Microfinance programe based on Islamic Shariah.
2012-2013:	<ul style="list-style-type: none"> • Introduced Solar Home System (SHS) • ICAB Award by securing first position among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred award by SAFA
2013-2014:	<ul style="list-style-type: none"> • Introduced SGSP Project in partnership with Manusher Jonno Foundation (MJF). • Introduced SEEDS Project in partnership with Stromme Foundation (SF) Bangladesh which is a Norwegian development organization. • Introduced WASH Project in partnership with Water.Org an American Development organization. • Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred ICMAB Award among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred award by SAFA
2014-2015:	<ul style="list-style-type: none"> • Introduced SGSP Project in partnership with Manusher Jonno Foundation (MJF). • Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred ICMAB Award among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred award by SAFA • Introduced Bio-gas plants in client level.
2015-2016:	<ul style="list-style-type: none"> • Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred ICMAB Award among NGOs for 'Best Presented and Published Accounts and Reports' • Conferred award by SAFA (1st among NGO categories in South Asia).

Thematic intervention: Some Highlights on UDDIPAN's Contribution

UDDIPAN has achieved the feat of contributing to the country's development in course of its 32 years of functioning as a national-level organization. It now stands at the forefront of development ventures of NGO sectors. Its intervention in the vital thematic sectors and in the overall development pursuit of the country especially in the national priority field is remarkable & worth recognition. It is worthy to mention that the organization adopts holistic approach & strategy of development and as such its programs focus on economic development vis-a-vis Social Development of the people. Social performance is pursued in a planned way to benefit the target members comprehensibly.

Major contribution of the organization in the thematic areas is highlighted as under:

Poverty Alleviation

Poverty is considered as the most pervasive problem of the country. Hence, alleviation of it constitutes national priority goal. UDDIPAN contributes tangibly in this sector through its various programs especially MFP. The MFP addresses the credit needs of the poor & marginalized section of the populace in order to open avenues of employment-cum-income generation. This has direct bearing on the poverty alleviation of the target people.

The MFP has so far spread over 300 branches in 206 upzilas of 35 districts. Its' loanee members

stand at 3.27 lacs & cumulative disbursement of loan is about Tk. 6109.76 crore. The income generating activities (IGA) include Agriculture, livestock, fishery, small business, ME etc. The ME sector is growing steadily to facilitate national productivity, employment scope & augmenting income towards poverty alleviation.

The PRIME program of UDDIPAN is a remarkable one having positive impact in the monga areas of the country. The ENRICH working in Pirojpur and Chittagong, one PO, one Union Project; Micro Insurance; Remittance project etc. are also contributing to the economic upliftment of the poor & providing Social Safety nets to them. Mentionably, MFP & other programs have also impact on the social development aspect of the target people in terms of enhancing their Social status, empowering women, providing safety nets to the vulnerable etc.

Gender Equity & Women's empowerment

The gender issues are much-talked around the globe now-a-days. The empowerment of women especially in the developing countries like Bangladesh has gained prominence with a view to ensure gender equity among men & women. UDDIPAN is addressing the issue in right earnest & emphasis.

It is remarkable that about 88.38% of the target populace of UDDIPAN's programs are women. The women target members under MFP & its sub-projects are provided with services by the organization to cater to their socio-economic needs. Those services have





positive effect & impact to mainstream the women in the country's national development endeavor & thereby, enhancing their socio-economic status & standing in the society at large. UDDIPAN contemplates to expand & strengthen its activities to address the issue of gender equity vis-a-vis man-woman parity in the upcoming days.

Establishment & Promotion of Child Rights

UDDIPAN as a right based organization upwards the charter of universal human rights & CRC of UN. The code of conduct & ethical values of the organization are earnestly followed & practiced by its staff members at all tiers. The dignity, participation & equal scope to get services by the target people are ensured by the organization.

The EPCYLA financed & assisted by SCI is working since long to establish & promote rights of children through varied activities. These include education, capacity building, sponsoring child clubs, health & nutrition services, Programs on child rights are undertaken by UDDIPAN. Special emphasis is given to the areas like child & youth's rights entitlement, employment of children & youth involved in agriculture, protection of girl children from early marriage, trafficking, discrimination etc.

Education & Training

Education is considered as the gateway to one's future and also pivotal to growth & development. It facilitates the process of awareness building, participation in the development ventures and enhances the decision making capabilities of the people. UDDIPAN has interventional role to enable target people to come under the fold of education & training.

UDDIPAN contributes to enroll children of poor families in primary education through its project like EPCYLA (erstwhile CDP). The project also has programs viz non-formal, early childhood livelihood & protection education. The training is a vital sector of UDDIPAN. It organizes training for beneficiaries & staff members. The training centres at Chittagong, Pirojpur & Dhaka are utilized to implement own programs & training courses for other organizations. UDDIPAN has so far imparted training to about 8000 beneficiaries & staff members on human development & skill development.

Health & Nutrition

The services related to health & nutritional need of the target members are provided by UDDIPAN through its various programs & activities. The services include primary health care, maternity care to women, child health care, nutrition education & support to children etc.

There is an in-built system of health services for

the target people in UDDIPAN's EPCYLA, PPVHT-B and other projects. Moreover, UDDIPAN is implementing a health program in collaboration with Anukul Foundation & Management Development Foundation. The project has the provision to provide services like health checkup, ante-natal & post-natal care for women, Weight plotting of children, medicine supply etc.

Advocacy & Networking

UDDIPAN attaches due importance to advocacy at local, national, regional & international forums. The advocacy, revolves round prime areas like upholding & promoting human rights (especially child & woman rights), issues related to climate change & its adverse impact, NGO functioning, microcredit services and so on.

UDDIPAN is an active member of many important national & international forums & network. It is actively involved in advocacy & lobbying with regard to vital national & international issues like human rights, good governance, anti-trafficking, gender equity, climate vulnerability, disaster management etc. UDDIPAN has network & linkages with many prominent forums & organizations like Microcredit Summit Campaign, MIX Market, AMAN, ARF, ECPAT, CDF, BSAF, CRGA, ATSEC, Girl Child Advocacy Forum, Coalition for Urban Poor (CUP), Child Rights Advocacy Coalition in Bangladesh (CRAC-B), Right to Food-Bangladesh, Governance Advocacy Forum, SCI, UNICEF, IOM & such other organizations.

Agriculture & Forestry

Agriculture still remains the mainstay of the country's economy contributing to the major sector of GDP. It also provides livelihood avenues for majority of the people especially labour force. UDDIPAN attaches importance to the growth & development of agriculture, its productivity & the farmers.

Under the purview of MFP, UDDIPAN provides services like training, credit etc. to the poor & marginalized farmers in all its working areas. As of June 2016, the organization has disbursed Tk. 9006.48 million as agricultural loan & imparted training to 2,877 farmers. It emphasizes to involve the farmers in new crops & high yielding varieties of products. Remarkably, UDDIPAN introduced maize cultivation in Daudkandi, Comilla which yielded bumper product & consequently, farmers are increasingly cultivating maize in the area. The cultivation of maize is gradually spreading over other areas of the country. The cultivation of cash crops like lentils, vegetable etc. and other sectors like fishers, livestock etc. are encouraged by UDDIPAN which is contributive to the overall agricultural productivity of the country.

Technical & Vocational Education and Training (TVET)

UDDIPAN pursues the strategies & programs to implement technical & vocational education and training for the target members towards generating employment and income opportunities & scope for them. In addition to 3





training centres at Dhaka, Chittagong & Pirojpur, it has established 2(two) vocational training centres at Banskhali, Chittagong & Daudkandi, Comilla to impart training to the target member specially youths on various vocations.

UDDIPAN has already undertaken training programs & courses on electronics mobile servicing, computer literacy, poultry, nursery, tailoring, candle making etc. ranging from 6-12 months as deem necessary, Such training aims to generate & improve livelihood of the child & youth labourers in agriculture which in turn helps them to argument their employment & income scopes. As of June 2016, a total of 260 children & youth have been imparted training on various vocations viz Computer literacy, mobile servicing, tailoring, electronics etc. It is also mentionable that a total of 2200 youths have received skill development training under MFP during the reporting period.

Disaster, Climate Change & Environment

Bangladesh is one of the most vulnerable countries to be worst hit due to climate change around the globe. The vulnerability of the country has been widely recognized in the international community. The country as a natural disaster prone one has experienced the

aftermaths of natural calamities like flood, salinity, tidal bore, SIDR etc. The climate change will worsen the calamity situation in Bangladesh.

UDDIPAN is ever aware of the climate change phenomena and natural disasters' devastating impact. It has been working in the most vulnerable coastal areas like greater Barisal, Patuakhali and some areas of greater Chittagong & Noakhali. The Disaster Risk Reduction (DRR) Project is under implementation by UDDIPAN dong with other NGOs with the assistance of SCI . Emergency Preparedness and Response (EPR) is another such Project of UDDIPAN.

The organization attends specially to the children of the disaster vulnerable Zones. The "Child Safe Space" concept has been widely acclaimed in & outside the country which provided accommodation, food & educational facilities for the children affected by SIDR (in 2007). UDDIPAN strives to undertake activities to cope with the adversities of climate change.

In consideration of the environmental pollution UDDIPAN has also initiated green-energy project. The Solar Project is now piloted in some branches of Laxmipur district which is encouragingly benefiting the users i.e. beneficiaries. UDDIPAN contemplates to extend the Solar Project in other areas gradually.



Programs of UDDIPAN

Owing to its vision, mission and objectives, UDDIPAN has been implementing programs, projects and activities to bring positive changes in the lives & livelihoods of the target people- the poor & underprivileged children, youths, women & men. The programs are multifarious having holistic approach to serve the odds & needs of the poor. As evident from the narratives of the programs in the following pages, UDDIPAN's projects and programs are clustered into the following:

- **Economic Development Programs**
- **Social Development Programs**
- **Knowledge, Potential & Capacity Building Programs**

The details of the aforementioned programs are presented in the pages that go after.

Economic Development Programs

- ▶ Jagoron (Rural & Urban Micro Credit)
- ▶ Agrosar (Micro Enterprise Development)
- ▶ Buniad (Ultra Poor Program)
- ▶ Sufolon (Seasonal & Agriculture Loan Program)
- ▶ SAHOS (Disaster Management Loan)
- ▶ Green Energy Project (GEP)
- ▶ Enhancing Resources and Increasing Capacities of poor Household Towards Elimination of their Poverty (ENRICH)
- ▶ Learning and Innovation Fund to Test New Ideas (LIFT)
- ▶ SHAMMO
- ▶ Programmed Initiatives for Monga Eradication (PRIME)
- ▶ Ujjibito-Ultra Poor Program
- ▶ Kuwait Goodwill Fund for the Promotion of Food security in Islamic countries (KGF) Program
- ▶ Community Climate Change Project (CCCP)
- ▶ Value Chain Development Project
- ▶ Product based Microfinance (Three wheeler CNG, Laptop etc.)
- ▶ Solar Irrigation Project
- ▶ Water Sanitation & Hygiene (WASH)
- ▶ Innovative Loan Fund Facility (ILFF) Project
- ▶ Micro Enterprise Development Fund (MDF)
- ▶ Suchala Project
- ▶ Sheep Breeding Farm
- ▶ UDDIPAN Nursery
- ▶ Primary Health Service
- ▶ Programs to Improve the Quality of Life of Elderly People (Disari)
- ▶ Client Portfolio Insurance
- ▶ UDDIPAN Micro Insurance (UMI)
- ▶ Nirapad Jibon Project (Life Insurance)
- ▶ Livestock Insurance
- ▶ Health Insurance
- ▶ Remittance

Client Deposit (Saving) Products as on June 2016

Sl. No.	Name of Product	No. of Account Holder	Amount (Tk. in Crore)
1	Short Term Deposit (STD)	463957	199.77
2	Current Deposit (CD)	245564	15.68
3	Client Monthly Deposit (CMD)	127397	39.72
4	Client Fixed Deposit (CFD)	403	0.97
5	Client Double Deposit	2759	12.17
6	Client Triple Deposit	464	2.22
7	Client Lakhopoti Deposit Scheme	6649	8.03
8	Client Milliner Deposit Scheme	104	0.81
9	Client Monthly Benefit Scheme	124	2.65
	Total	8,47,421	282.02

Target & Achievement 2015-2016

Sl. No.	Particulars	Target for the year (No./Tk)	Achievement for the year (No./Tk)	Achievement for the year (%)	Cumulative As on June 2016 (No./Tk)
1	Branch	50	29	58	300
2	Client	91626	36441	40	463957
3	Borrower	119736	30838	26	327823
4	Deposit (Crore)	121.09	66.33	55	282.02
5	Loan Disbursement (Crore)	1585.26	1218.13	77	6109.76
6	Loan Outstanding (Tk. Crore)	307.01	167.65	55	735.27
7	Overdue (Tk. Crore)	0.35	5.23	0	28.88
8	Deposit Outstanding ratio	41	39.12	95	39.12
9	Surplus (Tk. Crore)	21.30	38.46	180	119.66
10	OTR	100	98.95	98.95	98.95



Product Wise Disbursement Target & Achievement 2015-2016

Sl. No.	Name of Loan Product	Target for the year (Crore in Tk)	Achievement for the year (Crore in Tk)	% of Achievement for the year	Cumulative Disbursement June-2016 (Crore in Tk)
1	Jagoron (RMC & UMC)	661.58	529.34	80	3135.93
2	Agrosar (Micro-Enterprise)	574.19	397.94	69	1573.80
3	Buniad (Ultra Poor)	103.31	59.61	58	379.35
4	Sufolon (Agriculture & Seasonal)	221.85	209.64	94	900.65
5	SAHOS (Disaster Management)	4.27	2.39	56	36.30
6	ENRICH	2.41	1.62	67	3.39
7	Learning and Innovation Fund to Test New Ideas (LIFT)	0.63	0.83	132	2.74
8	Green Energy Project	10.60	1.86	18	16.44
9	Shammo	3.05	1.89	62	5.07
10	Water Sanitation & Hygiene (WASH)	3.38	12.88	381	13.16
11	MFTS	0	0	0	32.77
12	RNPPPO	0	0	0	9.46
13	Housing	0	0	0	0.70
	Total	1585.26	1218.13	77	6109.77

Product wise Loan outstanding (As on June 2016)

Sl. No.	Name of Loan Products	Loan Outstanding (Crore in Tk)	% of Total Loan Outstanding
1	Jagoron (RMC & UMC)	323.68	44.02%
2	Agrosar (Micro-Enterprise)	251.42	34.19%
3	Buniad (Ultra Poor)	32.51	4.42%
4	Sufolon (Agriculture & Seasonal)	110.46	15.02%
5	SAHOS (Disaster Management Loan)	1.95	0.26%
6	ENRICH	0.94	0.13%
7	Learning and Innovation Fund to Test New Ideas (LIFT)	0.62	0.08%
8	Green Energy Project	4.64	0.63%
9	Shammo	1.16	0.16%
10	Water Sanitation & Hygiene (WASH)	7.77	1.06%
11	MFTS	0.10	0.01%
12	RNPPPO	0.00	0.00%
13	Housing	0.02	0.00%
	Total	735.27	100%

Staff Productivity

Particulars	June-11	June-12	June-13	June-14	June-15	June-16
No. of First Credit Officer (FCO)	947	951	985	1049	1132	1353
Member/FCO	309	359	374	389	377	343
Borrower/FCO	225	251	263	267	262	242
Savings/FCO (Lac in Tk)	5.47	11.02	13.39	16.11	19.33	20.84
Disbursement/FCO (Lac in Tk)	49.06	55.01	69.55	80.07	89.76	90.02
Outstanding/FCO (Lac in Tk)	25.31	30.49	37.70	44.36	50.14	54.34

Specialized Projects/Activities; Branch Coverages

Name of Projects Activities	Branch Coverages	Remarks	Name of Projects Activities	Branch Coverages	Remarks
Programmed Initiatives for Monga Eradication (PRIME)	28		Nirapad Jibon Project (Life Insurance)	05	
Ujjibito Ultra Poor Program	74		Livestock Insurance	247	
SAHOS (Disaster Management Loan)	31		Health Insurance	02	
SHAMMO	03		Value Chain Development Project	04	
Enhancing Resources and Increasing Capacities of poor Household Towards Elimination of their Poverty (ENRICH)	02		Kuwait Goodwill Fund for the Promotion of Food security in Islamic countries (KGF) Program	08	
Green Energy Project (GEP)	62		Innovative Loan Fund Facility (ILFF) Project	5	
Suchola	04		Learning and Innovation Fund to Test New Ideas (LIFT)	20	
UDDIPAN Micro Insurance (UMI)	43		Microfinance & technical Support program (MFTS)	03	
Water Sanitation & Hygiene (WASH)	27		Primary Health Service	03	
Community Climate Change Project (CCCP)	1		Product based Microfinance (Three wheeler CNG, Laptop etc.)	106	
UDDIPAN Nursery	1		Solar Irrigation Project	02	
Sheep Breeding Farm	1	Replicated in 5 branches			
Remittance delivery	220				



Micro Finance Program (MFP)

Micro Finance Program (MFP) of UDDIPAN is a major economic initiative by which the target beneficiaries try to change their economic vulnerability to achieve a minimum standard of life. Through this program UDDIPAN tries to enhance critical awareness of the poor & underprivileged to analyze their own problems, prioritize them and to creatively find solutions of their own for implementation through mobilization of internal and external resources and thereby progressively fulfill their full potentials and enrich their lives through implementation of the integrated initiative. In partnership with Palli Karma Sahayak Foundation (PKSF), UDDIPAN is carrying out this venture with target population since 1994. The program is spread to 37 districts covering about 7,465 villages of 206 Upazilas.

The MFP comprises of six main components as stated below :

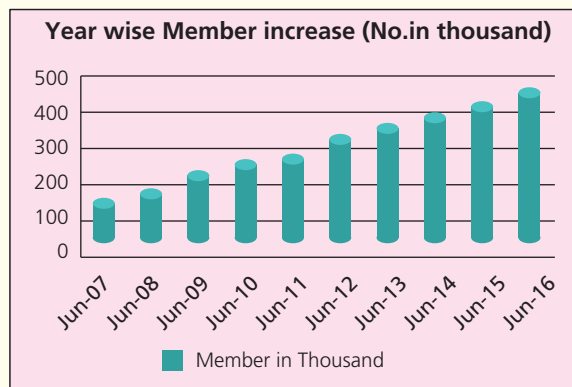
- Institution Building
- Income and Employment Generation (IEG)
- Gender Equity Development (GED)
- Legal Awareness (LA)
- Health, Sanitation, and Safe water Awareness
- Capacity Building



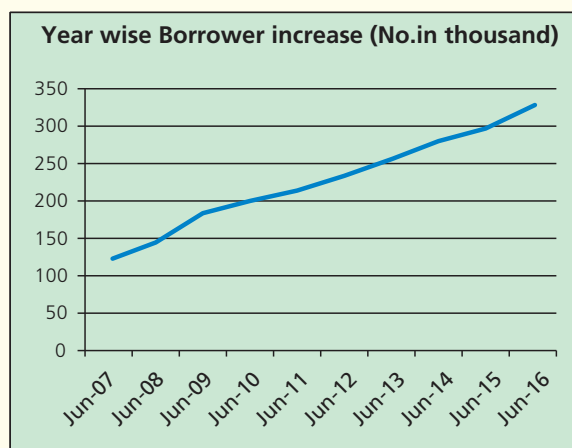
The MFP comprises of six main components as stated below:

Institution Building (IB)

UDDIPAN believes that there should have a platform of the program beneficiaries through which all the development activities will be accomplished. This component aims to mobilize and organize the target people into male and female groups at the village, semi-urban and urban levels, including developing leadership and managerial skills. UDDIPAN facilitates the groups to participate in planning, designing, implementing and evaluating community demand driven activities to promote groups' harmony & cohesiveness.



The objective of the component is to raise family income to reduce poverty through provision of skills education and micro credit to the beneficiaries for undertaking livelihood options. There are various kinds of IEG such as small trading, seasonal business, agriculture, fish culture, poultry and livestock rearing, beef fattening, nursery and plantation etc.

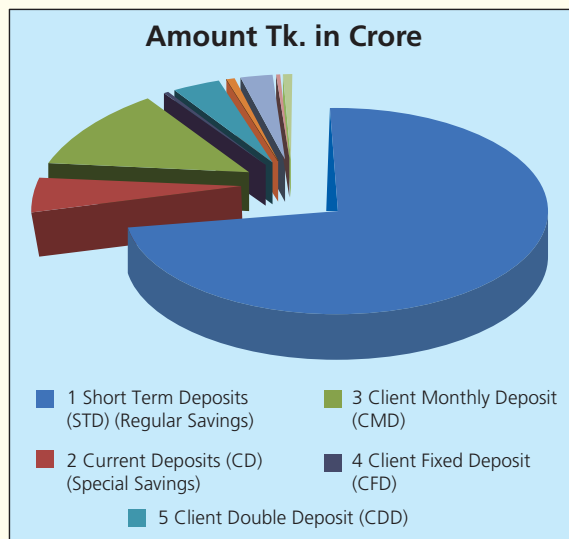


Savings Growth

UDDIPAN is trying to motivate beneficiaries to save money and to create a fund which will be used by them during emergency. This savings fund is gradually increased which stood at Tk. 282.02 Crore as of June 2016.

Table- 01: Savings Product as on June 2016
(Amount in Crore)

SL. Particular	Amount Tk in Crore.
1 Short Term Deposits (STD) (Regular Savings)	199.77
2 Current Deposits (CD) (Special Savings)	15.68
3 Client Monthly Deposit (CMD)	39.72
4 Client Fixed Deposit (CFD)	0.97
5 Client Double Deposit (CDD)	12.17
6 Client Triple Deposit (CTD)	2.22
7 Client Lakhpoti Deposit (CLD)	8.03
8 Client Millioner Deposit	0.81
9 Monthly Benefit Scheme	2.65
Total	282.02



Loan Operation– Performance & Trend

A regular flow of fund to the economic activities of beneficiaries is essential and this demand is gradually increased in both the number and size of the amount. Cumulative disbursement of micro-credit is Tk. 61,097.67 million to the beneficiaries up to the June 2016. Out of which, realization stood of Tk. 53744.93 million And outstanding of Tk. 7,352.74 million. Beneficiaries invested the loan amount in a variety of income generating activities. The performance of loan recovery of the organization is good having Cumulative Recovery Rate (CRR) and On Time Realization (OTR) rate is 99.46% & 98.68% respectively in June 2016.

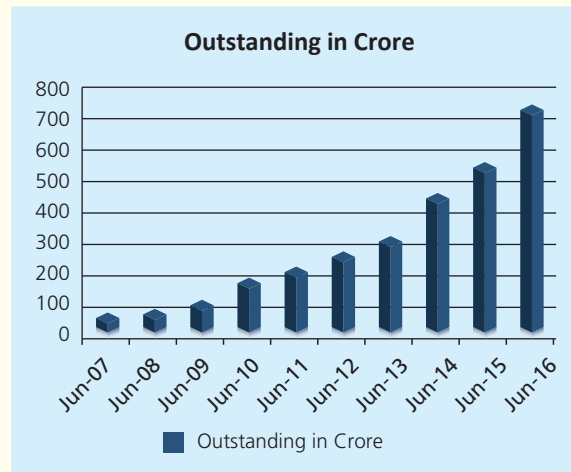
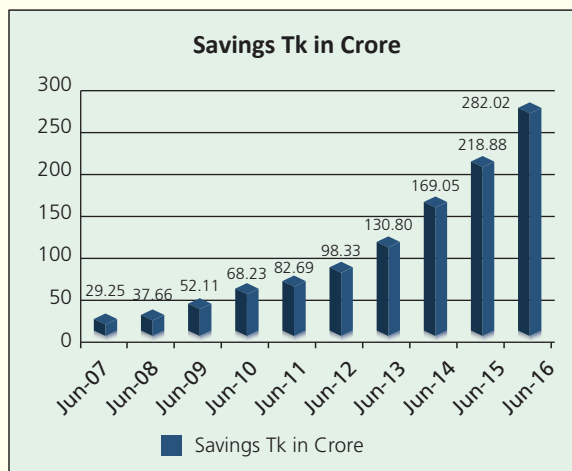


Table- 02 : Savings and Loan Operation

Particular	2014-2015	2015-2016
No. of Branch	271	300
No. of Group Client	4,27,516	463957
No. of Borrower	2,96,985	327823
Savings Balance (Tk.) million	2,215.10	2820.27
Credit Disbursement (Tk.) million	48,917.82	61097.67
Realized (Tk) million	43,241.57	53744.93
Loan Outstanding (Tk.) million	5,676.25	7352.74



The loan comprises of some specific loan product viz. Jagoron, Agrosar, Buniad, Sufalon, SHAHOS, LIFT, WASH, SHAMMA and others, Special Assistance for Housing of SIDR Affected Borrowers (SAHOS) and Rehabilitation of SIDR Affected Coastal Fishery Small Business & Livestock (RESCUE). Programmed Initiatives for Monga Eradication (PRIME), Micro Finance Support Intervention for Food Security for Vulnerable Group Development (FSVGD), Alternative Livelihood Initiative for Jatka Fishers, Agricultural Based Micro Credit Program (AMCP), Solar Home Systems (SHS) and Grihayan Tahabil (GT). Each loan product has some specialty of the nature in consideration of the target beneficiaries.

Skill Development Training (SDT)

Skill development training provided for the loanee members include pond fish cultivation, poultry, milk cow, animal fattening, goat rearing etc. Skill development training provided by the external resources persons mainly govt. officials of agriculture and livestock departments. These skills enable the group members to carry out income generating livelihood activities. As of June 2016, Skill development training was provided to 40,670 members.

Gender Equity Development (GED)

Gender Equality Development (GED) aims to bring positive changes in gender relation and the human rights situation in the targeted families and communities. The component is mostly focused to women. Facilitating

interventions under the component include provision of training and counseling to female group members and their spouses, organizing workshops and follow-up seminars, observation of various international days. UDDIPAN has provided a variety of services to 6970 female clients and 1312 of their husbands that helped the women to participate in decision-making in their families and communities and raise their social status.

As an organization sensitive to gender equity and equality, UDDIPAN has a conscious and well articulated gender policy that offers equal opportunity to the staff members for participation in the decision-making process of the organization.

Legal Awareness (LA)

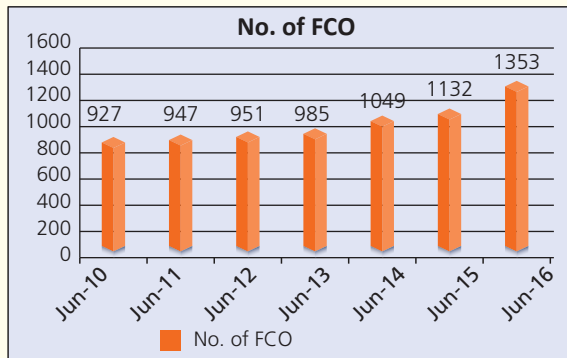
Under the purview of this component, UDDIPAN aims to facilitate legal awareness raising of the targeted people and improving conditions for establishing their legal rights. The activities include provision of legal rights education, social mobilization and observation of legal right days, and resolution of conflicts, disputes, etc. by amicable means or Shalish.

Health, Sanitation and Safe water

The component aims to provide services towards improvement of health and hygiene, sanitation and safe water status through activities like training to group members on relevant issues, awareness raising, establishing linkage between GO and NGO for mobilization of resources in this respect and installation of tube-well and sanitary latrine. With participation of community members. UDDIPAN facilities screening of arsenic contaminated tube-wells, identification of arsenic patients, raising awareness on use of safe water and developing action plan for installing alternative sources of safe water. With hardware assistance from the government, UDDIPAN and local communities install arsenic free tube-wells in the working areas. The rate of using safe water for drinking is 100% and that for other household works' is 94% among beneficiaries.

Capacity Building of UDDIPAN

Capacity building of the staff members in respect of improving competencies for efficient and effective implementation, monitoring and evaluation of the programs with participation of the target population and communities is a major concern of UDDIPAN. During the reporting period, a total of 135 staff members received in country and overseas professional training.



Jagoron

This Credit Product is implemented in all the Microfinance branches for the poor target members mostly women in order to undertake employment cum- income generating activities. As on June 2016, Tk. 3135.93 millions have been disbursed under Jagoron. The Realization rate of loan is more than 99% approx. It is worthy to mention that the targeted people are imparted required training on skill development to undertake IGAs effectively.



Micro Enterprise Development (MED)

Conventional banks with their demand for collateral and referral make it difficult for the poor entrepreneurs to qualify for loans and allied financial services. Typically also the poor entrepreneurs fall through the net because the sizes of the loans they require are too small to meet their increasing demand. UDDIPAN has played a pioneering role in its efforts to break the bottleneck by developing its micro enterprise products and services that better fit the needs of the poor business owner. Since its starting remarkably in 2006, UDDIPAN's Micro Enterprise Program has helped 33,051 entrepreneurs, mostly women, up to June 2016.

Approach

The core aspect of the UDDIPAN Micro Enterprise Programme is its strength in reaching the poor entrepreneurs and specializing in a credit-plus approach. This approach relies heavily on organizing the small entrepreneurs and preparing them to make effective use of development interventions. Accordingly, the targets of the UDDIPAN Micro Enterprise Programme loans are clearly defined. Loans are coupled with varying packages or services such as skills training, the provision of higher quality inputs, technical assistance and marketing facilities. For their part, UDDIPAN field based First Credit Officer (FCO) working directly with the loanee helps to organize entrepreneurs into groups of 10 to 15 to set up a regular savings scheme among members and link them up with UDDIPAN's other interventions available in social development program. The social development intervention includes leadership training and training in entrepreneurship skills, including budget planning and the management of loans. These are individual loans granted to both male and female's entrepreneurs. First started in 2005 the subsequent growth of the program over last 11 years is remarkable. The immediate function of such loans is to enable small entrepreneurs to expand their business or capital base for operating costs. The ultimate goal is to strengthen capabilities for employment creation.

Agroshor (Micro Enterprise Loan)

Conventional bank with their demand for collateral and referral make it difficult for the poor entrepreneurs to qualify for formal loans and financial services. Typically also the poor entrepreneurs fall through the net because the sizes of the loans they require are too small to interest mainstream financial institutions. To support them UDDIPAN has come forward to play a pioneering role in its efforts to break the impasse by developing its Micro enterprise products and services that better fit the needs of the poor entrepreneurs.

The core feature of the UDDIPAN Micro enterprise loan is its strength in reaching the poor entrepreneurs and specializing in a credit-plus approach. This approach relies on organizing the small entrepreneurs in group and preparing them to make effective use of credit and technology. Accordingly, the targets of the UDDIPAN Micro enterprise loans are clearly defined. Loans are coupled with varying packages or services such as skills training, the provision of using higher quality inputs, technical assistance and marketing facilities. For its part, UDDIPAN field based First Credit Officer(FCO) working directly with the client help to organize entrepreneur into groups of 05 to 10 and set up a regular savings program among members. Before disbursement of loan, a simple and intensive feasibility study carried out by physical verification of the enterprise and consultation with entrepreneur. This process helps to assess the real need of fund and

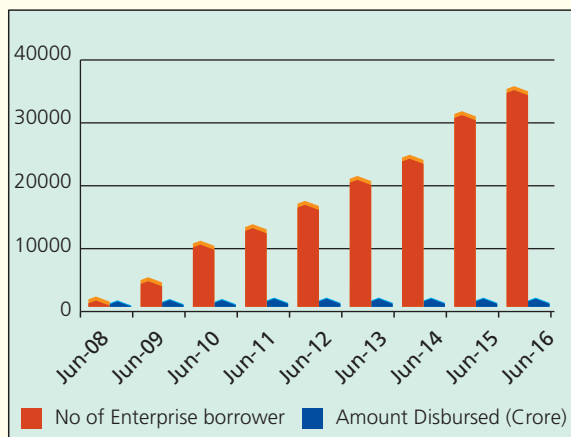
services required to make their real development and as well as the safe return of the money back to UDDIPAN. As part of its supportive approach UDDIPAN always keep close contact with the client and when needed provide some other services like training on ME development and linkage development or row material suppliers and product selling process. Almost all ME loan are individual granted to both male and female entrepreneur.

First started in 2004-05, the subsequent growth of the program over last 11 years is remarkable. The immediate objective of this loan is to enable small entrepreneur to expand his business or capital base for operating cost. The ultimate goal is to strengthening capabilities of the borrower for his and others employment creation.

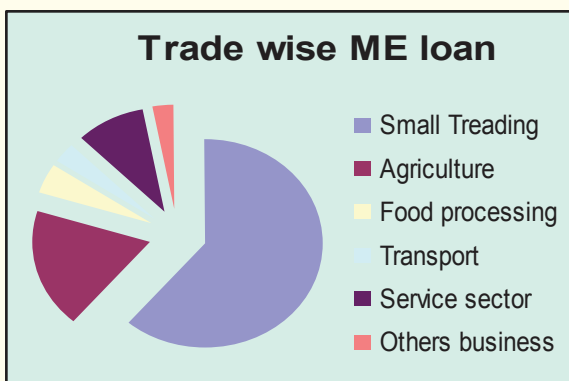
Year wise growth of Micro Enterprise loan in UDDIPAN

Financial year	No of Enterprise borrower	Amount disbursed (crore)
2007-08	2,332	11.90
2008-09	5,431	31.36
2009-10	11,505	85.99
2010-11	13,684	124.43
2011-12`	17,583	133.88
2012-13	20,257	189.36
2013-14	24,309	246.92
2014-2015	32,610	340.08
2015-2016	35,071	399.10





Regarding activity wise lending, considering the reporting year(2015-2016) disbursement following graph shows that 53% loan disbursement on small trade, 21% on agro based enterprise (agriculture, livestock and fish culture), 6% on service sector, 6% on transport 2% food processing and others 12% lone on was received by 35,071 borrowers.



Micro Finance and Technical Support Project (MFTS)

This is an IFAD funded project through PKSF. The project carried out in 3 branches namely Jhalokathi, Binoykathi of Jhalokathi district and Sutiakathi branch of Pirojpur district. The objectives of this project are to generate employment, increase family income, and meet the demand of poultry and livestock in family level as well as in the locality. Credit under this project is provided to selected target poor families in some selected income generating activities viz. livestock, poultry rearing and hatchery, duck farming, buck station, vaccination, fish culture etc. through provide training and technical support to the borrowers so that they could

utilize modern knowledge and technology in effectively undertaking IGAs. As on June 2016, an amount in Tk. 327.70 Million was disbursed under this project. The project has been phase-out but there is still outstanding balance of Tk. 10,01,930 as on reporting month.

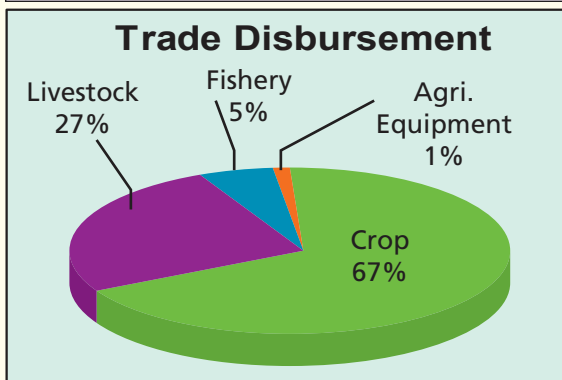
Sufolon (Agriculture based Loan Program)

Sufolon is implemented in 216 branches in 142 Upazilas of 24 districts. Up to the reporting month, an amount of cumulative Tk. 6,910.07 million was provided as loan to the borrowers.

Such Loan is provided to target poor who have taken agriculture as profession willing to undertake Seasonal income generating activities especially seasonal agriculture crop productions, fisheries and beef fattening considering as more profitable ones which vary from season to season and areas also.

Loan disbursement (Year 2015-2016)

Sl. No.	Particulars	Amount in Tk
1.	Crops	1325956000
2.	Livestock	527238000
3.	Fishery	103677000
4.	Agril. equipment	23701000
Total		1980572000



Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing project (SMAP)

Bangladesh is an agro based country. Agriculture was considered to be the backbone of the Bangladesh economy at the time of its independence since about half of its gross domestic product (GDP) would come from this sector. As of 2016, it employs 47% of the total labor force and comprises 16% of the country's GDP. It is necessary to give importance in this sector. UDDIPAN has been taken initiatives in 2009 for increasing production, food security and create employment opportunities through increasing investment in agriculture sector. UDDIPAN also has been started Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing project (SMAP) through the assistance of Bangladesh Bank since 2015 with aims to increase agricultural productivity and diversity of the small and marginal farmers of Bangladesh by financing agricultural loans and providing agricultural technical support service to farmers in 23 upazilas under 6 districts.

The target and achievement of this project are given bellow.

Sl. No.	Particulars	Target 2015-2016	Achievement (2015-2016)		
			Male	Female	Total
1.	Beneficiaries Training on Crops	75	2	70	72
2.	Beneficiaries Training on Livestock	200	0	200	200
3.	Orientation on crops and livestock	3463	1284	8861	10150
4.	Technical support	-	0	2246	2246
5.	Demonstration plot established	-	0	4	4
6.	Loan disbursement on crops (in milion)	104.36	7.37	96.69	104.06
7.	Loan disbursement on livestock (in milion)	12.34	1.72	10.62	12.34
8.	Loan disbursement on Agri-machinery (in milion)	1.50	0.32	1.19	1.50



Buniad (Ultra-Poor Program)

Ultra-Poor program is implementing within 133 branches covering 1359 villages, 342 Unions, 80 Upzilas under 22 districts. The major objectives of the Program are to facilitate access of the beneficiaries to financial services, and to extend skill training and other capacity building support so that they develop and implement income generating activities in a sustainable manner.

SL No.	Particulars	2014-2015	As on June'16
1	Number of Current Members	1,10,300	1,85,521
2	Current Savings	21,50,60,880	15,89,73,503
3	UPP Loan distribution (Tk) Cumulative	319,69,38,000	379,30,80,000
4	UPP Loan Outstanding (Tk)	37,98,63,144	32,51,37,203
5	UPP Current Borrowers	45,745	34,985

UDDIPAN Micro Insurance (UMI)

UDDIPAN Micro Insurance (UMI): UMI project aims to provide social safety net and security service to the vulnerable poor people through mutually beneficial insurance product. The program has been implementing in 5 regions namely Comilla, Chandpur, Chittagong, Rajshahi and Kushtia of 43 selected branches.

Table-16 : Achievement of UMI

Activities	Target 2015-2016	Achievement 2015- 2016	Achievement Cumulative
No. of Branches	20	20	43
Client Admission	24,673	16,512	45,189
Death Claim (No.)	0	29	129
Maturity benefit (No./Tk)	383/46,18,817	383/46,18,817	1219/1,15,63,843
Premium Collection (Tk.)	8,98,73,500	4,77,37,936	12,83,75,736
Net Premium Balance (Tk.)	6,47,10,000	5,43,21,200	5,43,21,200

Disaster Management Loan (DML/SAHOS)

This program is a need based one for the target poor as and when their livelihoods and vocations are hit by disaster especially by natural calamities like flood, flash-flood, heavy rainfall, drought, tornado, Cyclones etc. The loan is provided to the affected poor people to restore their livelihoods or to go for alternate employment options or restart their damaged IGA caused by disaster. Disaster Management Loan (DML) is implemented 38 Upazilas spread over 826 villages/Wards. An amount of cumulative Tk. 197.76 million was disbursed as loan under this product as on June 2015.

Learning and Innovation Fund to Test New Ideas (LIFT)

This initiative is being taken in Kurigram Sadar, Chilmari, Golachipa, Kalapara, Amtoli and Dosmina Upzila of Kurigram, Patuakhali and Borguna district under 11 Branches where every year many families lost their houses along with cultivable land by devastating river erosion and became landless. This distress poor family try their best to survive and sale their manual labor to landlord. The objective of the project is to give them loan to take land on lease and produce seasonal crops and vegetable to ensure food security and nutrition. As on June 2016 UDDIPAN covered 60 villages under 24 unions with 480 no. of Client and cumulative disbursement of loan Tk. 27.44 millions only. Now they are cultivating paddy, maize, vegetable, banana, water melon, pulse etc in that leasing land. Their income and status are increasing gradually.

Special Assistance for Housing of SIDR Affected Borrowers (SAHOS - OLD)

The people of southern part of the country suffered immensely due to the super cyclone 'SIDR' that ravaged the areas in November 2007 & let many lives, livelihoods and assets destroyed. Houses of the SIDR hit people had severely been destroyed. In order to assist the micro credit borrower for rebuilding or repairing their houses, the initiative of providing them interest free loan has been taken up. The duration of the project is for three years and this project is implemented in 21 upazilas of Barisal, Pirojpur, Jhalokathi, Bagerhat, Barguna and Patuakhali districts. Up to the reporting period an amount of Tk. 40.28 million was disbursed as interest free loan. As on reporting period June 2016, total outstanding is Tk 5.03 million.

Rehabilitation of SIDR Affected Coastal Fishery Small Business & Livestock (RESCUE)

The cyclone SIDR left many borrowers of UDDIPAN homeless and destroyed their livelihood choices. The 'RESCUE' project aims to provide financial assistance (with a minimal 4% service charge) to the poultry farmer, cow rearer, shrimp farmer, fisher community and micro entrepreneurs to restart their IGA and thereby create employment opportunity. The duration of the project is three years and is implemented in 20 upazilas of Barisal, Pirojpur, Jhalokathi, Bagerhat, Barguna and Patuakhali districts. Up to June 2016, an amount of Tk. 101.09 million was disbursed among the beneficiaries who have lost or damaged their IGA. As on reporting period June 2016 total outstanding is Tk. 5.77 million.

Alternative Livelihood Initiative for Jatka Fishers

The project is being implemented in Haimchar and Uttar Ulgey branches of Chandpur district.

As on June 2016, a total of (Million Taka) 440.93 is disbursed as loan and Client's Savings (Million Taka) stands at 23.72 .

Programmed Initiatives for Monga Eradication (PRIME)

PRIME- Working in Kurigram, Rangpur and Patuakhali districts with a view to eradicate 'Monga' with an integrated approach. Main activities are: IGA training, seed distribution, general health service, satellite clinic, education for children, scholarship for ultra-poor household student, employment in abroad, cash for work and land leasing loan etc.

As on June 2016 the following areas have been covered and activities have been accomplished by the project. In this project there are 28 branches under Kurigram, Rangpur, Patuakhali and Barguna Districts.

Achievement of PRIME

Activities	Target 2015 -2016	Achievement 2015- 2016	Achievement cumulative
IGA Skill Training for Beneficiaries (Person)	275	275	28,807
Vocational Training (Person)	0	0	238
Health Camp Organized (No)	63	63	381
Eye Camp Organized (No.)	6	6	15
Eye Operation Held (Person)	60	78	234
Satellite Clinic Organized (No.)	1700	1803	9,238
Seeds Distribution (Person.)	38800	38796	2,60,735
IGA Mapping Grant (Person)	583	583	3,247
Established Model IGA (No.)	2,825	2,825	12,147

Table-02: IGA Training- Programmed Initiatives for Monga Eradication (PRIME) as on June'2016

Name of IGA Training	2015-2016 (Persons)	As on June'16 (Persons)
Goat Rearing	50	3375
Beef Fattening	25	2599
Sheep Rearing	50	1775
Duck Rearing	25	1348
Poultry Rearing	-	949
Layer Rearing	-	350
Buck Rearing	-	100
Tailoring	50	1075
Mat Making	-	250
Milking Cow Rearing	-	2974
Heifer Rearing	-	1000
Vermi Compost	50	1525
Homestead Vegetable Production	25	1650
Commercially Vegetable Cultivation with Potato	-	2075
Crop Cultivation flow the Cropping pattern	-	650
Fish Cultivation	-	748
Nursery	-	350
Bamboo & Cane Product Making	-	674
Carchupi (Handicaps)	-	225
Cap Making	-	50
Total	275	23,467

Table-03: Vocational Training Programmed Initiatives for Monga Eradication (PRIME) as on June- 2016

Name of Vocational Training	2015-2016 (Persons)	As on June'16 (Persons)
Mobile Servicing	15	45
Electric House Warring	15	58
Motor Mechanic	15	59
Tailoring	00	45
Trach Fitting	00	06
Sweeter Making	00	25
Total	45	238

Glaring Success of PRIME

Established potential IGA by Beneficiaries

Under the coverage and supports of PRIME project UDDIPAN has been trying to bring vulnerable members including widow, divorcee, beggar and domestic aids to the mainstream development process through their involvement of different IGAs at the community level. This project has distributed BDT 7,579,000 as grant among 583 families in North and South Bengal to establish IGAs. Major IGAs which have been implemented and established by this grants include farming of boiler and layer, duck rearing, goat and sheep rearing, crab fattening, vegetable cultivation on commercial basis, nursery, vermi compost production and cultivation of grass. To provide technical supports to those IGAs PA (Technical) has been made responsible for all the time. By now the financial benefits are being enjoyed by the IGA owners in the project areas. The IGA owners have been found self- confident and self-reliant.

Free Eye Camp and Lens Replacement

Under the services of PRIME Project the vulnerable project beneficiaries who have been suffering from eye diseases or blind have been given but do not avail treatment because of poverty are given free eye treatment. Till the reporting period a total of 414 number of eye patients have been freely treated through organizing eye camp. In addition a total of 78 beneficiaries have been undergone eye surgery and availed lens replacement services under the support of PRIME Project. A feeling of proudness and gratefulness works among those service recipients because now they can visualize the world with a renewed vision.

Sharbanu is well right now

Here goes the story of Sharbanu from the far-away Amtali, sub-district of Barguna district. Sharbanu is in fact, Nasima's mother-in-law. In the humble and poor household of her day-labor son, at one point, Sharbanu couldn't help but feel a sense of helplessness creep up to her. She was aged as it was. And gone with the woman who had once stood her ground against SIDR, Aila and Mahasen, as her eyes began to fail her. Her vision was considerably blurred.

Over the years, in her struggle for poverty alleviation, Nasima had warmed up to UDDIPAN. From this very source, Nasima took the advice of an UDDIPAN Village Paramedic, to take her mother-in-law to the eye camp organized by UDDIPAN's Kalapara Branch. The doctor there recommended Sharbanu to undergo eye surgery as soon as possible.

Within a few days, with the help of UDDIPAN Amtali branch through their PRIME project, Sharbanu was taken to Patuakhali EYE Hospital. There she underwent the surgery to remove the layer that was forming over her eyes and hindering her vision, completely free of cost.

Right at this moment all's is well with Sharbanu.

Education facilities for children of Monga Area

UDDIPAN under the aegis of PRIME achieved spectacular success in enrolling 8 poor children of Monga area (Chilmari upazila of Kurigram) in the Model School & College, Bogra. Now 5 no of children are the student of class VII and 3 no of children are in class VI. The children will get free education upto 12th grade along with free lodging, food & other facilities. The program has been sponsored by PKSF in collaboration with the Rural Service Foundation (RSF) which runs the said School & College.

Scholarship for Ultra-Poor Household's Students

UDDIPAN has included Extreme-Poor people in its program interventions and proving different types of required services to family members of those targeted ultra-poor families. The services include education free of tuition fees, overseas employment, producing skilled manpower through skill training, vocational training etc. A significant number of pupils of those families who are having their studies in medical, engineering and higher education have been rewarded with stipend under this program. A

total of 82 number of meritorious students under those categories have been rewarded which includes books and relevant cost of education amounting taka 15,000 to 12,30,000.

Employment Avenue Abroad

In collaboration with PKSF, UDDIPAN launched a program namely "Programmed Initiatives for Monga Eradication (PRIME)" in the Monga affected areas to cope with the appalling conditions of Monga affected poor people and to bring about socio-economic development of those poor.

Under the fold of PRIME a venture to create employment avenues abroad for the poor people of the Monga areas has been initiated. Consequent upon the venture, 5 people from Nayerhat and Chilmari branches of UDDIPAN was sent to Malayasia with jobs with the assistance of BMET. Three persons are working in Bicycle Factory and 2 persons are working in Computer Factory. For this purpose, UDDIPAN provided loan of taka 90,000 to each of five beneficiaries in soft terms. At present their family overcome the monga situation.

Vocational & IGA Training change their Social & Economical Status

Vocational and Skill Development Training is the major component of PRIME Program. Mobile Servicing, General Electric and House Warring, Motor Mechanic, Dress Making Tailoring, Mat making, Charchupi, Goat Rearing, Beef Fattening, Sheep Rearing, Milking Cow Rearing, Poultry & Duck Rearing, Fish Cultivation, Vegetable Cultivation, Nursery, Bamboo & Cane Product making, Vermey compost are the major training coarse for the potential Group members. Total number of participants are 4651 participated in the coarse, among of them 3209 participants were youth. They are skilled on their occupation after receiving the training. The participants have established success IGA and developed entrepreneurship. In presence some beneficiaries monthly income is 10,000-22,000 Taka through implementation the IGA like as Mobile servicing, House warring, vegetable cultivation, poultry, duck rearing etc. Overall the maximum family overcomes the monga situation.

Agricultural Income Promotion Project (AIPP)

The economy of Bangladesh largely depends on agriculture in which the small and marginal farmers are the main force of agriculture. But the production is not satisfactory due to lack of investment, natural disaster, lack of modern technology, lack of technical knowledge and skill. With the assistance from Agricultural Income Promotion Project (AIPP), UDDIPAN has been implementing the program.



Particulars	2015-2016
Number of District	24
Number of Upazila	142
Number of Branches	216
Number of V.O formation	5,454
Number of Group Client	42,091

Grihayan Project (GP)

The Project provides long-term soft loan to the poor families. The target was to provide a long-term soft loan of Tk. 20,000 to each of the 350 families to be repaid in 10 years. UDDIPAN has achieved 100 percent target through lending Tk. 70,00,000 during the 1st phase for constructing 350 houses with sanitation facilities and easy access to safe water. The loanees have refunded Tk. 67,55,775 as of June 2016. The piloting has been found to be successful by fulfilling the dreams of the poor to own houses. The GP will be expanded in the coming years.

UDDIPAN Green Energy Project (Solar Home System-SHS)

A renewable solar energy project using the solar energy to produce electricity in households level in the areas where electricity is not available or mainly in the remote off-grid areas.



Activities	Target 2015- 2016	Achievement 2015 -2016	Achievement Cumulative
Branch Opening	0	2	61
Technical Training for client (Person)	3,162	1,064	6,512
No. Of Solar Home System (SHS) Sale	683	1,112	8,855
Disbursement (Tk.)	104,04,645	1,84,78,620	14,78,65,000
Net Surplus (Tk.)	16,57,036	(84,43,686)	(16,95,635)

ENRICH

This program has been implementing in Parerhat union of Zianagar upazila under Pirojpur district and Kalipur union of Banskhalia upazila under Chittagong District.

Activities	Target 2015- 2016	Achievement 2015 -2016	Achievement Cumulative
Satellite Clinic Organized (No.)	144	142	389
Static Clinic Organized (No.)	836	662	2190
Improved Chula established (No.)	60	23	439
Special Health camp Organized (No.)	8	8	19
Number of Eye Camp Organized	2	2	8
Cataract Operation (Person)	40	43	209
Beggar Rehabilitation (Per person 1 Lac Tk)	2	2	12
Child Education Center (No)	100	100	300
Number of ENRICH Centre	10	10	10
Pond Sand Filter-3, Tube-well-59, Sanitary Latrine-1345, Culvert -109	150	150	1719

Value Chain Project

Working to promote fish culture and medicinal plant (Bashak) cultivation with aims to increase production, income and employment creation, provide training, input support, technical assistance and market linkage in Natore, Singra and Gurudashpur upazilas under Natore districts and Zianagar Upazila under Pirojpur district.

Activities	Target 2015- 2016	Achievement As on June 2016
Number of trained mixed fish culture farmers	0	900
Number of demonstration ponds	0	21
Employment creation	0	1848
Number of replicated mixed fish culture farmers	50	2261
Bashok leaf cultivation replicated farmers	20	49
Amount of Bashok leaf sold (in kg)	650	1274

Remittance Transfer

This is a service delivery project which is implementing in 17 regions of UDDIPAN. The project covered 16,538 no. of clients and delivered Tk. 36,47,66,183 till June, 2016.

Activities	Target 2015 -2016	Achievement 2015- 2016	Achievement Cumulative
No. of Branches	95	89	220
No. of Remittance case	9,550	4,275	13,473
Each case revenue earning (Tk.)	55	45.13	39.06
Total revenue earning (Tk.)	4,60,500	1,92,964	5,26,321

Ultra Poor Program-UJJIBITO

This project has been implementing in 74 Branches of 52 Upazilas under 12 Districts with the assistance of PKSF. Objective of this Project is to reduce hunger & poverty in a sustainable manner in the working areas. The Major component of this project is Food Security for the ultra poor and Rural Employment Road Maintenance (RERMP-2). The Rural Employment Road Maintenance work will implement with the collaboration of LGED.

Activities	Target 2015 -2016	Achievement 2015- 2016	Achievement Cumulative
IGA Skill Training for Ultra poor (Person)	2150	2150	4450
IGA Skill Training for RERMP-2 (Person)	650	650	2379
Seeds Distribution (Person)	22200	25556	57923
Grant (Nos.) for goat rearing and vermi compost, Nuesery, Model Ujjibito house	428	428	566
Number of Live stock Vaccinated	7400	4321	11719
Number of IGA Established	912	1012	1429
Loan Disbursement (Tk. in Crore)	22.70	20.29	43.16
Vocational Training (persons)	45	45	45

Programs to Improve the Quality of Life of Elderly People (Disari)

UDDIPAN has been implementing the programs for the Elderly People to improve their quality of life with the financial support of PKSF since October 2015. The goals of the project are 1. Elderly people will live in a society with security and dignity. 2. Will established an effective social linkage in between the Elders and the Young generation and will open a new avenue where ideas will be exchanged.

The main activities under the project are: Elder Centre establishment, organize the elderly

people, Idea exchange meeting, Primary health care, elderly allowance and input support.



Sl. No.	Activities	Target January-June 16	Achievement January-June 16	Achievement Cumulative
01	Covered Villages	18	18	18
02	Elderly People (Male)		554	554
	Elderly People (Female)		463	463
03	No. of Union Committee	01	01	01
04	No. of Word Committee	09	09	09
05	No. of Village Committee	08	07	07
06	Committee Member orientation	165	165	165
07	No. of member received elderly allowance	50	50	50
08	No. of umbrella distribution	20	20	20

Shammo Project

- Shammoy is such a project that encompasses a particular segment of populace in UDDIPAN's working area who is having the programmatic opportunities of buying goods as they require from UDDIPAN and repay the price through different installments. This is a project that has started to be implementing in line with Islamic Shariah.
- During the reporting period a total of Forty two (42) villages have been covered under 09 unions and that includes 354 borrowers, in 27 village organizations. Till June, 2016 the saving deposits stands at 23,97,353 BDT and outstanding stands at 1,16,54,807 BDT.
- This project has been implementing in Chakoria Upazila of Cox's Bazar district since January 16, 2012. Later on the project has been expanded in 2(two) branches of Shahrasti Upazila under Chandpur district in 2014-15 and Hajigonj-2 branch in 2015-16.

UDDIPAN Sheep Breeding Farm

Sheep Breeding Farm: Established at Kathalbari branch in the district of Kurigram. The objective of this farm is to produce sheep which will be distributed among the ultra poor families at a low cost price aiming to reduce poverty. The project is funded by PKSF and managed by UDDIPAN. At present the number of Sheep is 92. A total of 116 number of sheep has been distributed among the beneficiaries. The replicated sheep breeding farm is 203.

UDDIPAN Nursery

This is a training nursery established at Chilmari branch under Kurigram district managed and run by UDDIPAN. Timber, fruit and medicinal plants saplings are produced here and distributed among the group members. The total 27,590 No. of sapling has been sold and at present stock position is 9,643 as on June, 2016. The number of replicated nursery is 39.

Client Loan Insurance

This is a Insurance product where the clients of Jagoron, Agrasor, Sufalon and Buniad have access to avail the facilities. During disbursement of loan, taka 7 (seven) is collected as loan insurance premium against tk. 1000 disbursement. For Buniad client, taka 05 is collected as loan insurance premium against taka 1000 disbursement. The highest ceiling that cover loan insurance upto taka 70,000/ for Jagoron, for Sufalon taka 60,000/ and for Agrasor taka 3,00,000/- and taka 30,000/- for Buniad. During the loan tenure (Jagoron, Sufalon and Agrasor), either client or spouse or earning guardian member dies, she/he will be given exemption from the remaining portion of loan.

- If the insured clients or spouse (Jagoron, Sufalon and Agrasor) dies during the payback period, nominee is to be given taka 5000/- at once for his/her funeral.
- All types of deposits are refunded to the nominees.

- If the client under Buniad dies during the payback period, she/he will be given exemption from the remaining portion of loan.
- If the insured Buniad clients dies during the payback period, she/he is to be given taka 1000/- at once for his/her funeral.
- If the insured female client (Jagoron, Sufalon and Agrasor) does not have husband, in that case, after clients death the funeral benefit will offered to his/her legal guardian who is registered in office document.

As on June 2016, total collected Premium of Insurance stands at taka 32,79,72,672, As on June 2016, total taka that paid back for Insurance Claim Settlements is 17,56,50,831 As on June 2016, total Insurance Outstanding stands at taka 15,23,21,841.

Livestock Insurance Project

UDDIPAN has been implementing Livestock Loan Program since 2006. But at that time livestock Loan Insurance was not introduced. UDDIPAN has been started livestock Insurance Program in a new dimension with the support of PKSF since September 2013 under “Developing Inclusive Insurance Sector Project” (DIISP) with an aim to reduce the financial loss and security of livelihood Beef Fattening) through small amount of premium and paravate fee. As on June 2016, UDDIPAN has disbursed loan amount of Taka 83,42,47,000 and the number of policy sold out is 37,000.

Kuwait Goodwill Fund (KGF): This project has been implementing in 8 Branches of 4 Upazilas under Comilla & Kushtia Districts through the assistance of PKSF. The objective of this Project is to increase Food Security and livelihood, knowledge building on modern agricultural technologies and employment creation.

Activities	Target 2015 -2016	Achievement 2015 -2016	Cumulative Achievement
Skill Development training on crops (Person)	600	583	1651
Skill Development training on fish culture and livestock (Person)	300	297	669
Established Demonstration plot (No.)	25	25	35
Exposure visit (No.)	0	0	3
Number of Field days	1	1	10
Input support (Pheromone trap)	600	730	1900
Input support Urea applicator machine)	20	20	55



Community Climate Change Project (CCCP)

The project is being implemented covering 52 villages in Tiakhali and Nilgonj Union under Kalapara Upazila, Patuakhali District.

Activities	Target 2015 -2016	Achievement 2015 -2016	Cumulative Achievement
Households plinth level & courtyard rising (No.)	63	63	412
Deep Tube-well installation (No.)	15	20	30
Hygienic Latrine Installation (No.)	75	75	249
Improved cooking stoves (ICS)	61	0	161
Semi scavenging method for poultry/duck Training (Person)	127	127	477
Slatted housing system for goat/sheep training (Person)	100	100	450
Medicinal plant (Basak) cultivation (Person)	210	469	469

Water Credit (WASH) Project

Basic Information of the Project:

Title of the Project: Development and Introduction of WASH Loan Program for Marginalized to create access to Improved WASH Services (DeWALs) Project.

Goal of the Project: The goal of UDDIPAN's Water Credit program is to expand their current WASH programming by develop water and sanitation loan products. This program will provide access to 19,571 clients to WASH loans in seven districts of Bangladesh, reaching a minimum of 88,070 people with safe water and/or adequate sanitation.

Objective of the Project:

To improve standards of hygiene practices and behavior on a sustainable basis, while ensuring adequate sanitation and safe water supply in un-served and under-served areas, particularly for the poorest.

The project will also be contributing towards achieving the MDG relating to water and sanitation; and makes a significant contribution to the MDGs relating to less than five child mortality and gender disparity in the society.

Supported By: Water.org

Project Period: August 2014 to September 2017.

Geographic Coverage of Project: This project has been designed to make access to quality WASH services for the targeted disadvantaged, marginalized and extremely poor people of 7 districts including Comilla, Chandpur, Chittagong, Patuakhali, Barisal, Pirojpur, and Rangpur.



Target and Achievement of the Project for the period (July 2015 to June 2016):

SL No	Activity	Target	Achievement	% of Achievement	Population Coverage	Remarks
01	Product Testing (Nos)	20	30	150	141	
02	Community Awareness Building Meeting (Nos)	324	951	294	19,020	
03	Health and Hygiene Awareness Building Meeting (Nos)	75	893	1191	17,860	
04	Client Awareness Building Meeting (Nos)	105	390	371	7,800	
05	MHE Training for Adolescent & Women (person)	3,000	3,000	100	3,000	Adoles: 1700 Women:1300
06	Client /Borrower Training (person)	6,000	7,784	130	7,784	
07	Loan Capital Disbursement for Water Product (Nos)	105	230	220	1,081	
08	Loan Capital Disbursement for Sanitation Product (Nos)	6,065	7,260	120	34,122	
09	Water Quality Test (Nos)	105	122	116	573	

Collaboration with government and other stakeholders:

During the reporting period we celebrated the “National Sanitation Month-October 2015)” with the collaboration of local government agencies and other stakeholders. The month was observed at Pirojpur Sadar by rally and discussion meeting with the leading and presence of Mr. AKM Shamimul Huq, DC of Pirojpur District Administration. About 500 participants from different NGOs, Government departments, educational institutions and social organizations actively participated the event.

In this occasion a three days WatSan fair was organized at Banskhalia Upazila complex under Chittagong district. Mr. Md. Samsuzaman, Upazila Nirbahi Officer (UNO) and Maolana Md. Zahirul Islam, Upazila Chairman, Banskhalia were present in the occasion. UDDIPAN played a vital role to organize the event. About 600 participants from different NGOs, Government departments, educational institutions and social organizations actively participated the event.

(The project observed the “World Water Day 2016” on 22 March 2016 at village or group level. WASH beneficiaries, community people with men, women, students & children and other stakeholder actively participated the event.

The project also celebrated the “World Environment Day 2016” on 5 June 2016 at Rangpur Sadar, under Rangpur district, Bangladesh. It was a collaborated program with Rangpur District Administration, Department of Environment, NGOs and Educational Institutions. Deputy Commissioner of Rangpur District was present as chief guest in the occasion.

Challenges

Drop out/retention of quality project staffs: Retention of quality staff is a challenge due to project nature and country context (job market, duration of the project, staff facility etc). To overcome this challenge we are trying to make staff commitment and loyalty to the organization. In this regard, we will share with donor and take their suggestion and support.

Ensure of safe water (free of arsenic/iron): Deep

tube-well is free of arsenic & iron. To ensure of safe water (free of arsenic/iron) the project will go for deep tube-well instead of shallow tube-well. Bio Sand Filter may be introduced for bacteriological contamination

Bacteriological test of water due to long distance and availability of testing laboratory: We are trying to do all the tests, but sometime it is so difficult to do. Consultation with donor, we are doing it sample basis in particular difficult areas.

Learning

We are on learning process by doing. The

concept of water credit program in Bangladesh is not very familiar to the community people, so at the initial stage it was difficult to reach to the people, but presently the scenario has changed. Now the people are aware about water credit, so they are more interested to take WASH loan from UDDIPAN and ensure sanitary latrine or safe water facility. It will be easier to implement in large scale by taking it as mainstream activity, otherwise it may not be very successful. UDDIPAN management has taken it as especial one, so the project will take this opportunity and will go ahead smoothly.

Case Story

“Child Isratjahan (Litun) changed her father’s hand washing practice”



Name of Borrower: Nasima Begum, Wife of: Lavlu Mia, Age: 34 years, Occupation: House Wife, Date of Interview: 07/26/2016

Location: Village: Daktarpara, Village Organization (VO): Daktarpara (VO Code #-05, Member Code # 63), Branch: UDDIPAN Hazirhat Branch, Upazila- Rangpur Sadar, District-Rangpur, Bangladesh.

Family Information: 04 Members (Male-02 and Female-02). The family is not financially insolvent, but not aware about health, hygiene and safety.

Isratjahan (Litun) daughter of Nasima Begum, the hub characters of this study. She is six years old. Nasima has quite a lot of harsh experiences on health & hygiene related diseases. Rangpur is an area as remote as geographically and a percentage of people are typically live in under poverty line as well as religiously conservative culture. The people of this region are not enough conscious about safe water, sanitation & hygiene and it’s a major root-cause of violent behavior to women and children. As reference of statistics, the area is also stirred up as high rate of illness for the time being among other districts over the country. The Water Credit Project endorsed by the UDDIPAN might be brought under control the situation Nasima deserved.

UDDIPAN provided her a 2 days inclusive client training on WASH covering the issues; WASH capacity building, loan product implementation & administration under the project “Development and Introduction of WASH loan program for Marginalized to create Access to Improved WASH services”, supported by water.org. A session titled “Hand washing with soap” was inbuilt in that training program. At the time of that session daughter of Nasima, Isratjahan (Litun) was present and she learnt very attentively and started to practice on regular basis. Once morning her village doctor father Mr. Lavlu when came out from latrine, she stopped him and said, as per my instruction you will wash your hands with soap than you will go to room, otherwise not. Firstly, Mr. Lavlu felt shyness, but he was bound to follow his daughter’s command. Litun demonstrated her father how he will wash his hands with soap and Mr. Lavlu do the same as her daughter’s instruction. Litun said her father that she has learnt hand washing from a training program organized by Water Credit Project of UDDIPAN where she attended with her mother. Not only Mr. Lavlu, Litun demonstrated her brother Md. Imran (14) how to wash hands with soap and what are the critical time of hand washing. Mr. Lavlu says, “We wash hands as usual, but not as Litun’s instruction what she has learnt from UDDIPAN. I will remember my learning from my child and continue practice properly. He is proud of her child Isratjahan (Litun) and thanked UDDIPAN for its rigorous support”.

Nirapod Jibon Project

A project Title Name “Nirapod Jibon” is being implemented by jointly UDDIPAN & Fokoku Mutual Life Insurance Company Ltd. Japan. Funded by JICA. Project finally started from September 2015 and will continue until December 2016. To undertake this project, a MoU has been signed between UDDIPAN and Fokoku Mutual Life Insurance Company Ltd. Japan on December 2014. Nirapod Jibon Project aims to provide social safety-net and security service to the vulnerable poor people through beneficial endowment insurance product. The endowment insurance policy duration: 6 (Six) Month. The program has been implementing to UDDIPAN’s 5 (Five) Branches (Comilla-01, Comilla-02, Barura, Madhaia and Tuzarbhangra) in Comilla District. After the maturity paid to the policy holders then project will be a three-step baseline surveys

Achievement of Nirapod Jibon Project

Activities	Target (Sep 2015 to June 2016)	Achievement (Sep 2015 to June 2016)	Achievement Cumulative
No. of Branches	5	5	5
Client Admission	3,000	3,200	3,200
Premium Collection (Tk)	42,00,000	42,00,000	42,00,000
Death claim No.	0	3	3
Maturity benefit (No)	3,042	3,042	3,042
Maturity benefit (Tk)	68,53,245	68,53,245	68,53,245



Health Insurance

UDDIPAN Health Insurance Project has been started in two branches namely Parerhat of Pirojpur and Chilmari under Kurigram district since September, 2013 as a pilot project under “Developing Inclusive Insurance Sector Project” (DIISP). UDDIPAN Micro credit has already been proved as strong tool for alleviating poverty. So UDDIPAN has given emphasis to provide primary health services and increase easy accesses to quality health service.

Objectives

- To increase the awareness of the clients about different types of diseases;
- To provide primary health service during the illness of the policyholder.
- To increase easy accesses and quality health services to policyholders and their family members including their physical and economic development.
- Capacity building of the staffs

Paramedic Services		Hospital Services	
Service fee collection (per client tk. 10)	29,795	Number of Policy holder	2693
Providing awareness service on health (Number)	10,508	Premium Collection (TK)	14,79,350
Treatment service (Number)	7,209	Number of Claim settlement	357
Number to Patient referred to hospital	932	Amount of Claim settlement (Tk)	7,12,240
Number of satellite Clinic held	112	Premium outstanding (Tk)	7,67,110

Primary Health Services

It is implementing in 4 branches under Rajshahi district with the assistance of Anukul Foundation.

Suchala Project

This is a special initiative for physically disable children giving education support. Till the reporting month 32 children have received benefits as input support worth tk. 400 (Four Hundred) per month per child which is funded by Anukul Foundation. The project is running in four branches under Rajshahi district for 3 years.





Social Development Programs

- Education for Youth Employment (EYE)
- Socio-Economic Empowerment with Dignity and Sustainability (SEEDS)
- Working/ Street Children's' Banking
- Integrated Child Centered Climate Change Adaptation Project (ICCCA)
- Technical & Vocational Education & Training (TVET) Project
- Strengthening Government Social Protection for the Poor (SGSP)
- Community Climate Change Project (CCCP)
- Pre Vocational Training –ROSC II
- Ending Child Labor in Bangladesh: A Comprehensive Approach
- Primary Health Care Project
- Strengthening Civil Society to Act for Children Together at all Levels
- SUCHALA
- UDDIPAN Vocational Training Program of SEIP-Bangladesh Bank; SEIP-PKSF; PKSF-UJJIBITO & ROSC-II Project
- Micro Finance Institutes Lending for Improved Rural Sanitation (MILIS) Project

Education for Youth Employment (EYE)

Objective: Empowered children as productive citizen

Program Participants : Children & Youth, Employer, LER and Community leaders.

Major initiatives:

- Technical, Vocational Education and training
- Awareness & capacity building on CM, CA, BR, CT, CL etc.
- Functioning community based Child & Youth club
- Functioning community watch group
- Advocacy at local level for implementation of Child Rights related laws, policies and ensuring Govt. services available

Sl No.	Activities	Target July-December 2016	Achievement July-December 2016	Remarks
A)	General Information			
01	Covered Upazila	2	2	
02	Covered Union	12	12	
03	House Hold	2000	2000	
B.	Covered total Beneficiaries	25,00	25,00	
04	Children	1000	1000	
05	Youth	300	300	
06	Adult	1200	1200	
C)	Activities			
07	Functioning Technical Vocational, Education Training Centre	2	2	
08	Provide Vocational skill training	200 person	180	4 trades
09	Functioning Child & Youth Clubs	10	10	Going on
10	Club meeting & study session	500	516	
11	Carry out advocacy initiatives	100 events	105	.
12	Technology based community Information centre (TCIC)	2	2	
13	Capacity building training for children & adult	200	199	
14	Awareness raising meeting, workshop, orientation with community, parents and employers	500 events	502	
15	School based awareness session protection forum	150 events	155	
16	Functioning others community based child	20	20	per area-10
17	Children involve in employment (self & wage)	180	175	95%

Major outcome

- ❖ 15000 children and youths and 2000 adult members are aware about their basic rights
- ❖ 1000 children capacitated to deal their issues/ raise their voice at local level
- ❖ Though child led advocacy 57 number of child marriage case has stopped out of 73 , 49 children withdrawn from CL and enrolled in school, Children's mental torture and physical betting has stopped at the targeted family
- ❖ 99% child marriage and child labour have reduced in the targeted HHs.
- ❖ Family, community & institution based physical, mental child rights violation reduced remarkably.
- ❖ 1100 adolescents and youth received TVET and 97% involved in self and wage employment with better salary/income (4000-12000).
- ❖ 200 employers from targeted market are practicing COC according to NCLEP.

Socio –Economic Empowerment with Dignity and Sustainability (SEEDS)

Goal of program:

Within 2018, a total of 4000 poverty- stricken families of haor and tea plantation areas gain socio-economic benefit with better and improved information and livelihood options.

Objective of Program:

1. 12 People's Organizations are functioning to address the rights issues of the marginalized communities
2. 4000 Marginalized families have improved sustainable livelihoods with dignity
3. 1855 Eligible children have access to quality education to complete primary and secondary education
4. 1125 Adolescent and Youths of marginalized community are socially and economically empowered

5. 8500 (SEEDS-4000, MFP-4500) MF members have better market opportunities and improved financial services
6. Children of 4000 target families are protected against vulnerabilities at household and community level

Target Group

- Vulnerable children and youths
- Vulnerable women & men

Coverage :

Districts covered : 2
Number of Upazila : 6
Number of Union : 18
Number of Village : 64
Total Beneficiaries : 22000 (M-11200, F-10800)
Total Staff : 83 (Male- 28 & Female –55)

- ❖ All staff received technical knowledge and skills on social protection, livelihood development RBM, RBA etc.
- ❖ 1332 non-school going children enrolled in pre & bridge school in catchment area
- ❖ 4000 Family Development Plan (FDP) has developed through SWOT analysis.
- ❖ SMC take responsibilities to ensure joyful learning and follow-up.
- ❖ Formed 332 community based Self Reliance Group (SRG). Saving deposit 142815 taka
- ❖ SST members are aware of their role and responsibilities regarding Shonglap functioning
- ❖ 20 MS school follow the school development plan-FDP
- ❖ They can identify and analysis their problem and can find out probable solution
- ❖ They are mobilized.
- ❖ Increase confidence level of 940 Shonglap girls.
- ❖ They acquired some short of Life skill education which guided them to move forward.
- ❖ Community realized the important and benefits of Shonglap.



Major Achievements

SL	Particulars	Target Jan-Dec.2016	Achievement Jan-March .2016	Cumulative Achievement	Remarks
A)	General Information				
	Covered District	2	-	2	Moulvibazar & Sunamgonj
	Covered Upazila	6	6	6	
	Covered Union	18	18	18	
	House Hold	4000	4000	4000	
B.	Covered total Beneficiaries			5126	
	Children (Preschool & Bridge school)	656	656	1332	
	Youth (SHONGLAP)	470	470	940	
C)	Major Activities				
	Pre-school	18	18	38	18 on going
	Bridge school	24	24	36	24 on going
	SHONGLAP centers	30	30	47	30 On going
	Strengthening Mainstream School	20	20	20	
	SRG formation	334	323	323	
	Saving deposit for SRG	0	44800	448000	

Working/ Street Children's Banking

Name of the Area office	Name of the Bank	Target July 2015- June 2016	Account Open July 2015- June 2016	Total Account Holder up to June 2016	Under process	Remarks
Banskhali	Agrani Bank Ltd.	30	30	456	200	
Daudkandi	NCC Bank Ltd.	50	15	290	130	
Pirojpur	Bangladesh Krishi Bank Ltd.	50	35	210	50	
Other 40 branches	Different public and private Banks	2000	200	250	1000	
Total		2000	280	1206	1380	

Outcome:

- They are getting mainstream banking facilities as account holder
- Children getting opportunity to keep their earn money safely.
- Increased saving mentality of children.
- They are getting banking education.

Integrated Child Centered Climate Change Adaptation Project (ICCCCA)

District : 01 (Pirojpur), Upazila : 02 (Pirojpur Sadar & Zianagor), Union : 05

School : 10

Village : 60

Child & Youth Club : 05

Target Group: Children, Youth & Community People.

Covered Beneficiaries			Total	Remarks
Adult Male	Adult Female	Children		
7065	4488	14176	25729	Boy: 7781, Girl: 6395, Disable (20), Job-99

Project covered following Sectors:

- 1) Agriculture Sector
- 2) Livestock Sector
- 3) Fisheries Sector and
- 4) Health Sector

Impact of the CCA project

- ❖ Caregivers practice and utilize health kit box in their daily life.
- ❖ Increased use of Improved cooking stove within the caregivers' level and also replicated in the community.
- ❖ Community people are using huge number of bagging method and being replicated in other areas.
- ❖ Near about 2000 Jackfruit and wood trees are planted by the children and caregivers.
- ❖ 50 number of Club children have been offered opportunity to become member of National Children Task Force-NCTF (government directed children Forum)
- ❖ Develop a TfD Group and they usually perform activities not only our project level, but also perform in other organizations as hired group.
- ❖ Graduated Children from Child and youth club have managed to get jobs at World Vision Bangladesh.
- ❖ Bamboo bridges installed by the community people as a part of CVCA and community people are making more such kind of bridges.
- ❖ Disable children are inspired from the

project activity and they have started vertical agriculture and bagging method at their homestead, Local Government Institutes support them as club children.

- ❖ Club children become members of Union Disaster Management Committee (Advocacy part).
- ❖ Waste management system is smoothly practicing in club, school level and Upazila level.
- ❖ School Students are conducting peer education on CCA issues.
- ❖ A volunteer team has been organized by the club for ensuring health services from different service providers.
- ❖ School children are habituated to keep a water bottle for their health safety (10 school).
- ❖ Trees are planted by the children at embankment of the river with the supports received from local govt. and community people.
- ❖ Union Information Center (UIC) includes child and youth club name in their official website for their excellence in club an community activities.
- ❖ District & Upazila Administration are inspired and replicating children's initiatives/practices Waste Management System at their offices.
- ❖ UDDIPAN receives 23 number of government award/prize/trophy through this project.



- ❖ Shariktola Union Parishad receives 2 number of approval for installing Cyclone Shelter after submitting CRA report at UzDMC.
- ❖ Pirojpur Sadar UNO plans to give space for children at Union Parishad.
- ❖ MoU signed between Bangladesh Shishu Academy & CCA Project for smooth implementation of different child rights related activities.

- ❖ Print and electronic media are sensitized on project activity and good number of youths are involved with local print media as Union reporter.

Others :

- ❖ Developed a website on Child and youth club.

Sl No.	Activities	Target (August 2015-June 2016)	Achievement (August 2015-June 2016)	Cumulative Achievement up to June 2016
1	Total Covered direct beneficiaries	750	724	724
2	Children & youth	600	712	712 (B=246 G=354)
3	Adult	150	149	149 (M=9 F=141)
4	Activities			
4.1	Courtyard session on climate change,	36	25	25
4.2	Awareness raising session at school	36	24	24
4.3	Meetings/sessions with SMC	12	7	7
4.44	Sessions conducted at child club . reduction	36	26	26
4.5	TfD show at community level	1	1	1
4.6	Special days observation	3	2	2
4.7	Climate change assessments and action plans	3	3	3
4.8	School safety plan conducted and approved to establish green, clean and safe school	1	0	0
4.9	Meeting conducted with UDMC	4	3	3
4.10	Workshop conducted with other CSOs at Union/ Ward level	3	3	3
4.11	Harmonized training conducted with UDMC	1	1	1
4.12	Meetings conducted with relevant media	1	1	1
4.13	Planning Meeting (Monthly/Qtr/Yr.)	12	7	7
4.14	Especial event such as free health card provides with blood group test , digital innovation fair, agriculture & technology fair, Information fair, etc observed,	0	17	17

Technical & Vocational Education & Training (TVET) Project

Goal

Empowering youngsters (boys and girls) from vulnerable and poor families in Chittagong port city have better livelihood opportunities with skills.

Objectives

- ❖ Increased capacity on technical and vocational education of youngsters (boys and girls) from vulnerable families of the port city of Chittagong for gainful employment.
- ❖ Contributed through programme research and documentation of best practices which have been adopted and replicated in public sector and used for policy change for increasing employment.

Target Group and Working Area

- ❖ Vulnerable boys, girls and young people with no income and/or poor income.
- ❖ Drop out boys, girls and young people from school.
- ❖ Youth ageing between 14-25
- ❖ Slum dwellers
- Working area: 8 areas of Chittagong Port City

Major activities of UDDIPAN TVET Project

- ❖ Conduction of baseline survey
- ❖ Mapping of job/employment situation
Impart TVET, Basic computer, English language knowledge & skills
- ❖ Arrange internship for the students
- ❖ Create employment opportunity
- ❖ Establish Market Linkage
- ❖ Advocacy for policy change for increasing employment.

Achievements

- ❖ BTEB Accreditation for TVET short course
- ❖ Standard course 7 modules are reviewed for uniform facilitation in 3 TVET Centers simultaneously
- ❖ Increased capacity and developed skill manpower
- ❖ Linkage established with the employers of 25 more Industries, and Factories aiming to internship and Job Placement
- ❖ Increased scope of income through self and wage based employment of UDDIPAN TVET Students up to taka 10,000/- plus
- ❖ Network established with other TVET Projects and similar technical institution like: BKTTC, UCEP, RTTC, SKUS TC, CARITAS, NIT, Ahsania Mission TI, RTTC etc aiming to exchange of mutual benefits.
- ❖ Enrollment achievement 180 i.e. 100%
- ❖ Job placement achievement 89%, i.e. 161
- ❖ Female participation 36% out of 40% target
- ❖ Contributed in poverty reduction and increases accessibility to the society and status as well.
- ❖ Better livelihood ensured along with social dignity and living condition of targeted families.

Changes Take place because of the interventions;

- ❖ 89.44% students completed 9 months long theory and practical training in UDDIPAN TVET Centre
- ❖ 89.44% students completed their internship
- ❖ Positive change of behavior of the graduates increased.
- ❖ Change of better livelihood happened within the families of job placed graduates
- ❖ Income of the families of the graduated students raised up to 6000 to 11000/- per month
- ❖ Decision making power in most of families happened and social status also increased.

Strengthening Government Social Protection for the Poor (SGSP)

Objective: a) To ensure quality of SSP service b) Capacity building and advocacy

Working Area: Banskhal under Chittagong district covering 11 unions

Major Initiatives:

❖ Form and functioning UP, UZ and district level committee with multi-stakeholders.

- ❖ Mass awareness campaigning on SSP.
- ❖ Community Mobilization (Social protection Forum (SPF) formation at Municipality/ UP level, UZ, district level
- ❖ Grievance Management System Develop (Complain box)
- ❖ Institution and community capacity building
- ❖ SP service monitoring by the community using tools, Score Card (CSC), community report card, social audit.

SL	Particulars	Target July 2015 to June 2016)	Achievement July 2015 to June 2016)	Cumulative Achievement	Remarks
A)	General Information				
1	Covered Union/ward	11	11	11	
2	Covered Households	4796	4796	4796	
3	Total Beneficiaries	4796	4796	4796	Adult:4430, Children:366
4	Covered Direct beneficiaries	660	660	660	Adult= 605, Male:265, Female:340, Children=55, Boy:22, Girl:33
B	Major Activity/Training				
	Staff Coordination meeting	39	3	3	
	Orientation of SCM	11	0	0	
	Institutional performance monitoring	44	3	3	
	Exposure visit	1	1	1	
	Union/Municipality, Upazila and District SP Forum Meeting	110	25	25	
	Community Score Card (CSC)	11	1	1	
	Community monitoring of social protection services	110	18	18	
	LGU level Dialogue	110	14	14	
	Public Hearing- 10	10	2	2	
	Community Report Card (CRC)-1	1	0	0	

Key outcomes:

- ❖ Community are aware about the role and responsibilities about Social Protection Forum and they actively involved on Social Accountability Tools implementation process at union & upazila level.
- ❖ The gap regarding SPP are being reduced and now they follow Govt. rules.
- ❖ SPF members are doing advocacy at local level based on social monitoring(CRC, CSC, SA,) findings.
- ❖ New 23 have got SP support through advocacy initiatives by SPF members
- ❖ Community people are aware and now they are able to negotiate for getting SP services.

Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) : The project is being implemented covering 52 villages in Tiakhali and Nilgonj Union under Kalapara Upazila, Patuakhali District.

Sl. No.	Particulars (No/Tk.)	Target 2015-16	Achievements 2015-16	Achievements (%)	Achievements As on June-16
1	Training & Input Support (Goat & Sheep)	100	100	100	450
2	Training & Input Support (Duck & Poultry)	127	127	100	477
3	Deep Tubewell Installation	20	20	100	30
4	Hygienic Latrine Installation	75	75	100	249
5	Household Plinth level & courtyard rising	63	63	100	412
6	Medicinal Plant (Basak) Household (Nos)	210	210	100	600
7	Vaccination Batch (Duck, Poultry, Goat & Sheep)	70	56	80	56



Pre Vocational Training –ROSC II

Target Group : Children drop out from Anondo school, Age- 14-18 years

Working Area: Nobinagor, Nangolkot upazila

Sl. No.	Name of Trade (3 months)	Target (January 2016- June 2016)	Achievement ((January - June 2016)	Cumulative Achievement (Up to -June 2016)	Remarks
1	Electrical House wiring	50	23	23	
2	Tailoring	50	25	25	25 going on
3	Beautification	18	14	14	
	Total	110	63	63	

Employment Status

Trade name	Graduated	Employed	%	Self employed	%	Waiting for Employment	%
Beautification	14	4	29%	6	43%	3	21%
Tailoring & Garments Machine Operation	25	09	36%	12	48%	3	12%
Electric House wiring & solar home system	23	12	52%	2	9%	9	39%
Total	62	25	40%	20	32%	15	24%



Ending Child Labor in Bangladesh: A Comprehensive Approach

Objectives of the Program:

1. Children at risk of child labor and children exploited through labour claim their rights.
2. Families and communities protect children from (worst forms of) child labor.
3. Government protects children by making and adequately implementing laws and policies to protect children from (the worst forms of) child labour.
4. Civil society organizations protect the rights and best interests of children (and children vulnerable to) (worst forms of) child labor.
5. Private sector contributes to the wellbeing of children vulnerable to or victims of (worst forms of) child labor.

❖ **Target Group:** Vulnerable Children of age group 5-18 engaged in worst forms of child labour.

❖ **Working areas:** 30 Upazila of 14 Districts.

Strategies of the Program

A comprehensive approach having 4 strategies;

- ❖ **Prevention:** A process of building awareness and sensitization to the children and vulnerable families enabling access to services and their rights.
- ❖ **Provision:** A process of meeting immediate demand and service such as education, health, psycho social support as needed by the children and their caregivers.
- ❖ **Promotion:** A process of upholding rights of children through mobilization, campaigning and policy advocacy using BCC, IEC materials and other communication materials and advocacy tools.
- ❖ **Prosecution:** A process of setting example through legal measures. Partners provide legal aid support when children fall victim of abuse by the perpetrators. On prosecution, together with CPMC, the CLOs will monitor violence against child, abuse and exploitations and report to owners and responsible government agencies including the Office of the Labour Directorate.

Achievements

- ❖ Contract Agreement between UDDIPAN and Tdh-NL accomplished.
- ❖ 2 Staff (PCL & FM) already recruited at UDDIPAN.
- ❖ 3 Program Steering Committee(PSC) Meeting conducted.
- ❖ Training course on Child Rights Facilitated.
- ❖ TVET Activities (UDDIPAN, SSS & SEEP) are smoothly implementing.
- ❖ 7 Uniform modules are reviewed for 3 TVET Centers.
- ❖ ToR for PSC is made.
- ❖ PMEasy orientation accomplished

Primary Health Care Project

UDDIPAN has been implementing primary health care services for micro credit Clients and their family members since 2011 with the technical and financial support by Anukul Foundation and Micro Enterprise Development Foundation (MDF) covering two upazilas namely Bagha and Poba upazila under Rajshahi district. The 4th phase has successfully completed during the reporting period and 5th phase going on. This program will contribute for achieving the Sustainable Development Goal (SDG). One experienced Sub Assistant Community Medical Officer (SACMO) and two experienced Trained Birth Attendants are directly involve to implement the program. The objectives of the program are-



- ❖ To increase primary health awareness among the general people
- ❖ To reduce child mortality
- ❖ To reduce maternal mortality .
- ❖ To increase safe delivery .
- ❖ To provide general health care service to the clients
- ❖ To develop linkage & liaison among the health service delivering agencies / organizations.

Major Activities:

- Provide primary health check up and prescription to the clients and their family members free of cost.
- Ante natal and post natal checkup for pregnant and lactating mother.
- Weight monitoring of 0-5yrs. children
- Do normal delivery at clients' home with the assistance of trained birth attendant.
- Refer the critical cases to close to health center or in upazila health complex.
- Maintain liaison with other health service providing agencies
- Organise and conduct community based satellite clinic
- Organise and conduct issue based health education session meeting for mothers, adolescent girls and family members.
- Provide medicine to clients at a lower price than the market.



- Measure Blood Pressure and Blood Sugar with a nominal cost
- Provide treatment for minor ailment.

The following services has been provided during the reporting period.

1. Service delivery:

- Treatment and Advice
- Safe Delivery
- Counseling

2. Education For Projection:-

- EPI (Expended program of Immunization)
- Health Education (First Aid)
- Food. Vitamin and Nutrition
- Primary Treatment for any accident
- Adolescent Reproductive Health (ARH)

3. Awareness building :-

- Issue based session/Meeting (Personal Hygiene. ANE- and PNE. Sanitation Nutrition, safe water .
- Reproductive Health

4. Advocacy:-

- Child Marriage issue
- Family Planning Method
- Getting services from Health Complex



Target & Achievement July -2015 to June 2016

SI No	Activities	Target July-15-to June-16	Achievement July-15-to June-16	Cumulative Achievement up to June,2016	Remarks
01	Treatment & Advice	4800	4792	12998	Male 2069 Female 10929
02	Normal Patient	2400	2460	6289	Male 1710 Female 4579
03	Pregnant Mother	1680	1692	3176	Female 3196
04	Malnutrition	120	29	611	Male 239 Female 372
05	Referred Patient	180	145	882	Male 120 Female 762
06	Safe Delivery	180	207	1040	Female 1040
07	Post Service	240	259	980	Female 980
08	Total Beneficiaries	4800	4792	12998	
09	Issue Based Meeting	240	206	1211	
10	No of Participation	3600	2472	13665	
11	Health Complex Communication	48	42	322	
	Medical campaign	48	48	144 time's	5039 Person

Major Outcomes :

- ❖ Easy access to the health services.
- ❖ Ensures safe motherhood.
- ❖ Reduces child & maternal mortality rate.
- ❖ Receives qualitative health services from GO- NGOs .
- ❖ Get opportunity of free health services.
- ❖ Responsive local health providing centers in the working area.
- ❖ Receives EPI service by all mother, children & youths.
- ❖ Planned pregnancy ensured .



Strengthening Civil Society to Act for Children Together at all Levels

Overall Objective: Enhanced capacity of civil society to establish child rights governance at all levels.

Specific Objectives:

1. Strengthened technical and organizational capacity of CRGA to perform its role as a strong and recognized child rights governance actor by 2015
2. Strengthened capacity of CRGA to advocate for Child rights governance particularly focused on child directorate, preventing and addressing CR violations and follow up of the implementation of Children Act 2013

Target group: 21 Member Organizations of CRGA, the National Children's Task Force, the Ministry of Women & Children Affairs (MoWCA), Civil Society Networks, Journalists, members of Parliament and the National Human Rights Commission

Outputs wise Results and changes:

- ❖ Children Act-2013
- ❖ Nation Plan of Action for Combating Human Trafficking 2012-2013
- ❖ National Child Labour Elimination Policy 2010
- ❖ National Child Policy-2011
- ❖ Child marriage Elimination Act-2014 (Draft)
- ❖ Pornography Control Act -2012
- ❖ Prepared CRC Alternative Report

Result 1: A strengthened and well organized Child Rights Governance Assembly of Civil Society monitors and advocates consistently for child rights governance

Result 2: Improved capacity of CRGA to systematically monitor and advocate for child rights governance

Result 3: A strengthened and coordinated Child Rights Governance Assembly systematically advocates for Separate Child Rights Directorate, Child Rights Commission and other legal frameworks in line with the UNCRC

SL No.	General Information & Activities	Target (July 2015-Dec 2015)	Achievement (July 2015-Dec 2015)	Cumulative Achievement (Up to -Dec 2015)	Remarks
	Major Activities				
1	Quarterly Coordination meeting of member focal person	4	2	2	
2	Technical support to develop finance, HR and admin polic to strengthen CRGA	1	1	1	
3	Document CRGA promotional materials for funding raising	1	1	1	
4	Organize press conference/media briefing to accelerate establishment of separate children directorate	2	1	1	
5	Organize press conference on CR violation	1	1	1	Based on situation

Major Achievements by the CRGA Secretariat;

- Approved Children Act-2013.
- Developed Nation Plan of Action for Combating Human Trafficking 2012-2013.
- National Child Labour Elimination Policy 2010.

- Approved National Child Policy-2011.
- Child marriage restraint act-2014 (Draft).
- Pornography Control Act -2012.
- Prepared CRC Alternative Report.
- Develop mechanism for Monitoring of Child Right situation.

SUCHALA

UDDIPAN has been implementing SUCHALA project with objective to enroll and continuing basic education of poor school dropout children in Boalia, Paba, Mohanpur and Bagha upazila in Rajshahi district with the assistance of Anukul Foundation. SU-CHALA is a program for poor children who are unable to continue their education due to their family crisis. Especially poor women headed family is selected for this program. The Major objective of the SUCHALA project is to ensure basic education for the poor working children by providing monthly scholarship.

Major Activities:

Providing monthly Stipend:

A total of 32 poor children are selected for this program. During the reporting period 32 children received stipend 400/= per month as education cost like purchase their books, pen, school dress and other necessary material for their school .

Conducted Half Yearly Guardian Meeting:

The objective of the guardian meeting is to motivate guardians for taking extra care of their children regarding their education. The guardian meeting was held with six monthly basis. During the reporting 1 guardian meeting has been organized where participated relevant govt. officials, guardian, local government official , local elite and students. The meeting was chaired by the district commissioner (DC). In this meeting guardians were shared their children performance both in school and at home and face any problem.

Monitoring and follow-up:

Respective project officials are regularly monitoring the students learning progress and others project activities through physical visit and report checking and provide necessary & appropriate suggestion for improvement.



UDDIPAN Vocational Training Program of SEIP-Bangladesh Bank; SEIP-PKSF; PKSF-UJJIBITO & ROSC-II Project

Activity for the Implementation of SEIP, UJJIBITO & ROSC Project

Monitoring and follow-up:

Respective project officials are regularly monitoring the students learning progress and others project activities through physical visit and report checking and provide necessary & appropriate suggestion for improvement.



Name of the Training Trade of SEIP Project

- SEIP-Bangladesh Bank Training Trade:
- Certificate Course on Sweater, Knitwear & Woven Merchandising
- Certificate Course on Sweater, Knitwear & Woven Merchandising
- Graphic Design
- Graphic Design
- Web Site Design & Development
- IT Maintenance and Servicing (IT Support Service)
- SEIP-PKSF Training Trade:
- Rod Binding / Steel Fixture (Two batches)
- Plumbing and Pipe Fitting (Two batches)
- Electrical & Electronics Works
- Welding & Fabrication
- Leather Making & Leather Goods

Name of the Training Trade of PKSF-UJJIBITO & ROSC-II Project

- PKSF-UJJIBITO Project
- Electrical Housing Wiring
- Computer Office Application
- Industrial Sewing Machine Operation
- ROSC-II Project
- Electrical House wiring & Solar Home System
- Industrial Garments Sewing Machine Operation
- Beautification

Main feature of Training Status

SI No	Name of Project	Total Batch	Number of Trainees Enrolled	Total Male	Total Female
1	SEIP-Bangladesh Bank	6	159	117	42
2	SEIP- PKSF	6	157	157	0
3	PKSF-UJJIBITO	3	45	30	15
4	ROSC-II Project	5	103	39	64
	Total Value	20	464	343	121

SI No	Name of Trade	Batch	Starting Date	Finished Date	Course Duration
1	Certificate Course on Sweater, Knitwear & Woven Merchandising	1	18 February, 2016	17 August, 2016	6 Months
2	Certificate Course on Sweater, Knitwear & Woven Merchandising	2	05 March, 2016	04 September, 2016	6 Months
3	Graphic Design	1	28 February, 2016	27 August, 2016	6 Months
4	Graphic Design	2	27 June, 2016	26 Sep, 2016	3 Months
5	Web Site Design & Development	1	28 February, 2016	27 August, 2016	6 Months
6	IT Maintenance and Servicing (IT Support Service)	1	29 February, 2016	28 August, 2016	6 Months



Sl No	Name of Trade	Batch	Starting Date	Finished Date	Course Duration	Training Division
1	Rod Binding / Steel Fixture	1	30 Jan, 2016	29 April, 2016	3 Months	Uddipan Vocational Training Centre, Demra, Dhaka
2	Rod Binding / Steel Fixture	2	02 April, 2016	30 June, 2016	3 Months	Uddipan Vocational Training Centre, Sirajgonj
3	Plumbing and Pipe Fitting	1	28 Feb, 2016	27 May, 2016	3 Months	
4	Plumbing and Pipe Fitting	2	02 April, 2016	30 June, 2016	3 Months	
5	Electrical & Electronics Works	1	28 Feb, 2016	27 August, 2016	6 Months	
6	Welding & Fabrication	1	09 April, 2016	08 October, 2016	6 Months	

Sl No	Name of Trade	Batch	Starting Date	Finished Date	Course Duration	Training Division
1	Electrical Housing wiring	1	09 April, 2016	08 July, 2016	3 Months	Gazipur
2	Computer Office Application	1	09 April, 2016	08 July, 2016	3 Months	Gazipur
3	Industrial Sewing Machine Operation	1	09 April, 2016	08 July, 2016	3 Months	Gazipur

Training Budget Target and Achievement

Sl No	Name of Project	Target Training Batch	Achieved Training Batch	Target Budget 2016	Achievement 2106	Target batch for 2017	Budget for 2017
1	SEIP-Bangladesh Bank	6	6	57,75,000/-	57,75,000/-	9	75,25,000/-
2	SEIP- PKSF	9	6	1,00,50,000/-	67,00,000/-	6	55,00,000/-
3	PKSF-UJJIBITO	3	3	13,80,000/-	13,80,600/-	5	23,01,000/-
4	ROSC-II Project	5	5	12,36,000/-	12,36,000/-	10	26,74,000/-
5	New Project	-	-	-	-	-	20,00,000/-
	Total	23	20	1,84,41,000/-	1,50,91,600/-	30	2,00,00,000/-



Micro Finance Institutes Lending for Improved Rural Sanitation (MILIS) Project

- Duration: 2016-2018 as a pilot project
- Implemented by: UDDIPAN
- Funded by : World Bank & PKSF
- Catchment Areas: 6 branches of Matlab – Uttar , South and Hajigonj -1&2.
- Target people: 3500 nos.
- Sanitation Marketing Officer (SMO) join in 22 June 2016 at Matlab South as staff of NGO Forum
- Sample Baseline Survey conducted with 400 credit group members
- Selection of 25 target LEs
- Loan Size: 3000-10000/- per latrine holder
- Local Enterprise (LE) Training conduction date :15-17 Nov' 2016 with 25 participants at comilla NGO Forum Office
- Local Office (LO) Orientation conduction date: 18 Nov' 2016 with 38 participants conducted at UDDIPAN RM Office Chandpur.

Detail Catchment Areas of MILIS Project of UDDIPAN

SI No.	Name of Upazila	Name of Branch	Number of credit Group	Number of Credit group Member
1	Matlab -Uttar	Mohonpur	68	1280
2		Bagan bari	88	1934
3	Matlab -South	Nyergaon	88	1673
4		Matlab South	103	2232
5	Hajigonj	Hajigonj-1	87	2004
6		Hajigonj-2	75	2009
	Shaharasti			
	Total:		509	11132

Our target is to provide support on Improved Sanitary Latrine for 3500 loanee group members of 6 branches of Chandpur Region.

Achievements of World Bank-PKSF assisted MILIS Project of UDDIPAN

SI No.	Events	Target	Achievements	Remarks
01.	Staff ordination	All the staff of 6 branches	Accomplished	-
02.	Local Entrepreneurs (LEs) selection	25LEs	23 LEs Selected	-
03	Sample Baseline survey conduction	Sample basis Baseline survey conduction with the 400 families	Accomplished	40% unhygienic latrine was found
04.	Demand creation through group meeting	Demand creation in 23 groups of 6 BMOs	Accomplished Approximatel 40% demand has been created	2 dropout
05.	Training of Local Entrepreneurs(LEs) On improved sanitary latrine	3 Days LEs training conduction with 25 participants 23 participants	3 Days LEs training was conducted with the area	7 more trained old LEs are available in the area
06.	Loan Officer Orientation 38 LOs	A day long orientation with the 35 Loan Officers(Los)	Accomplished with the presence of	-
07.	Meeting with old LEs	Meeting with old LEs in the area	Meeting with 7 old LEs conducted	Total (23+7)=30 LEs will work together





Knowledge, Potential & Capacity Building Programs

- UDDIPAN Training Division
- Information Technology Department
- Communication, Publication and Research Department
- Administration Division

UDDIPAN Training Division for the Period of July 2015 – June 2016

UDDIPAN Training Division

Human Resource Development (HRD) is an integral part of any organization particularly for the Development Organization; those are working for the emancipation of poverty, exploitation, and discrimination from the society. HRD has different approach and modalities for the capacity building of staff and beneficiaries of which training is significant one. Training Division has a pivotal role to play over building a competent team within the organization who will be determined to discharge their duties with full commitment. In this connection may act as a starter for enlightening the knowledge and positive attitude among the participants aiming to develop competency through practicing in professional life and thus contribute as a productive and effective human resources in the development sector.

The UDDIPAN Training Division (UTD) is responsible for capacity building and professional development of UDDIPAN staff and the program participants as human resource through a wide range of training, orientation and exposure initiatives. UTD plays a significant role in developing new need based training courses for UDDIPAN programs. It takes special initiative to review and upgrade the existing modules and materials. Creating the opportunity for enhancing knowledge, skills and attitude of UDDIPAN staff is a key priority of UTD aiming to a better competency development that would contribute in achieving the vision, mission and goal of UDDIPAN. Diversified internal training initiatives such as Foundation training, Staff Development and Project Management training, Accounts and Financial Management, Saving and Micro Credit Management, Micro Enterprise Management Training, Right Based Management, gender in reproductive health, adolescent skills development, small business

analysis, promotion of sales skills and computer literacy are arranged for male and female staff. UTD has also been instrumental in disseminating organizational culture and values among the staff of UDDIPAN.

Goal of UDDIPAN Training Division

The overall goal of the UDDIPAN Training Division is to improve the management competencies of development practitioners and to enhance the human and operational skills of beneficiaries and program participants as resource for contributing in achieving the vision and mission of UDDIPAN

The specific objectives of the Training are the following:

- To develop and provide training courses for UDDIPAN's development practitioners and program participants;
- To develop the capacities of other NGOs by providing need-based professional management training;
- To extend appropriate support and facilities to other organizations to organize training, seminars and conferences;

Training Principles:

UTD training courses aim to utilize a variety of training methodologies following some basic principles in order to maximize participation and to facilitate an effective learning process. The methodologies are based on the andagogical principles of:

- learner-centered • problem focused • goal oriented • life oriented • need oriented/based • experience based • flexibility in nature • Participatory in nature • Reciprocal learning attitude • Mutual respect • Mutual cooperation

Training Methodology:

UTD intends to make the session more participatory, interactive and enthusiastic/ attractive. The following participatory and experiential training methodologies are used to effectively facilitate different training contents. The methods are Brainstorming, Group Discussion (Hum, Buzz, Small and

Large), Question-Answer, Case Study, Role Play, Focus Group Discussion (FGD), Fish Bowl, Group Exercise, Field Trip, Peer Learning, SWOT, Gallery Presentation, Field Trip, Study Circle, Management Game, Mobile Plenary, Walk about, Pick and Speak, Lecture Followed by Discussion, Structured Experience, Demonstration, Miniversity, Simulation Game, Seminar and Workshop. Some new methodologies like VIPP, ZOPP, and PRA have further enriched UDDIPAN's training programs. The UDDIPAN Training Division follows the Quality Action Learning (QAL) approach.

Use of Training Materials and Aids:

Training materials both audio and visual plays a fundamental role in training facilitation aiming to create a congenial learning environment towards achieving the objective/s and goal of the training course. Considering the significant importance of training materials UDDIPAN Training Division (UDT) furnished with the required training materials and Audio-Visual Aids.

Major Tasks of UDDIPAN Training Division

- a) Determine training needs
- b) Develop training curriculum, module and materials
- c) Organize and implement training program
- d) Periodical review of training module and materials
- e) Evaluate the impact of training

Faculty

Some twenty trainers with long outstanding field experience are working in UDDIPAN Training Division. Of them five are female. UDDIPAN Training Division generally recruits faculty members from the UDDIPAN programs having at least two years of practical experience.



List of Training of MFP

For	Name of the courses for the staff
InM	1. Basic Book keeping & Accounting Management. 2. Microfinance Operations and Management
BNF	1. Training Course On Monitoring & Evaluation 2. Accounts and Financial Management Course ৩. সংগঠন উন্নয়ন ও ব্যবস্থাপনা বিষয়ক প্রশিক্ষণ
UDDIPAN	1. Foundation Training 2. Savings & Credit Operation 3. Micro Enterprise Management and Lending 4. Operational Management Course on MFP 5. Basic Book keeping and Accounting Management Training 6. Staff & Programme Management Training
PKSF	1. Training Course on Accounts & Financial Management 2. Group Dynamic, Savings & Microcredit Management 3. Training Course on Micro Enterprise Management and Lending 4. Training Course on Savings & Microcredit Management 5. Training Course on Micro Enterprise (ME) and Small & Medium Enterprise (SME) 6. Training Course on Implementation of PRIME Program and Microcredit Management
Total	17 courses

Progress of training

Target		Achievement			
Number of Batch	Number of Participants	Number of Batch	Number of Participants		
			Male	Female	Total
70	1388	70	1221	99	1320



Sl. No.	Name of Training	Designation	Duration	Target		Achievement			
				Number of Batch	Number of Participants	Number of Batch	Number of Participants		
							Male	Female	Total
A Staff Training									
1	Foundation Training	FCO	05 Days	9	187	9	149	22	171
2	Foundation Training	FPO	05 Days	2	50	2	44	1	45
3	Foundation Training	PO	05 Days	2	26	2	19	0	19
4	Foundation Training	FPO /Acc	05 Days	7	143	7	124	1	125
5	Foundation Training	PO & ABM	05 Days	2	50	2	50	0	50
6	Savings & Credit Management Training	FCO	05 Days	29	473	29	388	72	460
7	Branch Operational Management Course on MFP	PO	05 Days	3	67	3	65	0	65
8	Branch Operational Management Course on MFP	PO & FPO	05 Days	3	75	3	69	0	69
9	Branch Operational Management Course on MFP	BM	05 Days	5	117	5	116	1	117
10	Basic Book keeping and Accounting Management Training	Accountant	05 Days	1	25	1	22	2	24
Sub Total (A)				63	1213	63	1046	99	1145



Sl. No.	Name of Training	Designation	Duration	Target		Achievement			
				Number of Batch	Number of Participants	Number of Batch	Number of Participants		
							Male	Female	Total
B Vocational Training (July 2015 – June 2016)									
I. SEIP Project : PKSF									
11	Rod Binding / Steel Fixture	Beneficiaries	03 Month	2	50	2	50		50
12	Plumbing an Pipe Fitting		03 Month	2	50	2	50		50
II. Reaching Out of School Children (ROSC)									
13	Electrical House wiring	Student	03 Month	1	25	1	25		25
14	Beautification		03 Month	1	25	1	25		25
15	Tailoring & Germents Machine Operator		03 Month	1	25	1	25		25
Sub Total (B) = (I. + II.)				7	175	7	175		175
Grand Total (A+B)				70	1388	70	1221	99	1320

Training Centre Information (Space Utilization) July 2015 – June 2016

Training Centre Dhaka:		
Particulars	Day	
Accommodation	UDDIPAN	161 Day
	Others Organization	75 Day
Hall Room	UDDIPAN	166 Day
	Others Organization	119 Day

Training Centre Chittagong:		
Particulars	Day	
Accommodation	UDDIPAN	150 Day
	Others Organization	55 Day
Hall Room	UDDIPAN	150 Day
	Others Organization	55 Day

Training Centre Pirojpur:		
Particulars	Day	
Accommodation	UDDIPAN	170 Day
	Others Organization	70 Day
Hall Room	UDDIPAN	170 Day
	Others Organization	70 Day

Training Plan : July 2016 – June 2017

Number of Batch	Total Number of Participants
Staff Training :	
151	3775
Vocational & ME Training:	
26	650
Total	
177	4425

Training Plan : July 2016 – June 2017

Sl. No.	Name of Training	Participants Status	Duration	Number of Batch	Number of Participants	Total Number of Participants
A	Staff Training					
1	Branch Operation & Management Training	BM	05 days	4	25	100
2	Financial Management Training		05 days	6	25	150
3	Development Management Course (DMC)		05 days	2	25	50
4	Software Training (IT)		03 days	12	25	300
	Sub Total			24		600
5	Foundation Training	ABM	05 days	2	25	50
	Field Based Training		07 days			
	After 03 Month Workshop		01 days			
	After 06 Month Workshop		01 days			
	Sub Total			2		50

Sl. No.	Name of Training	Participants Status	Duration	Number of Batch	Number of Participants	Total Number of Participants
6	Foundation Training	PO (MFP)	05 days	4	25	100
7	Branch Operation & Management Training		05 days	4	25	100
	Sub Total			8		200
8	Foundation Training	FCO	05 days	18	25	450
9	Micro Credit Management Training		05 days	18	25	450
10	Micro Enterprise & Lending		05 days	36	25	900
	Sub Total			72		1800
11	Foundation Training	FPO (A & F)	05 days	4	25	100
12	Basic Book Keeping and Accounting Management Training	Accountant	05 days	6	25	150
13	Software Training (IT)	Accountant	03 days	12	25	300
	Sub Total			22		550

Sl. No.	Name of Training	Participants Status	Duration	Number of Batch	Number of Participants	Total Number of Participants
14	MDP	RM & Sr. Staff	02 days X 12 Month =24 days	1	25	25
15	Gender Awareness Training	All Staff	02 days	20	25	500
16	Internal Control & Risk = Management	RM & RSDO	02 days	2	25	50
Sub Total				23		575
Total A				151		3775
B Vocational & ME Training						
I. SEIP Project : Bangladesh Bank						
17	Certificate Course on Sweater, Knitwear & Woven Merchandising	Beneficiaries	06 Month	3	25	75
18	Web Site Design & Development		06 Month	3	25	75
19	IT Maintenance and Servicing (IT Support Service)		06 Month	3	25	75
Sub Total				9		225
II. SEIP Project : PKSF						
20	Rod Binding / Steel Fixture	Beneficiaries	03 Month	3	25	75
21	Plumbing and Pipe Fitting		03 Month	3	25	75
Sub Total				6		150
III. Reaching Out of School Children (ROSC)						
22	Electrical House wiring	Student	03 Month	2	25	50
23	Tailoring & Garments Machine Operator		03 Month	2	25	50
24	Industrial Garments Sewing Machine Operation		03 Month	1	25	25
Sub Total				5		125
IV. Stromme Foundation Bangladesh						
25	Enterprise Development Training	Beneficiaries	02 days	6	25	150
Sub Total				6		150
Total B				26		650
Grand Total (A+B)				177		4425

Budget For the FY 2016-2017

Income	Expenditure	Surplus
Staff Training & Other Organization Training		
4,24,64,952	4,21,35,859	329,093
Vocational Training Budget		
20,000,000	16,640,000	3,360,000

Vocational Training Budget (2015 - 2016)

Particulars	Taka
Income	20,000,000
Expenditure	16,640,000
Profit	3,360,000

Sl. No	Particulars	Name of the Training Center			Total
		Dhaka	Chittagong	Pirojpur	
A. Revenue Expenditure:					
1	Salaries & Benefits	6,062,664	2,136,912	1,823,311	10,022,887
2	Travel & Transportation:	504,000	186,000	186,000	876,000
3	Rent	7,816,212	1,560,000	325,800	9,702,012
4	Utility	1,224,000	409,200	638,400	2,271,600
5	Postage & Stationeries	30,000	8,400	8,400	46,800
6	Repairs & Maintenance	1,008,000	330,000	330,000	1,668,000
7	Training Materials	1,022,520	473,880	473,880	1,970,280
8	Training Center Materials	312,000	164,040	164,040	640,080
9	Fooding	7,364,700	1,753,500	1,830,000	10,948,200
10	Accommodation	276,000	132,000	132,000	540,000
11	Staff Development	840,000	720,000	720,000	2,280,000
12	General	13,200	8,400	8,400	30,000
13	Depreciation	600,000	300,000	240,000	1,140,000
	Total Revenue Expenditure	27,073,296	8,182,332	6,880,231	42,135,859

Sl. No	Particulars	Name of the Training Center			Total
		Dhaka	Chittagong	Pirojpur	
B. Capital Expenditure:					
	Furniture & Fixture	1,450,000	600,000	600,000	2,650,000
	Equipment	3,315,000	757,500	757,500	4,830,000
	Total Capital Expenditure	4,765,000	1,357,500	1,357,500	7,480,000
C.	Total Expenditure (A+B)	31,838,296	9,539,832	8,237,731	49,615,859
D. INCOME:					
	UDDIPAN Staff Training	14,353,650	3,816,720	3,114,882	21,285,252
	Outsider Training	9,607,050	1,791,540	2,487,510	13,886,100
	Trainer honorarium	2,280,000	2,256,000	960,000	5,496,000
	Miscellaneous income	938,400	429,600	429,600	1,797,600
	Total Income	27,179,100	8,293,860	6,991,992	42,464,952
E.	Proposed Profit/(Loss) E=(D-A)	105,804	111,528	111,761	329,093
F.	Proposed Fund Flow Status F=(D-C)	(4,659,196)	(1,245,972)	(1,245,739)	(7,150,907)

UDDIPAN

Human Resource Management (HRM)

HR Recruitment planning for the year 2016-2017(MFP)

Particular	Year wise information						Planning for the year 2016-2017				
	June, 11	June, 12	June, 13	June, 14	June, 15	June, 16	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Year Ending
Opening Staff	2356	2438	2842	2832	2237	2412	2716	2795	2804	2830	2842
Staff Enrolment	533	1256	408	487	510	969	278	208	139	69	694
Staff Dropout	451	852	418	685	335	665	199	199	114	57	568
Ratio (%)	19%	32%	15%	25%	14%	26%	7%	7%	4%	2%	20%
Closing balance	2438	2842	2832	2634	2412	2716	2795	2804	2830	2842	2968

Human Resource Management (HRM)

HR Recruitment planning for the year 2016-2017(All Staff)

Particular	Year wise information						Planning for the year 2016-2017				
	June, 11	June, 12	June, 13	June, 14	June, 15	June, 16	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Year Ending
Opening Staff	2356	2438	2842	2832	2634	2973	3261	3351	3367	3397	3412
Staff Enrolment	533	1256	408	487	720	1091	300	225	150	75	749
Staff Dropout	451	852	418	685	381	803	209	209	120	60	598
Ratio (%)	19%	32%	15%	25%	14%	26%	6%	6%	4%	2%	17%
Closing balance	2438	2842	2832	2634	2973	3261	3351	3367	3397	3412	3563

Human Resource Management Division (HRMD)

Staff Dropout as per designation wise (2015-2016)

Sl. No	Designation/Dept.	Opening Staff	Staff Enrollment	Staff Dropout	Closing Balance	Dropout Rate
1	HO	108	5	-	113	0%
2	FCO (MFP)	1,216	605	250	1,571	18%
3	PO & FPO	242	167	190	219	82%
4	SPO & BM	212	34	75	171	39%
5	FPO(F&A)	276	135	150	261	56%
6	Regional Manager	14	3	-	17	0%
7	Regional Officer	54	-	-	54	0%
8	Service Staff	290	20	-	310	0%
	Total	2,412	969	665	2,716	26%
9	Other Project	561			561	-
	Grand Total	2,973			2,973	-

Information Technology (IT) Department:

Information, as we probably are aware it today, incorporates both electronic and substantial data. The authoritative structure must be fit for dealing with this data all through the data lifecycle paying little mind to source or organization (information, paper archives, electronic reports, sound, video, and so forth.) for conveyance through numerous channels that may incorporate PDAs and web interfaces.

UDDIPAN Information administration (UIM) concerns a cycle of hierarchical movement: the achievement of data from at least one sources, the custodianship and the circulation of that data to the individuals who require it, and its definitive nature through filing or erasure.

This cycle of authoritative inclusion with data includes an assortment of partners: for instance, the individuals who are in charge of guaranteeing the quality, availability and utility of procured data, the individuals who are in charge of its protected stockpiling and disposing of, and the individuals who require it for basic leadership. Partners and UDDIPAN IT have rights to start, change, appropriate or erase data as indicated by authoritative data administration strategies.

UDDIPAN Information administration grasps all the bland ideas of administration, including: arranging, sorting out, organizing, preparing, controlling, assessment and detailing of data exercises, all of which is required so as to address the issues of those with authoritative parts or capacities that rely on upon data.

UDDIPAN Information administration is firmly identified with, and covers with, the administration of information, frameworks, innovation, forms and where the accessibility of data is basic to authoritative achievement methodology. This expansive perspective of the domain of data administration diverges from the prior, more conventional view, that the life cycle of overseeing data is an operational matter that requires particular techniques, authoritative abilities and guidelines that arrangement with data as an item or an administration.

A Microfinance organization can just acknowledge financial advantage from computerization on the off chance that it deals with its IT assets successfully. Viable ICT use, suitable applications and independently custom-made arrangements can make openings and accordingly ICT can assume a considerable part to address various objectives in the improvement plan.

UDDIPAN IT chain of importance administrations was decided for examination of ICT in microfinance foundations since it inspected IT administration, based administration conveyance, and stage of data innovation in an association. These are as per the following:

- 1) Applications foundation
- 2) Communications
- 3) Data administration
- 4) IT administration
- 5) Security
- 6) Architecture and models
- 7) Channel administration
- 8) IT innovative work
- 9) IT training

UDDIPAN amalgamate a completely coordinated Management data framework application programming with full prepared Data Center (Servers, Storages, Switches, switches and so on.) are a portion of the advancements that can encourage UDDIPAN Office operation. These advances permit representatives to all the more productively serve their customers by decreasing printed material, expanding availability to data lastly improve calculations of complex investigations. The above forefront advances that have been utilized by microfinance foundations are portrayed as:

Micro-Finance Information Systems (MFIs)—through all around characterized MIS, MFIs can get to or break down data all the more proficiently for better basic leadership, operations administration, and item improvement.



Financial Information Systems (FIS)– FIS can get to or break down money related data all the more productively for better basic leadership, cost planning and cost focus administration.

Human Resource Management (HRM)-Module –this module incorporates Employee Management, Employee participation and leave administration, pay administration and KPI (Performance Appraisal).

Admin Module (AM)– AM for keeping up Inventory of all settled resource of Head office and all branch workplaces.

Already all 307 branches have been automated by the UDDIPAN Automation project team where, UDDIPAN IT took lead to fulfill the Project goal. This process is running in full swing to bring all branch offices as an automated branch integrated with Head Office in near future.

Communication, Publication & Research Department

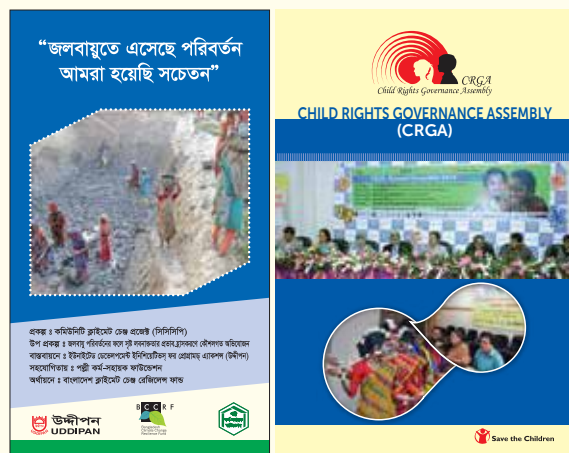
The objective of this department is to empower the targeted program participants including communities, development organizations and partners, members of both electronic and printing media and civil society through meeting, workshop, sharing session, consultation, small group discussion, seminar etc. Moreover, one of the major objectives is to conduct research works and survey as deems necessary by the organization and programs as well. In addition this department performs all the internal over and above external communications of the organization.

This department has exclusively been involved in publishing various types of Information, Education & Communication (IEC) materials which includes annual report, different kinds of donors’ reports, research report, baseline survey reports, information booklet, posters, leaflets, information folder, training manuals, sticker, action plan, guideline, brochure, newsletters etc. Such activities have encouraged the printing media to publish a number of features and success stories of UDDIPAN and interview

of the relevant staffs including the CEO. This also invites electronic Medias to organize a number of talk-show where UDDIPAN attended as discussant and some cases anchored the events that reinforced the confidence and commitment of staff members, target beneficiaries including children and adolescents and people in general.

This Department has also been playing important roles in responding to different Eols, preparing and developing different proposals and concept notes, producing different write-ups on development. Organizational documentary, project documentary are also produced with the direct intervention of this department.

It is worthwhile to mention that this department is also held responsible for external resource mobilization, maintain contact with govt. machineries, donors, media, bi-lateral and multi-lateral organizations, other civil society organizations etc.



Administration:

A full-fledged Administration Division is a backbone of the organization. We ensure smooth governance and successful implementation of UDDIPAN's programmes and enterprises. Our department comprises procurement, assets, security risk management, transport, logistics, and central stores and office administration as well. Administration department entrusted with the task of performing management decision, control command, conduct, acquisition and disposal of assets, proper utilization of resources & Services following standardized procurement process guided by the policy and regulations. Office Administration is a set of day-to-day activities that are related to planning, record keeping and physical distribution within the organization. Administration render its activities in coordination with various departments and ensure the smooth flow of information from one part to the other. Administration department plays a key role in UDDIPAN's infrastructure development and its establishment. The department acquires land and building to optimize the operation of its businesses. Also acquired necessary equipment for the building of an effective infrastructure for the organization to meet the needs.

Till to the end of the reported Financial year, Administration has successfully completed 95% (apx.) of activities at cost of Tk. 10,56,56,515/- where the details have been furnished in the report. The activities, policy and regulations that related to running the organization and to maintain both Head office & field offices also stated below:

Process:

Provide access to Procurement Policy, regulations, guidelines, information to prompt smooth running of procurement process;

Administer consistent procurement best practices across the organization both for Head office & field offices;

Selection of a appropriate method guided by the Policy for shortening time to procure goods, works & services. Encourage

peaceful supplier competition to meet quality and cost objectives;

Keep eyes on spending money and compliance with the policy.

Resource :

Equipment (i.e. Computer, Photocopier, Air conditioner, Multimedia), Vehicle, Motor bike, Furniture & Fixture, stationary, lift, Generator, Sub-station etc.

Services :

Accommodation, Electricity, Gas, Water, Logistics, maintenance, Security, Discipline, Utilization of service staff, dispatch, Food (Canteen) etc.

The Administration undertakes the following activities

- General Office Management
- Procurement of goods, works and services
- Assets & inventory Management including acquisition and disposal
- Transport/vehicle Management
- Construction & Maintenance
- Maintenance of services/ Logistics like electricity, water, gas, telephone, fax, lift, generator, IPS etc.
- Canteen Management
- Protocol and Front Desk management

Procurement

One of the important/major task of Administration is to procure goods, works and services to fulfill the demand of different section & department. Here we have describes about the procurement of goods, works & services till to the end of financial year 2015-2016. The stated procurements done in accordance with the procurement policy, Rules & Regulations of PPR as and when required. It is iterates that, these have been done following the core principles of procurement, such as value of money, fare & effective competition, ethics & fare dealings, transference, accountability & responsibility. These also have been done in compliance with approved budget and work plan. The details are stated bellow in short:

Major activities accomplished during this FY:2015-2016

Sl. No.	Particulars	Quantity	Amount in Tk.
A. Procurement			
01	Motor Cycle purchased for MFP, SGSP Project	119 nos.	138,63,500
02	Diary, Note book, Annual Report, greetings card printed & distributed	Lot	21,57,375
03	Diff. Forms, Books, vouchers & Registers are printed & distributed to all branches under MFP & different Project	Lot	68,63,999
04	Air conditioner purchased and installed at Gr. to 4th floor and Convention center	69 tons	41,27,000
05	Stationary, Entertainment & Toiletries purchased	Lot	10,50,000
06	Conference Chair purchased for convention center	150 pcs	7,14,000
07	Procurement of furniture for different project	Lot	56,333
08	Laptop, Desktop & Multimedia purchased for H/O staff and branch offices	L-1, D-106, P-230, M-1,	76,19,933
09	Photocopier purchased & installation	02nos.	4,46,000
10	Kit box purchased and distributed to branch offices under WASH project	Lot	27,000
11	Vehicle repair & servicing(Engine & others)	07 nos.	25,23,612
12	Solar home lighting systems purchased under Green Energy project	242 pcs	39,78,638
13	Solar irrigation systems purchased under Green Energy project	13 nos.	5,20,97,200
14	Mouse, Antivirus, pen drive and other accessories day to day procurement	Lot	3,82,200
15	Education materials purchased under social project	Lot	2,42,560
Sub total			9,61,49,350
B. Construction & Renovation			
Head Office			
01	Interior decoration works at Convention center		39,54,790
02	01 set of 1275kg/16 persons Alben brand, Tarkish origin, 8 stop 8 opening Passengers Lift procured & installed		33,75,500
03	Servicing steel roof of convention center at 8th floor		63,200
04	Ceramic painting works of outside wall		1,89,000
05	Interior design of ground and 1st floor		2,50,000
Field Offices			
06	Earth filling & Boundary wall construction works done at Kathalbari, Kurigram		16,74,675
Sub Total			95,07,165

- **Grand Total: (A+B) (9,61,49,350+95,07,165)= 10,56,56,515**
- **Tk. in words: Ten core fifty six lac fifty six thousand five hundred fifteen only.**



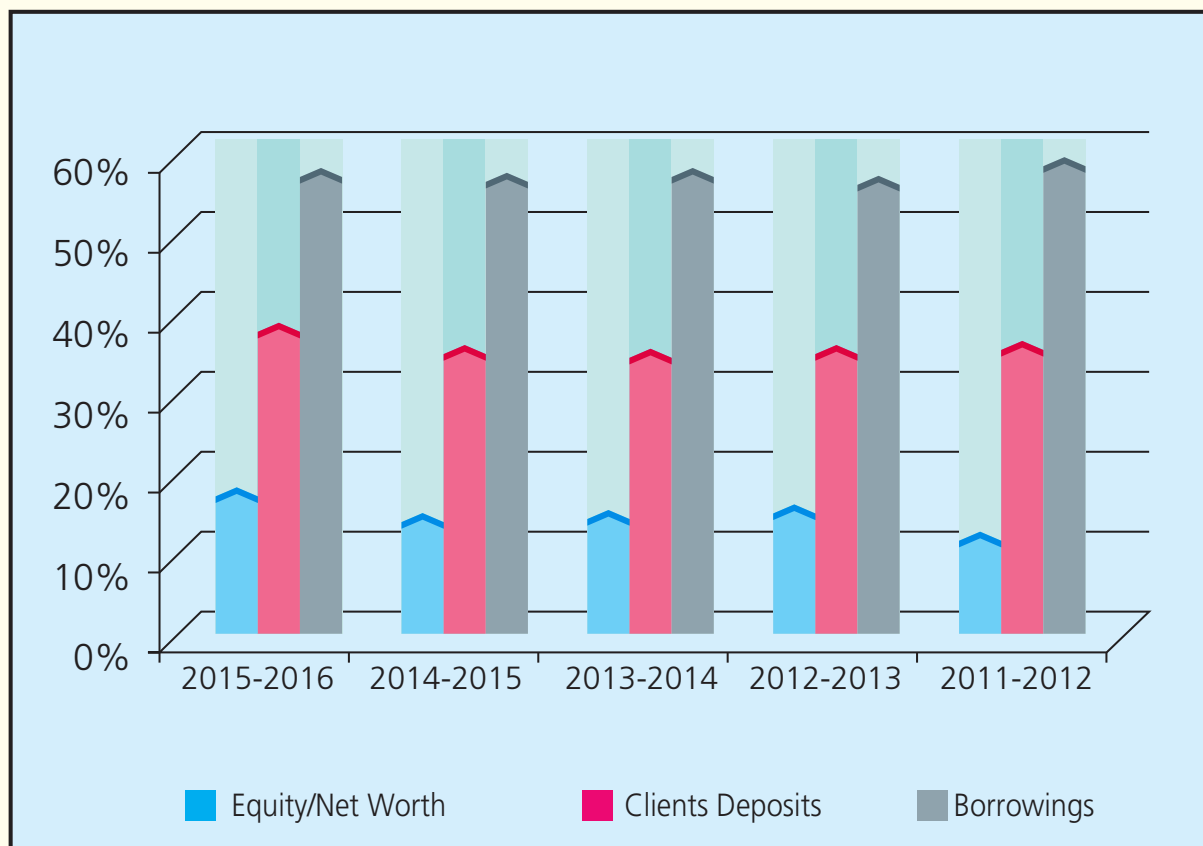
Stakeholder Information

- Information relevant for Stakeholders & other users of Financial Statements
- Graphical Presentation
- Financial Summary
- Five Years Summary
 - Financial Statement
 - General Information
- Project Performance
- Statement of Value Added

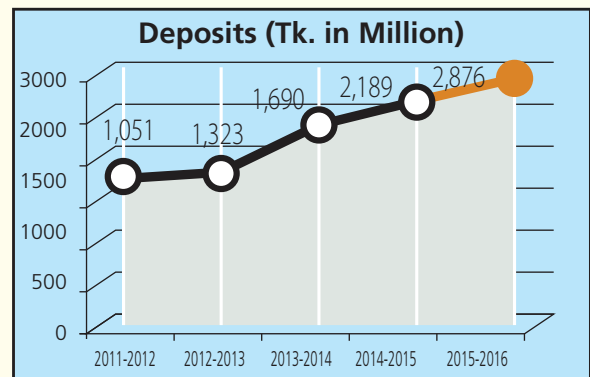
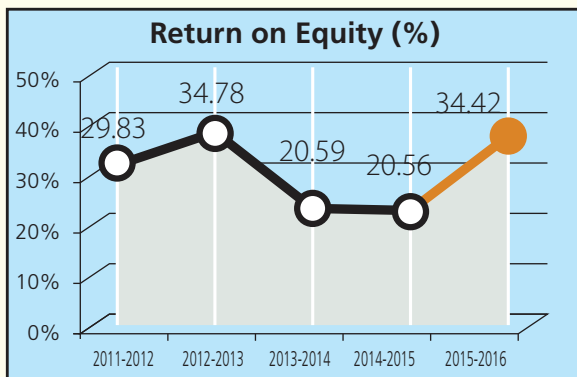
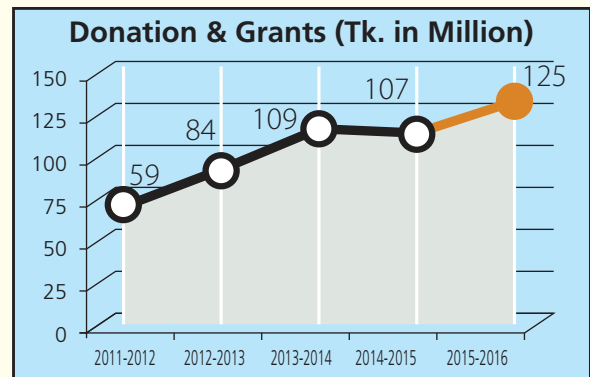
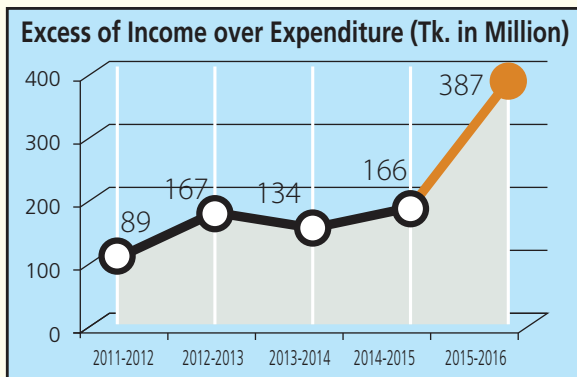
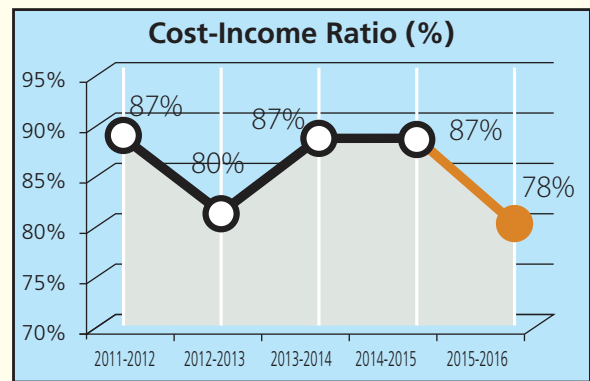
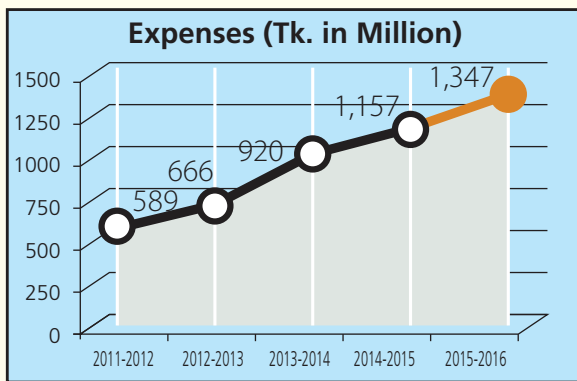
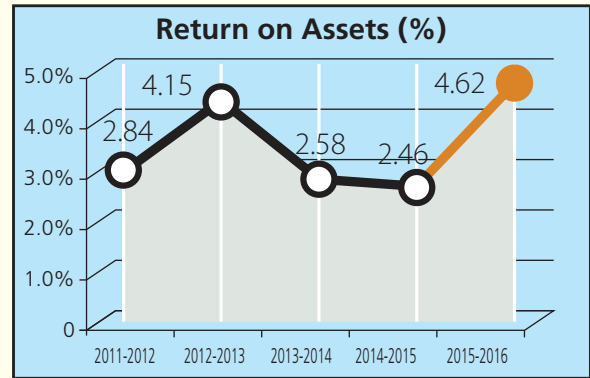
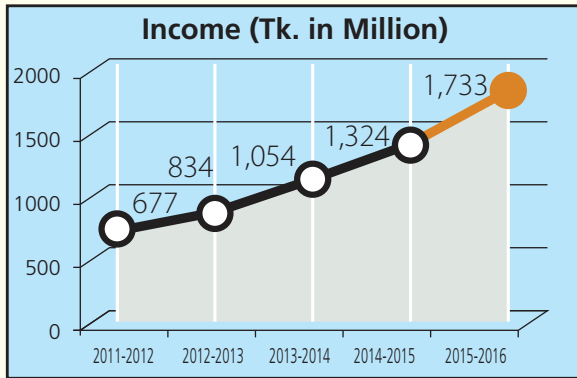
Information relevant for Stakeholders & other users of Financial Statements

Financial Source **Amount in Million BDT**

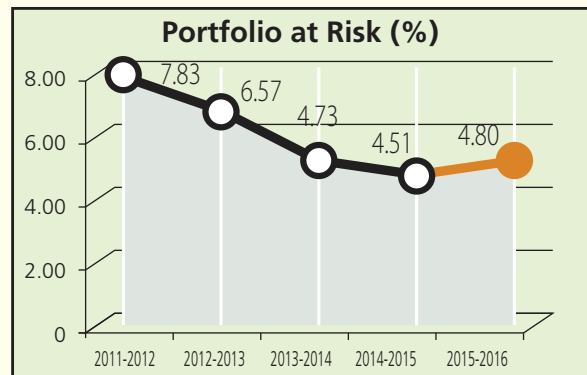
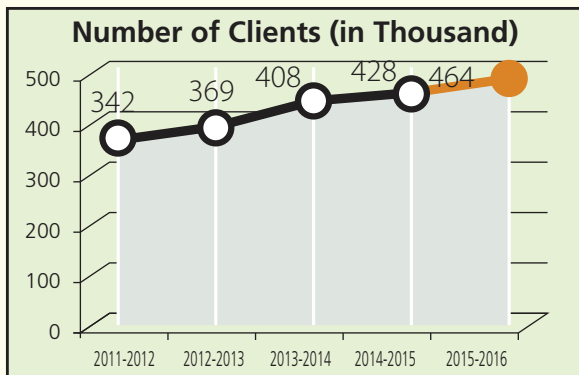
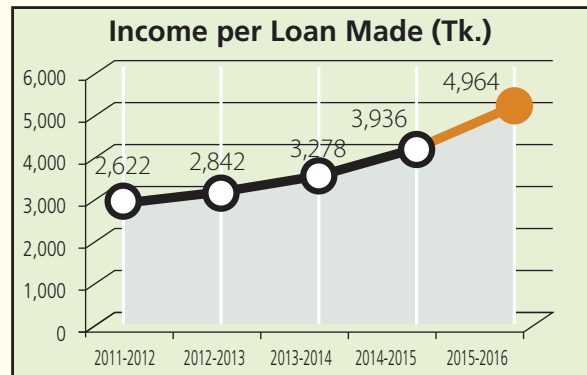
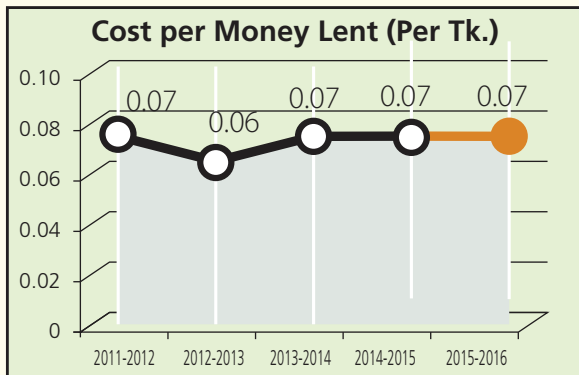
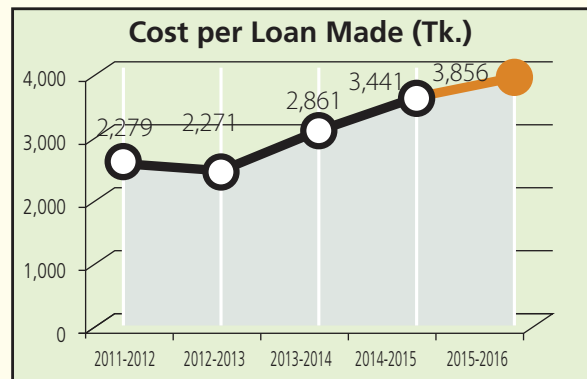
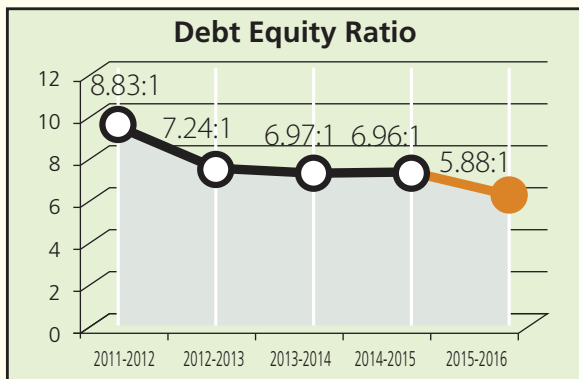
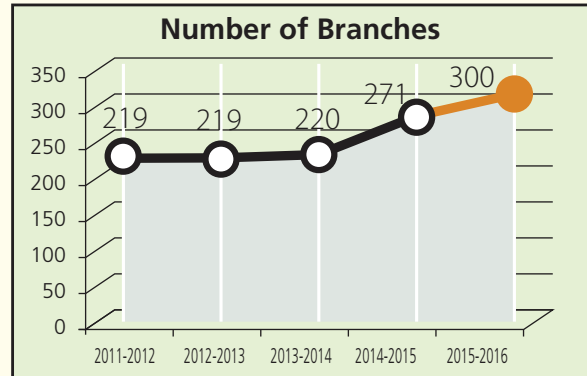
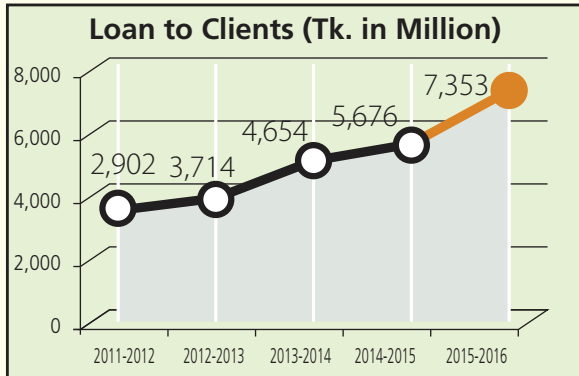
Particular	2015-2016		2014-2015		2013-2014		2012-2013		2011-2012	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Equity/Net Worth	1,280	15.28%	842	12.45%	676	12.70%	545	13.57%	382	10.18%
Clients Deposits	2,876	34.34%	2,215	32.75%	1,690	31.76%	1,323	32.95%	1,051	33.24%
Borrowings	4,220	50.38%	3,707	54.80%	2,956	55.54%	2,148	53.48%	1,789	56.58%
Total	8,376	100.00%	6,764	100.00%	5,323	100%	4,016	100%	3,222	100%
Growth	1,612	23.83%	1,442	27.09%	1,307	32.53%	854	27.01%	447	16.46%



Graphical Presentation



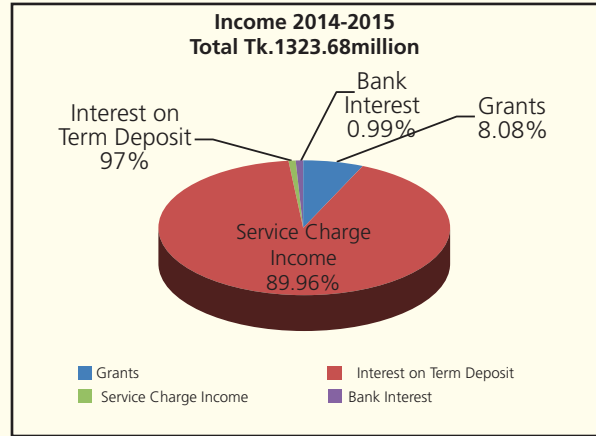
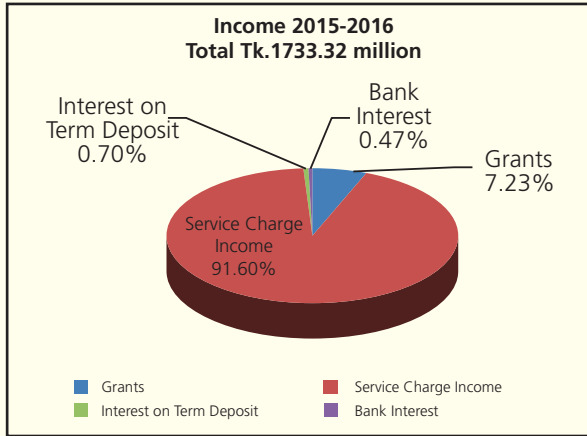
Graphical Presentation



Financial Summary

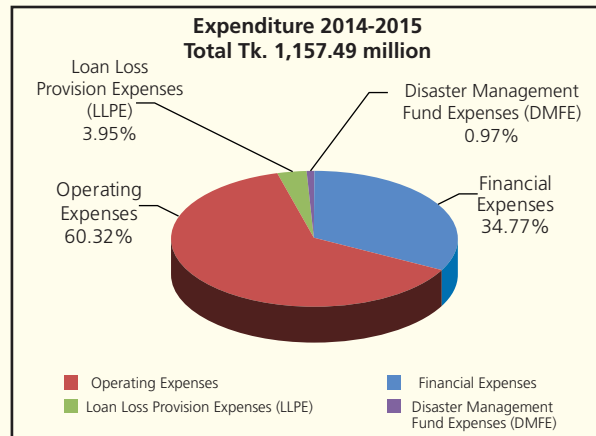
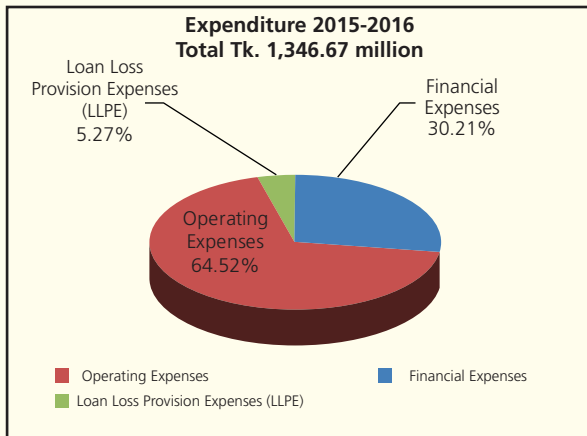
Revenue Income

In 2015-2016 total Income increased by 30.95% to Tk 409.63 million in comparison 2014-2015

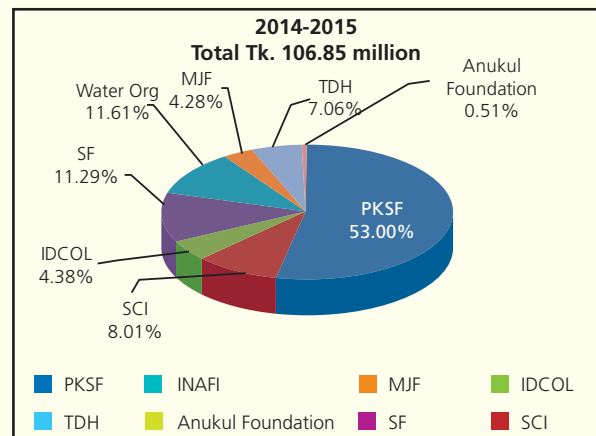
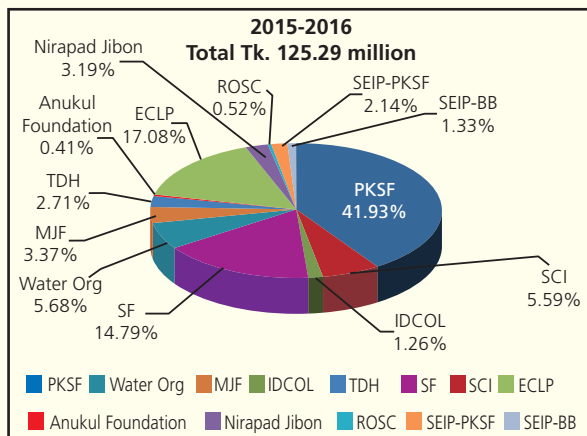


Revenue Expenditure

In 2015-2016 total Expenditure increased by 13.34% to Tk 189.17 million in comparison 2014-2015

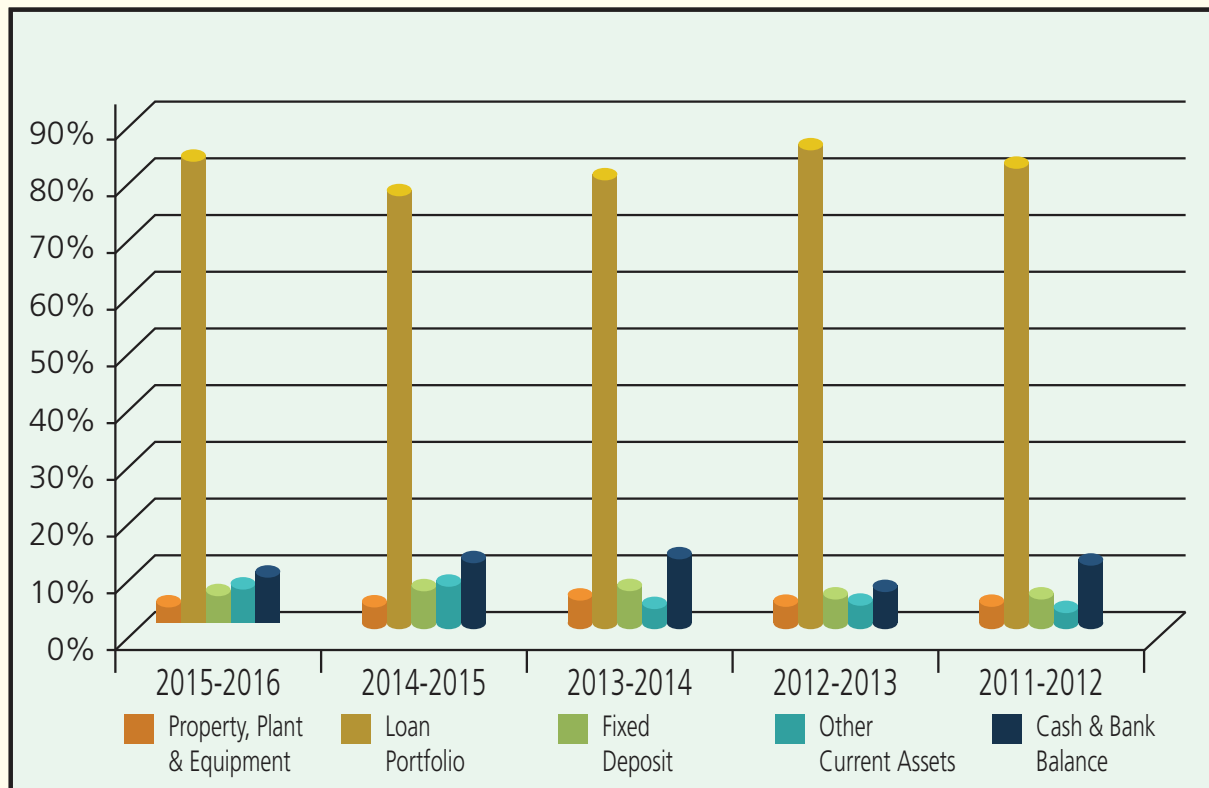


Grants Composition (Donor Wise)



Amount in Million BDT

Assets Composition	2015-2016		2014-2015		2013-2014		2012-2013		2011-2012	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Property, Plan & Equipment	205	2.24%	196	2.60%	172	2.90%	134	3.02%	120	3.31%
Loan Portfolio	7,353	80.28%	5,676	75.02%	4,654	78.35%	3,714	83.65%	2,902	80.13%
Fixed Deposit	421	4.59%	416	5.50%	303	5.09%	181	4.07%	147	4.06%
Other Assets	455	4.97%	502	6.63%	143	2.41%	139	3.13%	85	2.36%
Cash & Bank Balance	725	7.91%	776	10.26%	668	11.25%	272	6.13%	368	10.15%
Total	9,159	100.00%	7,567	100.00%	5,940	100%	4,440	100%	3,622	100%
Growth	1,592	21.04%	1,627	27.39%	1,500	33.79%	818	22.58%	567	18.54%



Five Years Summary

- Financial Statement

As would be evident from the report, UDDIPAN has been implementing multiple program since its inception for which it is receiving fund, grants & soft loan from a number of organization. The financial status of the organization for the year ended June 2016 may be glanced below :

United Development Initiatives for Programmed Actions (UDDIPAN)
Comparative Statement of Financial Position (Five Years)
as on June 30

Amount in Tk.

PARTICULARS	Financial Year				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
PROPERTIES & ASSETS					
Non-Current Assets					
Property, Plant and Equipment	119,803,394	134,453,912	172,106,382	196,385,348	205,286,217
Investment	-	1,000,000	1,900,000	1,900,000	60,000,000
Loan to Clients	192,644,539	138,390,176	166,381,044	242,463,261	248,412,480
Other Loans	18,127,595	11,214,560	26,575,168	39,328,186	59,202,579
Total Non- Current Assets	330,575,528	285,058,648	366,962,594	480,076,795	572,901,276
Current Assets					
Loan to Clients	2,709,395,319	3,575,304,626	4,487,173,064	5,433,793,067	7,104,332,084
Term Deposit	147,000,000	180,600,000	302,600,000	416,050,000	420,550,000
Inventories	2,734,985	13,116,326	22,647,001	21,128,031	12,509,044
Other Loans	13,101,953	27,111,489	16,899,749	18,379,674	32,854,706
Accounts Receivable	22,126,477	44,314,389	50,523,606	92,460,061	150,401,271
Deposits & Repayment	29,373,872	42,358,752	24,745,575	328,765,616	140,367,190
Cash and cash equivalents	367,548,593	272,301,195	668,133,711	776,075,835	724,918,507
Total Currents Assets	3,291,281,198	4,155,106,777	5,572,722,706	7,086,652,284	8,585,932,802
Total Properties & Assets	3,621,856,726	4,440,165,425	5,939,685,300	7,566,729,079	9,158,834,078
CAPITAL & LIABILITIES					
Capital :					
Cumulative Surplus	349,181,814	495,980,777	614,109,181	764,480,526	1,157,796,009
Reserve Fund	32,501,349	48,979,780	61,861,542	77,846,018	122,171,437
Loan Loss Provision (LLP)	228,414,841	185,914,351	224,661,854	270,327,320	341,361,798
Disaster Management Fund (DMF)	24,288,733	31,583,474	40,544,328	51,750,648	3,300
Total Capital Fund	634,386,737	762,458,382	941,176,905	1,164,404,512	1,621,332,544
Non- Current Liabilities					
Term Loan	694,273,794	860,765,856	1,228,267,139	1,093,625,117	1,215,094,015
Clients Deposits	2,264,129	3,950,922	207,933,857	117,506,967	2,858,732,957
Staff Welfare Deposit	8,608,390	9,664,667	20,950,380	35,207,970	58,040,446
Staff Gratuity Fund	56,060,500	62,048,070	97,293,593	-	-
Motor Cycle Replacement Fund	4,459,658	4,582,515	4,922,520	5,377,643	6,644,483
Total Non- Currents Liabilities	765,666,471	941,012,030	1,559,367,489	1,251,717,697	4,138,511,901
Current Liabilities					
Term Loan	1,094,681,666	1,287,120,109	1,727,905,103	2,613,450,556	3,004,902,113
Clients Deposits	1,048,611,771	1,319,294,217	1,482,522,718	2,097,538,546	17,676,030
Client's Micro Credit Insurance Fund	49,706,975	86,640,622	182,564,372	231,451,217	304,978,638
Other Loan	1,240,439	1,235,842	44,976	41,788,848	849,307
Accounts Payable	2,872,003	10,578,479	12,169,179	17,758,002	15,917,174
Provisions	283,301	1,082,593	152,975	164,833	141,040
Staff Security Deposit	7,451,647	7,814,947	8,378,447	9,007,854	10,583,075
Staff Welfare Fund	10,777,542	12,218,533	13,814,865	15,754,983	17,832,958
Other liabilities	6,178,175	10,709,671	11,588,271	123,692,031	26,109,297
Total Current Liabilities	2,221,803,518	2,736,695,013	3,439,140,906	5,150,606,870	3,398,989,633
Total Capital & Liabilities	3,621,856,726	4,440,165,425	5,939,685,300	7,566,729,079	9,158,834,078



United Development Initiatives for Programmed Actions (UDDIPAN)
Comparative Statement of Comprehensive Income (Five Years)
For the year ended June 30

Amount in Tk.

PARTICULARS	Financial Year				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
Income:					
Service Charge Income	603,355,976	734,859,304	925,943,646	1,190,070,384	1,586,704,274
Bank interest	1,618,680	1,886,786	3,069,604	13,081,173	8,105,135
Interest on Term Deposit	13,295,436	13,268,308	15,697,602	12,887,205	12,063,923
Others Income	-	-	148,600	785,676	1,125,966
Profit on sale of assets	-	-	13,251	-	23,447
Grants	58,898,670	83,775,199	109,117,193	106,858,117	125,294,561
Total Income	677,168,762	833,789,597	1,053,989,896	1,323,682,555	1,733,317,306
Expenditure					
Financial Expenses :					
Interest On Term Loan	106,284,709	139,020,564	188,441,216	303,316,826	279,140,556
Interest on Clients Deposits	42,334,820	55,865,886	70,637,699	97,023,581	124,442,403
Bank charges & commission	2,330,740	2,268,939	1,678,027	2,112,350	3,243,429
Total Financial Cost	150,950,269	197,155,389	260,756,942	402,452,757	406,826,388
Operating Expenses					
Salary & Benefits	291,747,482	316,051,318	448,580,845	506,437,976	630,154,690
Office rent	11,140,321	18,637,418	21,419,115	24,509,642	25,037,243
Travelling & Transportation	17,115,259	18,846,372	22,629,924	27,227,026	33,169,561
Printing, Stationeries & Supplies	7,352,815	5,544,171	9,453,749	10,534,434	13,375,517
Utilities	5,932,973	7,249,128	10,667,352	12,830,149	15,086,324
Repair & Maintenance	3,201,525	3,241,761	3,553,041	4,920,592	9,432,065
General Expenses	1,722,057	1,503,104	1,571,290	3,391,463	3,834,366
Training & Development Expenses	19,226,202	32,522,070	37,386,470	38,746,537	45,987,685
Entertainment	1,339,987	1,639,565	1,760,329	2,117,248	2,469,855
Postage & Telegram	227,479	360,917	323,580	280,225	282,678
Professional Fees	2,302,454	1,339,897	474,000	1,236,750	1,773,177
Membership Fees	221,400	221,950	262,400	280,600	302,800
Recruitment Expenses	108,778	90,692	20,105	152,431	678,231
Promotional Activities	139,345	819,856	478,660	1,688,896	3,861,043
Staff Materials	427,983	566,769	692,223	814,092	1,178,287
Audit fees	241,575	173,250	257,500	295,000	357,750
Training Material Expenses	54,578	195,255	111,467	1,056,263	1,931,634
Material Support to Beneficiary	1,843,192	8,559,298	13,545,362	11,565,945	10,832,116
Program Materials Expenses	495,599	755,106	6,218,410	963,459	4,990,657
Infrastructure Development Expenses	2,135,000	-	3,699,430	-	584,487
Capacity Building Reserves Expenses	-	286,095	636,842	867,410	862,366
Loss on Goods Damaged	5,754	-	-	-	-
Legal Expenses	-	1,632,357	1,708,931	1,453,130	1,844,328
Loss on Absorption	53,495	-	-	-	-
Loss on on Sale of Assets	-	-	-	-	4,978
Claim Settlement	-	365,693	8,812,902	22,383,635	31,152,643
Dividend Expenses	-	-	-	-	507,338
Covariant Risk Fund Expenses	-	-	934,677	2,016,653	2,737,400
Uncertain Reserve Expenses	-	-	155,469	297,745	341,004
Depreciation	9,328,593	10,763,534	16,272,221	22,101,596	26,035,835
Total Operating Expenses	376,363,846	431,365,576	611,626,294	698,168,897	868,806,058
Loan Loss Provision Expenses (LLP)	55,214,156	30,654,380	38,747,503	45,665,466	71,034,478
Disaster management fund	5,999,671	7,294,741	8,960,854	11,206,320	-
Total Expenditures	588,527,942	666,470,086	920,091,593	1,157,493,440	1,346,666,924
Excess of Income over Expenditure	88,640,820	167,319,511	133,898,303	166,189,115	386,650,382

Micro Finance Program (MFP)
a program of
United Development Initiatives for Programmed Actions (UDDIPAN)
Comparative Statement of Financial Position (Five Years)
as on June 30

Amount in Tk.

PARTICULARS	Financial Year				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
PROPERTIES & ASSETS					
Non-Current Assets					
Property, Plant and Equipment	59,231,083	72,085,888	107,242,051	122,137,717	127,705,842
Loan to Clients	192,644,539	138,299,062	166,381,044	242,463,261	248,412,480
Other Loans	18,127,595	11,214,560	26,575,168	39,328,186	59,007,454
Total Non- Current Assets	270,003,217	221,599,510	300,198,263	403,929,164	435,125,776
Current Assets					
Loan to Clients	2,709,304,205	3,575,304,626	4,487,173,064	5,433,793,067	7,104,332,084
Term Deposit	122,000,000	110,600,000	252,600,000	365,650,000	395,150,000
Inventories	2,734,985	13,116,326	22,857,964	21,128,031	12,509,044
Other Loans	13,101,953	27,111,489	16,899,749	16,585,395	32,206,273
Accounts Receivable	20,904,174	43,378,956	31,400,572	78,564,449	140,500,602
Deposits & Repayment	28,447,157	41,166,025	36,819,833	326,190,949	134,586,816
Cash and cash equivalents	321,214,129	255,392,301	578,804,546	723,992,790	663,168,131
Inter Project Loan	14,707,340	44,003,524	64,000,242	76,373,517	195,117,349
Total Currents Assets	3,232,413,943	4,110,073,247	5,490,555,970	7,042,278,198	8,677,570,299
Total Properties & Assets	3,502,417,160	4,331,672,757	5,790,754,233	7,446,207,362	9,112,696,075
CAPITAL & LIABILITIES					
Capital :					
Cumulative Surplus	289,053,098	430,903,726	547,272,791	682,454,998	1,074,446,811
Reserve Fund	32,501,349	48,979,780	61,862,202	77,846,018	122,171,437
Loan Loss Provision (LLP)	228,414,841	185,914,351	224,661,854	270,327,320	341,361,798
Disaster Management Fund (DMF)	24,288,733	31,583,474	40,544,328	51,750,648	3,300
Total Capital Fund	574,258,021	697,381,331	874,341,175	1,082,378,984	1,537,983,346
Non- Current Liabilities					
Term Loan	694,273,794	860,765,856	1,228,267,139	1,093,625,117	1,215,094,015
Clients Deposits	2,264,129	3,950,922	207,933,857.00	117,506,967	2,858,732,957
Staff Welfare Fund	-	8,190,932	-	34,730,517	57,439,510
Staff Gratuity Fund	-	42,045,374	-	-	-
Motor Cycle Replacement Fund	-	2,720,392	-	-	-
Total Non- Currents Liabilities	696,537,923	917,673,476	1,436,200,996	1,245,862,601	4,131,266,482
Current Liabilities					
Inter project Loan	30,836,823	4,847,532	93,230,291	99,613,907	171,820,220
Term Loan	1,094,681,666	1,287,120,109	1,727,905,103	2,613,450,556	3,004,902,113
Clients Deposits	1,048,611,771	1,319,294,217	1,482,522,718	2,097,538,546	17,676,030
Client's Micro Credit Insurance Fund	49,706,975	86,640,622	127,062,203	173,339,906	212,798,241
Accounts Payable	2,377,734	9,620,670	10054291	13,565,443	13,422,160
Provisions	159,640	882,930	152975	164,833	141,040
Staff Security Deposit	184,900	84,700	-	-	-
Other Liabilities	5,061,707	8,127,170	39,284,481	120,292,586	22,686,443
Total Current Liabilities	2,231,621,216	2,716,617,950	3,480,212,062	5,117,965,777	3,443,446,247
Total Capital & Liabilities	3,502,417,160	4,331,672,757	5,790,754,233	7,446,207,362	9,112,696,075



Micro Finance Program (MFP)
a program of
United Development Initiatives for Programmed Actions (UDDIPAN)
Comparative Statement of Comprehensive Income (Five Years)
for the year ended June, 30

PARTICULARS	Amount in Tk.				
	Financial Year				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
Income:					
Service Charge Income	603,355,976	734,859,304	914,566,429	1,188,958,290	1,584,084,245
Bank interest	803,805	903,268	2,833,945	10,656,642	7,318,706
Interest on Term Deposit	9,802,426	11,181,932	10,278,714	9,126,060	9,152,583
Grants	34,161,762	43,282,297	69,090,329	48,292,145	47,628,739
Others Income	-	-	11,370,717	432,966	622,111
Profit on sale of Assets	-	-	-	-	13,717
Total Income	648,123,969	790,226,801	1,008,140,134	1,257,466,103	1,648,820,101
Expenditure:					
Financial Cost :					
Interest on Term Loan	106,284,709	139,020,564	80,732,612	303,316,826	279,140,556
Interest on Clients Deposits	42,322,394	55,857,347	70,627,905	96,747,499	124,362,903
Bank charges & commission	2,250,431	2,116,009	1,544,523	1,953,101	2,938,871
Total Financial Cost	150,857,534	196,993,920	152,905,040	402,017,426	406,442,330
Operating Expenses :					
Salary & Benefits	280,114,496	301,614,154	433,016,100	484,134,472	589,176,296
Office rent	17,005,097	20,440,988	24,080,926	30,074,112	28,247,468
Travelling & Transportation	7,090,224	17,671,539	21,632,203	24,112,208	29,267,851
Printing, Stationeries & Supplies	16,158,273	5,893,645	8,770,587	9,353,001	12,476,658
Utilities	5,696,971	6,850,756	10,080,447	12,048,074	14,296,365
Repair & Maintenance	2,936,694	3,067,488	3,408,252	4,455,366	8,042,593
General Expenses	1,403,394	1,169,940	1,478,856	2,662,289	3,437,625
Training & Development Expenses	12,720,041	12,770,892	21,456,244	17,686,447	24,635,643
Entertainment	1,248,234	1,562,781	1,681,519	2,060,850	2,312,997
Postage & Telegram	227,064	-	323,540	279,155	277,728
Professional Fees	2,118,674	-	74,000	1,193,750	1,743,177
Membership Fees	209,900	-	-	277,000	302,800
Recruitment Expenses	69,261	-	20,105	111,095	528,372
Promotional Activities	139,345	-	478,660	1,688,896	3,565,518
Staff Materials	427,983	626,476	692,223	814,092	1,113,542
Audit fees	201,575	123,750	227,500	190,000	230,000
Training Material Expenses	48,050	-	4,998	3,500	56,325
Material Support to Beneficiary	2,300,830	-	13,545,362	11,565,945	10,832,116
Infrastructure Development Expenses	2,135,000	-	3,699,430	-	-
Loss on Absorption	53,495	-	-	-	-
Loss on Goods Damaged	5,754	-	-	-	-
Depreciation	6,073,664	6,536,858	12,091,899	16,365,925	18,832,629
Other Expenditure	-	15,595,064	121,074,630	26,501,394	37,349,744
Total Operating Expenses	358,384,019	393,924,331	677,837,481	645,577,571	786,725,447
Loan Loss Provision Expenses (LLP)	55,214,156	30,654,662	38,747,503	45,665,466	71,034,478
Disaster management fund expenses	5,999,671	7,294,741	8,960,854	11,206,320	-
Total Expenditure	570,455,380	628,867,654	878,450,878	1,104,466,783	1,264,202,255
Excess of Income over Expenditure	77,668,589	161,359,147	129,689,256	152,999,320	384,617,846

- General Information

United Development Initiatives for Programmed Actions (UDDIPAN)

Five Years at a Glance

As on June 30

Amount in Tk.

Particulars	Financial Year				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
A. Institutional Profile					
Number of Districts	36	36	37	37	43
Number of Upazilas	162	163	164	173	206
Number of Unions	1,067	1,145	1,260	1,290	1,396
Number of Villages	6,329	6,762	7,152	7,217	7,765
Number of Branches	219	219	244	271	300
Number of Loan	258,251	293,421	321,570	336,341	349,197
Total Personnel	2,842	2,832	2,958	2,973	3,261
Total Collection Personnel	951	985	1,049	1,097	1,299
Number of Clients	341,746	368,576	408,371	427,516	463,957
Number of Active browers	238,429	258,082	280,451	296,985	327,823
Brower/Client ratio	69.77%	70.02%	68.68%	69.47%	70.66%
B Savings Portfolio (BD Taka)					
Yearly Savings Deposit	675,232,396	756,408,383	971,374,283	1,285,184,440	1,682,439,106
Cumulative Savings Deposit	2,974,000,994	3,730,409,377	4,701,783,660	5,986,968,100	7,669,407,206
Interest on savings	42,322,394	55,857,347	69,278,778	114,923,609	123,867,845
Yearly Savings Withdrawals	542,699,630	539,896,491	673,441,625	875,519,111	1,144,943,477
Savings Profolio	1,050,875,900	1,323,245,139	1,690,456,575	2,215,045,513	2,876,408,987
Savings Portfolio Growth	19.96%	25.92%	27.75%	31.03%	29.86%
Savings Portfolio to Total Assets	29.01%	29.80%	28.46%	29.27%	31.41%
Savings Portfolio to Loan Portfolio	36.21%	35.63%	36.33%	39.02%	39.12%
C Loan Portfolio (BD Taka)					
Yearly Loan Disbursed	5,281,834,042	6,885,901,700	8,407,853,204	10,152,582,764	12,181,362,114
Cumulative Loan Disbursed	23,085,428,954	29,971,330,654	38,379,183,858	48,531,766,622	60,713,128,736
Yearly Loan Recovered	4,777,259,595	6,074,246,756	7,467,993,898	9,129,880,544	10,504,873,878
Cumulative Loan Recovered	20,183,389,096	26,257,635,852	33,725,629,750	42,855,510,294	53,360,384,172
Loan Portfolio	2,902,039,858	3,713,694,802	4,653,554,108	5,676,256,328	7,352,744,564
Loan Portfolio Growth	21.05%	27.97%	25.31%	21.98%	29.54%
D Assets & Liabilities					
Total Assets	3,621,856,727	4,440,165,425	5,939,685,300	7,566,729,079	9,158,834,078
Total Liabilities	3,240,173,464	3,859,825,183	5,219,378,422	6,670,198,555	7,808,867,676
Total Equity	381,683,263	580,340,242	720,306,878	896,530,524	1,349,966,402
Liquidity	34.23%	9.70%	15.73%	18.12%	15.30%
E Sustainability/ Profitability					
Return on Equity (ROE)	29.83%	34.78%	20.59%	20.56%	34.42%
Return on Assets	2.84%	4.15%	2.58%	2.46%	4.62%
Financial Self - Sufficiency	100.17%	113.18%	104.25%	102.00%	119.61%
Operating Self-Sufficiency	115.06%	124.97%	114.76%	114.00%	130.43%
F Portfolio Quality					
On Time Recovery Rate (OTR)	96.90%	98.89%	98.75%	99.01%	98.95%
Portfolio at Risk	7.83%	6.57%	4.73%	4.51%	4.80%
G Assets/ Liability Management					
Yield on Gross Portfolio	24.50%	20.47%	24.10%	21.89%	23.05%
Current Ratio	1.78:1	2.55:1	1.70:1	1.89:1	2.52:1
Annual Growth to Total Assets	23.39%	24.15%	33.74%	28.70%	23.04%
H Leverage					
Debt to Equity	8.83 : 1	7.24:1	6.97:1	6.96:1	5.88:1
Debt Service Coverage Ratio	1.75:1	1.08:1	1.07:1	1.03:1	1.11:1
Equity as Percent of Total Assets	10.54%	13.07%	12.13%	11.85%	14.74%
I Efficiency/Productivity					
Credit Officer (CO) Productivity	359	374	389	390	357
Credit Officer (CO) (Loan BDT)	3,051,567	3,770,249	4,436,181	5,174,345	5,660,311
Credit Officer (CO) (Savings BDT)	1,105,022	1,343,396	1,611,493	2,019,185	2,214,326
Loan Disbursed Per Credit Officer (CO)	5,553,979	6,990,763	8,015,113	9,254,861	9,377,492
Average Disbursement Loan Size (BDT)	20,452	23,468	26,146	30,185	34,884
Average Outstanding Loan Size (BDT)	12,172	14,390	16,593	19,113	22,429
Cost of per Loan Made (BDT)	2,279	2,271	2,861	3,441	3,856
Income of per Loan Made (BDT)	2,622	2,842	3,278	3,936	4,964
Cost of per Money Lent Tk.1.00 (BDT)	0.07	0.06	0.07	0.07	0.07

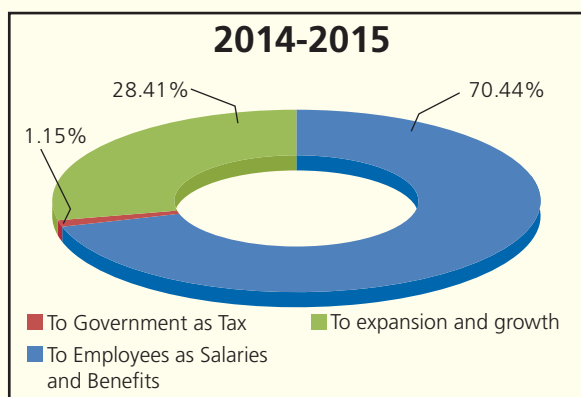
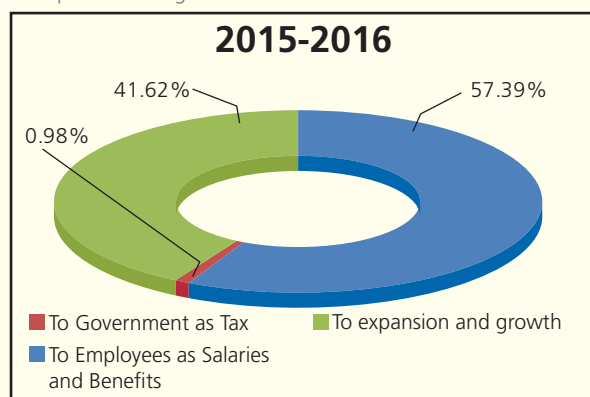
Project Performance

SL. No.	Project Name	MFP	UMI	Health Care	SEEDS	Wash	SGSP	CCCP	CCA	TVET	EYE	CRGA	GALS	DIISP	ECLP	Nirapod Jibon	SEIP-PKSP	SEIP-BB	TOTAL
1	Number of Beneficiary	427,516	21,467	1,736	4,000	96,270	5,500	1,208	2,400	1089	3697	11250	96	285280	110752	3200	1000	2000	978,461
2	Total Cost	1,264,202,255	7,472,433	570,439	16,106,978	15,929,669	4,420,246	6,755,094	2,271,788	5,115,827	1,228,707	442,637	70,238	402,617	15,920,474	2,832,661	162,231	1,500,372	1,345,404,666
3	Administrative cost	589,176,236	5,660,061	285,944	6,718,827	10,601,305	2,738,251	1,502,859	816,461	1,933,090	858,116	221,376	56,300	149,000	7,975,038	1,308,266	156,700	44,000	630,202,890
4	Cost of Beneficiary	2,957	348	329	4,027	165	804	5,592	947	4,698	332	39	732	1	144	885	162	750	22,912
5	Administrative cost per Beneficiary	1,378	264	165	1,680	110	498	1,245	340	1,775	232	20	586	1	72	409	157	22	8,953
6	% of Administrative cost	47%	76%	50%	42%	67%	62%	22%	36%	38%	70%	50%	80%	37%	50%	46%	97%	3%	47%

Statement of Value Added for thr year ended 30th June 2016

Financial Statement which shows how much value (Wealth) has and has been created by the organisation through utilization of its capacity, capital, manpower & other resources and how it is calculated among different stakeholders (Boards of Directors, Employees, Lenders, Government etc.)

Particulars	Amounts in Taka	
	2015-2016	2014-2015
Income from Social and Microfinance service		
Service Charge	1,586,704,274	1,190,070,384
Bank Interest	8,105,135	13,081,173
Interest on Term Deposit	12,063,923	12,887,205
Grants & Donations	125,294,561	106,858,117
Other Income	1,149,413	785,676
	1,733,317,306	1,323,682,555
Less: Cost of Services		
Financial Expense (Including Interest on Client's Deposits)	406,826,388	402,452,757
Operating Expenses (Excluding Salary & benefits, GOB Tax & VAT, Reserve & Depreciation)	157,496,852	145,370,312
Provisions for Loans and Services	71,034,478	56,871,786
Valu Added	1,097,959,588	718,987,700
Distribution of Value Addition:		
To Employees as Salaries and Benefits	630,154,690	506,437,976
To Government as Tax & VAT	10,793,263	8,274,537
To expansion and growth:		
Retained Surplus	386,650,382	166,189,115
Statutory Reserve	44,325,419	15,984,476
Depreciation	26,035,835	22,101,596
	1,097,959,588	718,987,700
Distribution of Value Addition		
To Employees as Salaries and Benefits	57.39%	70.44%
To Government as Tax	0.98%	1.15%
To expansion and growth	41.62%	28.41%





Auditors' Reports, Financial Statements and Credit Rating

- **Independent Auditors' Report**
- **Statement of Financial Position**
- **Statement of Profit or Loss and Other Comprehensive Income**
- **Statement of Receipts & Payments**
- **Statement of Cash Flows**
- **Statement of changes in equity**
- **Statement of Liquidity Analysis**
- **Notes to the Financial Statement**
- **Property, Plant and Equipment Schedule**
- **Segmental Financial Information**
- **Other Schedule**
- **Review of Loan Classification and Provisions**
- **Eligibility Criteria Compliance Certification**
- **Credit Rating**

INDEPENDENT AUDITORS' REPORT

We have audited the accompanying financial statements of United Development Initiatives for Programmed Actions (UDDIPAN), which comprise the Statements of Financial Position as at June 30, 2016, the Statement of Profit or Loss and other Comprehensive Income, Statement of Receipts & Payment, Statement of Cash Flows and Statement of Changes in Equity for the year the ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management of UDDIPAN is responsible for the preparation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS) 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of the material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements prepared in accordance with Bangladesh Financial Reporting Standards (BFRS), give a true and fair view of the state of the organization's affairs as at June 30, 2016 and of the results of its performances for the period then ended and comply with the applicable sections of the Companies Act, 1994 and other applicable laws and regulations.

We also report that:

- (i) 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.
- (ii) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by UDDIPAN so far as it appeared from our Examination of those books.
- (iii) The financial Statements dealt with by the report are in agreement with the books of accounts and returns.

Dated, Dhaka
October 19, 2016


A. Qasem & Co.
Chartered Accountants

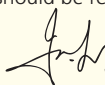
United Development Initiatives for Programmed Actions (UDDIPAN)


Statement of Financial Position
As at June 30, 2016

ASSETS:	NOTES	Amounts in Taka	
		2015-2016	2014-2015
Non-Current Assets:			
Property, Plant & Equipment	6.00	205,286,217	196,385,348
Investment	7.00	60,000,000	1,900,000
Loan to Clients	8.00	248,412,480	242,463,261
Others Loan	9.00	59,202,579	39,328,186
Total Non-Current Assets		572,901,276	480,076,795
Current Assets			
Loan to Clients	8.00	7,104,332,084	5,433,793,067
Others Loan	9.00	32,854,706	18,379,674
Term Deposit	10.00	420,550,000	416,050,000
Inventories	11.00	12,509,044	21,128,031
Accounts Receivable	12.00	150,401,271	92,460,061
Deposits & Prepayments	13.00	140,367,190	328,765,616
Cash & Cash equivalents	14.00	724,918,507	776,075,835
Total Currents Assets		8,585,932,802	7,086,652,284
Total Assets		9,158,834,078	7,566,729,079
Capital & Liabilities			
Capital:			
Cumulative Surplus	15.00	1,157,796,009	764,480,526
Reserve Fund	16.00	122,171,437	77,846,018
Loan Loss Reserve Fund (LLRF)	17.00	69,998,956	54,203,980
Disaster Management Fund (DMF)	18.00	3,300	51,750,648
Total Capital Fund		1,349,969,702	948,281,172
Non Current Liabilities			
Term Loan	19.00	1,215,094,015	1,093,625,117
Client's Deposit	20.00	2,858,732,957	117,506,967
Staff Welfare Deposits	21.00	58,040,446	35,207,970
Motor Cycle Replacement Fund	22.00	6,644,483	5,377,643
Staff Security Deposit	23.00	10,583,075	9,007,854
Staff Welfare Fund	24.00	17,832,958	15,754,983
Total Non Current Liabilities		4,166,927,934	1,276,480,534
Current Liabilities			
Loan Loss Reserve Fund (LLRF)	17.00	271,362,842	216,123,340
Term Loan	19.00	3,004,902,113	2,613,450,556
Client's Deposit	20.00	17,676,030	2,097,538,546
Client's Welfare Fund	25.00	304,978,638	231,451,217
Other Loans	26.00	849,307	41,788,848
Accounts Payable	27.00	15,917,174	17,758,002
Provisions	28.00	141,040	164,833
Other Liabilities	29.00	26,109,297	123,692,031
Total Current Liabilities		3,641,936,442	5,341,967,373
Total Capital & Liabilities		9,158,834,078	7,566,729,079

These financial statements should be read in conjunction with the annexed notes


Chairman, Board of Directors


Executive Director & CEO


Deputy Director & CFO
Signed in terms of report of even date annexed

Dated : Dhaka
October 19, 2016

A member firm of Ernst & Young Global Limited
EY refers to the global organization, and/or one or more of the independent member firms of Ernst & Young Global Limited



A. Qasem & Co.
Chartered Accountants

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended June 30, 2016

Particulars	Notes	Amounts in Taka	
		2015-2016	2014-2015
INCOME			
Service Charge	30.00	1,586,704,274	1,190,070,384
Bank Interest		8,105,135	13,081,173
Interest on Term Deposit		12,063,923	12,887,205
Grants & Donations	5.5	125,294,561	106,858,117
Other Income		1,125,966	785,676
Profit on sale of assets		23,447	-
Total Income		1,733,317,306	1,323,682,555
EXPENDITURE:			
Financial Expenses:			
Interest on Term Loan		279,140,556	303,316,826
Interest on Clients' Deposit		124,442,403	97,023,581
Bank charges & commission		3,243,429	2,112,350
Total Financial Expenses		406,826,388	402,452,757
Operating Expenses:			
Salary & Allowances		630,154,690	506,437,976
Office Rent		25,037,243	24,509,642
Printing, Stationeries & Supplies		13,375,517	10,534,434
Travelling & Transportation		33,169,561	27,227,026
Utilities		15,086,324	12,830,149
Postage & Telegram		282,678	280,225
Repair & Maintenance		9,432,065	4,920,592
Entertainment		2,469,855	2,117,248
Training & Development Expenses	31.00	45,910,685	38,674,537
Training Material Expenses		1,931,634	1,056,263
General Expenses		3,834,366	3,391,463
Recruitment Expenses		678,231	152,431
Legal Expenses		1,844,328	1,453,130
Audit fees		357,750	295,000
Board Member Honorium		77,000	72,000
Professional Fees		1,773,177	1,236,750
Membership Fees		302,800	280,600
Promotional Activities		3,861,043	1,688,896
Staff Materials		1,178,287	814,092
Material Support to Beneficiary		10,832,116	11,565,945
Program Materials Expenses		4,990,657	963,459
Infrastructure Development Expenses		584,487	-
Capacity Building reserve expenses		862,366	867,410
Loss on on Sale of Assets		4,978	-
Claim Settlement		31,152,643	22,383,635
Covariant Risk Fund Expenses		2,737,400	2,016,653
Uncertain Reserve Expenses		341,004	297,745
Dividend Expenses		507,338	-
Depreciation	6.00	26,035,835	22,101,596
Total Operating Expenses:		868,806,058	698,168,897
Provision for Loan Loss Reserve Fund	17.00	71,034,478	45,665,466
Provision for Disaster Management Fund	18.00	-	11,206,320
Total Expenditures		1,346,666,924	1,157,493,440
Excess/(Shortage) of Income over Expenditure		386,650,382	166,189,115

These financial statements should be read in conjunction with the annexed notes


Chairman, Board of Directors


Executive Director & CEO


Deputy Director & CFO

Signed in terms of report of even date annexed

Dated : Dhaka
October 19, 2016

A member firm of Ernst & Young Global Limited
EY refers to the global organization, and/or one or more of the independent member firms of Ernst & Young Global Limited


A. Qasem & Co.
Chartered Accountants

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Receipts & Payments
For the year ended June 30, 2016

Particulars	Notes	Amounts in Taka	
		2015-2016	2014-2015
Opening Cash & Cash equivalents	14.00	776,075,835	668,133,711
Cash in hand		28,733,427	22,615,470
Cash at Bank		747,342,408	645,518,241
RECEIPTS			
Service Charge- Loan		1,493,315,625	1,114,601,159
Bank Interest		8,109,192	13,061,057
Interest on Term Deposit		5,940,668	2,194,883
Grants & Donations		131,055,369	84,306,483
Others Income		27,080,423	8,429,791
Receipts against Sale of Assets	6.00	23,752	-
Loan Realized from Clients	8.00	10,412,504,635	9,018,877,046
Other Loans Receipts	9.00	1,309,359	897,723
Term Deposit Encashment	10.00	86,500,000	30,000,000
Sales	11.00	513,910	393,585
Accounts Receivable Realized	12.00	15,032,743	8,857,946
Realized against Deposits & Prepayments	13.00	64,031,826	720,517,209
Term Loan Receipt	19.00	3,463,543,046	3,635,718,440
Clients Deposits Receipt	20.00	1,662,354,010	1,279,776,072
Staff Welfare Deposits Receipt	21.00	11,459,881	1,981,189
Staff Gratuity Fund Receipt	-	-	47,505,482
Motor Cycle Replacement Fund Receipt	22.00	-	82,151
Collection Premium		45,767,200	21,812,915
Staff Security Deposit Receipt	23.00	3,236,000	2,309,500
Staff Welfare Fund Receipt	24.00	2,325,797	2,139,978
Client's Welfare Fund	25.00	131,278,518	99,495,640
Other loans Realized	26.00	110,211	-
Other Liabilities Receipt	29.00	66,592,918	146,964,720
Receipts against other subsidiary fund		676,827	3,299,463
Inter Project Loan Receipt		483,992,075	448,398,536
Total Receipts		18,892,829,820	17,359,754,679
PAYMENTS			
Interest on Term Loan		269,809,047	370,104,549
Interest on Clients' Deposit		2,159,710	1,040,424
Interest on staff welfare Deposits		951,663	1,027,761
Bank charges & commission		3,264,122	2,064,978
Salary & Allowances		514,321,756	416,405,502
Office Rent		31,149,883	28,353,860
Printing, Stationeries & Supplies		17,291,190	9,716,393
Travelling & Transportation		31,256,351	25,925,543
Utilities		15,570,039	12,365,844
Postage & Telegram		366,154	231,543
Repair & Maintenance		9,247,704	4,156,841
Entertainment		2,361,970	2,006,573
Training & Development Expenses		36,249,741	33,896,056
Training Material Expenses		1,883,094	1,061,644
General Expenses		3,439,173	3,363,546
Recruitment Expenses		742,633	503,176

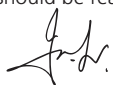


United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Receipts & Payments
For the year ended June 30, 2015

Particulars	Notes	Amounts in Taka	
		2015-2016	2014-2015
Legal Expenses		1,726,228	1,414,272
Audit fees		57,750	15,000
Board Member Honorarium		77,000	72,000
Professional Fees		1,349,063	835,000
Membership Fees		294,500	277,000
Promotional Activities		3,578,672	1,471,747
Staff Materials		1,145,578	797,372
Material Support to Beneficiary		10,449,506	11,268,532
Program Materials Expenses		4,281,231	1,005,044
Infrastructure Development Expenses		880,000	500,000
Capacity Building Reserve Expenses		-	3,487
Claim Settlement		904,825	3,987,301
Purchases against Property, Plant & Equipment	6.00	41,690,150	41,099,908
Investment	7.00	59,000,000	-
Loan disburse to Clients	8.00	12,150,907,000	10,043,827,000
Other Loans	9.00	41,566,561	19,365,764
New Term Deposits	10.00	91,000,000	143,450,000
Purchases	11.00	3,460,485	6,914,505
Accounts Receivable	12.00	1,222,875	-
New Deposits & Prepayments	13.00	92,859,951	1,086,923,378
Term Loan Refund	19.00	2,968,103,714	2,841,077,530
Client's Deposit Refund	20.00	1,071,207,737	756,618,699
Staff Welfare Deposits Refund	21.00	10,291,340	5,860,864
Staff Gratuity Fund Refund	-	-	123,408,138
Motor Cycle Replacement Fund Refund	22.00	876	52,693
Staff Security Deposit Refund	23.00	1,660,779	1,680,093
Staff Welfare Fund Refund	24.00	254,578	2,715,753
Client's Welfare Fund	25.00	28,255,630	1,890,213
Other Loans Refund	26.00	119,556,884	-
Accounts Payable Paid	27.00	22,999,615	25,162,365
Provision Paid	28.00	-	2,076,250
Other Liabilities Refund	29.00	6,477,813	95,844,883
Inter Project Loan Refund		492,586,741	451,839,820
Total Payments		18,167,911,313	16,583,678,844
Closing Cash & Cash equivalents		724,918,507	776,075,835
Represented by:		724,918,507	776,075,835
Cash in hand	14.00	18,771,541	28,733,427
Cash at Bank		706,146,966	747,342,408

These financial statements should be read in conjunction with the annexed notes


Chairman, Board of Directors


Executive Director & CEO


Deputy Director & CFO
Signed in terms of report of even date annexed

Dated : Dhaka
October 19, 2016

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A. Qasem & Co.
Chartered Accountants

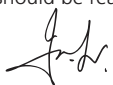
United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Cash Flows
For the year ended June 30, 2016

Particulars	Notes	Amounts in Taka	
		2015-2016	2014-2015
A. Cash flow from operating activities			
Surplus for the year	15.00	386,650,382	166,189,115
Add: Prior Adjustment	15.00	50,990,519	166,706
Depreciation	6.00	25,644,740	21,942,284
Loan Loss Reserve Fund (LLRF)	17.00	71,034,478	45,665,466
Disaster Management Fund (DMF)	18.00	(51,747,348)	11,206,320
Sub total of non cash items		482,572,772	245,169,891
Loan Disbursed to Clients	8.00	(12,181,362,114)	(10,152,582,764)
Loan realized from Clients	8.00	10,504,873,878	9,129,880,544
Inventories	11.00	8,618,987	1,518,970
Increase Other Loans	9.00	(34,349,425)	(14,232,943)
Increase Accounts Receivable	12.00	(57,941,210)	(41,936,455)
Deposits & Prepayments	13.00	188,398,426	(304,020,041)
Accounts Payable	28.00	(1,840,828)	5,588,823
Provisions	29.00	(23,793)	11,858
Other Liabilities	30.00	(97,582,734)	112,103,760
Sub- Total		(1,671,208,812)	(1,263,668,248)
Total Net cash used in operating activities		(1,188,636,040)	(1,018,498,357)
B. Cash flow from investing activities			
Property, Plant and Equipment	6.00	(34,545,609)	(46,221,250)
Investment	7.00	(58,100,000)	-
New Term Deposit	10.00	(91,000,000)	(143,450,000)
Term Deposit Encashment	10.00	86,500,000	30,000,000
Net cash used in investing activities		(97,145,609)	(159,671,250)
C. Cash flow from financing activities			
Term Loan Receipts	19.00	3,481,089,224	3,835,718,440
Term Loan Refunds	19.00	(2,968,168,769)	(3,084,815,009)
Client's Deposit Receipt	20.00	1,682,439,106	1,285,184,440
Client's Deposit Refund	20.00	(1,144,943,477)	(875,519,111)
Interest on Clients' Deposit	20.00	123,867,845	114,923,609
Staff Welfare Deposit Receipts	21.00	31,599,562	18,495,114
Staff Welfare Deposit Payments	21.00	(10,798,719)	(5,949,492)
Interest on Staff Welfare Deposit	21.00	2,031,633	1,711,968
Staff Gratuity Fund Receipts	-	-	32,355,303
Staff Gratuity Fund Refunds	-	-	(129,648,896)
Motor Cycle Replacement Fund Receipts	22.00	1,267,716	507,816
Motor Cycle Replacement Fund Payments	22.00	(876)	(52,693)
Staff Security Deposit Receipts	23.00	3,236,000	2,309,500
Staff Security Deposit Refunds	23.00	(1,660,779)	(1,680,093)
Staff Welfare Fund Receipts	24.00	2,332,553	2,145,118
Staff Welfare Fund Refunds	24.00	(254,578)	(205,000)
Client's Welfare Fund Receipts	25.00	194,083,783	123,589,819
Client's Welfare Fund Payments	25.00	(120,556,362)	(74,702,974)
Other Loans	26.00	(40,939,541)	41,743,872
Inter Projects Loan Received	-	265,466,386	-
Inter Projects Loan Refund	-	(265,466,386)	-
Net cash used in financing activities	-	1,234,624,321	1,286,111,731
D. Net increase in cash and cash equivalents (A+B+C)		(51,157,328)	107,942,124
Cash and cash equivalents at beginning of the year		776,075,835	668,133,711
Cash and cash equivalents at end of the year		724,918,507	776,075,835

These financial statements should be read in conjunction with the annexed notes


Chairman, Board of Directors


Executive Director & CEO


Deputy Director & CFO

Signed in terms of report of even date annexed

Dated : Dhaka
October 19, 2016

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A. Qasem & Co.
Chartered Accountants

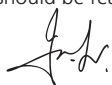
United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Changes in Equity
For the year ended June 30, 2016


Particulars	Amount in Taka				
	Surplus	Reserve Fund	Loan Loss Provision Fund (LLPF)	Disaster Management Fund (DMF)	Total
Balance as on 01.07.2015	764,480,526	77,846,018	54,203,980	51,750,648	948,281,172
Add: Surplus during the year	386,650,382	-	-	-	386,650,382
Add: Proir Year Adjustment	50,990,519	-	-	-	50,990,519
Add: Transfer from Surplus	-	44,325,419	-	-	44,325,419
Add: Provision during the year	-	-	15,794,976	(51,747,348)	(35,952,372)
Sub Total	1,202,121,427	122,171,437	69,998,956	3,300	1,394,295,120
Less: Transfer to Reserve Fund	44,325,419	-	-	-	44,325,419
Balance as on 30.06.2016	1,157,796,009	122,171,437	69,998,956	3,300	1,349,969,702
Balance as on 01.07.2014	614,109,181	61,861,542	44,336,155	40,544,328	760,851,206
Add: Surplus during the year	166,189,115	-	-	-	166,189,115
Add: Proir Year Adjustment	166,706	-	-	-	166,706
Add: Transfer from Surplus	-	15,984,476	-	-	15,984,476
Add: Provision during the year	-	-	9,867,825	11,206,320	21,074,145
Sub Total	780,465,002	77,846,018	54,203,980	51,750,648	964,265,648
Less: Transfer to Reserve Fund	15,984,476	-	-	-	15,984,476
Balance as on 30.06.2015	764,480,526	77,846,018	54,203,980	51,750,648	948,281,172

As per Micro Credit Regulatory Authority (MRA) letter No.Memo- MRA/Circular Letter No.Regu- 17, dated 08/5/2013 equity fund will be the Cumulative Surplus, Restricted Reserve Fund, 1% LLP of standard loan and DMF.

These financial statements should be read in conjunction with the annexed notes


Chairman, Board of Directors


Executive Director & CEO


Deputy Director & CFO
Signed in terms of report of even date annexed

Dated : Dhaka
October 19, 2016

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A. Qasem & Co.
Chartered Accountants

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Liquidity Analysis (Maturity of Assets and Liabilities)
As at June 30, 2016

Particulars	Notes	Up to one month	One to three month	Three to twelve months	One to five years	More than 5 years	Total Amount (Tk)
Assets :							
Property, Plan and Equipment	6.00	2,169,653	4,339,306	19,526,877	104,143,344	75,107,037	205,286,217
Investments	7.00	-	-	-	-	60,000,000	60,000,000
Loan to Clients	8.00	832,103,429	1,664,206,858	4,608,021,797	248,412,480	-	7,352,744,564
Other Loans	9.00	2,166,198	4,332,396	26,356,112	24,500,005	34,702,574	92,057,285
Term Deposit	10.00	-	420,550,000	-	-	-	420,550,000
Inventories	11.00	148,800	971,479	11,388,765	-	-	12,509,044
Accounts Receivable	12.00	2,256,020	4,562,072	143,583,179	-	-	150,401,271
Deposits & Prepayments	13.00	4,211,016	8,672,032	127,484,142	-	-	140,367,190
Cash and cash equivalents	14.00	724,918,507	-	-	-	-	724,918,507
Total Assets		1,567,973,623	2,107,634,143	4,936,360,872	377,055,829	169,809,611	9,158,834,078

Liabilities :

Loan Loss Provision (LLP)	17.00	-	-	271,362,842	-	-	271,362,842
Term Loan	19.00	150,245,105	300,490,210	2,554,166,798	1,215,094,015	-	4,219,996,128
Client's Deposit	20.00	1,767,603	1,767,603	14,140,824	28,281,648	2,830,451,309	2,876,408,987
Staff Welfare Deposits	21.00	-	-	-	58,040,446	-	58,040,446
Motor Cycle Replacement Fund	22.00	-	-	-	650,000	5,994,483	6,644,483
Staff Security Deposit	23.00	-	-	-	4,550,000	6,033,075	10,583,075
Staff Welfare Fund	24.00	-	-	-	5,643,360	12,189,598	17,832,958
Client's Welfare Fund	25.00	2,560,360	5,170,720	297,247,558	-	-	304,978,638
Other Loans	26.00	127,400	254,800	467,107	-	-	849,307
Accounts Payable	27.00	8,726,750	5,672,400	1,518,024	-	-	15,917,174
Provisions	28.00	80,560	60,480	-	-	-	141,040
Other Liabilities	29.00	13,054,650	9,138,300	3,916,347	-	-	26,109,297
Total Liabilities		176,562,428	322,554,513	3,142,819,501	1,312,259,469	2,854,668,465	7,808,864,376
Net Liquidity difference		1,391,411,195	1,785,079,630	1,793,541,371	(935,203,640)	(2,684,858,854)	1,349,969,701

Percentage of Net Liquidity Difference	89%	85%	36%	-248%	-1581%	15%
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Assumptions applied in the preparation of the maturity analysis are as under:

- Investments are on the basis of their respective maturity.
- Other current assets are on the basis of their realisation.
- Loan to client is on the basis of realisation / recovery.
- Property, Plant and Equipment are on the basis of their useful lives.
- Term Loan are on the basis of their repayments.
- Client's Deposit and other liabilities are on the basis of their maturity and repayments.



United Development Initiatives for Programmed Actions (UDDIPAN)

Notes to the Financial Statements for the year ended June 30, 2016

1.00 Background

United Development Initiatives for Programmed Actions (UDDIPAN) as a national development organization, UDDIPAN came into the development field in 1984 with the objective of establishment and promotion of fundamental rights of the disadvantaged, marginalized and poverty hit masses including children, women & men through poverty alleviation, empowerment and mainstreaming them in the development process of the country. In course of working for more than 32 years, UDDIPAN is nowadays a well - known non-profit development organization with its multiple programs tangible everywhere in its working areas spread over 206 upazilas of 37 districts. It focuses and emphasizes on participations and involvement of children, youths, women & men irrespective of class, culture, colours, religion and creed in its development ventures surrounding national poverty sectors like micro credit, micro enterprise, women's empowerment, technical and vocational education, green energy, child development, micro insurance etc. UDDIPAN as one of the top organizations have gained prominence in multi-focused developmental activities. It is an active member of many important national, regional and international networks and forums and is playing contributory roles for advocacy & lobbying to establish & uphold Human rights & good governance at the national vis-a-vis international level in general. With the considerably long experiences of working with & learning from the people, the organization has been capable of developing its approach & strategy in development that reflects people's perception, need, participation, & leaderships for desired changes in livelihood, governance & potentials for growth & prosperity. UDDIPAN has professional relationship with other such organizations working in Bangladesh and works collectively in the event of national crisis and need (like natural calamities and man-made disasters). It also offers and organizes training services on Child Rights Convention (CRC), Technical & Vocational Education and Training (TVET), Anti-trafficking, Business Development Services (BDS), Micro-finance, Business Accounts, Micro Enterprise, Child Development, Water & Sanitation, Skills for Employment Investment Program (SEIP) etc having facilities and logistics at the national & regional levels thereon.

1.01 VISION: Establishing a poverty-free Bangladesh through empowerment of the excluded poor, underprivileged and ethnic minorities for enriching their lives in the vision of UDDIPAN.

1.02 MISSION: The Mission of UDDIPAN is to build & promote capacities of the community institutions through human resource development, creating sustainable livelihood opportunities, instituting and institutionalizing fundamental rights for mainstreaming the family members of excluded poor, underprivileged and ethnic minorities.

1.03 Legal status: The organization is registered under the Department of Social Service the Voluntary Social Welfare Agencies (Registration and Control) Ordinance (No 46) 1961, Joint Stock Company under the Societies Registration Act XXI of 1860, the Foreign Donations (Voluntary Activities) Regulation Ordinance No. XXXI of 1982 and Micro Credit Regulatory Act 2006 No 32

1.04 Head Office: The principal place of activity of the organization is located at Plot No - 9, Road No -1, Block - F, Janata Co-operative Housing Society Ltd., Ring Road, Adabar, Dhaka-1207, Bangladesh.

2.00 Corporate information of the UDDIPAN:

1. Year of establishment		1984
2. Legal Entity	Social Welfare	Registration No. Dha- 01914, Date: '27/04/1986
	NGO Affairs Bureau	Registration No. 286, Date: '22/2/1989
	Join Stock Co.	S-4243(345)/04
	MRA	Licence No. 00123-00848-00003, Date: '05/09/2007
3. Nature of operations (Program)		Economic & Social Development Program
4. Statutory Audit conduct up to		30/06/2016
5. Name of statutory auditor for current year		A. Qasem & Co.
6. No. Executive Committee meeting FY 2015- 2016		04
7. Date of Last AGM held		12.10.2016

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List of Board of Directors

Name	Position	Qualification	Profession	Present Address
1. Shahid Hossain Talukder	Chairman	M.A	Independent Consultant	H # 20, R# 3, Block - A, Banosri Project East Rampura, Dhaka
2. Tahrunnesa Abdullah	Vice-Chairman	M.A, M.S, D.Ph	Freelance Consultant	9/B Ceulury Tower, 119/1. Bara Maghbazar, Dhaka - 1217
3. Md. Emranul Huq Chowdhury	Member Secretary and Executive Director & CEO	M.A	Private Service	H# 812 (3rd floor) R # 4, Baitul Aman Housing Society, Adabar, Dhaka - 1207
4. Shabbir Ahmed Chowdhury	Treasurer	M.A	Private Service	46, Metropolitan Housing Society, babar Road, Mohammadpur, Dhaka- 1207
5. Dr. Md. Golam Ahad	Member	M.S.S	National Consultant	House-8, Road-8, Nobodoi Housing Society, Mohammadpur, Dhaka -1207
6. MS. Sharifa Khatun	Member	M.A	Retired Govt. Officials	R # 12, H# 38 (3rd Floor), Shakertak Adabar, Dhaka-1207
7. Muhammed Kamal Uddin	Member	M.S.S	Private Service	ASRA Apartments, Flat # 14, H # 23 R # 4, Dhanmondi R/A, Dhaka - 1205

Basis of Preparation of Financial Statements

3.01 Basis of Accounting:

The accounts are prepared on accrual basis, except for interest on loans which is accounted on a cash basis, under historical cost convention in conformance with generally accepted accounting principles, wherever appropriate, such principles are explained in the succeeding notes.

3.02 Basis of presentation of financial statements

UDDIPAN maintains its books of account and records on a programmed or project-wise basis. The Head Office maintains records of all treasury, investment and management functions. All cash balances, including those held for programmes, are held by the Head Office and transferred to programmes as required. Balance between projects are eliminated upon combination for the purposes of presentation of the financial statements but it present separately Note No. 33 to 40.

3.03 Use of estimates and judgments

In the preparation of the financial statements management required 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 estimate is revised and in any future periods affected.

4.00 Summary of Significant Accounting Policies:

UDDIPAN is a non governmental organization as per definition provided in the Statement of Recommended Practice for Not-for-Profit organizations.

UDDIPAN prepares its financial statements on a going concern basis, under the historical cost convention in conformance with general accepted accounting principles. Wherever appropriate, such principles are explained in the succeeding notes.

UDDIPAN generally follows the accrual basis of accounting, except for Service Charge on "Loan to Client's" which is accounted on a cash basis. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below.

4.01. Functional and Presentation Currency:

The financial information are presented in Taka in the financial statements, which is UDDIPAN functional currency. Except as indicated, financial information have been rounded off to the nearest Taka.

4.02. Revenue Recognition:

Incoming Resources:

Income realized from restricted funds is recognized in the Statement of Comprehensive Income only when there is certainty that all of the conditions for receipt of the funds have been complied with and the relevant expenditure that it is expected to compensate has been incurred and charged to the Statement of Comprehensive. Unutilized funds are carried forward as such in the Statement of Financial Position.

Gifts and donations received in-kind are recognized at valuation at the time that they are distributed to beneficiaries, or if received for resale with proceeds being used for the purpose of the organization at the point of such sale. Items not sold or distributed are inventories but not recognized in the financial statements.

All other income is recognized when the organization is legally entitled to the use of such funds and the amount can be quantified. This would include income receivable through fund raising activities and donations.

4.02.1 Revenue:

Service Charge received is recognized on a cash basis.

Revenues earned on services rendered are recognized in the accounting period in which the services were rendered.

Net gains and losses on the disposal of property, plant & equipment and other non current assets, including investments, are recognized in the Statement of Comprehensive Income after deducting from the proceeds on disposal, the carrying value of the item disposed of and any related selling expenses.

4.03 Expenditure Recognition

Expenses in carrying out the projects and other activities of the organization are recognized in the Statement of Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining the property, plant and equipment to perform at expected levels are accounted for on an accrual basis and charged to the Statement of Comprehensive Income.

4.03.1 Interest on Clients' Deposit:

Interest on Client's Short Term Deposit (STD) and Current Deposit (CD) are calculated on the average balance (Opening plus Closing balance divided by two) on individual client's deposit. It's calculated in monthly basis which is provision and distribute on clients pass book of the end of the financial year but if client withdraw his/her clientship from UDDIPAN, he/she get interest up to the month of withdrawl. Other deposit scheme interest is provision as per prescribed rate of respective scheme.

4.03.2 Interest on Staff Welfare Deposit:

Staff Welfare deposit scheme interest is provision as per prescribed rate of respective scheme.

4.04. Property, Plant and Equipment:

Property, plant & equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the organization and the cost of the assets can be reliably measured. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

a) Cost and valuation

All fixed assets are stated at cost less accumulated depreciation as per BAS-16 " Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

b) Restoration costs

UDDIPAN recognizes in the carrying amount of an item of property, plant and equipment the cost of replacing part of such an item when that cost is incurred if it is possible that the future economic benefits embodied with the item will flow to the company and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintains, is normally charged off as revenue expenditure in the period in which it is incurred.

c) Depreciation

Depreciation is charged for the year at the following rates on straight-line method at the following rates based on the nature and estimated useful life of each asset. For additions during the year, depreciation is charged for the year and for disposal depreciation is charged up to the date of disposal. On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

The annual rates of depreciation currently used by the UDDIPAN are :

Category of Fixed Assets	Rate
Land & Land Development	0%
Building	2% to 15%
Furniture & Fixtures	10%
Motor Cycle	20%
Bi-Cycle	20%
Equipments	15%
Computer, Printer & UPS	15%
Software	20%

d) Donated Assets

Where property, Plant & equipment is purchased as a part of a project through restricted funds, until the conclusion of the project or, if on conclusion of the project, the asset is not handed over to the beneficiary or returned to the original donor, the cost of the asset is included in a memorandum inventory of property, plant and equipment identified as such in the financial statements. Depreciation is provided on such assets.

4.05. Comparative information :

Comparative information is disclosed in respect of every year including all the numerical information in the financial statements, and also descriptive information is given when it is relevant to an understanding of the current year's financial statements

4.06. Taxation

Under the Income Tax Ordinance (ITO), 1984 as amended, UDDIPAN is subject to taxation for his present activities/projects. As per 6th Schedule, Part-A Para 1A, of ITO 1984, Income from Microfinance activities are Tax exempted. UDDIPAN submits its return for tax for the organization as a whole UDDIPAN and TIN is 387808152220, Dhaka but assessment for the Assessment Year 2001-2002 to 2013-2014 are laying with the High Court Division in the Supreme Court of Bangladesh, Assessment Year 2014-2015 are laying with the Appellate Tribuna of Taxes and Assesment Year 2015-2016 are laying with the Appelate Joint Cmissioner of Taxes , Appelate Range -3, Taxes Appele zone-4, Dhaka. UDDIPAN has deposited Tk. 26,194,215 to the Government treasury as Advance Tax.

4.07. Anti Money Lending:

Compliance with the Guidelines on Prevention of Money Laundering and Terrorist Financing for NGO/NPO Sector (Prevention of Money Laundering Act. 2012, 2(ba)(a)(1) and (2) UDDIPAN fully comply the guidelines of Money Laundering and Terrorist Financing. For all the transactions UDDIPAN made through bank transfer and Account Payee cheque. Apart from banking channel UDDIPAN does not use any other channel to transact money.

4.08. Offsetting:

Income and expenditure are offset and net amount reported in the financial statement when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis.

4.09. Borrowing Cost

Borrowing Costs are interest and other costs that UDDIPAN incurs in connection with the borrowing of funds.



Borrowing costs are recognized as an expense in the period in which they are incurred, unless they are incurred in respect of a qualifying asset in which case it is capitalized as a part of the cost of that asset. The amount of borrowing cost eligible for capitalization shall be determined in accordance with the BAS 23 "Borrowing Cost".

4.10. Segment Information

UDDIPAN's internal management and reporting formats are structured and based on activities and services that are similar in nature and where the risk and obligations are similar. The primary segments represent this structure.

The activities of each of the reported activity based segments are reported on Note No. 6 to 32.

4.11. Valuation of assets and their basis of measurement:

4.11.1 Property, Plant and Equipment:

Property, plant & equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the organization and the cost of the assets can be reliably measured. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

4.11.2 Loan to Client's

UDDIPAN activities include providing micro-finance loans to Client's without collateral, on a service charge basis under various programmes. Loans exclusive of service charge are not stated net of provision for loan losses.

4.11.3 Other Loans

Other Loans to the staffs are on the basis of their payment or adjustments schedule.

4.11.4. Term Deposit

Term Deposit are on the basis of their useful maturity.

4.11.5. Inventories

Inventories are stated at cost. The cost of inventories includes expenditure incurred in acquiring the inventories and bringing them to their existing location and condition.

Expenditure is recognized at the moment when such inventory delivered or consumed; obsolete inventories are written off. In case of write off of inventory, such amount is recognized as an expense in the period.

Items donated for distribution or resale are not included in the financial statements until such time as they are distributed or resold.

4.11.6. Accounts Receivable

Accounts receivable are recognized when there is a contractual right to receive cash or another financial asset from another entity.

4.11.7. Deposits & Prepayments

Loan & Prepayments are recognized when there is a contractual right to receive cash or another financial asset from another entity.

4.11.8. Cash and cash equivalents

Cash and cash equivalents are defines as cash in hand and bank balances at the end of the year. For the purpose of the Statement of Cash flows, cash and cash equivalents consist of cash in hand and bank deposits, net of outstanding bank overdrafts.

4.12. Basis for valuation of liabilities and provisions

4.12.1. Reserve Fund

This fund creates as statutory reserve has been maintained @10% of total cumulative surplus in accordance with provision of section 20 of The Micro Credit Regulatory Authority (MRA) Act 2006. This fund will be used after getting approval from MRA for the purpose of the Client's poverty reduction and as per guidance of MRA this fund amount invest to the banks in FDR form.

4.12.2. Loan Loss Reserve Fund (LLRF)

UDDIPAN makes provision for loan losses fund based on loan outstanding classification in accordance with provision of Section 44 of The Micro Credit Regulatory Authority (MRA) Ordinance 2010 and makes provisions for loan losses every month in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan based on the classification and provisioning methodology which is shown in the forthcoming paragraphs.; if required, are made and accounted for in the financial statements for the year.

4.12.3. Disaster Management Fund (DMF)

UDDIPAN makes provision for Disaster Management Fund, on the basis of 1% of service charge every month. This fund is not externally funded and created by Branch Office and transferred to Head Office monthly basis. This fund is initiated with the aim to provide financial assistance of rehabilitation or mitigate any under situation or natural calamity/devastatin. In this financial year this fund closed as per Micro Credit Regularity Authority (MRA) Circular No. MRA/Circular Letter No. Regu-34 dated 29.12.2015 and DMF transferred to Cummulative Surplus Account.

4.12.4. Term Loan:

Term loans are obtained to support various micro finance program undertaken by UDDIPAN and for working capital purposes. The loans are repayable at various intervals on the basis of their repayment schedule.

4.12.5. Client's Deposit

Client's Deposit are on the basis of their maturity term and past trend of withdrawal by the depositors.

4.12.6. Staff Welfare Deposits

UDDIPAN offers various attractive deposit products to the clients. Seeing that staff members are demand to introduce like that. Considering this management are introduce "Staff Welfare Deposit" scheme for the staff's to encourage savings . All deposits are payable to the staffs on demand before maintaining all formalities of the organization and this deposits services to all its staffs.

4.12.7. Staff Gratuity Fund

UDDIPAN operates a gratuity scheme for its regular employees and maintains a separate account for this. The policies are mention below note no.4.16.2.

4.12.8. Motor Cycle Replacement Fund

Applicable donor funds are utilized for providing motorcycles to project or programmed staffs and these funds are held in a replacement fund. The cost of providing motorcycles to staff is recovered through monthly salary deductions. Donor funds received and utilized for the purchase of motorcycles are transferred to Motorcycle Replacement Fund and being the average estimated useful life of the motorcycles.

4.12.9. Client Welfare Fund

4.12.9.1 Client Loan Welfare Fund

The objective of clients loan welfare fund is to provide financial assistance to those borrowings' family who die during her/him tenure as loanee and wave the outstanding loan amount of clients, If the client or their wife or husband die provide Tk.1000/- for funeral. And only the borrower will have the eligibility to be the client of this fund. The money deposited in this fund is not refundable.

4.12.9.2 Client Health Welfare Fund

The objective of client health welfare fund if clients or his/her family member become ill, he/she will get tk. 200 each day except first day. Maximum five members will get this benefit for a year, for this he/she will have to provide tk.50 per member per year.The money deposited in this fund is not refundable.

4.12.9.3 Client Live Stock Welfare Fund

Every beef fattening loanee will receive the service and will pay maximum tk.0.70% of per laon plus tk.20 for pravet fee. Live stock welfare period is six months and this money will pay at a time. From collected money fund is created name as Covariant Risk Fund (CRF) and Uncertainty Reserve Fund (URF). This reserve fund is 5% and 7% of total premium respectively. CRF and URF will invest as FDR.



4.12.9.4 Client Life Welfare Fund

The objective of client Life Welfare Fund is to reduce the risk of beneficiary and secure the socio-economic. Its aim is to increase the more social-security with economical solvency and encourage them about small insurance with including membership. The beneficiary of insurance is 100% UDDIPAN client. The Client age is limit within 17-47 years. The duration of this policy is 5,7,10 and 12 years and premium amount is 200,300,400,500,600,700 and 1,000 respectively. If client dies then his/her nominee will get maturity amount but client is alive up to maturity, he/she will get premium amount with dividend.

4.12.10. Other Loans

Other Loans from other projects & funds are on the basis of their payment or adjustments schedule.

4.12.11. Accounts Payable

Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received.

4.12.12. Provisions

Provisions are recognized in the statement of financial position when UDDIPAN has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation; and a reliable estimate of the amount can be made, in accordance with the BAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

4.12.13. Staff Security Deposit

This amount receipt against security, who are deal direct cash at field level. At present Tk. 5,000.00 receipt from Credit Officer at the joining time and this amount refund when he/she leave the organization.

4.12.14. Staff Welfare Fund

UDDIPAN introduced Staff Welfare Fund for its staffs with a view to stand by them at the time of distress. The SWF is looked after by a separate committee. The amount of contribution is taken off from the staff in different ceiling based on the level of job. The policy are mention below note No. 4.16.3.

4.12.15. Other Liabilities

Other Liabilities are on the basis of their payment or adjustments schedule.

4.13. Accounting for the receipt and utilization of Funds

4.13.1. Funds

a. Unrestricted Funds

Unrestricted Funds are those that are available for use by the UDDIPAN at the direction of the Board, in furtherance of the general objectives of the organization and which are not designated for any specific purpose.

Surplus funds are transferred from restricted funds to unrestricted funds in items of the relevant Donor Agreements or with the subsequent approval of the Donor.

Contributions received from the general public are recognized in the Statement of Comprehensive Income on a cash basis.

b. Designated Funds

Unrestricted funds designated by the Board to a specific purpose are identified as designated funds. The activities for which these funds may be used are identified in the financial statements.

c. Restricted Funds

Where grants are received for use in an identified project or activity, such funds are held in a restricted fund account and transferred to the Statement of Comprehensive Income Account to match with expenses incurred in respect of that identified project. Unutilized funds are held in their respective Fund Accounts and included under accumulated fund in the Statement of Financial Position until such time as they are required.

Funds collected through a fund raising activity for any specific or defined purpose are also included under this category.

Where approved grant expenditure exceeds the income received and there is certainly that the balance will be received such amount is recognized through Accounts Receivable in the Statement of Financial Position.

The activities for which these restricted funds may and are being used are identified in the notes to the financial statements.

d. Endowment Funds

Where assets are received as an endowment, which are not exhausted, only the income earned from such assets may be recognized and used as income.

Investment Income and other gains realized from funds available under each of the above categories are allocated to the appropriate funds, unless the relevant agreement or minute provides otherwise.

4.14. Reporting Period

These financial statements cover one year from 1st July, 2015 to 30th June, 2016.

4.15. Risk Management

The risk of UDDIPAN is defined as the possibility of losses, financial or otherwise. The risk management of the organization covers core risk areas of donor fund management risk, credit risk, liquidity risk, equity risk, operational risk and reputation risk arise from money laundering incidences. The prime objective of the risk management is that the UDDIPAN evaluates and takes well calculative business risk and thereby safeguards the UDDIPAN's capital, its financial resources and profitability from various business risks through its own measures and through implementing Micro Credit Regulatory Authority (MRA) guidelines and following same of the best practices as under:

4.15.1 Donor Fund Management Risk

The objectives of Donor Fund Management Risk is to ensure that all compliance and service are delivered to the beneficiaries accordingly which are mention in the contract. For mitigate the risk every month, operation and finance people sit together and identify the gap and take necessary action accordingly. Internal Control & Risk Management Division undertakes periodical and special audit of the branch and beneficiary level for review of the operation and compliance of statutory requirements.

4.15.2 Credit Risk

It arises mainly from lending. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the UDDIPAN. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the UDDIPAN's credit risk management activities have been designed to address all these issues.

UDDIPAN has segregated duties of the officers/ executives involved in credit related activities. A separate Division has been formed at Head Office which is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated.

A through assessment is done before sanction of any credit facility. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. The assurance process starts at Credit Officer and ends at Chief Executive Officer when it is approved/ declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approval/declined by the Management Committee of the UDDIPAN.

4.15.3 Liquidity Risk

The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, UDDIPAN is maintaining a diversified and stable funding base comprising of various deposit product. Management of liquidity and funding is carried out by Finance & Accounts Division under approved policy guidelines. The Liquidity Management is monitored by Head Office Fund Management Team under Finance & Accounts Division on a regular basis. A contingency plan in a place to manage extreme situation.

4.15.4 Equity Risk

Equity risk arises from movement in market value of equities held. The risk are monitored by Operation Division under various Product Head a well designed policy framework. The market value of equities held was however higher than the cost price at the Statement of Financial Position date.



4.15.5 Operational Risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control & Risk Management Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Risk Management Division.

4.15.6 Reputation Risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigation the risk, UDDIPAN has a design to review the transactions of the accounts to verify suspicious transactions. Policy and concerns are give to the all level for developing awareness and skill for identifying suspicious activities or transactions.

4.16. Employee benefit schemes :

4.16.1 Provident Fund :

UDDIPAN, operates a contributory provident fund benefits from which are given to its employees in accordance with its policies. National Board of Revenue (NBR) approved and recognized this fund for the purpose of taxation. The fund is operated by a board of trustees consisting of seven members selected from the employees of the Organization. All permanent employees of the organization are contributing monthly to the fund by an amount equal to 10% of their basic salaries. The organization also contributes 10% of employees' basic salary 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.

4.16.2 Gratuity Fund :

UDDIPAN operates a gratuity scheme for its permanent employees and maintains a separate account for this. The policies are as bellow:

Service Tenure	Resignation /Termination	Retirement	Redundancy	Dismissal
Less than 5 years	avail no benefit	avail no benefit	avail no benefit	avail no benefit
5 years to less than 10 years	avail one month basic salary last drawn for each completed year of service	avail 1.5 times of last drawn basic salary for each completed year of service	avail 1.5 times of last drawn basic salary for each completed year of service	avail no benefit
10 years to above	avail one month basic salary last drawn for each completed year of service	avail 2 times of last drawn basic salary for each completed year of service	avail 2 times of last drawn basic salary for each completed year of service	avail no benefit
In case of expiration of any employee will avail 2 times of last drawn basic salary for each completed year of service.				

4.16.3 Staff Welfare Fund:

UDDIPAN introduced Staff Welfare Fund for its staffs with a view to stand by them at the time of distress. The SWF is looked after by a separate committee. The amount of contribution is taken off from the staff in different ceiling based on the level of job.

A staff member will be allowed grant after one year of his joining of the fund. However, the trustee board may allow a grant to a staff member if his / her membership is 6 months old but less than a year.

A member of the fund will be eligible to apply for financial benefit from the fund on the following counts:

- In case of serious diseases like cancer, disease requiring complicated operation etc.
- Loss of life & physical handicaps due to accident
- Cremation of dead body of an employee
- Stipend to meritorious children of an employee

Staffs are not eligible to receive their part of SWF if he/she leaves the organization. Only the staffs at retirement are eligible to get the deposited amount.

The rate of subscription for the all staff monthly amount Tk.75/.

The subscription will be realized by deducting the same from the monthly salary at the time of its payment. The grant to a staff member will be allowed at the rate of 50% of the total subscribed amount by the incumbent.

4.16.4 Free Accommodation Facility:

UDDIPAN provides free accommodation facility in rural level for regular staff and in city corporation area it provides city allowance as well. Regional official and Branch Managers can also be provided residential facility with family if it is deemed considered a necessity by the ED and after having prior approval from the Executive Director & CEO. In these cases, 30% of house rent of the facilities recipients are to be deducted from his/her salary.

4.16.5 Performance Bonus :

UDDIPAN introduced performance bonus for field level staff . First time only FCO (First Credit Officer) are entitled for performance bonus. In five categories A+, A, B, C and D. To achieve this bonus FCO must be have outstanding Tk.above one core, OTR will be 99.5% and get Tk. 5,000/- for A+ categories, outstanding Tk.76 lac to one core and OTR 99.50% for A categories and get Tk. 3,500/-, outstanding Tk. 66 lac to 75 lac and OTR 99.5% for B categories and get Tk. 2,500/-, outstanding Tk.51 lac to 65 lac and OTR 99.5% for C categories and get Tk. 1,500/, outstanding Tk.40 lac to 50 lac and OTR 99.5% for D categories and get Tk. 1,000/. This bonus will continue until he/she performs as per this indicator. When he/she will not be achieve this indicator s/he will not entitled for bonus.

4.16.6 Leave Salary :

UDDIPAN pay to staff leave salary against their earn leave balance. When a staff leave the organization he/she gets leave salary against leave balance. Every head office staff gets 18 days and field staff gets 21 days leave in every year. If a staff do not enjoy leave, the balance be carried forward in the next year and maximum 45 days balance will be carried forward.

4.16.7 Subsidized Food Facility :

UDDIPAN introduced food subsidy for the staff members. In Head office level every staff can be take meal in the canteen. All staff will pay Tk.40/- per meal except service staff. Service staff pays a lumpsum amount on their food cost. The field staff also gets opportunity to take meal in the office mess. UDDIPAN provides cook, utility cost and cooperies. Staff only pays their food cost.

4.16.8 Hardship allowance:

UDDIPAN introduced hardship allowance for the staff according to authorised salary schale.

4.16.9 Staff Income Tax:

UDDIPAN bears staff income tax some of the staffs who are above 10 level staffs. They are treat as senior level staff member of UDDIPAN.

4.16.10 Distance allowance:

UDDIPAN indrouced distance allowance only for field office empolyee. The employee has to approved allowance by his/her departmental/ programhead. The employee gets maximum Tk. 500/-. The allowance will be paid Tk. 100/- for each district cross from his own district.

4.16.11 Money Inflation adjust in pay scale:

UDDIPAN indrouced money inflation allowance for every year which is adjusted in pay scale on each August in year. This allowance will be paid if the money inflation across 3% or above which on circulated by Bangladesh Bank.

4.16.12 Staff loan (Normal) :

Staff loan can be provided to Staff by the loan approval committee. The confirmed regular staffs are eligible to avail this loan. The amount of loan, duration of loan, number of installments etc. all to be decided by the loan approval committee and the rate of interest against this loan is 10% on declining method. If a staff is eligible to become the member of PF but does not get the membership, he/she will not be allowed to apply for staff loan. A staff is allowed to avail that much amount which is bigger between two months' salary and his/her PF deposit. The staff will loose the eligibility to avail loan second time if he/she violates any conditions in his/her first loan.



4.16.13 Staff loan (Special) :

A regular confirmed staff can be provided special loan for special ground with the approval from the table of authority. In case of this amount of loan, conditions for this loan, duration of loan, number of installments, the rate of interest etc, all to be decided by the Executive Director from level 01 to 13 and level 14 and above decided by Chairman. One can apply for this loan after completion of 5 years tenure of service.

4.16.14 Motor cycle loan:

To expedite the field work and project implementation of UDDIPAN staff, an arrangement of motorcycle loan is there in UDDIPAN. The concerned staff has to has a valid license holder if he/she wants to avail this loan. If any staff resigns/ retires/terminates before paying all installment, he will have to hand over the motorcycle to his immediate supervisor. If the staff pays all the installment, the authority will hand over the motorcycle to the concerned staff. Every installment to be curtailed in each month as per the condition lied in the agreement. Appropriate measures will be taken as per the agreement if the motorcycle is stolen or lost.

4.16.15 Bi cycle loan:

To expedite the field work and project implementation of UDDIPAN staff, an arrangement of bi-cycle loan is there in UDDIPAN. If any staff resigns/ retires/terminates before paying all installment, he will have to hand over the bi-cycle to his immediate supervisor. If the staff pays all the installment, the authority will hand over the bi-cycle to the concerned staff. Every installment to be curtailed in each month as per the condition lied in the agreement. Appropriate measures will be taken as per the agreement if the bi-cycle is stolen or lost.

4.16.16 Education loan:

UDDIPAN introduced education loan for employee's children for higher education. Employee can apply for this loan after completion of 7 years service. Applicant must be become the member of PF. The employee will get this benefit twice in service period and interest rate of this loan is 5%.

4.16.17 Car loan:

UDDIPAN introduced car loan this loan is eligible for level 14 to above level staff. The maximum loan Tk 35 lac is eligible for 14 level, maximum Tk. 40 lac for 15 level and maximum Tk. 60 Lac.for 16 level staffs respectively. Duration of this Loan is maximum 8 years and interest rate 1% (simple).

4.17. These notes are an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.

4.18. Figures and presentation relating to the previous year included in this report have been rearranged, wherever considered necessary, to make them comparable with those of the current year without, however, causing any impact on the net surplus as well as on the values of assets and liabilities.

4.18.1 Events after the Statement of Financial Position

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment/disclosures have been made in the financial statements.

4.19. Management responsibility on statement

The management takes the responsibility for the preparation and presentation of these financial statements.

4.20. Financial Instruments

Financial instruments are recognized in the Statement of Financial Position when UDDIPAN has become a party to the contractual provisions of the instrument.

a) Receivables

Receivables are carried at anticipated realizable values. Bad debts are written off when identified and an estimate is made for doubtful debts based on a review of all outstanding amounts as at the Statement of Financial Position date.

b) Payables

Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received.

c) Interest -Bearing Borrowings

Interest-bearing loans are recorded at the amount of proceeds received from the concern institution. For borrowings made specially for the purpose of acquiring a qualifying asset, the amount of borrowing costs eligible for capitalization is the actual borrowing costs incurred on that borrowing during the period.

All borrowing costs are recognized as an expense in the Statement of Comprehensive Income in the period in which they are incurred. The carrying values of these financial instruments approximate their fair values due to their short term maturities.

5.00. Significant Organizational Policies

5.01. Provision for Loan Losses :

5.01.1. Loan Classification, loan loss Providing:

UDDIPAN generally provides for loan losses based on loan outstanding classification. Management makes provisions for loan losses every month in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan based on the classification and provisioning methodology which is shown below; if required, are made and accounted for in the financial statements for the year.

Loan Classification	Days in Arrears	Provision required (%)
Standard Loan	No Installment is Overdue	1%
Watchlist	Loan overdue up to 30 days	5%
Sub-Standard Loan	Loan overdue up to 180 days	25%
Doubtful Loan	Loan overdue up to 365 days	75%
Bad Loan	Loan overdue for 365+ days	100%

5.01.2. Loan write off:

The write off of loans, if necessary, are charged against the provision for loan losses. Loans within their maturity period are classified as "Current Loan". Loans which remain outstanding over of their maturity period are considered as "Bad Loans". The total amount of Bad Loans, which are considered bad and have no possibility of recovery. Any collections realized from loans previously written of are credited to the Income Statement. According to loan write off rule 5(B) loan write off method are:

- i) Loan write off process must be properly maintained & recorded two times every financial year. Loan write off process must be recorded on 30 June and 31 December every financial year as per rule of the controlling authority .
- ii) Branch Manager will prepare loan proposal write off list as specific format and submit to Regional Management Team and Regional Management Team will physically investigate the write off loan and give certificate about the write off and send to Programme Head.
- iii) The Head of Program will submit to Head office's write off committee about the proposed write off loan .The Chief Executive , Head of Program , Head of Finance & Accounts , Head of Human Resource Management (HRM) , Head of Internal Control & Risk Management (ICRM) will carry out the responsibilities of the write off committee . After justifying, this write off committee will submit this to the board of Directors meeting, Board of Director will approve the write off loan.
- iv) After approving the write off loan by the Board , the head office finance & accounts division will ensure to properly record to the write off register at branch level . Approved write off loan & service charge must be deducted from the collection sheet. But also must be recorded in the subsidiary register & clients write off register and will continue to collect the loan and collective loan must be properly recorded & accounted for.
- v) Client wise write off register must be updated & recorded as per format at branch level.

Total write off amount of taka 73,155,020/- from this amount taka 862,270/- realised and balance amount taka 72,292,750/-.



5.02. Policy on Loan to beneficiaries

5.02.1. Loan services

The organization stresses on supporting economic activities to generate employment and income to reduce income inequality among the disadvantaged and the poor. The loan products have been developed in response to the demand of its client's. Policy on loan service is as under :

- a) The organization gives loans when clients want them to support their economic activities.
- b) Loans are not linked to deposits balances-loans and deposits services have been completely de-linked and made entirely voluntary.
- c) In addition to existing loans, the clients can take loan for reducing the effect of shocks to the clients' financial and physical assets immediately after natural disasters.

5.02.2. The organization stresses to reduce vulnerability of the loanee. So that Client's Welfare Fund have been developed in response to the demand of its client's. Policy on this service is as under :

a) Clients' Welfare Fund for regular client :

The objective of clients welfare fund is to provide financial assistance to those borrowings' family who die during her/him tenure as loanee and waive the outstanding loan amount of clients, If the client or their wife or husband die provide Tk.1000/- for funeral. And only the borrower will have the eligibility to be the client of this fund. The money deposited in this fund is not refundable.

b) Clients' Welfare Fund for special client (Risk Fund):

The objective of this fund is to provide instant assistance to that family with a view to stop reducing their deposit and keep them a bit far from taking loan where the principal wage earner is died. The member who is enrolled with this fund is eligible to receive this assistance if that member/husband of that member/principal wage earner dies.

5.03. Policy on deposits collection:

All deposits are payable to the clients on demand before maintaining all formalities of the organization. The organization offers deposits services to all its clients keeping in view of the following :

- a) The poor people have a formidable capacity of deposits. The organization provides a secured place to keep deposits, increasing financial strength and capital growth of the clients with a view to reduce their dependency on external resources; and
- b) Improving the sustainability of the institution by developing a relatively stable means to finance its loan portfolio.

5.04. Grant/ Donation Accounting:

Grants are recognized in the financial statements at their fair value, shall not be recognized until there is reasonable assurance that: (a) will comply with the conditions attaching to them; and (b) will be received.

When the grant relates to an expenses it is recognized as income over the period necessary to match it with the costs, which it is intended to compensate for on a systematic basis.

Grants related to assets are generally deferred in the Statement of Financial Position and credited to the statement of comprehensive income over the useful life of the asset.

In the case of grants received to fund an entire project or activity, which includes the purchase of an asset, and the cost of such asset in charged with the project costs to the statement of comprehensive income, the grant value is recognized as income in the same period as the cost of the asset is charged to the Statement of Comprehensive Income. On conclusion of the project, in the event that the asset is not handed over to the beneficiary or returned to the original donor, the cost of the asset is included in a memorandum inventory of Property, plant and equipment identified as such in the financial statement.

5.05. Grant/ Subsidies/ Donation (non refundable) received:

Project Name	Donor Name	2015-2016	2014-2015
Micro Credit Program	Palli Karma-Sahayak Foundation (PKSF)	38,420,362	38,197,061
Rame Breeding	Palli Karma-Sahayak Foundation (PKSF)	222,900	201,600
Enhancing resources and Increasing capacities of poor Household Towards Elimination of their Poverty (ENRICH)	Palli Karma-Sahayak Foundation (PKSF)	7,151,636	4,396,855
SOLAR (IDCOL)	Infrastructure Development Company Ltd. (IDCOL)	1,031,189	4,656,728
Improved Cook Stoves (ICS)	Infrastructure Development Company Ltd. (IDCOL)	550,675	22,737
Micro Credit Program (Stromme Foundation)	Stromme Foundation	251,977	817,164
UDDIPAN FUND	Save the Children International (SCI)	1,607,218	171,916
Health Care	Anukul Foundation	517,913	541,977
Community Climate Change Project (CCCP)	Palli Karma-Sahayak Foundation (PKSF)	6,743,790	13,214,603.00
Education to Youth Empowerment (EYE)	Save the Children International (SCI)	1,001,864	2,702,372
Strengthening Civil Society to Embedded Child Rights at all Levels (CRGA)	Save the Children International (SCI)	268,092	1,043,852
Rural Urban Child Migration Project (RUCMP)	Save the Children International (SCI)	1,741,358	1,675,389
Gender action Action Learning System (GALS)	Save the Children International (SCI)	267,202	164,909
Scaling up of Integrated Child Centered Climate Change Adaption Project In Bangladesh (CCA)	Save the Children International (SCI)	2,116,173	2,801,714.00
Developing Inclusive Insurance Sector Project (DIISP)	Palli Karma-Sahayak Foundation (PKSF)	-	478,340
UDDIPAN TVET Project Empowering Vulnerable Youngsers of the Port City of Chittagong in Bangladesh (TVET)	Teree des Hommes Netherlands	3,399,906	7,548,100.00
Strengthening Government Social Protection for the Poor (SGSP)	Manusher Jonno Foundation (MJF)	4,217,908	4,574,410.00
Socio- Ecomic Empowerment with Dignity and Sustainability (SEEDS)	Stromme Foundation Bangladesh	18,283,056	11,244,400.00
Development and Introduction of WASH Loan Program for Marginalized to create access to improved WASH Services (WASH)	Water Org.	7,095,170	12,403,990.00
Ending Child Labour in Bangladesh Programme (ECLP)	Teree des Hommes Netherlands	21,398,652	-
Nirapad Jiban	Fukoku Mutual Life Insurance Company	4,000,000	-
Reaching Out School Children (ROSC)	Direcdorate of Prmary Education	655,020	-
Skills for Employment Impleyment Investment Program (SEIP)	Palli Karma-Sahayak Foundation (PKSF)	2,680,000	-
Skills for Employment Impleyment Investment Program (SEIP)	Bangladesh Bank	1,672,500	-
Taka		125,294,561	106,858,117



6.00. Property, Plant & Equipment	TK.205,286,217	2015-2016	2014-2015
a. Cost Value:			
Balance as on 01.07.2015		297,675,232	251,453,982
Add: Addition during the year		42,408,526	50,915,359
Less: Adjustment during the year		(7,862,917)	(4,694,109)
Balance as on 30.06.2016	Total Cost Value	332,220,841	297,675,232
b. Accumulated Depreciation :			
Balance as on 01.07.2015		101,289,884	79,347,600
Add: Addition during the year		26,035,835	22,101,596
Add: Adjustment during the year		(391,095)	(159,312)
Balance as on 30.06.2016	Total Accumulated Depreciation	126,934,624	101,289,884
c. Written down value as on 30.06.2016 (a-b)	Taka	205,286,217	196,385,348

Property, Plant & Equipment's cost adjusted for Motorcycle amount TK. 73,36,715 transfer as Loan , Building & Construction Taka 99,435 transfer to land & land development and Tk. 9,500 transfer from Equipment to Furniture, Bicycle Tk. 5,500 transfer from PKSf funded transfer to Stromme Foundation, Furniture & Fixtures Tk. 5,550 transfer from Anukul Foundation transfer to PKSf funded Tk 2,900 transfer from furniture & Fixture to Computer. Computer, Furniture & Fixture and Equipment sales Tk. 2,46,029, 26,728 and 130,560 respectively.

**** Details of Fixed Assets have been shown in Schedule - 1**

7.00. Investment	TK. 60,000,000		
Balance as on 01.07.2015		1,900,000	1,900,000
Add: Investment during the year		59,000,000	-
		60,900,000	1,900,000
Less: Adjustment during the year		900,000	-
Balance as on 30.06.2016	Taka	60,000,000	1,900,000

Uddipan Energy Ltd (UEL) is a clean-tech organization that focuses on advanced energy technologies and business models. It believes advanced renewable energy technology (RET) is one of the key drivers for green development.

Our principal mandate is to accelerate the improvement and diffusion of appropriate, affordable and efficient renewable energy technologies in developing and the least developed countries.

UEL assembles advanced technologies, along with skilled professional and staff mentors from the corporate, industrial and academic environments, and inspires them to think judgmentally using the five pillars of sustainability.

Our current primary focuses are to market affordable off-grid lighting technology, as well as to establish a greater number of "Smart Village microgrids." These will help to increase energy access, consumption, and efficiency in rural areas. In turn, health conditions and the financial well-being of these areas will see an improvement.

UEL applies several methods to the development of the rural agriculture sector. These methods include: water pumping for domestic and industrial use, irrigation and post-harvest processing, and promoting advanced, renewable energy-based, and sustainable agro-technologies. The above will help to facilitate the efforts of developing and least-developed nations to transition to the green economy.

8.00. Loan to Clients:	Tk. 7,352,744,564	2015-2016	2014-2015
Balance as on 01.07.2015		5,676,256,328	4,653,554,108
Add: Disburse during the year		12,150,907,000	10,043,827,000
Add: Adjustment during the year		30,455,114	108,755,764
Add: Transfer from other product		-	4,580,048,059
		17,857,618,442	19,386,184,931
Less: Realize during the year		10,412,504,635	9,018,877,046
Less: Adjustment during the year		92,369,243	111,003,498
Less: Transfer from other product		-	4,580,048,059
Balance as on 30.06.2016	Taka	7,352,744,564	5,676,256,328
Loan to Clients are analysis as follows:			
Amount receivable within 12 months		7,104,332,084	5,433,793,067
Amount receivable after 12 months:		248,412,480	242,463,261
	Taka	7,352,744,564	5,676,256,328

Loan Classification & Required Provision	Days in Arrears	2015-2016		2014-2015	
		Principal	Loan Loss Provision	Principal	Loan Loss Provision
Standard - Required Provision 1%	Current (no arrear)	6,999,895,555	69,998,956	5,420,397,963	54,203,980
Watchlist - Required Provision 5%	1-30	32,367,677	1,618,384	10,406,680	520,334
Substandard - Required Provision 25%	31-180	60,426,326	15,106,582	26,620,882	6,655,220
Doubtful - Required Provision 75%	181-365	21,668,515	16,251,386	16,360,244	12,270,183
Bad - Required Provision 100%	Over 365	238,386,491	238,386,491	202,470,559	191,332,318
		7,352,744,564	341,361,798	5,676,256,328	264,982,035

**** Details of Loan to Clients have been shown in Schedule-2**

Details of the above amount are as follows:

Jagoron Tk. 3,241,348,147

This loan is to allow Rural and Urban People to finance their economic activities. Jagoron Loans are working capital loans given to poor and disadvantaged households. Jagoron Loan range from Tk. 4,000 to Tk. 40,000 are given for one year and service charge 25% (decline) per year.



Agrosar Tk. 2,521,195,726

Agrosar loans are assessed on the basis of household cash flow, business projections and the reputation of the borrower. The Agrosar Loan borrowers to expected are generate equity and wage labor employment. Agrosar loan range from Tk. 41,000 to Tk. 1,000,000 are given for one year and service charge 24% to 25% (decline) per year.

Micro Enterprise (ME) Loan : Tk. 13,978

Micro enterprise loans are assessed on the basis of household cash flow, business projections and the reputation of the borrower. The micro-enterprise loan borrowers are expected to generate equity and wage labor employment. Micro-enterprise loans range from Tk. 50,001 to Tk. 100,000 are given for one year and service charge 12.5% (flat) per year.

Sufalon Tk. 1,028,097,018

The Sufalon Loan also enhances "Social Food Security Net" of the households. Sufalan loan range from Tk. 1,000 to Tk. 60,000 are given for six months (one time) or one year (weekly/ monthly) and service charge 24% (decline) per year or monthly 2% one time loan.

Livelihood Restoration Program (LRP) loan : Tk. 326,871

This loan is intended to reduce the effect of shocks to the clients' financial and physical assets immediately after natural disasters. The LRP Loan ranges from Tk.1,000 to Tk. 10,000. are given for one year and service charge 4% (flat rate) per year.

Buniad Tk. 325,137,203

Ultra poor Program (UPP) loan has been delated and its new neme is Buniad. This loan is provided to those section of people who are living at the extreme corner of poverty line in order to bring them in a position where they can fulfill their basic fundamental needs and update their civil status. UPP Loan ranges from Tk. 1,000 to Tk. 30,000 are given for one year and service charge 20% (decline) per year.

Micro Finance Technical Support (MFTS) Loan : Tk. 1,001,930

This loan is provided to the target people with a view to increase their implementation efficiency in terms of technicality in the area of hatchery, livestock, poultry etc. The range of MFTS Loan is from Tk. 5,000 to Tk. 100,000 are given for one year and service charge 12.5% (flat rate) per year.

Special Assistance for Housing of SIDR Affected Borrowers (SAHOSH) Loan: Tk. 13,244,786

To assist the micro credit borrower for rebuilding or repairing their houses, the initiative of providing them interest free loan has been taken up in the name of SAHOSH. SAHOSH Loan ranges from Tk. 5,000 to Tk. 15,000 are given for three years. This loan is interest free loan.

Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprises (RESCUE): Tk. 5,778,306

The 'RESCUE' project is initiated with the aim to provide financial assistance to the poultry farmer, cow rearer, shrimp farmer, fisher community and micro entrepreneurs to restart their IGA and thereby create employment opportunity. RESCUE loan ranges from Tk. 5,000 to Tk. 15,000. are given for three years and service charge 4% (flat rate) per year.

Water & Sanitation Tk. 77,656,831

This loan is for exreemly poor peoples under unhigenic water and sanitation system. There are two cetagories of loan, the loan for sanitation (Latrin) and another for safe water (Tube well). The maximum loan Tk. 40,000 for shello tube-weel, Tk. 100,000 for Deep tube- weel and maximum Tk. 40,000 for sanitation purpose, the monthly charge and service charge 25% (decline) per year.

Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP) Loan: TK. 126,779

This loan is intended to reduce the effect of shocks to the clients' financial and physical assets immediately after natural disasters. The LRP Loan ranges from Tk.1,000 to Tk. 5,000. are given for one year and service charge 4% (flat rate) per year.

Grihayan Loan TK. 244,225

To reduce the housing vulnerability of the disadvantaged rural community this loan is taken from the housing fund of Bangladesh Government and disbursed among the rights deprived disadvantaged community people particularly those who are the victims of river erosion, cyclone, flood and fire out with a view to build and rebuild their houses. This loan has a provision of six months grace period and is given for ten years tenure and the rate of service charge 5% (flat rate) per year.

Green Energy Project (Solar Home System-SHS) TK. 798,841

It is a new intervention of UDDIPAN to provide electricity in the household level by using solar energy with the technical assistance of Rahimafroz Bangladesh Limited where national electric gridline is not yet established. The project is started in May 2011 and is initially being implemented in 40 Branches of Laxmipur, Noakhali, Chandpur, Comilla, Patuakhali and Barguna district. Gradually it will expand in other working areas. As on June 2013, 312 no. of SHS have been installed in the project areas.

Green Energy Project (Solar Home System-SHS, IDCOL) TK. 45,600,417

To provide electricity in the household level by using solar energy with the fund of Infrastructure development Compant Ltd (IDCOL) and provide donation on sale of SHS. The project is started in February, 2013 and is initially being implemented in 40 Branches of Laxmipur, Noakhali, Chandpur, Comilla, Patuakhali and Barguna district. Gradually it will expand in other working areas.

Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH) TK. 24,950

It is an integrated pilot project started in February 2010 with the assistance of PKSF which is being implemented in Parerhat union of Zianagar upazila under the district of Pirojpur. The major activities of the project are training, health, child education, water and sanitation, improved Chula, solar lantern and solar home system, bio gas plant and plantation of medicinal plants etc.

Learning and Innovation Fund to Test New Ideas (LIFT) TK. 6,201,497

"This initiative is being taken in Kurigram Sadar and Chilmari upazila of Kurigram district under 11 branches where every year many families lost their house with cultivable land by river erosion and became landless. This distress poor family try their best to survive and sale their manual labor to landlord. The objective of the project is to give them loan to take land on lease and produce seasonal crops to ensure food security. As on June 2015 UDDIPAN covered 44 villages under 15 unions with 904 no. of beneficiary and cumulative disbursement of loan tk.1,928,000 only. This loan is given for one year and service charge 20% (decline) per year.

ENRICH TK. 9,421,411

This loan is exclusively for agricultural and live stock activities and is designed to increase the farm activities. The Seasonal Loan also enhances "Social Food Security Net" of the households. Seasonal loan range from Tk. 1,000 to Tk. 25,000 are given for six months and service charge 25% (decline).



Small & Marginal Sized Farmers TK. 76,525,648

Agricultural Productivity Improvement

& Diversification Financing Project (SMAP)

The objectives of this loan is to increase agricultural productivity and diversity of the small and marginalized farmers through financing and technical support service. This loan is maximum tk. 2,00,000 are given for maximum twelve months as short term loan and service charge 19% (decline).

	2015-2016	2014-2015
9.00. Others Loan		
	Tk. 92,057,285	
Balance as on 01.07.2015	57,707,860	43,474,917
Add: Paid during the year	41,566,561	19,325,718
Add: Adjustment during the year	15,291,589	11,990,893
	114,566,010	74,791,528
Less: Realised during the year	1,309,359	897,723
less: Adjustment during the year	21,199,366	16,185,945
Balance as on 30.06.2016	Taka 92,057,285	57,707,860
** Details of Term Deposit have been shown in Schedule - 3		
Staff Loan (Special)	50,313,740	29,708,098
Staff Loan - (Normal)	6,027,224	3,170,634
Motor cycle Loan	27,921,563	15,957,370
Bi-cycle Loan	99,550	81,900
Education Loan	613,036	200,000
Staff Car Loan	7,082,172	8,589,858.00
	92,057,285	57,707,860
Others Loans are analyses as follows:		
Amount receivable within 12 months	32,854,706	18,379,674
Amount receivable after 12 months:	59,202,579	39,328,186
	Taka 92,057,285	57,707,860

10.00. Term Deposits: Tk. 420,550,000

Name of Fund	Fund position	Investment on FDR	% of Investment
Uddipan Fund	-	25,000,000	-
Deposit	2,876,408,987	315,600,000	11%
Reserve Fund	122,171,437	77,800,000	64%
Disaster Management Fund (DMF)	3,300	-	0%
Covariant Risk Fund (Credit Insurance)	5,207,371	1,650,000	32%
Covariant Risk Fund (Live Stock Insurance)	394,536	100,000	25%
DIISP (Insurance Fund)	-	400,000	
	3,004,185,631	420,550,000	

		<u>2015-2016</u>	<u>2014-2015</u>
	Balance as on 01.07.2015	416,050,000	302,600,000
	Add: Investment made during the year	91,000,000	143,450,000
		507,050,000	446,050,000
	Less: Encashment during the year	86,500,000	30,000,000
	Balance as on 30.06.2016	Taka 420,550,000	416,050,000
	** Details of Term Deposit have been shown in Schedule - 4		
11.00	Inventories: Tk. 12,509,044		
	Balance as on 01.07.2015	21,128,031	22,647,001
	Add: Purchases during the year	3,460,485	6,914,505
	Add: Adjustment during the year	6,376,546	24,986,338
		30,965,062	54,547,844
	Less: Encashment during the year	513,910	318,100
	Less: Adjustment during the year	17,942,108	33,101,713
	Balance as on 30.06.2016	Taka 12,509,044	21,128,031
	** Details of Inventories have been shown in Schedule-5		
12.00	Accounts Receivable : Tk. 150,401,271		
	Balance as on 01.07.15	92,460,061	50,523,606
	Add : Accrued during the year	173,089,510	76,709,000
		265,549,571	127,232,606
	Less : Realize during the year	115,148,300	34,772,545
	Balance as on 30.06.16	Taka 150,401,271	92,460,061
	Details are as below:		
	Related undertakings		
	Palli Karma-Sahayak Foundation (PKSF)	40,666,726	46,082,992
	Interest on Term Deposit	50,801,862	39,696,350
	From Staff	45,553	45,553
	Save the Children International (SCI)	165,204	19,596
	SOLAR (IDCOL)	53,066,038	5,581,587
	Anukul Foundation (AF)	137,923	273,583
	CARE Bangladesh	-	230,709
	Bills Receivable from Micro Credit Program against Training Centre	-	506,954
	Improved Cook Stoves (ICS)	2,565,917	22,737
	MHE (Event Management)	1,222,875	-
	Training Centre	662,310	-
	MFP	1,066,863	-
		Taka 50,401,271	92,460,061
	** Details of Accounts Receivable have been shown in Schedule-6		

		<u>2015-2016</u>	<u>2014-2015</u>
13.00. Deposits and Prepayments	Tk. 140,367,190		
Balance as on 01.07.15		328,765,616	24,745,575
Add : Paid during the year		96,824,496	1,038,189,003
Add : Adjustment during the year		5,895,016	1,610,025
		431,485,128	1,064,544,603
Less : Realised during the year		61,399,851	531,455,946
Less : Adjustment during the year		229,718,087	204,323,041
Balance as on 30.06.16		Taka 140,367,190	328,765,616
Details are as below:			
Prepayments against Office Rent		3,131,178	2,462,750
Prepayments against Procurement & Office Expenses		110,369,713	302,430,555
Prepayments against Security Deposit (Electric Line)		120,000	120,000
Prepayments against Land Lease		-	12,420
Prepayments against Building & Other Constructions		552,084	584,084
Advance Tax		26,194,215	23,148,481
Prepaid against Proident Fund		-	3,569
Prepaid against Staff Welfare Fund		-	3,757
		Taka 140,367,190	328,765,616
** Details of Deposits & Prepayments have been shown in Schedule-7			
14.00. Cash & Cash equivalents:	Tk. 724,918,507		
13.01 Cash in hand		18,771,541	28,733,427
13.02 Cash at Bank		706,146,966	747,342,408
		Taka 724,918,507	776,075,835
** Details of Loan & Prepayments have been shown in Schedule-8			
15.00. Cumulative surplus	Tk. 1,157,796,009		
Balance as on 01.07.2015		764,480,526	614,109,181
Add: Excess of Income over Expenditure		386,650,382	166,189,115
Add :Prior year Adjustment		50,990,519	166,706
Less: Transfer to Reserve Fund		44,325,419	15,984,476
Balance as on 30.06.2016		Taka 1,157,796,009	764,480,526
Adjustment occurred previous years which transaction had not adjusted during that period such as accounts payable, accumulated depreciation, performance bonus as salary etc.			
16.00. Reserve Fund	Tk. 122,171,437		
Balance as on 01.07.2015		77,846,018	61,861,542
Add: During the year		44,325,419	15,984,476
Balance as on 30.06.2016		Taka 122,171,437	77,846,018

In compliance with MRA rules No.20 Page no. 421, UDDIPAN makes reserve 10% of cumulative Microfinance Program surplus of cut off date and invest in FDR against the reserve fund.

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		<u>2015-2016</u>	<u>2014-2015</u>
17.00. Loan Loss Reserve Fund:	Tk. 341,361,798		
Balance as on 01.07.2015		270,327,320	224,661,854
Add: Provision during the year		71,034,478	45,665,466
		341,361,798	270,327,320
Less: Adjustment during the year		-	-
Balance as on 30.06.2016	Taka	341,361,798	270,327,320
17.01. PKSF & Bank & Financial Institution		324,415,740	263,205,299
17.02. Anukul Foundation		5,879,123	4,444,737
17.03. Green Energy (UDDIPAN)		93,018	93,018
17.04. Green Energy (IDCOL)		682,711	667,126
17.05. SHYAMMA		716,406	363,026
17.06. Stromme Foundation		9,574,800	1,554,114
	Taka	341,361,798	270,327,320
17.01. PKSF, Bank & Financial Institution	Tk. 324,415,740		
Balance as on 01.07.2015		263,205,299	220,318,916
Add: Provision during the year		61,210,441	42,886,383
		324,415,740	263,205,299
Less: Adjustment During the year		-	-
Balance as on 30.06.2016	Taka	324,415,740	263,205,299
17.02. Anukul Foundation	Tk. 5,879,123		
Balance as on 01.07.2015		4,444,737	3,764,162
Add: Provision during the year		1,434,386	680,575
		5,879,123	4,444,737
Less: Adjustment During the year		-	-
Balance as on 30.06.2016	Taka	5,879,123	4,444,737
17.03. Green Energy (UDDIPAN)	Tk.93,018		
Balance as on 01.07.2015		93,018	93,018
Add: Provision during the year		-	-
		93,018	93,018
Less: Adjustment During the year		-	-
Balance as on 30.06.2016	Taka	93,018	93,018
17.04. Green Energy (IDCOL)	Tk. 82,711		
Balance as on 01.07.2015		667,126	187,944
Add: Provision during the year		15,585	479,182
		682,711	667,126
Less: Adjustment During the year		-	-
Balance as on 30.06.2016	Taka	682,711	667,126

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		<u>2015-2016</u>	<u>2014-2015</u>
17.05. SHYAMMA	Tk. 716,406		
Balance as on 01.07.2015		363,026	297,814
Add: Provision during the year		353,380	65,212
		716,406	363,026
Less: Adjustment During the year		-	-
Balance as on 30.06.2016	Taka	716,406	363,026
17.06. Stromme Foundation	Tk. 9,574,800		
Balance as on 01.07.2015		1,554,114	-
Add: Provision during the year		8,020,686	1,554,114
		9,574,800	1,554,114
Less: Adjustment During the year		-	-
Balance as on 30.06.2016	Taka	9,574,800	1,554,114
18.00. Disaster Management Fund (DMF)	Tk. 3,300		
The Disaster Management Fund is initiated with the aim to provide financial assistance or rehabilitation or mitigate any undue situation or natural calamity/devastation. UDDIPAN creates provision of 1% on the service charge of Micro Finance income. In this financial year this fund closed as per Micro Credit Regularity Authority (MRA) Circular No. MRA/Circular Letter No. Regu-34 dated 29.12.2015 and DMF transferred to Surplus.			
Balance as on 01.07.2015		51,750,648	40,544,328
Add: Provision during the year		-	11,206,320
		51,750,648	51,750,648
Less: Adjustment		51,747,348	-
Balance as on 30.06.2016	Taka	3,300	51,750,648
18.01. PKSF, Bank & Financial Institution		-	50,801,549
18.02. Anukul Foundation		-	740,278
18.03. SHYAMMA		-	26,202
18.04. Solar (IDCOL)		3,300	88,861
18.05. Stromme Foudation		-	93,758
	Taka	3,300	51,750,648
18.01. PKSF, Bank & Financial Institution	Tk. Nil		
Balance as on 01.07.2015		50,801,549	39,996,857
Add: Provision during the year		-	10,804,692
		50,801,549	50,801,549
Less: Adjustment		50,801,549	-
Balance as on 30.06.2016	Taka	-	50,801,549

		<u>2015-2016</u>	<u>2014-2015</u>
18.02. Anukul Foundation	Tk. Nil		
Balance as on 01.07.2015		740,278	532,963
Add: Provision during the year		-	207,315
		740,278	740,278
Less: Adjustment		740,278	-
Balance as on 30.06.2016	Taka	-	740,278
18.03. SHYAMMA	Tk. Nil		
Balance as on 01.07.2014		26,202	14,508.00
Add: Provision during the year		-	11,694
		26,202	26,202
Less: Adjustment		26,202	-
Balance as on 30.06.2016	Taka	-	26,202
18.04. Solar (IDCOL)	Tk. 3,300		
Balance as on 01.07.2015		88,861	-
Add: Provision during the year		-	88,861
		88,861	88,861
Less: Adjustment		85,561	-
Balance as on 30.06.2016	Taka	3,300	88,861
18.05. Stromme Foudation	Tk. Nil		
Balance as on 01.07.2015		93,758	-
Add: Provision during the year		-	93,758
		93,758	93,758
Less: Adjustment		93,758	-
Balance as on 30.06.2016	Taka	-	93,758
19.00. Term Loan	Tk. 4,219,996,128		
Particulars are as follows:			
Balance as on 01.07.2015		3,707,075,673	2,956,172,242
Add: Received during the year		3,463,543,046	3,635,718,440
Add: Adjustment during the year		17,546,178	200,000,000
		7,188,164,897	6,791,890,682
Less: Refund during the year		2,968,103,715	2,875,107,360
less: Adjustment during the year		65,054	209,707,649
Balance as on 30.06.2016	Taka	4,219,996,128	3,707,075,673



	2015-2016	2014-2015
Term Loans are analyses as follows:		
Amount repayable within 12 months	3,004,902,113	2,613,450,556
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	1,041,721,352	1,017,639,215
Repayable after 24 months but less than 36 months	134,923,163	35,945,020
Repayable after 36 months but less than 48 months	38,449,500	40,040,882
	1,215,094,015	1,093,625,117
Taka	4,219,996,128	3,707,075,673
19.01. Bank Loan		
i) ONE Bank Ltd.	-	80,000,000
ii) Eastern Bank Ltd.	39,860,473	83,097,587
iii) Dutch Bangla Bank Ltd.	350,600,000	277,004,550
iv) Bank Asia Ltd.	150,000,000	-
v) BRAC Bank Ltd.	104,100,000	150,000,000
vi) Standard Bank Ltd.	291,039,867	288,025,290
vii) Shahjalal Bank Ltd.	-	53,193,950
viii) Trust Bank Ltd.	-	479,929,910
ix) HSBC	-	245,000,000
x) Citi Bank N.A	70,000,000	-
xi) Bangladesh BANK(SMAP)	117,900,000	-
xii) Mutual Trust Bank	350,000,000	-
xiii) Southeast Bank	60,000,000	-
xiv) Prime Bank	200,000,000	-
xv) The City Bank	300,000,000	-
Sub- Total	2,033,500,340	1,656,251,287
19.02. Non- Bank Loan		
i) IDLC	273,157,533	400,000,000
ii) UAE	95,994,702	-
Sub- Total	369,152,235	400,000,000
19.03. Financial Institution Loan		
i). Palli Karma-Sahayak Foundation (PKSF)	1,638,821,658	1,479,396,661
ii). IDCOL	74,079,445	71,027,692
iii) Anukul Foundation	49,192,450	45,025,033
iv) Stromme Foundation	55,250,000	55,375,000
Sub- Total	1,817,343,553	1,650,824,386
Grand Total	4,219,996,128	3,707,075,673

		<u>2015-2016</u>	<u>2014-2015</u>
19.04 Bank Loan	Tk. 2,033,500,340		
Particulars are as follows:			
Balance as on 01.07.2015		1,656,251,287	1,329,243,666
Add: Received during the year		2,228,500,000	2,269,330,125
Add: Adjustment during the year		5,046,178	-
		3,889,797,465	3,598,573,791
Less; Refund during the year		1,856,232,071	1,732,614,855
Less: Adjustment during the year		65,054	209,707,649.00
Balance as on 30.06.2016	Taka	2,033,500,340	1,656,251,287
Bank Loans are analysis as follows:			
Amount repayable within 12 months		1,512,460,473	1,642,649,890
Amount repayable after 12 months:			
Repayable after 12 months but less than 24 months		453,240,352	13,601,397
Repayable after 24 months but less than 36 months		67,799,515	-
Repayable after 36 months but less than 48 months		-	-
		521,039,867	13,601,397
	Taka	2,033,500,340	1,656,251,287
i) ONE Bank Ltd.	Tk. Nil		
From ONE Bank Limited no loan has been taken during this year and The duration of this loan was three years with a grace period of six months. The loan was repaid to the Bank in 10 equal quarterly installments with interest of 11.00%. UDDIPAN not received any installments of loan from bank since reporting period. This loan was disbursed for agriculture purpose.			
Balance as on 01.07.2015		80,000,000	-
Add: Received during the year		-	100,000,000
		80,000,000	100,000,000
Less: Refund during the year		80,000,000	20,000,000
Balance as on 30.06.2016	Taka	-	80,000,000
ii) Eastern Bank Ltd.	Tk. 39,558,294		
From Eastern Bank Limited Tk. 770,00,000 has been taken as loan and the duration of this loan is three years with a grace period of six months. The loan is repaid to the Bank in 10 equal quarterly installments with interest of 10.00%. UDDIPAN received two installments of this component of loan from bank since reporting period. This loan is disbursed for agriculture purpose.			
Balance as on 01.07.2015		83,097,587	105,517,946
Add: Received during the year		77,000,000	114,330,125
		160,097,587	219,848,071
Less: Refund during the year		120,539,293	136,750,484
Balance as on 30.06.2016	Taka	39,558,294	83,097,587

iii) Dutch Bangla Bank Ltd. Tk. 350,665,054

From Dutch Bangla Bank Limited Tk. 35,36,00,000 has been taken as loan and the duration of this loan is multiple duration like one loan is nine month duration and single repayment. The another loan is three years with grace period six months. The loan is quarterly repaid to the Bank in 10 equal quarterly installments with interest of 10.00%. This loan is disbursed for agriculture purpose

	2015-2016	2014-2015
Balance as on 01.07.2015	277,004,550	200,000,000
Add: Received during the year	353,600,000	500,000,000
Add: Adjustment during the year		-
	630,604,550	700,000,000
Less: Refund during the year	279,939,496	422,995,450
Balance as on 30.06.2016	Taka 350,665,054	277,004,550

iv) Bank Asia Ltd. Tk. 150,000,000

From Bank Asia Ltd. Tk. 150,000,000 has been taken as loan and the duration of this loan is multiple duration like one loan is nine month duration and single repayment. The another loan is three years with grace period six months. The loan is quarterly repaid to the Bank in 10 equal quarterly installments with interest of 9.00%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	-	262,553,221
Add: Received during the year	150,000,000	150,000,000
	150,000,000	412,553,221
Less: Refund during the year	-	412,553,221
Balance as on 30.06.2016	Taka 150,000,000	-

v) BRAC Bank Ltd. Tk. 102,291,667

From BRAC Bank Limited Tk. 150,000,000 has been taken and the loan duration is three years. The loan is quarterly repaid to the Bank in 10 equal quarterly installments with interest of 9.00%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	150,000,000	100,000,000.00
Add: Received during the year	150,000,000	150,000,000
	300,000,000	250,000,000
Less: Refund during the year	197,708,333	100,000,000
Balance as on 30.06.2016	Taka 102,291,667	150,000,000

vi) Standard Bank Ltd. Tk. 289,474,291

From Standard Bank Limited Tk. 310,000,000 has been taken and the duration of this loan is five years with a grace period of three months. The loan is repaid to the Bank in quarterly installment with interest of 10%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	288,025,290	300,000,000
Add: Received during the year	310,000,000	450,000,000
	598,025,290	750,000,000
Less: Refund during the year	308,550,999	461,974,710
Balance as on 30.06.2016	Taka 289,474,291	288,025,290

vii) Shahjalal Bank Ltd.

Tk. Nil

From Shahjalal Bank Limited has not taken laon in this period and the previous loan duration of this loan is three years. The loan is repaid to the Bank in quterly installment with interest of 11%. This loan is disbursed for agriculture purpose.

	2015-2016	2014-2015
Balance as on 01.07.2015	53,193,950	100,000,000.00
Add: Received during the year	-	-
	53,193,950	100,000,000
Less: Refund during the year	53,193,950	46,806,050
Balance as on 30.06.2016	Taka -	53,193,950

viii) Trust Bank Ltd.

Tk. Nil

From Trust Bank Limited no loan has been taken during the audit period and previous loan the duration of this loan is three years. The loan is repaid to the Bank in quterly installment with interest of 11%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	479,929,910	200,000,000
Add: Received during the year	-	500,000,000
Add: Adjustment during the year	1,370,090	-
	481,300,000	700,000,000
Less: Refund during the year	481,300,000	220,070,090
Balance as on 30.06.2016	Taka -	479,929,910

ix) HSBC

Tk. Nil

From HSBC no loan has been taken during the audit period and previous loan the duration of this loan is three years. The loan is repaid to the Bank in quterly installment with interest of 12%. This loan is disbursed for SME purpose.

Balance as on 01.07.2015	245,000,000	-
Add: Received during the year	-	245,000,000
	245,000,000	245,000,000
Less: Refund during the year	245,000,000	-
Balance as on 30.06.2016	Taka -	245,000,000

x) Citi Bank N.A

Tk. 70,000,000

From Citi Bank N.A Tk. 120,000,000 has been taken during the audit period and the duration of this loan is three years. The loan is repaid to the Bank in quterly installment with interest of 8.25%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	-	-
Add: Received during the year	120,000,000	60,000,000
	120,000,000	60,000,000
Less: Refund during the year	50,000,000	60,000,000
Balance as on 30.06.2016	Taka 70,000,000	-



xi) Bangladesh BANK (SMAP) Tk. 117,900,000

From Bangladesh BANK (SMAP) Tk. 117,900,000 has been taken and the duration of this loan is one year. The loan is repaid at the end of the period with interest of 5%. This loan is disbursed for agriculture purpose.

	2015-2016	2014-2015
Balance as on 01.07.2015	-	-
Add: Received during the year	117,900,000	-
	117,900,000	-
Less: Refund during the year	-	-
Balance as on 30.06.2016	Taka 117,900,000	-

xii) Mutual Trust Bank Tk. 350,000,000

From Mutual Trust Bank Tk. 350,000,000 has been taken and the duration of this loan is three years. The loan is repaid to the Bank in half yearly installment with interest of 10%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	-	-
Add: Received during the year	350,000,000	-
	350,000,000	-
Less: Refund during the year	-	-
Balance as on 30.06.2016	Taka 350,000,000	-

xiii) Southeast Bank Tk. 60,000,000

From Southeast Bank Tk. 100,000,000 has been taken and the duration of this loan is one year. The loan is repaid to the Bank at the end of period with interest of 10%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	-	-
Add: Received during the year	100,000,000	-
	100,000,000	-
Less: Refund during the year	40,000,000	-
Balance as on 30.06.2016	Taka 60,000,000	-

xiv) Prime Bank Tk. 200,000,000

From Prime Bank Tk. 20,000,000 has been taken and the duration of this loan is three years. The loan is repaid to the Bank in quarterly installment with interest of 10%. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2015	-	-
Add: Received during the year	200,000,000	-
	200,000,000	-
Less: Refund during the year	-	-
Balance as on 30.06.2016	Taka 200,000,000	-

xv) The City Bank Tk. 300,000,000

From The City Bank Tk. 300,000,000 has been taken and the duration of this loan is one year. The loan is repaid to the Bank in quarterly installment with interest of 9.50%. This loan is disbursed for agriculture purpose.

		<u>2015-2016</u>	<u>2014-2015</u>
Balance as on 01.07.2015		-	-
Add: Received during the year		300,000,000	-
		300,000,000	-
Less: Refund during the year		-	-
Balance as on 30.06.2016	Taka	300,000,000	-
19.02. Non- Bank Loan	Tk. 369,152,235		
Balance as on 01.07.2015		400,000,000	-
Add: Received during the year		100,000,000	400,000,000
Add: Adjustment with interest		12,500,000	-
		512,500,000	400,000,000
Less: Refund during the year		143,347,765	-
Balance as on 30.06.2016	Taka	369,152,235	400,000,000
Term Loans are analysed as follows:			
Amount repayable within 12 months		249,656,564	203,288,767
Amount repayable after 12 months:			
Repayable after 12 months but less than 24 months		96,296,103	196,711,233
Repayable after 24 months but less than 36 months		23,199,568	-
Repayable after 36 months but less than 48 months		-	-
		119,495,671	196,711,233
	Taka	369,152,235	400,000,000
** Details of Term Loan have been shown in Schedule - 9			
i) IDLC Finance Ltd.	Tk. 273,157,533		
From IDLC No loan has been taken during the audit period and previous loan duration of this loan is three years. The loan is repaid to the organization in 12 equal installment with interest rate of 11%. This loan is disbursed for SME purpose.			
Balance as on 01.07.2015		400,000,000	-
Add: Received during the year		-	400,000,000
Add: Adjustment during the year		12,500,000	-
		412,500,000	400,000,000.00
Less: Refund during the year		139,342,467	-
Balance as on 30.06.2016	Taka	273,157,533	400,000,000.00



ii) The UAE Bangladesh Investment Company Ltd. Tk. 95,994,702

From The UAE Bangladesh Investment Company Ltd. Tk. 100,000,000 has been taken and the duration of this loan is three years. The loan is repaid to the organization in 12 equal installment with interest rate of 9.50%. This loan is disbursed for SME purpose.

		2015-2016	2014-2015
Balance as on 01.07.2015		-	-
Add: Received during the year		100,000,000	-
		100,000,000	-
Less: Refund during the year		4,005,298	-
Balance as on 30.06.2016	Taka	95,994,702	-
19.03. Financial Institution Loan	Tk. 1,817,343,553		

i) Palli Karma Sahayak Foundation (PKSF) Tk. 1,638,821,658

Particulars:

Balance as on 01.07.2015		1,479,396,661	1,551,296,660
Add: Received during the year		1,072,500,000	1,044,200,000
		2,551,896,661	2,595,496,660
Less: Refund during the year		913,075,003	1,116,099,999
Balance as on 30.06.2016	Taka	1,638,821,658	1,479,396,661

Term Loans are analyses as follows:

Amount repayable within 12 months		1,175,151,772	716,408,334
Amount repayable after 12 months:			
Repayable after 12 months but less than 24 months		463,669,886	762,988,327
Repayable after 24 months but less than 36 months		-	-
Repayable after 36 months but less than 48 months		-	-
		463,669,886	762,988,327
	Taka	1,638,821,658	1,479,396,661

Rural Micro Credit (RMC) Loan Tk. 124,280,000

This loan is taken from PKSF and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 8%. UDDIPAN received one installment of this component of loan from PKSF since reporting period.

Rural Micro Credit (RMC-KGF) Loan Tk. Nil

This loan is taken from PKSF and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 8%. UDDIPAN received five installments of this component of loan from PKSF since reporting period.

Urban Micro Credit (UMC) Loan Tk. 47,720,000

This loan is taken from PKSF and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 8%. UDDIPAN received one installment of this component of loan from PKSF since reporting period.

Micro Enterprise (ME) Loan Tk. 52,000,000

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining rate of interest 8%. UDDIPAN received three installment of this component of loan from PKSf since reporting period.

Micro Enterprise (ME-KGF) Loan Tk. Nil

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining rate of interest 8%. UDDIPAN received three installment of this component of loan from PKSf since reporting period.

Seasonal Loan Tk. Nil

This loan is taken from PKSf and the duration of this loan is six months. The loan is repaid to the funding agency in a single installment with interest rate of 8%.

Ultra Poor Program (UPP) Loan Tk. 13,066,661

This loan is taken from PKSf and the duration of this loan is two years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis and be paid within six installment with a rate of interest 1%. UDDIPAN received one installment of this component of loan from PKSf since reporting period.

Agriculture - KGF Loan Tk. Nil

This loan is taken from PKSf and the duration of this loan is six months. The loan is repaid to the funding agency in a single installment with interest rate of 8%.

Learning and Innovation Fund to Test New Ideas (LIFT) Loan Tk. 5,125,000

This loan is taken from PKSf and the duration of this loan is two years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 1%. UDDIPAN received one installment of this component of loan from PKSf since reporting period.

DML Loan Tk. Nil

This loan is taken from PKSf and the duration of this loan is two and half years with a grace period of six months. The loan is repaid to the funding agency in two equal instalment with a declining method of interest of .5%. UDDIPAN received one installment of this component of loan from PKSf since reporting period.

Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty (ENRICH) Loan Tk. 6,330,000

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 7.5%. UDDIPAN received one installment of this component of loan from PKSf since reporting period.

NRICH -Assets Creation Loan Tk. 883,333

This loan is taken from PKSf and the duration of this loan is three years five months with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 2%. UDDIPAN received one installment of this component of loan from PKSf since reporting period.

ENRICH - Livelihood Loan Tk. 750,000

This loan is taken from PKSf and the duration of this loan is two years six months with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 2%. UDDIPAN received one installment of this component of loan from PKSf since reporting period.



KFAED (Sufolon) Tk. 50,000,000

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency one installment with 7.50% interest. UDDIPAN received two installments of this component of loan from PKSf since reporting period.

Jagoron Tk. 342,000,000

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 7.50%. UDDIPAN received two installments of this component of loan from PKSf since reporting period.

Agroshar Tk. 360,000,000

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining rate of interest 7.50%. UDDIPAN received two installment of this component of loan from PKSf since reporting period.

Buniad Tk. 286,666,664

This loan is taken from PKSf and the duration of this loan is two years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis and be paid within six installment with a rate of interest 1.00%. UDDIPAN received two installment of this component of loan from PKSf since reporting period.

Sufolon Tk. 350,000,000

This loan is taken from PKSf and the duration of this loan is one years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 7.50%. UDDIPAN received two installments of this component of loan from PKSf since reporting period.

19.03 ii) Loans from - IDCOL Tk. 74,079,445

From IDCOL Tk. 35,188,315 has been taken and the duration of this loan is seven years with a grace period of one year. The loan is repaid to the organization in twenty four equal installment with interest rate of 6%.

	2015-2016	2014-2015
Balance as on 01.07.2015	71,027,692	39,785,964
Add: Received during the year	12,543,046	35,188,315
	83,570,738	74,974,279
Less: Refund during the year	9,491,293	3,946,587
Balance as on 30.06.2016	74,079,445	71,027,692
Term Loans are analyses as follows:		
Amount repayable within 12 months	13,406,111	9,598,434
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	11,111,917	10,694,188
Repayable after 24 months but less than 36 months	11,111,917	10,694,188
Repayable after 36 months but less than 48 months	38,449,500	40,040,882
	60,673,334	61,429,258
Taka	74,079,445	71,027,692

**** Details of Term Loan have been shown in Schedule - 9**

		<u>2015-2016</u>	<u>2014-2015</u>
19.03	iii) Loan from Anukul Foundation Tk. 49,192,450		
	This loan is taken from Anukul Foundation for improving the livelihood security of the poor people of Bangladesh through Micro Finance , Micro Enterprise and other Financial Service. The duration of this loan is three years . The loan is repaid to the funding agency with a simple interest rate of 8% per annum on declining balance method in 12 (twelve) quarterly installments. The first installment, which is due after 3 months from the date of loan received, will constitute only the interest amount. The principal amount and interest will be paid in remaining 11 installments. UDDIPAN received two installment from Anukul Foundation since reporting period.		
	Balance as on 01.07.2015	45,025,033	35,845,952
	Add: Receive during the year	20,000,000	28,000,000
		65,025,033	63,845,952
	Less: Refund during the year	15,832,583	18,820,919
	Balance as on 30.06.2016 Taka	49,192,450	45,025,033
	Term Loans are analyses as follows:		
	Amount repayable within 12 months	12,664,693	15,755,131
	Amount repayable after 12 months:		
	Repayable after 24 months but less than 36 months	8,319,094	7,769,070
	Repayable after 36 months but less than 48 months	28,208,663	21,500,832
		36,527,757	29,269,902
	Taka	49,192,450	45,025,033

**** Details of Term Loan have been shown in Schedule - 9**

19.04.	Loan from Stromme Foundation Tk. 55,250,000		
	This loan is taken from Stromme Foundation aimed at encouraging, facilitating, educating and assisting to increase the economic level of needy people in society to enable them to improve their standard of living to become able to support their families without continued dependence from external sources. This project shall benefit the population without regard to race, sex, religion, or political opinion. The loan is repaid to the funding agency in 8 (eight) equal quarterly installments with a simple interest rate of 8% per annum on stipulated with 3 months grace period.		
	Balance as on 01.07.2015	55,375,000	-
	Add: Receive during the year	30,000,000	59,000,000
		85,375,000	59,000,000
	Less: Refund during the year	30,125,000	3,625,000
	Balance as on 30.06.2016 Taka	55,250,000	55,375,000
	Term Loans are analyses as follows:		
	Amount repayable within 12 months	41,562,500	25,750,000
	Amount repayable after 12 months:		
	Repayable after 12 months but less than 24 months	9,084,000	25,875,000
	Repayable after 24 months but less than 36 months	4,603,500	3,750,000
	Repayable after 36 months but less than 48 months	-	-
		13,687,500	29,625,000
	Taka	55,250,000	55,375,000

**** Details of Term Loan have been shown in Schedule - 9**

		<u>2015-2016</u>	<u>2014-2015</u>
20.00	Client's Deposit	Tk. 2,876,408,987	
	i) Short Term Deposit (STD)	1,997,675,518	1,647,515,789
	ii) Current Account Deposit (CAD)	156,779,779	142,585,071
	Sub- Total	2,154,455,297	1,790,100,860
	iii) Monthly Deposit (MD)	435,495,522	296,757,686
	iv) Fixed Deposit (FD)	10,757,782	8,052,756
	v) Double Growth Deposit (DGD)	132,921,192	60,196,190
	vi) Lacpati Deposit (LD)	84,364,047	38,446,571
	vii) Triple Growth Bebenefit Scheme (TGB)	23,374,611	7,867,943
	viii) Monthly Benefit Scheme (MBS)	26,520,000	10,680,000
	ix) Millennium Deposit Scheme (MDS)	8,520,536	2,943,507
	Sub- Total	721,953,690	424,944,653
	Grand Total Taka	2,876,408,987	2,215,045,513
	Balance as on 01.07.2015	2,215,045,513	1,690,456,575
	Add: Received during the year	1,662,354,010	1,279,776,072
	Add: Adjustment during the year	20,085,096	5,408,368
		3,897,484,619	2,975,641,015
	Less: Refund during the year	1,071,207,737	757,614,589
	Less: Adjustment during the year	73,735,740	117,904,522
	Add: Deposit Interest	123,867,845	114,923,609
	Balance as on 30.06.2016	2,876,408,987	2,215,045,513
	Client's Deposits are analysis as follows:		
	Amount receivable within 12 months	17,676,030	2,097,538,546
	Amount receivable after 12 months:	2,858,732,957	117,506,967
	Taka	2,876,408,987	2,215,045,513

**** Details of Client's Deposit have been shown in Schedule - 10**

i) Short Term Deposit (STD): Tk.1,997,675,518

This deposit is not usually withdraw able and regularly deposited by the client. In special cases a portion of this deposit can be withdraw once in a year by taking the approval of appropriate authority and by keep depositing of 50% of loan outstanding. Clients can choose to deposit weekly deposits in the minimum ranges of Taka 10. A rate of 6% interest is implied with this deposit. The Client/nominee has to come to office physically during the time of withdraw of deposit. Depositing minimum taka 10 in every week for each client is mandatory. This deposit can be withdrawn if following incidents happen. 1. Death of the Client. 2. Disability of client by an accident. 3. Death of the principal wage earner. 4. Suffering from incurable diseases. 5. Marriage of daughter. Deposits can be withdrawn once in a year for the mentioned causes.

ii) Current Deposit (CD): Tk. 156,779,779

Small depositors usually value convenient, easy access and relatively secure delivery deposit services above all else. The deposits account is like a current account, where clients can save or withdraw the amount on demand. This deposits stands for those deposits which the clients deposit voluntarily behind their regular deposit. The minimum depositing amount of this fund is Tk. 10.00 to above. This special deposit is to be mentioned in the pass book, subsidiary ledger, general ledger individually and no interest is distributed for this deposit. While refunding this deposit, the clients has to come to officer and complete the required process for withdrawn.

iii) Monthly Deposit Scheme(MD): Tk. 435,495,522

This deposit is only for UDDIPAN clients. This deposit has various tenure and net usually withdraw able. If a client want to withdraw the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 200/-, 300/-, 400/-, 500/- and Tk. 1000/- .after certain period clients will get a fixed amount in various amount. When a client withdraw the amount immature period they get interest 4.5% to 5.5% in various period. But if client withdraw the deposit before one year he/ she does not get interest.

iv) Fixed Deposit Scheme (FD): Tk. 10,757,782

This deposit is only for UDDIPAN clients. This deposit has various tenure and net usually withdrawable. If a client want to withdraw the amount of account will be close and not get last tenure amount and deposit amount of Tk. 5,000/-, 10,000/-, 20,000/-, 30,000/-, 50,000/- and Tk. 100,000/-. After certain period clients will get a fixed amount in various amount. When a client withdraw the amount immature period they get interest various period. But if client withdraw the deposit before one year he/she does not get any interest.

v) Double Growth Deposit (DGD) Tk. 132,921,192

This deposit is only for UDDIPAN clients. This deposit has various tenure and net usually withdrawable. Minium deposit amount is Tk. 10,000/- only and period is eight years. If a client want to withdraw the amount of account before meaturity period he/she will get normal deposits rate of interest (6%).

vi) Lacpati Deposit (LD) Tk. 84,364,047

This deposit is only for UDDIPAN clients. This deposit has various tenure and net usually withdrawable. If a client want to withdraw the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 2,390/-, 1,700/-, 1,290/-, 1,000 /-, 680/- and Tk. 480/- after certain period clients will get a fixed amount in various amount. When a client withdraw the amount immature period they get interest 6% to 10% in various period. But if client withdraw the deposit before one year he/ she does not get interest.

vii) Triple Growth Benefit Scheme (TGBS)Tk. 23,374,611

This deposit is only for UDDIPAN clients. The scheme may be opened at least taka 10,000. The scheme will be meatured twelve years after opening the accounts. When a client withdraw the amount immature period they get interest normal deposts interest. But if client withdraw the deposit before one year he/ she does not get any interest.

viii) Monthly Benefit Scheme (MBS) Tk. 26,520,000

This deposit is only for UDDIPAN clients. The monthly benefit scheme will be minimum three years and minimum deposit taka 1,00,000 and will get monthly benefit taka 700 per Lac.

ix) Millennium Savings Deposit Tk. 8,520,536

This deposit is only for UDDIPAN clients. This deposit has various tenure and nit usually withdrawable. If a client want to withdraw, the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 200/-, 300/-, 400/-, 500/- and Tk. 1000/- .after certain period clients will get a fixed amount in various amount. When a client withdraw the amount immature period they get interest 4.5% to 5.5% in various period. But if client withdraw the deposit before one year he/ she does not get interest.



21.00 Staff Welfare Deposits Tk. 58,040,446

Monthly Deposit Scheme(MD): Tk. 17,003,170

This deposit is only for UDDIPAN employee. This deposit has various tenure and nit usually withdrawable. If a employee wants to withdraw, the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 200/-, 300/-, 400/-, 500/- and Tk. 1000/- after certain period clients will get a fixed amount in various amount. When a client withdraw the amount immature period they get interest 4.5% to 5.5% in various period. But if client withdraw the deposit before one year he/ she does not get interest.

Fixed Deposit Scheme (FD): Tk. 3,668,966

This deposit is only for UDDIPAN employee. This deposit has various tenure and not usually withdrawable. If a employee wants to withdraw, the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 5,000/-, 10,000/-, 20,000/-, 30,000/-, 50,000/-, and Tk. 100,000/-. After certain period clients will get a fixed amount in various amount. When a client withdraw the amount immature period they get interest various period. But if client withdraw the deposit before one year he/she does not get any interest.

Double Growth Deposit (DGD) Tk. 2,036,527

This deposit is only for UDDIPAN employee. This deposit has various tenure and not usually withdrawable. Minium deposit amount is Tk. 10,000/- only and period is eight years. If a employee wants to withdraw the amount of account before meaturity period he/she does get normal savings rate of interest (6%).

Lacpati Deposit (LD) Tk. 21,541,293

This deposit is only for UDDIPAN employee. This deposit has various tenure and not usually withdrawable. If a employee wants to withdraw, the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 2,390/-, 1,700/-, 1,290/-,1,000 /-, 680/- and Tk. 480/- after certain period clients will get a fixed amount in various amount. When a employee withdraw the amount immature period they get interest 6% to 10% in various period. But if employee withdraw the deposit before one year he/ she does not get interest.

Triple Growth Bebefit Scheme (TGB) Tk. 3,675

This deposit is only for UDDIPAN employee. The scheme may be opened at least taka 10,000. The scheme will be meatured twelve years after opening the accounts. When a employee withdraw the amount immature period they get normal savings interest rate. But if client withdraw the deposit before one year he/ she does not get any interest.

Monthly Benefit Scheme (MBS) Tk. 12,975,000

This deposit is only for UDDIPAN employee. The monthly benefit scheme will be minimum three years and minimum deposit taka 1,00,000 and will get monthly benefit taka 700 per Lac.

Millennium Savings Deposit Tk. 811,815

This deposit is only for UDDIPAN employee. This deposit has various tenure and not usually withdrawable. If a employee wants to withdraw, the amount of account will be closed and not get last tenure amount and deposit amount of Tk. 23,900/-, 17,000/-, 12,900/-,10,000 /-, 6,800/- and Tk. 4,780/- after certain period clients will get a fixed amount in various amount.

		2015-2016	2014-2015
Monthly Deposit (MD)		17,003,170	14,393,390
Fixed Deposit (FD)		3,668,966	256,458
Double Growth Deposit (DGD)		2,036,527	1,531,325
Lacpati Deposit (LD)		21,541,293	12,204,471
Triple Growth Bebenefit Scheme (TGB)		3,675	62,854
Monthly Benefit Scheme (MBS)		12,975,000	6,300,000
Millennium Savings Deposit		811,815	459,472
	Grand Total Taka	58,040,446	35,207,970
Balance as on 01.07.2015		35,207,970	20,950,380
Add: Received during the year		11,459,881	1,957,742
Add: Adjustment during the year		20,139,681	16,537,372
		66,807,532	39,445,494
Less: Refund during the year		10,291,340	5,860,864
Less: Adjustment during the year		507,379	88,628
Add: Deposit Interest		2,031,633	1,711,968
Balance as on 30.06.2016	Taka	58,040,446	35,207,970
** Details of Client's Deposit have been shown in Schedule - 11			
22.00. Motor cycle Replacement Fund :	Tk. 6,644,483		
Balance as on 01.07.2015		5,377,643	4,922,520
Add: Received during the year		1,267,716	507,816
		6,645,359	5,430,336
Less: Refund during the year		876	52,693
Balance as on 30.06.2016	Taka	6,644,483	5,377,643
23.00. Staff Security deposit :	Tk. 10,583,075		
Balance as on 01.07.2015		9,007,854	8,378,447
Add: Received during the year		3,236,000	2,309,500
		12,243,854	10,687,947
Less: Paid during the year		1,660,779	1,680,093
Balance as on 30.06.2016	Taka	10,583,075	9,007,854
24.00. Staff Welfare fund :	Tk. 17,832,958		

Rate of Subscription Tk. 75/- every employee. Rate of Subscription Tk. 75/- every employee. The subscription will be realized by deducting the same from the monthly salary at the time of its payment the grant to a staff member will be allowed at the rate of 50% of the total subscribed amount by the incumbent.

Process of allowing grant

A staff member will be allowed grant after one year of his joining of the fund. However, the trustee board may allow a grant to a member if his membership is 6 months old but less than a year. A member of the fund will be eligible to apply for financial benefit from the fund on the following counts:



- a) In case of serious diseases like cancer, disease requiring complicated operation etc.
b) Loss of life & physical handicapcy due to accident
c) Creamtion of dead body of an employee
d) Stipend to meritorious children of an employee

		2015-2016	2014-2015
Balance as on 01.07.2015		15,754,983	13,814,865
Add: Received during the year		2,325,797	2,145,118
Add: Adjustment Received during the year		6,756	-
		18,087,536	15,959,983
Less: Paid during the year		254,578	205,000
Balance as on 30.06.2016	Taka	17,832,958	15,754,983
25.00. Client's Welfare Fund:	Tk. 304,978,638		
Details are as follows:			
Balance as on 01.07.2015		231,451,217	182,564,372
Add : Received during the year		165,133,712	116,512,164
Add : Adjustment during the year		28,950,071	7,077,655
		425,535,000	306,154,191
Less : Claim Settlement during the year		16,434,654	11,820,757
Less : Adjustment during the year		104,121,708	62,882,217
Balance as on 30.06.2016	Taka	304,978,638	231,451,217
Details are as flows:			
Clients' Welfare Fund Regular		210,381,393	170,380,919
Health Insurance		231,609	285,917
Live Stock Insurance		2,416,847	2,958,987
Client Life Insurance Premium		91,948,788	57,825,394
		304,978,638	231,451,217

**** Details of Client's Welfare Fund have been shown in Schedule - 12**

Client's Welfare Fund: Tk. 210,381,393

The objective of clients Welfare Fund is to provide financial assistance to those borrowings' family who die during his/her and her husband/legal gurdian tenure as loanee and wave the outstanding loan amount of clients, If the client or their wife or husband die provide Tk. 1000/- for furenal. To have clientship of this fund interested borrowing has to deposit Taka 10/- against taken loan Tk. 1000/- in clients Welfare Fund in each borrowing to get the clientship of this fund. The validity of the clientship of this fund is for one year and the clientship can be renewed by paying Taka 10/- as soon as the client gets another loan from the organization. And only the borrower will have the eligibility to be the client of this fund. The money deposited in this fund is not refundable. But the deposit amount will be refund after client die. The haed core poor client or the clients involved in FSVGD program are not eligible to this fund if. The client whose year more rhan 55 years are not entiled to involve this fund. If the client get more than one loan from UDDIPAN he/she get benefit from all loan product. But if a client take loan from UDDIPAN more one branch they will eligible to get assistance lower amount of loan outstanding. Some changes has been made with CWF policy which has been effected since May 2013.

Health Welfare Tk. 231,609

The objective of Health Welfare is to assistance of financial support to borrowers, if the borrowers or his/her husband/wife will die during the normal repayment period then receiving loan outstanding balance will not refund and will get a amount of taka 5,000/- for funeral.Original duration will be taken which is lowest period between the original duration of loan and installment payment period.The premium is to be paid at the time of receiving loan and it is not refundable.

Live Stock Welfare Tk. 2,416,847

The live stock premium to be considered under the seasonal loan program against beef fattening. Under this program taka 10/- is taken per 1,000/- as live stock premium and taka 20/- is taken for each cow as pravat fee. The duration of insurance coverage preiod is 6 to 9 months from the date of loan disbursed.If the borrowers or his/her insured cow die during the normal loan repayment period, his/her receiving loan outstanding balance will not be refunded.

Client Life Welfare Tk. 91,948,788

The objective of client life welfare is to ensure the socio-economic security of the beneficiaries.The people who are in 18 to 47 years old can be taken a policy by paying taka 10/- as admission fee and monthly installment of taka 200/-,300/-, 400/-,500/-,700/-, or 1000/- for a preiod of 5 years, 7 years, 10 or 12 years repectively.If any client surrenders his policy before one year, he will not entitle to get any benefit as well as his deposited premium but after the completion of one year, he will get the benefits and deposited premium according to the policy. If any insured client is died, his/her nominee will get taka 2,000/- for furenal and the final sattlement is refund to nominee with in 1-15 days after his/her application.

		2015-2016	2014-2015
26.00. Other Loans	Tk. 849,307		
Provident Fund Contribution		144,116	643,530
Provident Fund Loan		-	158,229
Staff Gratuity		624,304	40,939,274
Staff Welfare Fund		80,887	47,815
	Taka	849,307	41,788,848
Balance as on 01.07.15		41,788,848	44,976
Add: Adjustment during the year		4,998,377	42,204,364
		46,787,225	42,249,340
Less: Paid During the year		45,937,918	460,492
Balance as on 30.06.2016		849,307	41,788,848
** Details of Other Loans have been shown in Schedule - 13			
27.00. Accounts Payables :	Tk.15,917,174		
Balance as on 01.07.15		17,758,002	12,169,179
Add: Provision during the year		19,636,895	11,403,909
Add: Adjustment during the year		2,027,017	25,838,498
		39,421,914	49,411,586
Less: Realized during the year		22,997,946	25,693,904
Less: Adjustment during the year		506,794	5,959,680
Balance as on 30.06.2016	Taka	15,917,174	17,758,002



		<u>2015-2016</u>	<u>2014-2015</u>
Details are as follows:			
1.00	Salary & Benefits Payable	45,103	212,475
2.00	Vat Payable	501,804	1,534,748
3.00	Tax Payable	367,871	330,702
4.00	Audit Fees	338,952	290,000
5.00	Payable to PKSf (IGA Mapping)	18,000	116,850
6.00	Motor-cycle Loan	5,065,920	63,590
7.00	Building & Other Construction	218,825	3,513,427
8.00	Repair & Maintenance	38,430	38,733
9.00	Computer	-	39,000
10.00	Miscellaneous	-	200,000
11.00	Printing & Publication	195,905	268,904
12.00	Stationery Payable	-	4,606
13.00	Promotional Activities	-	5,950
14.00	Training, Meeting & Seminar	5,952	307,304
15.00	Payable to MFP by UDDIPAN Fund	168,000	168,000
16.00	Leave Salary Payable	16,719	16,719
17.00	B-Trac Engineering	3,400,000	-
18.00	Security for meal charge	83,300	77,700
19.00	Postage & Telegram	3,080	1,720
20.00	Remittance Payable to Clients	-	120,982
21.00	Travelling & Transportation	104,716	385,710
22.00	Payable to Entrepreneur (Bandhu Chula)	52,579	52,579
23.00	Green Energy (SHS)	-	-
24.00	JSF Technology Ltd.	-	-
25.00	Activities	-	18,955
26.00	Furniture	-	7,200
27.00	Credit rating Fees	293,750	150,000
28.00	UDDIPAN Eney Ltd.	850,917	9,832,148
29.00	Group Member Training	119,250	-
30.00	Office Rent	662,310	-
31.00	Project Evaluation	100,000	-
32.00	SSS & SEEP	800,469	-
33.00	Expenses	154,072	-
34.00	Procurement (Projonmo)	1,863,200	-
35.00	Utilities	2,050	-
36.00	Payable to SEEDS (Gratuity)	446,000	-
Taka		<u>15,917,174</u>	<u>17,758,002</u>

**** Details of Accounts payable have been shown in Schedule - 14**

		<u>2015-2016</u>	<u>2014-2015</u>
28.00.	Provisions :		
	Balance as on 01.07.15	164,833	152,975
	Add: Provision during the year	141,040	838,924
	Add: Adjustment during the year	-	-
		305,873	991,899
	Less: Paid during the year	164,833	812,786
	Less: Adjustment during the year	-	14,280
	Balance as on 30.06.2016	141,040	164,833
	Details are as follows:		
1.00	Electricity Bill	128,724	114,795
2.00	Water & Gas	8,978	50,038
3.00	Telephone	3,338	-
4.00	Salary & Benefits	-	-
5.00	Utilities	-	-
	Taka	141,040	164,833
	** Details has been shown in Schedule - 15		
29.00.	Others Liabilities:		
	This is made up as follows :		
	Balance as on 01.07.15	123,692,031	11,588,271
	Add : Received during the year	65,648,793	149,782,767
	Add : Adjustment during the year	23,004,289	32,407,563
		212,345,113	193,778,601
	Less : Paid during the year	4,842,332	52,305,289
	less : Adjustment during the year	181,393,484	17,781,281
	Balance as on 30.06.2016	26,109,297	123,692,031
	Details of Other Liabilities:		
1.00	Security Deposit (Building & Others)	382,053	418,682
2.00	Capacity Building Reserve Fund	1,830,982	1,258,617
3.00	Staff Contributory Emergency Fund (SCEF)	319,793	319,793
4.00	Clint Risk Fund	88,070	25,770
5.00	Advance Grant	11,838,439	6,101,697
6.00	Covariant Risk Fund (Credit Insurance)	5,207,371	2,689,890
7.00	Covariant Risk Fund (Livestock)	394,536	215,107
8.00	Uncertainty Reserve Fund (Livestock Insurance)	794,701	453,697
9.00	Covariant Risk Fund (Life Insurance)	86,340	45,850
10.00	UDDIPAN Energy Ltd.(UJEL)	5,167,012	112,162,928
	Taka	26,109,297	123,692,031
	** Details has been shown in Schedule - 16		



	2015-2016	2014-2015
30.00. Service Charge Income		
	Tk. 1,586,704,274	
	1,504,925,517	1,131,257,863
Service Charge - Loan	81,778,757	58,812,521
Service Charge - Micro Insurance	1,586,704,274	1,190,070,384
** Details of Service Charge Income has been shown in Schedule-17		
31.00. Training & Development Expenses		
	Tk. 45,910,685	
	27,772,062	27,119,680
Beneficiary Training & Development	18,138,623	11,554,857
Staff Training & Development	45,910,685	38,674,537
** Details of Training & Development Expenses have been shown in Schedule-18		
32.00. Key Micro-Finance Ratios:		
a) Portfolio Quality:		
Clients per Loan Collector	343	390
Borrower per Loan Collector	242	271
Portfolio per Loan Collector	5,434,401	5,174,345
Disbursement per Loan Collector	9,002,103	9,257,915
Cost per Tk. 100 lent	7.00%	9.00%
Cost per Loan	3,620.00	3,338.00
Income per loan made	4,722.00	3,650.00
On time realization rate	98.95%	99.01%
Cumulative Rate of Return (CRR)	99.47%	99.46%
Overdue as a % of total Portfolio	3.93%	3.64%
Loan Loss provision Ratio	4.64%	4.76%
Average Loan Size	34,880	30,195
Client Borrower Ratio	70.66%	69.47%
b) Profitability Analysis:		
Operation Self Sufficiency (OSS)	130%	114%
Financial Self Sufficiency (FSS)	128%	102.00%
Return on Equity (ROE)	36.07%	19.64%
Return on Total Assets (RTA)	4.60%	2.29%
c) Assets/Liability Management:		
Yield on Gross Portfolio	23.05%	21.89%
Current Ratio	1.88:1	1.9:1%
Annual Growth to Total Assets	23.04%	28.70%
Debt Capital Ratio	5.88:1	6.96:1
d) Liquidity Ratio on FDR	14.62	18.12

United Development Initiatives for Programmed Actions (UDDIPAN)
Consolidated Property, Plant and Equipment Schedule
As at June 30, 2016

PARTICULARS	COST		Addition during the year	Sales/Adjustment during the year	Balance as on 30.06.16 5=(1+2+3-4)	Rate of Dep. (%)	Adjustment	DEPRECIATION			Sch-1 W. D. V as on June 30, 2016 12=(5-11)
	Balance as on 01.07.15	Adjustment						Charged during the year	Adjustment during the year	Balance as on 30.06.16 11=(7+8+9-10)	
Land & Land Developp	48,368,116	99,435	5,952,233	-	54,419,784	-	-	-	-	-	54,419,784
Building & Other Construction	93,606,374	-	5,699,860	99,435	99,206,799	2%	24,683,708	3,264,614	-	27,948,322	71,258,477
Furniture & Fixtures	34,969,686	15,050	6,600,342	35,178	41,549,900	10%	22,635,758	3,025	24,298	26,146,298	15,403,602
Vehicle	21,592,538	-	-	-	21,592,538	20%	8,100,564	3,372,992	-	11,473,556	10,118,982
Motor Cycle	16,231,497	-	5,769,165	7,336,715	14,663,947	20%	3,963,628	943,085	-	4,906,713	9,757,234
Br-Cycle	2,661,413	5,500	79,607	5,500	2,741,020	20%	2,242,335	5,498	5,498	2,350,240	390,780
Equipments	16,043,683	-	8,218,069	140,060	24,121,692	15%	8,924,620	3,385,510	128,352	10,180,778	13,940,914
Computer, Printer & UPS	25,188,856	2,900	6,337,228	246,029	31,282,955	15%	13,792,139	4,049,399	240,470	17,601,068	13,681,887
Telephone	3,327,178	-	274,048	-	3,601,226	15%	2,521,835	245,068	-	2,766,903	834,323
Generator	4,065,890	-	-	-	4,065,890	15%	2,191,781	609,856	-	2,801,637	1,264,253
Substation & Transformer	1,558,850	-	-	-	1,558,850	15%	1,250,197	233,828	-	1,484,025	74,825
PABX	312,950	-	-	-	312,950	15%	286,172	26,177	-	312,949	1
Lift	1,945,654	-	3,266,725	-	5,212,379	15%	1,386,848	781,857	-	2,168,705	3,043,674
Photocopy Machine	300,000	-	-	-	300,000	15%	289,999	-	-	299,999	1
Software	26,901,859	-	-	-	26,901,859	20%	10,864,703	5,380,372	-	16,245,075	10,655,784
Digital Camera	352,828	-	88,364	-	441,192	15%	77,520	66,179	-	143,699	297,493
Internet Modem	91,194	-	-	-	91,194	15%	31,952	13,680	-	45,632	45,562
Multimedia Projector	156,666	-	-	-	156,666	-	35,525	23,500	-	59,025	97,641
GRANT TOTAL:	297,675,232	122,885	42,285,641	7,862,917	332,220,841	-	101,289,884	26,035,835	399,618	126,934,624	205,286,217

United Development Initiatives for Programmed Actions (UDDIPAN)
Details Property, Plant and Equipment Schedule
 As at June 30, 2016

PARTICULARS	COST		Addition during the year	Sales/Adjustment during the year	Balance as on 30.06.16 5=(1+2-3+4)	Rate of Dep. (%)	DEPRECIATION		Balance as on 30.06.16 11=(7+8+9-10)	Sch-1 W. D. V as on June 30, 2016 12=(5-11)
	Balance as on 01.07.15	Adjustment					Charged during the year	Adjustment during the year		
Training Center	1.00	2.00	3.00	4.00	5=(1+2-3+4)	6	8.00	9.00	10.00	12=(5-11)
Furniture & Fixture	1,279,291	-	388,637	4,444	1,663,484	10%	-	158,848	2,664	953,765
Equipment	1,493,773	-	461,250	-	1,955,023	15%	-	292,089	831,682	1,023,341
Telephone	46,390	-	18,000	-	64,390	15%	-	9,658	31,959	32,431
Computer	74,464	-	-	-	74,464	15%	-	11,169	22,338	52,126
Sub total	2,893,918	-	867,887	4,444	3,757,961			471,774	2,664	2,061,663
Green Energy (UDDIPAN)										
Furniture & Fixture	12,840	-	-	-	12,840	10%	-	1,284	-	4,902
Equipment	5,600	-	-	-	5,600	15%	-	840	-	3,360
Sub total	18,440	-	-	-	18,440			2,124	-	10,178
Green Energy (IDCOL)										
Furniture & Fixture	752,138	-	40,370	-	792,508	10%	-	79,251	-	199,457
Equipment	597,177	-	57,900	-	655,077	15%	-	98,262	-	276,456
Sub total	1,349,315	-	98,270	-	1,447,585			177,513	-	475,913
Anukul Foundation										
Furniture & Fixture	359,773	-	338,193	8,450	699,516	10%	-	57,175	3,087	200,405
Bicycle	11,340	-	-	-	11,340	20%	-	-	-	11,330
Computer	215,788	2,900	173,590	-	392,278	15%	-	53,865	-	179,269
Telephone	1,500	-	-	-	1,499	15%	-	-	-	1,489
Sub total	588,401	2,900	511,783	8,450	1,094,634			111,040	3,087	392,503
Stromme Foundation										
Furniture & Fixture	1,150,516	-	195,193	-	1,345,709	10%	-	134,582	-	249,632
Bicycle	-	5,500	-	-	5,500	20%	5,498	-	-	5,498
Equipment	48,703	-	9,569	-	58,272	15%	-	8,745	-	16,950
Computer	42,120	-	654,625	-	696,745	15%	-	104,513	-	110,831
Sub total	1,241,339	5,500	859,387	-	2,106,226		5,498	247,840	-	382,011
OWN FUND										
Land & Land Develop	11,006,529	-	-	-	11,006,529	-	-	-	-	11,006,529
Building & Other Construction	68,622,851	-	5,699,860	-	74,322,711	2.5% - 10%	-	2,756,609	-	23,632,445
Furniture & Fixture	4,865,691	-	-	7,550	4,898,441	10%	-	311,933	7,550	4,703,422
Vehicle	3,410,000	-	-	-	3,410,000	20%	-	-	-	3,409,987
Motor Cycle	5,759,316	-	-	-	5,759,316	20%	-	168,169	-	3,052,362
Bi Cycle	162,103	-	-	-	162,103	20%	-	8,723	-	153,621
Equipments	1,730,185	-	-	50,560	1,679,625	15%	-	23,596	50,554	1,545,512
Computer, Printer & UPS	2,890,220	-	-	43,808	2,846,412	15%	-	-	43,810	2,846,407
Telephone	315,734	-	-	-	315,734	15%	-	-	-	311,416
Generator	3,362,640	-	-	-	3,362,640	15%	-	504,396	-	2,574,977
Substation & Transformer	1,558,850	-	-	-	1,558,850	15%	-	233,828	-	1,484,025
PABX	312,950	-	-	-	312,950	15%	-	-	-	26,177
Lift	1,945,654	-	3,866,725	-	5,212,379	15%	-	761,657	-	2,188,705
Photocopy Machine	300,000	-	-	-	300,000	15%	-	-	-	299,989
Sub Total:	106,242,723	-	8,966,585	101,918	115,107,390			4,816,538	101,914	46,495,837
										68,611,553

United Development Initiatives for Programmed Actions (UDDIPAN)
Details Property, Plant and Equipment Schedule
 As at June 30, 2016

PARTICULARS	COST			Rate of Dep. (%)	DEPRECIATION			Sch-1 W. D. V as on June 30,2016	
	Balance as on 01.07.15	Adjustment	Addition during the year		Sales/ Adjustment during the year	Balance as on 30.06.16	Charged during the year		Adjustment during the year
Health Care									
Furniture & Fixture	1,00	2,00	3,00	6	4,00	5=(1+2+3-4)	8,00	11=(7+8+9-10)	12=(5-11)
Sub total	7,880	-	-	10%	-	-	-	-	-
UMI									
Furniture & Fixture	100,100	-	27,180	10%	59,224	-	-	71,952	55,328
Bi - Cycle	108,100	-	-	20%	108,085	-	-	108,085	15
Sub total	208,200	-	27,180	20%	167,309	-	-	180,037	55,343
CCCP									
Furniture & Fixture	63,100	-	-	10%	12,620	-	-	6,310	18,930
Bi - Cycle	31,500	-	-	20%	11,040	-	-	6,300	17,340
Computer & Printers	57,967	-	-	15%	17,390	-	-	8,695	26,085
Sub total	152,567	-	-	15%	41,050	-	-	21,305	62,355
EPCYLA									
Furniture & Fixture	10,000	-	-	10%	3,000	-	-	1,000	4,000
Computer	176,039	-	-	15%	58,855	-	-	26,408	85,261
Sub total	186,039	-	-	15%	61,855	-	-	27,408	89,261
EYE									
Computer	31,096	-	-	15%	4,664	-	-	4,664	9,328
Sub total	31,096	-	-	15%	4,664	-	-	4,664	9,328
CRGA									
Computer	56,000	-	-	15%	33,600	-	-	8,400	42,000
Sub total	56,000	-	-	15%	33,600	-	-	8,400	42,000
RUCMP									
Furniture & Fixture	447,923	-	-	10%	176,086	-	-	44,792	220,878
Motor Cycle	417,325	-	-	20%	333,660	-	-	83,464	417,324
Bi-Cycle	126,590	-	-	20%	101,264	-	-	25,315	126,579
Computer	1,547,462	-	-	15%	994,521	-	-	232,119	1,136,640
Printer	58,690	-	-	15%	30,680	-	-	8,954	39,634
Digital Camera	40,000	-	-	15%	24,000	-	-	6,000	30,000
Internet Modem	59,581	-	-	15%	26,811	-	-	8,937	35,746
Sub total	2,696,561	-	-	15%	1,597,222	-	-	409,581	2,006,803

United Development Initiatives for Programmed Actions (UDDIPAN)
Details Property, Plant and Equipment Schedule
 As at June 30, 2016

PARTICULARS	COST		Addition during the year	Sales/Adjustment during the year	Balance as on 30.06.16 5-(1+2+4)	Rate of Dep. (%)	Balance as on 01.07.15	DEPRECIATION		Balance as on 30.06.16 11-(7+8+10)	Sch-1 W. D. V as on June 30,2016 12-(5+11)	
	Balance as on 01.07.15	Adjustment						Charged during the year	Adjusted			
CCA	1.00	2.00	3.00	4.00		6	7.00	8.00	9.00	10.00		
Furniture & Fixture	42,038	-	-	-	42,038	10%	8,338	-	4,204	-	12,542	29,496
Motor Cycle	167,505	-	-	-	167,505	20%	67,162	-	33,581	-	100,743	67,162
Computer	53,048	-	-	-	53,048	15%	13,828	-	7,957	-	21,785	31,263
Camera	15,080	-	-	-	15,080	15%	4,524	-	2,282	-	6,786	8,294
Internet Modem	2,650	-	-	-	2,650	15%	796	-	388	-	1,194	1,456
Bk-Cycle	17,264	-	-	-	17,264	20%	3,453	-	3,453	-	6,906	10,358
Sub total	297,985	-	-	-	297,985		99,101	-	51,955	-	149,956	148,029
DISP												
Furniture & Fixture	30,360	-	-	-	30,360	10%	5,222	-	3,036	-	8,258	22,102
Sub total	30,360	-	-	-	30,360		5,222	-	3,036	-	8,258	22,102
TVET												
Furniture and Fixture	65,000	-	-	-	65,000	10%	13,000	-	6,500	-	19,500	45,500
Motor Bike for IPO	146,270	-	-	-	146,270	20%	58,508	-	29,254	-	87,762	58,508
Training equipment	2,827,195	-	-	-	2,827,195	15%	657,685	-	424,079	-	1,081,764	1,745,431
Computer sell/Laptop	78,276	-	-	-	78,276	15%	23,482	-	11,741	-	35,223	43,053
Printer	11,000	-	-	-	11,000	15%	3,300	-	1,650	-	4,950	6,050
Generator	400,000	-	-	-	400,000	15%	120,000	-	60,000	-	180,000	220,000
Digital Camera	28,896	-	-	-	28,896	15%	8,668	-	4,334	-	13,002	15,894
Multi Media Projector	80,166	-	-	-	80,166	15%	24,050	-	12,025	-	36,075	44,091
Internet Modem	3,880	-	-	-	3,880	15%	582	-	582	-	1,164	2,716
Sub total	3,640,663	-	-	-	3,640,663		909,275	-	550,165	-	1,459,440	2,181,243
SGSP												
Furniture and Fixture	211,994	-	-	-	211,994	10%	40,510	-	21,199	-	61,709	150,285
Motor Cycle	501,768	-	-	-	501,768	20%	100,385	-	100,384	-	200,739	301,029
Computer sell/Laptop	129,073	-	-	-	129,073	15%	36,625	-	19,361	-	55,986	73,087
Printer	7,596	-	-	-	7,596	15%	2,149	-	1,139	-	3,288	4,308
Bk-Cycle	37,427	-	-	-	37,427	20%	11,085	-	7,485	-	18,570	18,857
Camera	9,600	-	-	-	9,600	15%	1,440	-	1,440	-	2,880	6,720
Sub total	897,458	-	-	-	897,458		192,194	-	150,978	-	343,172	554,286

United Development Initiatives for Programmed Actions (UDDIPAN)
Details Property, Plant and Equipment Schedule
 As at June 30, 2016

PARTICULARS	COST		Rate of Dep. (%)	Balance as on 30.06.16 5=(1+2+3+4)	Sales/ Adjustment during the year	Balance as on 30.06.16 6=(4-5)	DEPRECIATION		Balance as on 30.06.16 11=(7+8+9-10)	Sch-1 W. D. V as on June 30,2016 12=(5-11)
	Balance as on 01.07.15	Adjustment					Charged during the year	Adjustment during the year		
SEEDS	1.00	2.00	6	4.00	-	4.00	8.00	9.00	10.00	
Computer	732,885	-	15%	732,885	-	732,885	109,948	109,948	-	219,866
Centra	154,300	-	15%	154,300	-	154,300	23,145	23,145	-	46,290
Internet Modem	13,491	-	15%	13,491	-	13,491	2,024	2,024	-	4,948
Motor Cycle	1,396,125	-	20%	1,396,125	-	1,396,125	279,225	279,225	-	558,450
Multimedia	76,500	-	15%	76,500	-	76,500	11,475	11,475	-	22,950
Equipment	376,850	-	15%	376,850	-	376,850	56,528	56,528	-	113,656
Furniture	606,844	-	10%	748,618	141,974	748,618	60,684	74,880	-	135,564
Bi-Cycle	150,488	-	20%	150,488	-	150,488	30,098	30,098	-	60,196
Sub total	3,507,583	-	-	3,649,557	141,974	3,649,557	573,127	587,233	-	1,160,450
WASH										
Computer & Printer	453,914	-	15%	510,235	56,821	510,235	88,087	76,610	-	144,897
Centra	104,952	-	15%	142,570	37,618	142,570	15,743	21,386	-	37,129
Internet Modem	11,592	-	15%	11,592	-	11,592	1,739	1,739	-	3,478
Motor Cycle	1,201,574	-	20%	1,245,088	43,514	1,245,088	240,315	249,018	-	489,333
Equipment	107,888	-	15%	107,888	-	107,888	16,183	16,183	-	32,366
Furniture	195,675	-	10%	410,196	214,521	410,196	19,568	41,020	-	60,588
Bi-Cycle	56,640	-	20%	100,440	43,800	100,440	11,328	20,688	-	31,416
Sub total	2,132,235	-	-	2,528,509	396,274	2,528,509	372,963	426,044	-	799,007
ECLP										
Laptop	-	-	15%	135,000	135,000	135,000	-	20,250	-	20,250
Sub total	-	-	-	135,000	-	135,000	-	20,250	-	20,250
Nirapad Jibon										
Furniture & Fixture	-	-	10%	363,945	363,945	363,945	-	36,395	-	36,395
Computer & Printer	-	-	15%	364,500	364,500	364,500	-	54,675	-	54,675
Laptop	-	-	15%	89,750	89,750	89,750	-	13,463	-	13,463
Video Camera	-	-	15%	37,898	37,898	37,898	-	5,685	-	5,685
Digital Camera	-	-	15%	12,848	12,848	12,848	-	1,927	-	1,927
Sub total	-	-	-	868,941	-	868,941	-	112,145	-	112,145
GRANT TOTAL	297,675,232	122,885	-	332,220,841	7,862,917	332,220,841	101,289,884	26,035,835	389,618	126,934,624
							8,523			205,286,171

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Profit or Loss and Other Comprehensive Income
As at June 30, 2016

35.00. Segmental Financial Information (Contd.)

Income:	PKSF	Rome Breeding	Brief Nursing	Value Training	EMRICH	Training Center	Remittance	SOLAR (UDDIPAN)	SOLAR (BODU)	Bank/Lease	Availed	SHAWMA	ICS	Summe Foundation	TridMFP	UDDIPAN FUND	Health Cert	UMI	CCOP	EPCOLA	EYE	OSCA	RUCIP	GALS	CCA	DDCP	TUET	SSSP	SEEDS	WASH	ECOP	Mirapal Jhon	BIOSC	SEP-PKSF	SEP-BS	2015-2016	2014-2015																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Income	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	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000

Expenditure:	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	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	3
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Details of Term Loan (Note No. 19)

Particulars	Continue.....														Schedule-9		
	RMC	RMC-KFAD	UMC	ME-GOB	ME-KFAD	UPP	DMJ	SHajjal Islami Bank	HSBC	Citi Bank N.A	Trust Bank	Bangladesh Bank(BKMP)	Manal Trust Bank	SouthEast Bank	Prime Bank	The City Bank	Total
Balance as on 01.07.2015	314,280,000	2,000,000	137,720,000	290,000,000	4,000,000	118,766,461	8,000,000	53,193,560	245,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	1,688,261,287
Add: Received during the year	-	-	-	-	-	3,168,333	3,168,333	-	420,000,000	1,370,000	-	-	-	-	-	-	2,226,546,178
Less: Repaid during the year	314,280,000	2,000,000	137,720,000	290,000,000	4,000,000	118,766,461	8,000,000	53,193,560	245,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	3,868,757,465
Less: Adjustment during the year	180,000,000	2,000,000	19,760,000	4,000,000	4,000,000	163,760,220	8,000,000	83,930	50,000,000	481,300,000	-	-	-	-	-	-	1,858,232,071
Balance as on 30.06.2016	124,280,000	2,000,000	47,720,000	52,000,000	4,000,000	113,066,461	8,000,000	3,930,000	70,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	2,653,309,330
Balance as on 30.06.2015	314,280,000	2,000,000	137,720,000	290,000,000	4,000,000	118,766,461	8,000,000	3,930,000	70,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	1,688,261,287

Details of Term Loan (Note No. 19)

Particulars	Continue.....														Schedule-9		
	Bank	ONE Bank Ltd	Esseem Bank Ltd	DBBL	Bank Asia	BRAC Bank	Standard Bank	Shajjal Islami Bank	HSBC	Citi Bank N.A	Trust Bank	Bangladesh Bank(BKMP)	Manal Trust Bank	SouthEast Bank	Prime Bank	The City Bank	Total
Balance as on 01.07.2015	80,000,000	83,097,397	77,000,000	353,600,000	150,000,000	150,000,000	288,025,290	53,193,560	245,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	1,688,261,287
Add: Received during the year	-	-	-	-	-	-	1,655,076	-	-	1,370,000	-	-	-	-	-	-	2,226,546,178
Less: Repaid during the year	80,000,000	160,399,766	630,694,550	150,000,000	150,000,000	301,868,333	569,530,666	53,193,560	245,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	3,868,757,465
Less: Adjustment during the year	80,000,000	120,339,263	279,839,456	4,000,000	4,000,000	187,708,333	308,540,959	53,193,560	245,000,000	481,300,000	-	-	-	-	-	-	1,858,232,071
Balance as on 30.06.2016	80,000,000	39,697,631	59,660,544	59,660,544	150,000,000	104,100,000	291,029,667	3,930,000	70,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	2,653,309,330
Balance as on 30.06.2015	80,000,000	83,097,397	77,000,000	353,600,000	150,000,000	150,000,000	288,025,290	53,193,560	245,000,000	479,629,910	117,900,000	350,000,000	200,000,000	100,000,000	200,000,000	300,000,000	1,688,261,287

Details of Term Loan (Note No. 19)

Particulars	Total PKSF - Bank & Financial Institution				Strome Foundation		2015-2016		2014-2015	
	BDC	Financial Institution	UAE	Total	Green Energy (BOGAL)	Anukul Foundation	Millennium Savings Deposit	Triple Growth Bobbit Scheme	Monthly Benefit Scheme	2014-2015
Balance as on 01.07.2015	400,000,000	-	-	400,000,000	71,027,692	45,025,033	55,375,000	3,707,076,673	2,596,172,242	2,596,172,242
Add: Received during the year	12,500,000	100,000,000	-	112,500,000	12,543,046	20,000,000	30,000,000	3,463,543,046	3,633,718,440	3,633,718,440
Less: Repaid during the year	100,000,000	57,250,000	-	157,250,000	6,546,178	17,546,178	20,000,000	19,756,178	200,000,000	200,000,000
Less: Adjustment during the year	139,342,467	4,005,298	-	143,347,765	8,491,283	15,822,983	30,125,000	2,698,107,715	2,675,107,396	2,675,107,396
Balance as on 30.06.2016	273,157,533	95,894,702	-	369,052,235	74,079,445	49,192,450	55,250,000	4,041,474,233	3,707,076,673	3,707,076,673
Balance as on 30.06.2015	400,000,000	-	-	400,000,000	71,027,692	45,025,033	55,375,000	3,653,175,674	2,596,172,242	2,596,172,242

Details of Client's Deposit (Note No. 20)

Particulars	Continue.....														Schedule-10					
	PKSF - Bank & Financial Institution	Short Term Deposit (STD)	Current Account Deposit (CAD)	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings Scheme	Lapool Savings Scheme	Triple Growth Bobbit Scheme	Millennium Savings Deposit	Monthly Benefit Scheme	Total	Anukul Foundation Short Term Deposit (STD)	Current Account Deposit (CAD)	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings Scheme	Monthly Benefits Scheme	Triplet Deposit	Lapool Savings Scheme	Total
Balance as on 01.07.2015	1,610,997,658	139,251,401	291,622,602	7,866,422	59,831,065	37,633,018	7,791,069	2,919,607	10,280,000	2,188,201,782	20,320,258	1,724,501	3,087,654	167,334	76,934	40,000,000	714,354	26,860,190	27,873,284	26,860,190
Add: Received during the year	1,085,132,248	114,888,407	213,143,400	8,782,000	71,518,000	59,289,210	15,076,000	6,300,800	21,430,000	1,592,341,166	19,459,473	2,711,110	3,714,100	211,000	494,000	600,000	813,601	613,601	27,873,284	27,873,284
Less: Repaid during the year	1,432,720,000	2,210,000	1,160,000	1,298,801	11,551,173	91,122	23,600,000	1,203,777	1,095,200	8,375,860	2,532,925	4,400,000	28,015	5,800	28,800	1,800,000	1,061	1,061	55,290,447	55,290,447
Less: Paid during the year	809,123,367	99,112,884	54,056,633	5,629,595	8,274,460	14,525,968	6,879,625	14,091,934	1,108,551,656	1,038,551,656	12,812,787	1,892,502	1,481,809	28,800	844,135	1,800,000	76,534	1,800,000	17,084,848	17,084,848
Less: Adjustment during the year	57,408,572	7,181,541	4,222,128	855,216	259,119	357,275	16,653	16,653	196,200	70,521,029	515,923	81,050	254,582	800	5,000	6,000	3,820,075	6,000	892,725	892,725
Balance as on 30.06.2016	1,833,278,459	149,705,073	45,613,003	10,652,248	132,684,338	82,588,446	23,299,291	8,191,194	25,520,000	2,790,875,852	27,846,880	2,474,025	5,286,825	102,534	810,954	860,000	1,203,167	38,699,105	38,699,105	38,699,105
Balance as on 30.06.2015	1,610,997,658	139,251,401	291,622,602	7,866,422	59,831,065	37,633,018	7,791,069	2,919,607	10,280,000	2,188,201,782	20,320,258	1,724,501	3,087,654	167,334	76,934	40,000,000	714,354	26,860,190	27,873,284	26,860,190

Details of Clients' Deposit (Note No. 20)

Particulars	Schemes										Total	
	SHYAMMA Foundation										Total	
	Short Term Deposit (STD)	Current Account Deposit (CD)	Monthly Deposit (MD)	Double Growth Savings deposit Scheme	Laport Savings Scheme	Monthly Benefit	Millennium Savings Deposit	Millennium	Employee Monthly Deposit	Employee Savings Scheme	2015-2016	2014-2015
Balance as on 01.07.2015	1,266,183	14,922,990	1,599,169	15,000	99,199	-	23,900	18,717,358	18,717,358	2,215,045,513	1,690,486,575	
Add: Received during the year	1,993,090	28,851,233	4,783,398	5,276,000	695,450	200,000	319,800	40,045,871	40,045,871	1,692,354,010	1,279,776,072	
Less: Paid during the year	1,281,954	6,818,825	1,000	1,000	79,000	200,000	143,700	3,318,799	3,318,799	20,985,096	5,408,398	
Less: Paid during the year	892,520	11,668,270	1,768,851	1,376,500	150,192	-	33,000	14,698,713	14,698,713	1,071,207,237	797,614,989	
Less: Adjustment during the year	-	756,571	102,755	1,491,800	-	-	-	2,351,086	2,351,086	73,235,740	17,964,522	
Add: Deposit Interest	-	1,272,640	53,205	132,194	900	-	16,642	1,494,498	1,494,498	133,867,845	114,926,869	
Balance as on 30.06.2016	2,397,353	24,203,026	4,600,281	4,952,294	25,900	572,004	329,342	44,526,677	44,526,677	2,276,008,987	2,213,045,513	
Balance as on 30.06.2015	1,266,183	14,922,990	1,599,169	15,000	99,199	-	23,900	18,717,358	18,717,358	2,215,045,513	1,690,486,575	

Details of Staff Welfare Deposits (Note No. 21)

Particulars	Schemes										Total	
	SHYAMMA Foundation										Total	
	PKSF Monthly Deposit	Employees Fixed Deposit	Employees Details savings deposit Scheme	Employees Growth Benefit	Employees Triple Growth Benefit	Employees Savings Scheme	Millennium Savings Deposit	Employee Monthly Deposit	Employee Savings Scheme	Millennium Savings Deposit	Employee Monthly Deposit	Employee Savings Scheme
Balance as on 01.07.2015	15,545,197	256,046	1,531,325	62,854	11,505,265	469,472	6,303,000	70,459	58,295	192,435	586,061	233,056
Add: Received during the year	3,500,000	3,500,000	91,000	4,690	10,650,950	80,000	6,902,462	13,490	13,490	139,440	3,300	1,454,296
Less: Paid during the year	6,802,698	3,702,871	2,341,325	67,544	22,200,397	449,316	460,834	27,997	107,723	139,440	893,324	308,635
Less: Adjustment during the year	5,254,645	85,013	300,000	50,000	3,406,304	988,388	13,703,028	63,474,308	206,618	268,145	1,422,865	455,794
Less: Adjustment during the year	89,970	77,658	14,530	15,596	83,170	138,220	14,199	14,997	14,997	58,534	157,420	22,098
Less: Adjustment during the year	1,277,658	1,277,658	1,277,658	83,170	83,170	83,170	452,263	3,392	79	2,921	2,921	45,108
Balance as on 30.06.2016	15,806,863	3,668,866	2,066,527	3,675	19,716,362	761,915	12,976,000	86,217	198,234	223,100	1,033,651	1,256,771
Balance as on 30.06.2015	15,545,197	256,046	1,531,325	62,854	11,505,265	469,472	6,303,000	70,459	58,295	192,435	586,061	233,056

Details of Staff Welfare Deposits (Note No. 21)

Particulars	Schemes										Total	
	SHYAMMA Foundation										Total	
	PKSF Monthly Deposit	Employees Fixed Deposit	Employees Details savings deposit Scheme	Employees Growth Benefit	Employees Triple Growth Benefit	Employees Savings Scheme	Millennium Savings Deposit	Employee Monthly Deposit	Employee Savings Scheme	Millennium Savings Deposit	Employee Monthly Deposit	Employee Savings Scheme
Balance as on 01.07.2015	418,035	7,700	91,176	98,118	-	-	35,207,970	20,900,395	-	-	20,900,395	-
Add: Received during the year	2,025,000	-	-	-	-	-	11,459,881	1,957,742	-	-	1,957,742	-
Less: Paid during the year	121,352	80,516	201,468	4,460	20,500	26,139,681	16,537,272	20,900,395	-	-	16,537,272	-
Less: Adjustment during the year	400,460	10,204	83,910	4,460	17,000	10,291,340	5,600,664	-	-	-	-	-
Less: Adjustment during the year	4,600	-	-	400	-	507,379	66,628	-	-	-	-	-
Balance as on 30.06.2016	400,460	65,142	111,624	196,776	4,000	3,900	58,040,444	35,207,970	-	-	35,207,970	-
Balance as on 30.06.2015	418,035	7,700	91,176	98,118	-	-	35,207,970	20,900,395	-	-	20,900,395	-

Details of Provisions (Note-28)

Particular	PKSE Bank & Financial Institution Credit		IC		Total	
	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016
Balance as on 01.07.2014	10,32,000	10,32,000	10,32,000	10,32,000	20,64,000	20,64,000
Add: Charged during the year	79,233	79,233	79,233	79,233	1,58,466	1,58,466
Add: Adjustment during the year	-	-	-	-	-	-
Less: Paid during the year	(14,089)	(14,089)	(14,089)	(14,089)	(28,178)	(28,178)
Less: Adjustment during the year	(1,14,000)	(1,14,000)	(1,14,000)	(1,14,000)	(2,28,000)	(2,28,000)
Balance as on 30.06.2015	75,854	75,854	75,854	75,854	1,51,708	1,51,708
Balance as on 30.06.2016	79,233	79,233	79,233	79,233	1,58,466	1,58,466

Details of Other Liabilities (Note No. 29)

Particulars	PKSE Bank & Financial Institution		Capacity Advance		Remittance		CCCP		DINSP		Staff Emergency Fund (SEF)		Total	
	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016
Balance as on 01.07.2014	25,170	25,170	1,26,217	1,26,217	2,46,235	2,46,235	14,633	14,633	1,48,937	1,48,937	73,475	73,475	1,01,452	1,01,452
Add: Received during the year	73,590	73,590	1,26,217	1,26,217	2,46,235	2,46,235	14,633	14,633	1,48,937	1,48,937	73,475	73,475	1,01,452	1,01,452
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Paid during the year	(90,280)	(90,280)	(1,26,217)	(1,26,217)	(2,46,235)	(2,46,235)	(14,633)	(14,633)	(1,48,937)	(1,48,937)	(73,475)	(73,475)	(1,01,452)	(1,01,452)
Less: Adjustment during the year	(11,110)	(11,110)	(1,26,217)	(1,26,217)	(2,46,235)	(2,46,235)	(14,633)	(14,633)	(1,48,937)	(1,48,937)	(73,475)	(73,475)	(1,01,452)	(1,01,452)
Balance as on 30.06.2015	28,970	28,970	1,26,217	1,26,217	2,46,235	2,46,235	14,633	14,633	1,48,937	1,48,937	73,475	73,475	1,01,452	1,01,452
Balance as on 30.06.2016	28,970	28,970	1,26,217	1,26,217	2,46,235	2,46,235	14,633	14,633	1,48,937	1,48,937	73,475	73,475	1,01,452	1,01,452

Details of Other Liabilities (Note No. 29)

Particulars	LUDIPAN FUND		CCCP		DINSP		Staff Emergency Fund (SEF)		Total	
	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016
Balance as on 01.07.2014	418,482	418,482	2,501,000	2,501,000	14,633	14,633	1,48,937	1,48,937	2,982,052	2,982,052
Add: Received during the year	237,203	237,203	2,501,000	2,501,000	14,633	14,633	1,48,937	1,48,937	5,271,825	5,271,825
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-
Less: Paid during the year	(65,886)	(65,886)	(2,501,000)	(2,501,000)	(14,633)	(14,633)	(1,48,937)	(1,48,937)	(5,130,456)	(5,130,456)
Less: Adjustment during the year	(27,832)	(27,832)	-	-	-	-	-	-	(27,832)	(27,832)
Balance as on 30.06.2015	341,867	341,867	2,501,000	2,501,000	14,633	14,633	1,48,937	1,48,937	5,468,233	5,468,233
Balance as on 30.06.2016	341,867	341,867	2,501,000	2,501,000	14,633	14,633	1,48,937	1,48,937	5,468,233	5,468,233

Details of Service Charge Income (Note No. 30)

Particulars	PKSF		Enrich		Remittance		Sole (BODIPAN)		Sole (BODCL)		SHAYMA		ICS		Stromme Foundation		Total	
	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016
Service Charge - Loan	1,45,185	1,45,185	4,000	4,000	1,40,774	1,40,774	10,403,693	10,403,693	1,40,774	1,40,774	2,202,001	2,202,001	15,674	15,674	89,87,296	89,87,296	1,51,52,652	1,51,52,652
Service Charge - Miscellaneous	52,371,980	52,371,980	-	-	1,40,774	1,40,774	1,40,774	1,40,774	1,40,774	1,40,774	2,202,001	2,202,001	15,674	15,674	89,87,296	89,87,296	1,51,52,652	1,51,52,652
Total	53,823,165	53,823,165	4,000	4,000	1,40,774	1,40,774	10,403,693	10,403,693	1,40,774	1,40,774	2,202,001	2,202,001	15,674	15,674	89,87,296	89,87,296	1,51,52,652	1,51,52,652

Details of Training & Development expenses (Note No. 31)

Particulars	PKSF & Bank		EMICH		Training Centre		Remittance		Sole (BODIPAN)		Sole (BODCL)		SHAYMA		BODIPAN Fund		UMI		CCCP		EYE		CRGA		GALS		DINSP		Total	
	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016		
Balance as on 01.07.2014	1,95,185	1,95,185	5,000	5,000	238,710	238,710	-	-	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417		
Add: Received during the year	1,75,185	1,75,185	5,000	5,000	238,710	238,710	-	-	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Paid during the year	(1,75,185)	(1,75,185)	(5,000)	(5,000)	(238,710)	(238,710)	-	-	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	(27,417)	
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance as on 30.06.2015	1,95,185	1,95,185	5,000	5,000	238,710	238,710	-	-	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	
Balance as on 30.06.2016	1,95,185	1,95,185	5,000	5,000	238,710	238,710	-	-	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	27,417	

United Development Initiatives for Programmed Actions (UDDIPAN)
Portfolio report for the year ended June 30,2016
Review of Loan Classification and Provisions

i) Classification of Loan and Loan Loss Provision

SL. No.	Particulars	No. of days Outstanding	Outstanding Loan	Required Provision	
			Amount	Rate	Amount (Taka)
1.00	Total Loan Outstanding		7,352,744,564		
2.00	Total overdue		352,849,009		
3.00	Regular	Loans with no overdue instalments	6,999,895,555	1%	69,998,956
4.00	Watchful	Loan default duration between 1 to 30 days	32,367,677	5%	1,618,384
5.00	Sub- Substandard	Loan default duration between 31 to 180 days	60,426,326	25%	15,106,582
6.00	Doubtful	Loan default duration between 181 to 365 days	21,668,515	75%	16,251,386
7.00	Bad	Loan default duration between above 365 days	238,386,491	100%	238,386,491
	Total Amount		7,352,744,564		341,361,798

(ii) Loan Loss Provision (LLP) Status of the PO:

Particulars	Taka
Required provision as per MRA policy	341,361,798
Actual provision made by the Organization	341,361,798
Excess of provision	-
Comment on LLP:	-
Disclosure on written of Loan:	
Loan written of balance as on 1/07/2015	73,155,020
Loan written of during the year 2015-2016	-
Written off loan recovered during the year 2015-2016	862,270
Loan Written of balance as on 30/06/2016	72,292,750

United Development Initiatives for Programmed Actions (UDDIPAN)
Portfolio report for the year ended June 30,2016
Review of Loan Classification and Provisions

(iii) Loan Operational Report

SI No	Particulars	2015-2016			2014-2015		
1.	Financial Service Product:						
	Loan Product:						
	Loan (PKSF, Bank & others)	7,274,843,508			5,673,288,481		
	Housing Loan	244,225			244,225		
	Sanitation Loan	77,656,831			2,723,622		
	Savings Product:	-			-		
	Clients	2,876,408,987			2,215,045,513		
	Non Members	-			-		
	Insurance Product:	-			-		
	Life	91,948,788			57,825,394		
	Livestock	2,410,572			2,958,987		
	Others	210,619,277			170,666,836		
2	Number of Branches	300			271		
		M	F	Total	M	F	Total
3	Number of Samities	2,412	20,592	23,004	2,300	18,607	20,907
4	Number of Members	53,872	410,085	463,957	48,416	379,100	427,516
5	Number of borrowers	43,304	284,519	327,823	40,715	256,270	296,985
6.	Number of Staff	2,258	723	2,981	2,038	576	2,614
7.	Amount (Taka) of loan outstanding with Samiti Members	1,612,327,699	5,740,416,865	7,352,744,564	1,475,668,653	4,200,587,675	5,676,256,328
8.	Member:borrower	1.24:1	1.44:1	1.42:1	1.19:1	1.48:1	1.44:1
9	Average Loan size			34,884			30,185

United Development Initiatives for Programmed Actions (UDDIPAN)
ELIGIBILITY CRITERIA COMPLIANCE CERTIFICATION
FOR THE YEAR ENDED JUNE 30, 2016

We have audited the financial statements of the UDDIPAN for the year ended 30 June 2016.

Sl.No	Eligibility criteria	Standard	Audited Figures or Compliance FY 2015-2016	Audited Figures or Compliance FY 2014-2015
1	Minimum loan recovery rates, computed quarterly, based on the following: i. " Minimum cumulative loan collection ratio on total dues: Actual cumulative collection X 100 cumulative collectibles." ii. " Minimum loan collection ratio on current dues: (on running 12 month basis) Actual collections during the past 12 months on current dues X 100 Collectibles on current dues"	95%	99.47%	99.46%
		92-100%	98.95%	99.01%
2	Minimum liquidity saving ratio	10%	14.62%	18.12%
3	Minimum Current ratio	2:1	2.36:1	1.7:1
4	Minimum capital adequacy ratio	15%	15.72%	13.57%
5	Minimum debt service cover ratio	1.25:1	1.12:1	1.03:1
6	Debt to Capital Ratio	9:1	5.88:1	6.96:1
7	Minimum rate of return on capital	1%	36.07%	23.40%

Signed in terms of report of even date annexed

Dated : Dhaka
October 19, 2016

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A. Qasem & Co.
Chartered Accountants

Credit Rating Report

Credit Rating Report

United Development Initiatives for Programmed Actions (UDDIPAN) has been rated by the Credit Rating Agency of Bangladesh (CRAB) on the basis of financial Statements for the year ended on 30 June, 2016. The summary of the rating is presented below:

2015-2016 [CRAB]*	2014-2015 [CRAB]*	Definition	Date of Rating December 31, 2016, Valid till December 30, 2017
Long Term AA₃	Long Term AA₃	Micro Finance Institutions rated in this category are adjudged to offer adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories.	
Short Term ST-2	Short Term ST-2	Strong capacity of timely repayment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.	
Outlook: Stable	Outlook: Stable		

This rating is higher than the previous rating reflecting the NGO's steady qualitative growth momentum.

* In the year 2015-2016, rating was done by Credit Rating agency of Bangladesh (CRAB) and they awarded the NGO "AA₃" which means this category are adjudged to offer adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories. "ST-2" which means good liquidity supported by sound fundamental protection factors and risk factors are small in short term.

Contribution of UDDIPAN in achieving Millennium Development Goal (MDG)

The Millennium Development Goal (MDG) adopted by UNO in 2000 & ratified by 189 Nations has 8 (eight) broad based objectives. Those are pursued by Bangladesh to achieve desired changes & outcome by the year 2015. Likewise Sustainable Development Goals (SDG) has started in 2016 set 17 goals in the areas of sustainable development planned to be achieved by 2030. The programs and the projects being implemented by UDDIPAN itself have implications to address the goals of MDG and SDG which are outlined as under;

MDG UDDIPAN's Involvement, Role & Contribution



01 Eradication of hard core poverty & hunger

The Micro Finance Program (MFP) addresses the poverty alleviation of the poor & hard core poor. The MFP generated employment & income for the poor target members numbering about 2.48 millions. The programmed initiatives for Monga Eradication (PRIME) and PRIME (South) project of UDDIPAN in the Monga affected areas of greater Rangpur and coastal district of Patuakhali has fabulous successes in reducing hunger & poverty and also to create sustainable livelihoods for the poor including hard core ones.



02 Ensuring Universal primary education

EYE (previously known as EPCYLA), ENRICH and TVET has been playing significant role to provide Technical and Vocational Education and Training along with primary education to the children and youths of the deprived & underprivileged families.



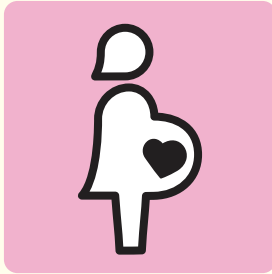
03 Achieving equality of man- woman & empowerment of women

The women constitute around 90% of the beneficiaries of UDDIPAN's program. Its services like skill development and knowledge enhancements training and other initiatives and credit supports help the women in empowering them in their socio-economic spheres. In consideration of the man-woman disparity in our said context, UDDIPAN has priority to serve woman towards achieving the goal of man-woman equality & empowerment of woman. It has a gender policy to address on gender issues especially on empowerment of woman.



04 Reducing Child mortality rate

Projects namely PRIME, ENRICH and Primary Health and UJJIBITO emphasize the health needs of the children & mothers. They provide services viz. primary health care, free health education services, nutrition services, care to pregnant and lactating mothers etc. which have been contributing on reducing child mortality rate and ensuring healthy growth of the children.



05 Improvement of mother health

UDDIPAN's programs including MFP, PRIME, ENRICH, Primary Health & UJJIBITO projects have provision for health services like medical care for mother & children, care for disable children, nutritional services etc. Those services have substantial benefit in coping with the problems of mothers' death incidences & catering to the health needs of the mothers, adolescent girls, other targeted women & children.



06 Facing the threat of HIV/ AIDS & other deadly diseases

Through training, information sharing, education & other campaign, UDDIPAN is persistently pursuing awareness building activities among the targeted people about diseases like HIV/ AIDS & so on. Mentionably, no prevalence of such diseases has yet been reported amongst the beneficiaries.



07 Ensuring sustainable & livable environment

UDDIPAN attempts to ensure pollution free environment in its work places. Activity that may create imbalance in the environment is not carried out through various projects and programs. Staff members of UDDIPAN are familiar with the same. UDDIPAN also works to ensure uses of safe drinking water and promote health and hygiene education among its targeted community and beyond.



08 Building partnership globally to attain development goals

The government of Bangladesh has been working in pursuance of this goal. UDDIPAN has in fact tiny scope to contribute to achieve the goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.

Sustainable Development Goal (SDG) for 2016-30

UDDIPAN's Involvement, Role & Contribution



01 End poverty in all its forms everywhere

UDDIPAN's MFP along with Micro Enterprise program has been addressing this goal through all its three hundred branches across the country.



02 End hunger, achieve food security and improved nutrition and promote sustainable agriculture

UDDIPAN's MFP along with Micro Enterprise program, Agriculture Development Program has been addressing this goal through all its three hundred branches around the country.



03 Ensure healthy lives and promote well-being for all at all ages

The government of Bangladesh has been working in fulfilment of this goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



04 Ensure inclusive and equitable quality education and promote life-long learning opportunities for all

The government of Bangladesh has been working in fulfilment of this goal. UDDIPAN as a development organization has been trying to supplement this goal through its SEEDS, SEiP, ROSC and TVET and ECLP project. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



05 Achieve gender equality and empower all women and girls

This goal is addressed by different programs of UDDIPAN specially those of MFP, different social development programs and Gender equality and diversity unit of UDDIPAN.



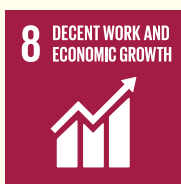
06 Ensure availability and sustainable management of water and sanitation for all

UDDIPAN is contributing to this goal by implementing WASH and MILIS project in different water and sanitation vulnerable pockets of Bangladesh.



07 Ensure access to affordable, reliable, sustainable, and modern energy for all

The government of Bangladesh has been working in achievement of this goal. UDDIPAN has in fact tiny scope to contribute to achieve the goal. Nonetheless, as a development organization, UDDIPAN tries to supplements and complements the government efforts towards achievement of this goal by implementing Green Energy Project and installing Solar Mini-grid power station.



08 Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The government of Bangladesh has been working in achievement of this goal. UDDIPAN has in fact small scope to contribute to achieve the goal. Nonetheless, as a development organization, UDDIPAN tries to supplements and complements the government efforts towards achievement of this goal by implementing TVET, ROSC and SEiP project.



09 Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.

The government of Bangladesh has been working in fulfilment of this goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



10 Reduce inequality within and among countries

The government of Bangladesh has been working in pursuance of this goal.



11 Make cities and human settlements inclusive, safe, resilient and sustainable

The government of Bangladesh has been working in achievement of this goal.



12 Ensure sustainable consumption and production patterns

The government of Bangladesh has been working in fulfilment of this goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



13 Take urgent action to combat climate change and its impacts

UDDIPAN is contributing to this goal by implementing CCP and CCA project in different climate vulnerable pockets of Bangladesh.



14 Conserve and sustainably use the oceans, seas and marine resources for sustainable development

The government of Bangladesh has been working in achievement of this goal.



15 Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

The government of Bangladesh has been working in attainment of this goal.



16 Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

The government of Bangladesh has been working in pursuance of this goal. UDDIPAN has in fact tiny scope to contribute to attain the goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



17 Strengthen the means of implementation and revitalize the global partnership for sustainable development

The government of Bangladesh has been working in attainment of this goal.

Chronological Scenario of Awards & Recognitions

- ◆ UDDIPAN received award from PKSF which is considered as national level Award for Microfinance titled “Long term sustainable best micro-credit organization” in 2008 in recognitions of its micro credit services.
- ◆ SAFA & SAARC Anniversary Award for best presented Accounts & Annual reports for 2010-2011, 2011-2012, 2013-2014 & 2014-2015 (Placed 1st position among NGO categories in South Asia in last 2 consecutive years)
- ◆ ICAB Award for best presented Accounts & Annual reports.
 - ◆ 2007-2008
 - ◆ 2008-2009
 - ◆ 2009-2010
 - ◆ 2010-2011 (Placed 1st position among NGO categories)
 - ◆ 2011-2012, 2012-2013, 2013-2014, 2014-2015;
- ◆ ICMAB Award for best presented Accounts & Annual reports.
 - ◆ 2011-2012
 - ◆ 2012-2013
 - ◆ 2013-2014
 - ◆ 2014-2015
- ◆ Award received from INAFI / DFID for Productive Utilization of Migrant workers Remittance, 2009.
- ◆ Award received from ‘Green Tech Foundation’ for promoting renewable energy.



The Future Footstep

UDDIPAN has ended up a long course of three decades with regard to program implementation and as a vibrant organization as well. The organization has been competent of attaining substantial achievements & significant know-how in the area of development. Nevertheless contentment over past achievement and nostalgic over failures will be kept aside with an aim to walk forward to mould the organization an animated & responsive one to address the fundamentals and other needs of the community for whom UDDIPAN is working with.

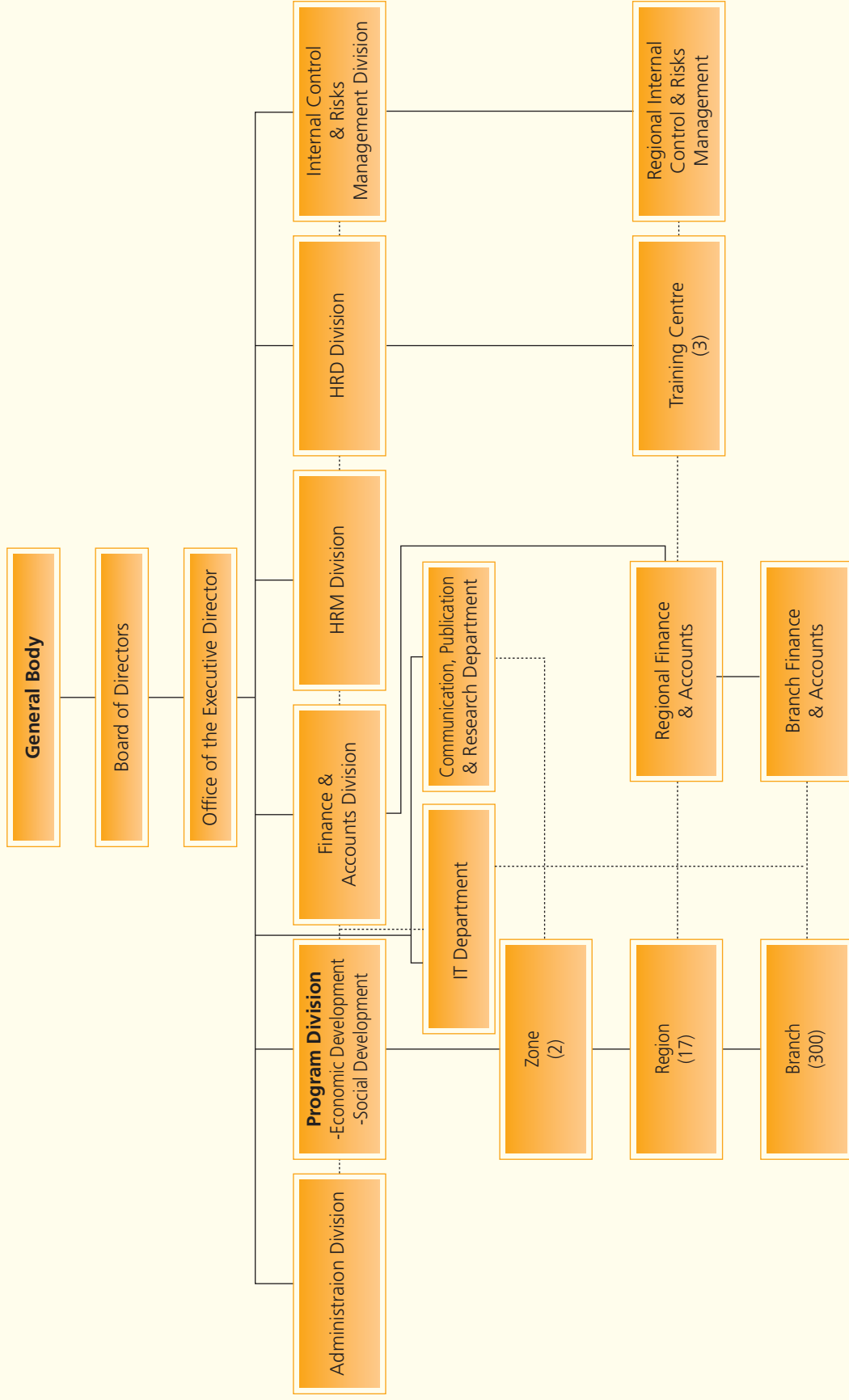
UDDIPAN is taking into account to deal with the following activities in the upcoming years;

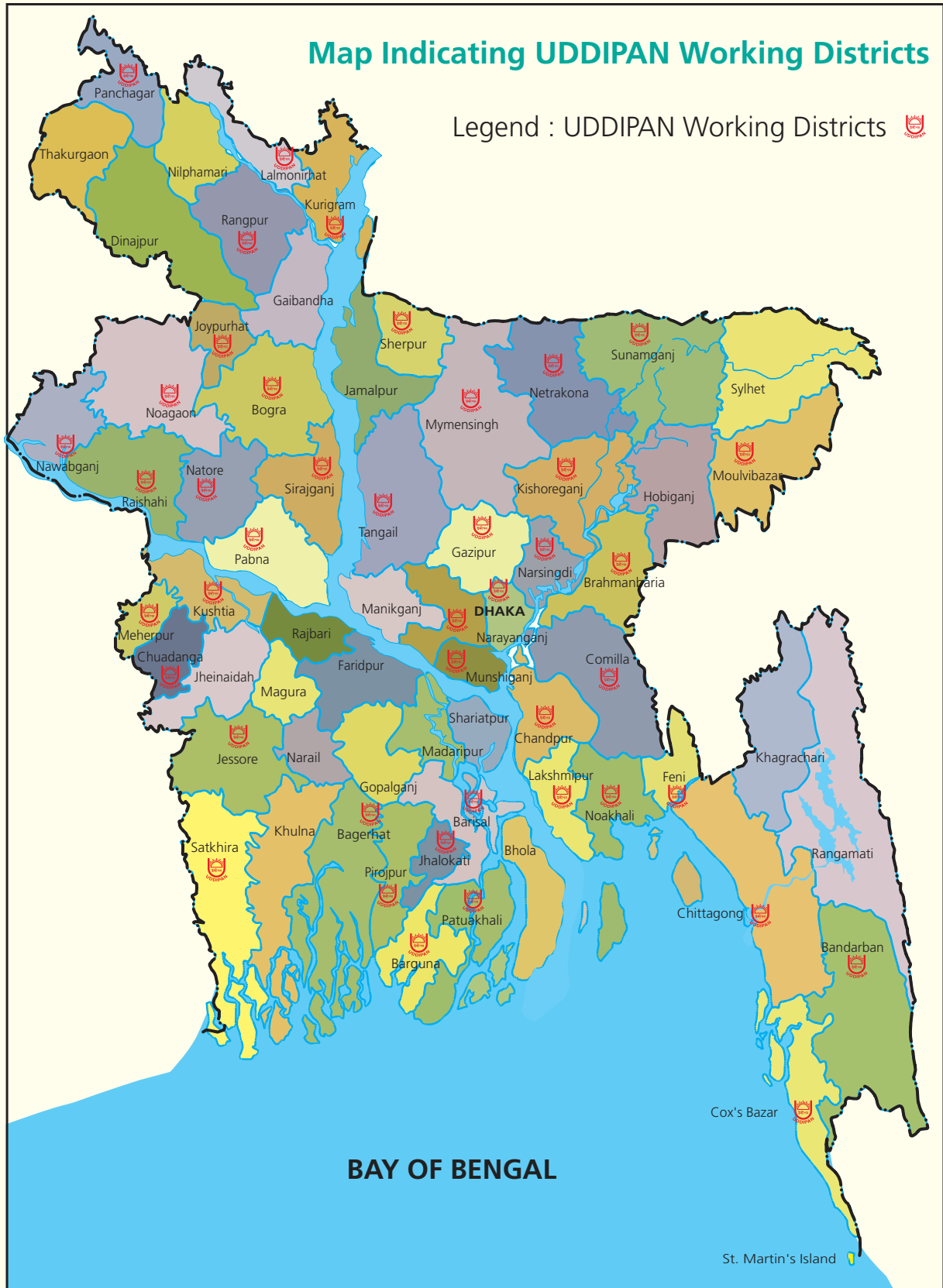
- 1. Growth:** It plans to increase its programs to more areas gradually & steadily. Some new branches will be established in the coming year.
- 2. Innovative prospect of Social development programs:** Expansion of programs and projects on social development will be on focus in the years to come by the organization. Stopping Rural-Urban unsafe and illegal migration, Promotion of child, woman and human rights as a whole, strengthening the wings of the local governments through monitoring with a view to establish the entitlements of the community people, women's empowerment, mainstreaming child, women & men in the development process etc, establish gender equity and equality, addressing the issue of climate change and adaptation, introduction of demand-driven Technical and Vocational Education and establish joyful learning for the adolescents and children will come under the purview of social development programs.
- 3. Consolidation:** On the basis of the experiences gained from earlier, UDDIPAN will consolidate its on-going programs and projects to provide services more efficiently and to meet up the needs and desires of the beneficiaries. The consolidations will have its focus on improved service qualities.
- 4. Escalation:** It is foreseen that Micro Finance Program (MFP) as a core program is required to be made stronger to meet the increasing demand of the target people. It plans to strengthen program on social development covering children, adolescents and women which is crucial to effect & sustain inclusive development of the target groups. Intensification of training programs for staff members and beneficiaries as well is planned to cope with the future challenges of development.

UDDIPAN is confident that it will continue with the development services to the rights deprived and down-trodden people in consonance with its vision of a poverty free country. It values the mission that its contribution to the development needs of Bangladesh will be more dazzling in the days to come.

Annexure - A

UDDIPAN ORGANOGRAM





Acronyms

Annexure - C

AF	Anukul Foundation
AGM	Annual General Meeting
AMAN	Asian Muslim Action Networks
ARF	Asian Resource Foundation
ATSEC	Action Against Trafficking & Sexual Exploitation of Children
BDPC	Bangladesh Disaster Preparedness Centre
BDS	Business Development Services
BRRRI	Bangladesh Rice Research Institute
BSAF	Bangladesh Shishu Adikar Forum
CAP	Community Action Plan
CD	Child Development
CDF	Credit and Development Forum
CDP	Child Development Program
CDW	Community Development Worker / Child Domestic Worker
CHD	Comprehensive Homestead Development
CO	Credit Officer
COFCON	Coastal Fisher Folk Community Network
CRC	Child Rights Convention
CRGA	Child Rights Governance Assembly
CRR	Cummulative Recovery Rate
DML	Disaster Management Loan
DRRP	Disaster, Relief and Rehabilitation Project
ECD	Early Childhood Development
ECPAT	End of Child Prostitutions in Asia Tourism
EPCYLA	Education to Protect Child & Youth Laborers in Agriculture
EYE	Education for Youth Empowerment
FFW	Food for Work
GED	Gender Equity Development
GoB	Government of Bangladesh
GP	Grihayan Project
HDT	Human Development Training
HRD	Human Resource Development
HRM	Human Resource Management
HYV	High Yielding Variety
IEG	Income and Employment Generation
IGA	Income Generating Activities



Acronyms

IEC	Information, Education & Communication
INAFI	International Network for Alternative Financial Institute
IOM	International Organization for Migration
IT	Information Technology
MDA	Market Development Approach
ME	Micro Enterprise
MFI	Micro Finance Institute
MFTS	Micro-Finance and Technical Support
MJF	Manusher Jonno Foundation
MRPC	'Migrants' Rights Protection Committee
NARS	Natural Agriculture Research System
NFE	Non Formal Education
NHRC	National Human Rights Commission
NGO	Non Government Organization
OTR	On Time Recovery
PKSF	Palli Karma-Sahayak Foundation
RDF	Rural Development Foundation
RMC	Rural Micro Credit
RPF	Resource Poor Farmers
SAP	South Asia Partnership- Bangladesh
SCiB	Save the Children in Bangladesh
SDT	Skill Development Training
SGSP	Strengthening Government Social Protection
SFBD	Stromme Foundaion Bangladesh
TBA	Traditional Birth Attendant
TDH-NL	Terre Des Hommes-Netherlands
ToT	Training of Trainer
TTBA	Trained Traditional Birth Attendant
UDDIPAN	United Development Initiatives for Programmed Actions
UMC	Urban Micro Credit
UNICEF	United Nations International Children Emergency Fund
UPP	Ultra Poor Program
USAID	United States Agency for International Development
UTD	UDDIPAN Training Division
VDC	Village Development Committee
VERC	Village Education Resource Centre
WDC	Watch Dog Committee



UDDIPAN Head Office



UDDIPAN Head Office



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