

ANNUAL REPORT

UDDIPAN in 2012-13



উদ্দীপন
UDDIPAN

29 Years of Services to the People

A young boy is seen from the chest up, carrying a large, heavy bundle of green vegetables, likely water spinach, on his back. He is looking down at the bundle. The background is a lush green field with a body of water visible in the distance. The scene is brightly lit, suggesting a sunny day. The text is overlaid on the left side of the image.

**UDDIPAN
ANNUAL REPORT
2012 - 2013**

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VISION

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

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.



Message from the Chairperson

I am very glad to see the publication of UDDIPAN's Annual Report 2012-2013. Since the inception of UDDIPAN in 1984, we have been constantly trying to innovate new ideas and activities based on our learning experiences with the community partners.. To a large extent, we have been able to bring diversity and new directions in our program activities for the benefit of the poor reducing their vulnerabilities to anti development socio-economic forces around them. We have a long way to go to achieve our mission and goals. However, our achievement within such a short span of time is quite noteworthy and significant. Over the years, we have been able to demonstrate our commitment to uplift the socio economic conditions of the poor people and our program interventions are consistent with the national development priorities and goals. It is worth mentioning that during the year, UDDIPAN's one of the major thrusts has been to promote good governance within the organization and develop program management capacity of the staff members at all levels.

Annual Report of this year contains glimpses on organizational Vision, Mission, Objectives and Strategies and by and large our achievements and weaknesses. I hope, the relevant stakeholders and readers will find the report informative and useful.

UDDIPAN has been able to address its cherished goals and mission due to the continual support, cooperation and assistances from different stakeholders that include Government agencies, development partners, public and private sector financial institutions and program participants all together. We are grateful to all of them. We are thankful to all of our development partners like PKSF, EU, SCiB, Tdh-Netherlands, Anukul Foundation, IDCOL and Government. agencies like NGOAB, MRA, MoWCA, MoHA, MoLE and also civil society members and others for their supportive role, guidance and cooperation. The members of the General Body & Executive Board of UDDIPAN are constantly involved and committed to offer policy support and leadership in functioning of the organization. I would like to acknowledge their contributions. I would also like to put on record our appreciation of those staff members of UDDIPAN who have proved their commitment through good performance, dedication and hard work for achieving the objectives of the organization.

We will welcome criticism and comment from stakeholders and readers on any part of this report for further improvement.

On behalf of the organization, I would like to forward this report and extend thanks to all concerned.

A handwritten signature in black ink, appearing to read 'Shahid Hossain Talukder'. The signature is stylized and cursive.

Shahid Hossain Talukder
Chairperson



Presenting the Annual Report

It's my pleasure to publish the 29th annual report of UDDIPAN meaning that the organization has been systematically struggling since last 29 years with an aim to ensure human rights and human dignity through facilitating basic needs and democratic rights practices focusing to disadvantaged section of the community. Throughout the years of interventions, UDDIPAN has the mission to bring a substantial change in the lives of its program participants which has been extremely appreciated by the stakeholders in home and abroad.

Bangladesh is now a country who has significantly achieved many a positive changes that includes reducing child and mother mortality rate, increasing literacy rate, calorie intake and life expectancy, behavioural changes on water and sanitation, boosting up national savings, growth of GDP, remittance earning, income and employment generation, developed skilled manpower and promoting digitalization in necessary areas and so forth. Taking all these into account UDDIPAN as one of the potential national level NGOs in Bangladesh has been successfully addressing the requirements and desires of the countrymen. To facilitate an extensive change in the lives of its target participants, UDDIPAN has been directly implementing programs on human rights, poverty alleviation activities including access to microfinance, promoting education with a focus to technical and vocational education, health, nutrition and sanitation, agricultural diversification, forestation, disaster and climate vulnerabilities, renewable energy, remittance, micro insurance etc. UDDIPAN has served up 164 upazilas of 36 districts covering almost all challenging vulnerable pockets of Bangladesh.

UDDIPAN has been implementing Micro Finance Program through its 219 branches covering more than 368,576 households during the last financial year. By the end of the FY 2012-2013, UDDIPAN's cumulative disbursement reached BDT 30,368.55 millions equivalent to USD 389.3404 millions. The cumulative amount of savings deposited with UDDIPAN by its group members reached about BDT 1308.15 millions equivalents to USD 16.771 million by the year end.

UDDIPAN has always been trying to implement its programs through an approach of integration and these results which seem to be much more appropriate than those of many other actors. UDDIPAN has continuously been trying to cover people who are excluded and empower them through resources and also creating opportunities to access resources of other agencies including government. Programmes like responding to rural children and youths, mobile vocational and technical training centre for remote areas, child focused disaster risk reduction planning and vulnerabilities at coastal belts, linking corporate houses for creating employment opportunities for the rural trained youths, participatory approach in micro-finance through 'Shammay' project, ensuring child labour, child marriage and child trafficking free villages in some vulnerable pockets of the country, maintain standards of child nutrition in the participating households etc. are worth mentioning in this regard.

Human resource has always been considered as an important and integral part in UDDIPAN.

By the way, UDDIPAN developed and implemented very appropriate human resource development plan during the reporting period. Special and effective courses have been designed for each of the new corners at the entry level. Mid level managers are attending very need based, practical and new forms of training programmes which proved very useful for enhancing their performance, build skill and confidence. The Management Development Programs for the selected high level managers has also been continuing this year with an objective to make the imparted courses practical, pragmatic and very innovative and learning in methods. The course created an environment for natural but must learning situation for participants. The participants are enjoying the course and targeted changes in their skill and capacity are visible. UDDIPAN has also created an organizational learning and sharing process through introducing regular meetings and workshops of different levels of staff at different intervals and places. This has resulted positive reflection on staff performance and motivations contributing to achieve organizational goal and objectives. A human resource development plan which is reviewed on regular basis is guiding the whole process of human resource development of the organization. Performance of staff has really increased during this year compared to those of what went before. Increased rate of organizational growth and sustainability is the best example in support of the statement.

UDDIPAN's future direction is constantly guided by its ethical commitment to people, country and their continuous upliftment. UDDIPAN will scale up all of its well established ongoing programs focusing to human rights, poverty alleviation; technical education and climate change along with all required and need based actions. Organizational excellencies with effectiveness, accountability, good governance and transparency in management system will also always get due focus. Its endeavor to thrive to reach more households prone to social and economic vulnerabilities, build own capacity to implement innovative and challenging development programmes for sustainable livelihood and promote human dignity will go on with high importance.

I feel honoured to take the opportunity to thank our development partners in national, regional and international level, governmental and non-governmental agencies and institutions for their encouraging role and incessant supports to translate UDDIPAN's dreams into reality. We cannot overlook to appreciate officials from Microcredit Regulatory Authority (MRA), NGO Affairs Bureau, Social Services Department, Joint Stock Company, other lead bodies and relevant govt. officials at all levels for their concern and support extended to us. We are really thankful and admiring our General Body and Executive Board for their persistent support, encouragement, cooperation and direction to deal with organizational mission and vision.

I would also like to appreciate the staff members of UDDIPAN for their sincerity, hard work and commitment to achieve UDDIPAN objectives through serving the poor across the country. My appreciation would undoubtedly go to our esteemed program participants and all other stakeholders for their sincere interest, enthusiasm and vow.

Comments and explanation on any part of the report from readers, friends and followers in development will very much be appreciated.

Thanks yet again to each and every one.



Md. Emranul Huq Chowdhury
Executive Director & CEO

Executive Board



Shahid Hossain Talukder
Chairperson



Naheed Sultana
Vice-Chairperson



A. B. M Shamsul Huda
Treasurer



Md. Mahbubur Rahman
Member



Sharifa Khatun
Member



Muhammed Kamal Uddin
Member



Md. Emranul Haq Chowdhury
Executive Director & Member Secretary

General Body of UDDIPAN

- 01 Shahid Hossain Talukder
- 02 Sabbir Ahmed Chowdhury
- 03 Bhabatosh Nath
- 04 Md. Mahbubur Rahman
- 05 Md. Emranul Huq Chowdhury
- 06 Dr. Md. Golam Ahad
- 07 Naheed Sultana
- 08 Mohammed 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 Faisal Muhammad Wahid
- 16 Rizwana Jahan Rifat
- 17 Rehana Begum



UDDIPAN : At a glance

Particulars	As of June 2013	As of June 2012	Growth (%)
District covered (Including old ones)	36	36	-
Working Thana/Upazila	163	162	-
Union covered	1,145	1,067	7.31
Village covered	6,762	6,329	6.84
No. of Regional Office	11	11	-
No. of Zonal Offices	02	02	-
No. of Branch	219	219	-
No. of Training Centre	03	03	-
No. of Village Organization (V.O)	18,712	18,143	3.13
No. of V.O Client (Micro Finance)	3,68,576	3,41,746	7.85
No. of Beneficiaries (all programs)	22,44,030	20,09,880	11.64
Total Saving balance (Tk. in millions)	1,308.15	983.40	33.07
Loan disbursement (all product) (Tk.in million)	30,368.55	23,497.91	29.23
Rate of Recovery	99.37	98.90	0.47
Loan outstanding (all product) (Tk. in millions)	3,713.60	2,904.21	27.86
No. of Borrower(Micro Finance)	2,58,082	2,38,429	8.24
Loan Productivity (Portfolio-Per CDO)	3.48	3.05	14.09
Average Loan Disbursed (Per CDO)	6.44	5.50	17.09
No. of Staff Member (Including Volunteers / Project Staff)	2,832 (male- 2,077 and female-755)	2842 (male- 1993 and female-849)	-0.35

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, Reduction of Human Trafficking & Child marriage and Promotion of Safe Migration, Social Development, networking and Advocacy etc.



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Executive Summary & Key Accomplishment : 2012 - 2013

As a national non-profit development organization UDDIPAN is working with the prime objective of establishing & of upholding human rights of the disadvantaged & marginalized segments of the populace-children, Women & Men. Alleviation of poverty, awareness building and integrating & mainstreaming the target people in the development process of the country are the key focuses of its programs.

UDDIPAN stands at the forefront of national development arena and has linkage & networking with a number of national & international development forums. The prime achievements of the organization are highlighted as under

- i) UDDIPAN's programs cover 162 Upazilas of 36 Districts. The Coverage includes 22,44,030 beneficiaries from about 5 lac targeted families in 6,762 villages spread over 1,145 unions of 162 Upazilas with varied activities.
- ii) As a core one Micro Finance Program (MFP), is implanted for the assetless women & men to addresses 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 23 Districts, 6,762 Villages & 3,68,576 clients. Total disbursement of credit stood at Taka 30,368.55 million till June 2013. The rate of recovery is at 99.37 The group saving is substantial amounting to Taka 1,308.15 million.
- iii) UDDIPAN is implanted with major assistance & support of Save the Children International for Education to Protect Child and Youth Labours in Agriculture (EPCYLA) being implemented in 331 villages of 69 unions in 10 Upazilas of 5 districts. The

EPCYLA addressed interalia on promotion & upholding child and youth rights and education with focus to decent employment, health, nutrition and sanitation etc. About 38% children and 62% Adult benefited from EPCYLA. Prime feature of EPCYLA was that it was community based focusing on protection education, technical training and decent employment and income generation for children and youths involved in rural agriculture in Bangladesh.

- iv) UDDIPAN has started implementing Rural Urban Child Migration Project (RUCMP) since January 5, 2012 with a focus to registration of internal child labour migrants to track child migration and stop up-note child migration. The project is funded by European Commission through Save the Children International.
- v) Micro Initiative for Mutual Enabling (MIME) is implemented with the funding from Oxfam, Novib and Rabobank foundation. The project aims to provide Social Security Services to the vulnerable poor through mutually beneficial insurance products. A total of 23 branches has been opened to provide services to about 13,881 clients (Poor & ultra poor). Training for both beneficiaries and project staff are also provided under MIME. UDDIPAN has another Insurance component Member Insurance Fund (MIF) covering all group members. So far Tk. 3,26,74,134 Under MIME and Tk. 42,77,500 under MIF claims have been settled.
- vi) The Project- Programmed Initiatives for Monga (near famine) Eradication (PRIME) is a challenging project for UDDIPAN which is under implementation in two Monga prone districts namely Kurigram & Rangpur with the assistance of PKSf. The project aims to create short & long term employment avenues for the poor & ultra poor who are hardly-hit during monga. Inputs like training, credit, infrastructure building works etc. are provided under the project.



- Creating educational facilities for children, employment abroad for local poverty afflicted youth etc. has been the spectacle of achievement under the auspices of PRIME. PRIME will continue to contribute remarkable to the monga eradication efforts of both the govt. & non-govt. sectors.
- vii) EPCYLA program implementation with a major focus on TVET that contributes to impart technical and vocational education and training to children and youths involved in rural agricultural sector. The PRIME project of UDDIPAN has also a big focus wing to impart skill training particularly TVET to youths in its project areas. All these have significant contribution to ensure decent jobs or further employments in home and abroad for the recipients. So far 4134 youths have got TVET and 3919 have been employed (both self employment 1525 and wage employment 2394).
 - viii) 99 NFPE and Pre-school are being running through UDDIPAN programmes in which right based curriculum mostly developed by UDDIPAN being used.
 - ix) Through programs and projects UDDIPAN has always been striving to stop human trafficking in almost all the traffic prone corners of Bangladesh. All together its effort to stop up note migration and human trafficking in and around the country and beyond has highly been recognized.
 - x) UDDIPAN has been trying to build resilience of children, youths and community people against disaster risks and mapping the risks of resources and institutions of those communities. These are the ways how the communities including children and youths are made capable to reduce disaster vulnerabilities. UDDIPAN's continued response to disaster and building community capacity to adapt climate change has been appreciated by all and contributing a lot to build community capacity to disaster response.
 - xi) UDDIPAN assists vulnerable families to cope with natural disasters through education on disaster preparedness and coping mechanism. It has working areas alongside the coastal belt where natural disaster is rather frequent. UDDIPAN helps coastal belt inhabitants with their disaster preparedness. In the event of major disaster, UDDIPAN implements Disaster, Relief and Rehabilitation Project (DRRP) to ease the sufferings of the victims.

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 29 years, UDDIPAN is nowadays a well-known non-profit national development organization with its multiple programs tangible everywhere in its working areas spread over 163 upazilas of 36 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 CRC, TVET, anti-trafficking, Business Development Services (BDS), micro-finance, Business Accounts, micro enterprise, 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 fifty percent by

the year 2015 in the targeted communities through implementation of community demand driven activities such as social mobilization, community institution building, human resource development, micro finance for sustainable livelihoods, disaster management, agriculture, 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 as below

- 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 augment 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.

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



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

- Promotion of balanced men-women relationship based on mutual trust and respect.
- Team work founded on mutual trust and respect, openness, two way feedback and positive thinking.
- Accountability, both upward and downward.
- Maintenance of pollution free environment in the workplaces.

Ethical Principles & Core Values

- Good Governance practices such as participation of stakeholders in the decision making, 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.

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 now stands at the forefront as a prominent national level NGO in course of its long functioning through its multifaceted development initiatives.
- 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 and 2011-2012 achieved awards from ICAB in the category of best published accounts & reports. *Significant thing is that in the last year UDDIPAN has been conferred the 1st prize for best published and reports among NGOs in Bangladesh.*
- 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, INAFI, GOAL Ireland & India, ICT for Child Rights, CDF, Micro Credit Summit, 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, 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.
- Joint Stock Company under the Societies Registration Act.
- Micro Credit Regulatory Authority.

Operational Areas & Beneficiaries Coverage

UDDIPAN has spread its activities to 36 districts viz Satkhira, Pirojpur, Bagerhat, Kushtia, Natore, Pabna, Sirajgonj, Comilla, Chandpur, Brahmanbaria, Chittagong, Cox's Bazar, Bandarban, Barisal, Jessore, Chapai Nawabganj, Jhalakathi, Laxmipur, Rajshahi, Naogaon, Joypurhat, Narsingdi, Dhaka,

Panchagarh, Lalmonirhat, Kurigram, Rangpur, Bogura, Borguna, Noakhali, Feni, Patuakhali, Sherpur, Mymensingh, Netrakona and Kishoreganj 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 22,44,030 beneficiaries of the targeted families in 6,762 villages spread over 1,145 unions of 162 Upazilas. The organization has a team of 2,832 staff members of which 755 are female and 2,077 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.
- Differently able from poor households.
- Civil society members including Religious Leaders.

Development Partners 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
- CDMP
- Credit and Development Forum (CDF)
- Coastal Fisher Folk Community Network (COFCON)
- Child Rights Governance Assembly (CRGA)
- Directorate of Social Services
- DFID through PKSF
- Eastern Bank
- One Bank 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)
- Goal Ireland through Goal India
- Infrastructural Development Company Limited (IDCOL)
- IFAD
- INAFI-Bangladesh
- Institute of Microfinance (InM)
- International Labour Organization (ILO), Bangladesh
- International Organization for Migration (IOM)
- Netz Bangladesh
- Micro Credit Summit
- Mix Market
- Multinet Trust Exchange LLC (UAE)
- National Human Rights Commission (NHRC)
- NGO Forum
- NOVIB
- Oman International Exchange LLC (Oman) One Bank
- Oxfam GB
- Palli Karma-Sahayak Foundation (PKSF)
- Rabobank Foundation
- Rahimafrooz Bangladesh Ltd.
- Save the Children International in Bangladesh
- South Asia Partnership (SAP)-Bangladesh
- Technical Training Centre (TTC)
- Terre Des Homes-Netherlands
- Training and Technology Transfer (TTT)
- UNDP
- United Nations International Children Emergency Fund (UNICEF) Bangladesh
- United States Agency for International Development (USAID)
- Village Education Resource Centre (VERC)
- Winrock International
- World Bank



Quick Look on GOVERNANCE

- ▶▶ The General Body
- ▶▶ The Executive Board
- ▶▶ The Executive Director & CEO
- ▶▶ The Annual General Meeting (AGM)
- ▶▶ The Audit & Monitoring Committee
- ▶▶ The Procurement Committee
- ▶▶ The Recruitment Committee

The General Body

UDDIPAN's General Body comprises of 21 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 a year to transact business like approval of annual work plan, budget & audit report, selection of auditor, election of Executive Board etc. as provided in the Memorandum of Association.

The Executive Board

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

The Executive Director & CEO

As the Chief Executive 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.

The Annual General Meeting (AGM)

The 28th Annual General Meeting (AGM) of UDDIPAN was held on December 15, 2012 at Board Room of UDDIPAN Head Office, Dhaka and 14 number of members were presented in the meeting. As per agenda, minutes of 27th 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.

The 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 Divisional Head. 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.

The 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.

The 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.



Highlight on Management

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

Program Division

This division comprises Economic Development and Social Development programs and projects. Programs are being implemented with a view to uplift the target audience economically and socially that includes economic empowerment having 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 etc. Both Economic Development and Social Development Programs are respectively headed by a Deputy Director.

Human Resource Management (HRM)

The Human Resource Management (HRM) is working to ensure productivity of UDDIPAN staff members towards achievement of Organizational Goal and Objectives. HRM works in conformity with the Human Resource Policy of the Organization. Its tasks include recruitment, placement, 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.

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 and 2010-2011.

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 2013, Total 206 no. of branches, head office and other projects are audited 379 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.

Information, Communication & 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 and eleven regional offices at Comilla, Chittagong, Chandpur, Pirojpur, Kushtia, Rajshahi, Rangpur, Barisal, Patuakhali, Noakhali and Dhaka. The regional offices supervise & monitor implementation of the field programs & functioning through 219 branch offices. UDDIPAN has 3 Training Centers located in Dhaka, Chittagong and Pirojpur.

UDDIPAN Training Centers

UDDIPAN has 3 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.

UDDIPAN OVER THE LAST 15 YEARS - TIMELINESS

1997 - 1998:	<ul style="list-style-type: none"> • Started the new project titled “Coastal Fisher-folk Development Program (CFDP)” • Carried out huge relief & rehabilitation program in the flood-affected areas.
1998 - 1999:	<ul style="list-style-type: none"> • CDP expanded in Bheramara- Kushtia • Strengthening of existing programs
1999 - 2000:	Consolidation of major ongoing activities by adopting strategic plan for future program intervention
2000 - 2001:	<p>Started a number of new social development programs like:</p> <ul style="list-style-type: none"> • Strengthening Household & Access to Bari Gardening Extension (SHABGE) • Arsenic Mitigation and Water Supply Project (AMWSP) • Grihayan Tahabil (GT) • Competency Based Economies Through Formation Of Enterprise (CEFE) • Livelihood Project for Fisheries Household (LPFH)
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)

	<ul style="list-style-type: none"> - 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
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

Thematic Involvement : Some Highlights on UDDIPAN's Role

UDDIPAN has achieved the feat of contributing to the country's development in course of its 27 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 219 branches in 162 upzilas of 23 districts. Its' loanee members stand at 2.58 laks & cumulative



disbursement of loan is about Tk. 3,036.15 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 munga areas of the country. The ENRICH, 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 88.67% 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 government institutions, 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 networks & linkages with many prominent forums & organizations like Microcredit Summit, MIX Market, AMAN, ARF, CDF, NHRC, BSAF, CRGA, ATSEC, Girl Child Advocacy Forum, ECPAT, 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 2013, the organization has disbursed Tk. 1,292.10 million as agricultural loan & imparted training to 1480 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 2013, 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

Pursuant to its vision, mission and objectives, UDDIPAN is implementing programs & activities to bring positive changes in the lives & livings 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 :

1. **Economic Development Programs**
2. **Social Development Programs**
3. **Knowledge, Potential & Capacity Building Programs**

The details of the aforesaid programs are presented in the pages that follow.

Economic Development Programs

Livelihood Promotion through Sustainable Income Generation

a. Micro Finance Program (MFP)

- Rural Micro Credit (RMC)
- Urban Micro Credit (UMC)
- Micro Enterprise Development (ME)
- Micro Finance and Technical Support (MFTS) Project
- Ultra Poor Program (UPP)
- Seasonal Loan Program (SLP)
- Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)
- Rehabilitation of SIDR Affected Coastal Fishery Small, Business & Livestock (RESCUE)
- Livelihood Restoration Program (LRP)

Livelihood Promotion through Sustainable Income Generation

b. Other Income Promotion Activities (Micro Credit Plus)

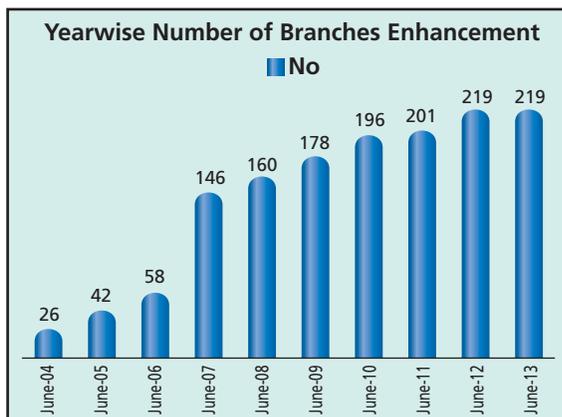
- Programmed Initiatives for Monga Eradication (PRIME)
- Alternative Livelihood initiative for Jatka Fishers
- Agricultural Income Promotion Project (AIPP)
- Grihayan Tahabil (GT)
- Micro Initiative for Mutual Enabling (MIME)
- Emergency Flood Restoration and Assistance Program (EFRRAF)
- Learning and Innovation Fund to Test New Ideas (LIFT)
- UDDIPAN Green Energy Project (Solar Home System)
- Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty (ENRICH)
- Remittance Transfer Project
- Credit Life Insurance Project
- Livestock Insurance Project
- TVET
- Stipend for Students
- Value Chain Project
- Shammoy Project
- UDDIPAN Sheep Breeding Farm
- UDDIPAN Nursery

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 1989. *The program is spread to 23 districts covering about 6329 villages of 139 Upazilas.*

The MFP comprises of six main components as stated below

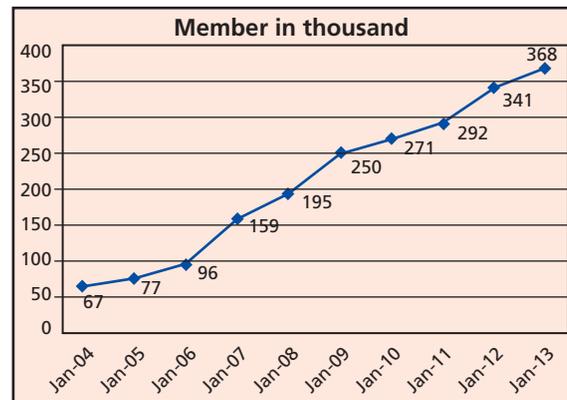
- Institution Building (IB)
- Income and Employment Generation (IEG)
- Gender Equity Development (GED)
- Legal Awareness (LA)
- Health, Sanitation, and Safe water Awareness
- Capacity Building (CB)



The MFP comprises of six main components as stated below

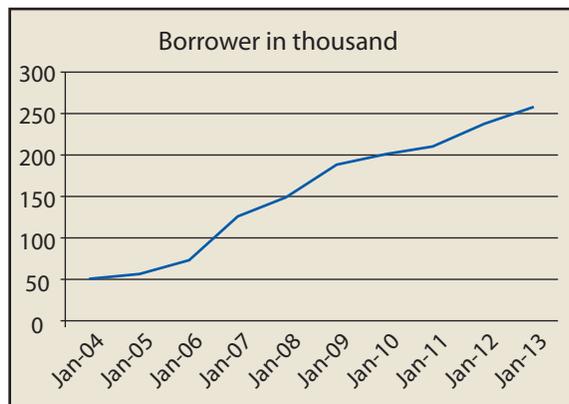
Institution Building (IB)

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.



Income and Employment Generation (IEG)

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. 1,308.15 million as of June 2013.

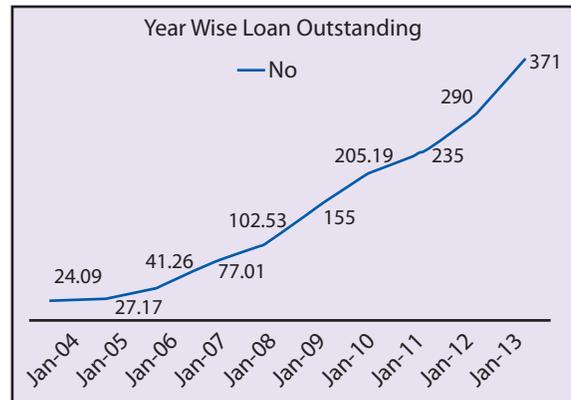


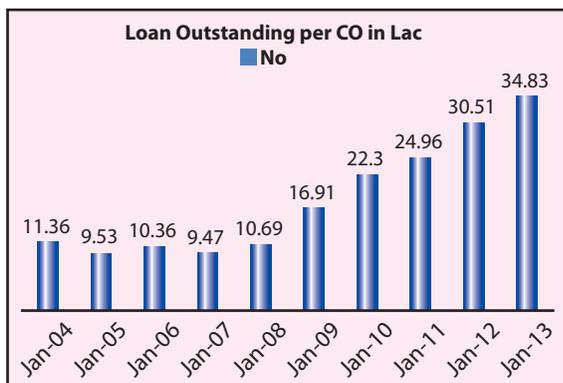
Table- 01: Savings Product as on June 2013

SL. Particular	Amount in Tk.
a Short Term Deposits (STD) (Regular Savings)	108,59,69,442
b Current Deposits (CD) (Special Savings)	11,92,27,751
c Client Monthly Deposit (CMD)	9,90,01,914
d Client Fixed Deposit (CFD)	36,46,432
e Client Double Deposit (CDD)	2,80,000
f Client Triple Deposit (CTD)	0
g Client Lakhpoti Deposit (CLD)	24,490

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. 30,368.55 million to the beneficiaries up to the June 2013. Out of which, realization stood of Tk. 26,654.95 million and outstanding of Tk.3,713.60 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 99.37% & 98.89% respectively in June 2013.

Table- 02: Savings and Loan Operation

Particular	2012-2013	2011-2012
No. of Branch	219	219
No. of Group Client	3,68,576	3,41,746
No. of Borrower	2,58,082	2,38,429
Savings Balance (Tk.) million	1,308.15	1,050.87
Credit Disbursement (Tk.) million	30,368.55	2,34,95.14
Realized (Tk) million	26,654.95	20,593.19
Loan Outstanding (Tk.) million	3,713.60	2,901.95



The loan comprises of some specific loan product viz. Rural Micro Credit (RMC), Urban Micro Credit (UMC), Micro Enterprise (ME), Micro Finance and Technical Support Project (MFTS), Ultra Poor Program (UPP), Seasonal Loan, Livelihood Restorations Program (LRP), Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO), 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.

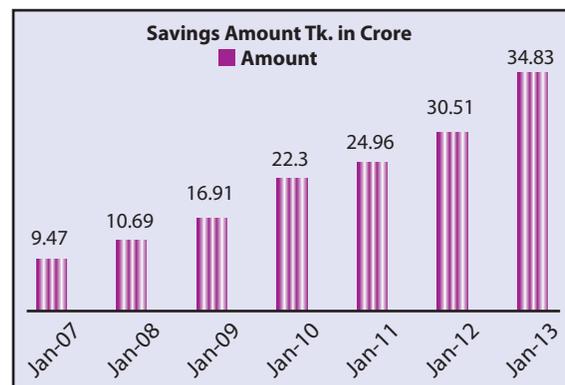
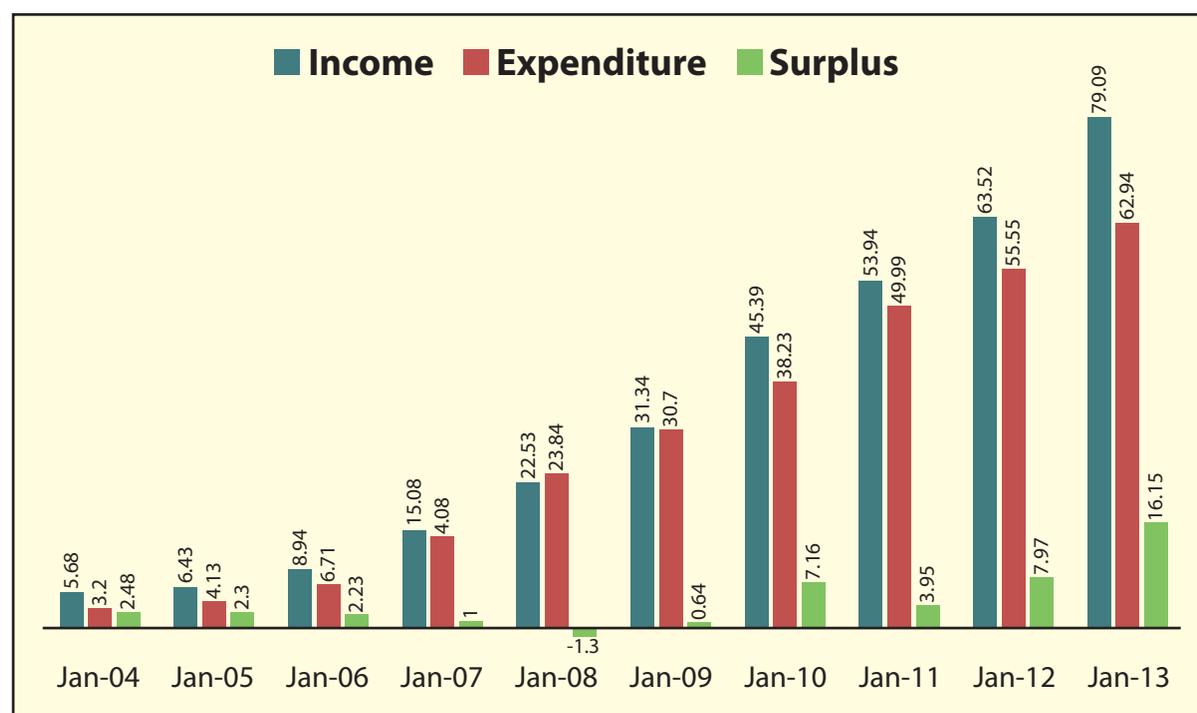


Table-03: Loan Product at a glance as on June 2013

Sl. No.	Loan Product	Cumulative loan Amount in Tk. (million)		
		Disbursement	Realization	Outstanding
01	Rural Micro Credit (RMC)	13,296.57	12,182.87	1,113.70
02	Urban Micro Credit (UMC)	5,465.22	4,958.96	506.25
03	Micro Enterprise (ME)	5,940.27	4,865.56	1,074.70
04	Micro Finance & Technical Support Project (MFTS)	327.70	326.42	1.28
05	Ultra Poor Program (UPP)	1,901.92	1,603.89	298.03
06	Livelihood Restoration Program (LRP)	126.75	111.72	15.03
07	Seasonal Loan	1,725.20	1,416.61	308.59
08	RNPPO	94.64	94.64	0.00
09	SAHOS	40.27	34.03	6.23
10	RESCUE	01.09	94.15	6.93
11	Agricultural Income Promotion Project (AIPP)	1,292.10	932.23	359.87
12	Grihayan Project	7.00	6.68	0.31
13	Green Energy (Solar Project)	23.55	8.54	15.01
14	LIFT	8.74	5.24	3.49
15	Shammoy	10.48	6.36	4.12
Total		30,361.56	26,647.96	3,713.60



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 2013, 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

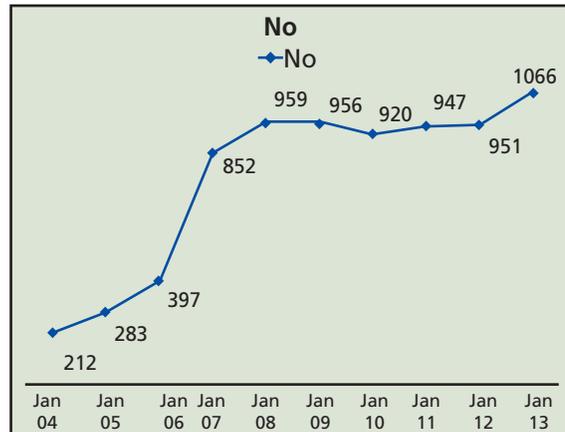
Capacity building of the staff members in respect of improving competencies for efficient and effective implementation, monitoring and evaluation of the programs with participation of the target population and communities is a major concern of UDDIPAN. During the reporting period, a total of 135 staff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

Loan Product and Program

Loan Products under MFP include the following :

- ◆ Rural Micro Credit (RMC) & Urban Micro Credit (UMC)
- ◆ Micro Enterprise (ME)
- ◆ Micro-Finance and Technical Support Project (MFTS)
- ◆ Ultra-Poor Program (UPP)
- ◆ Livelihood Restorations Programme (LRP)
- ◆ Seasonal Loan Program (SLP)
- ◆ Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO)
- ◆ Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)
- ◆ Rehabilitation of SIDR Affected Coastal Fishery Small Business & Livestock (RESCUE)
- ◆ Programmed Initiatives for Monga Eradication (PRIME)
- ◆ Micro Initiative for Mutual Enabling (MIME)
- ◆ Alternative Livelihood Initiative for Jatka Fishers (ALIJF)
- ◆ Agricultural Based Micro Credit Program (AMCP)
- ◆ Grihayan Tahabil (GT)
- ◆ Emergency 2007 Flood Restoration and Assistance Program (EFRRAF)
- ◆ Learning and Innovation Fund to Test New Ideas (LIFT)
- ◆ UDDIPAN Green Energy Project (Solar Home System)
- ◆ Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty (ENRICH)
- ◆ Value Chain Project
- ◆ Remittance Transfer Project
- ◆ Shammo-A participatory Microfinance program based on Islamic Shariah

No. of MFP staffs (CO)



Rural Micro Credit (RMC) and Urban Micro Credit (UMC)

These Credit Programs are implemented in 89 Rural Upazilas and 51 Urban Areas for the poor target members mostly women in order to undertake employment cum-income generating activities. As on June 2013, Tk. 13,296.57 and Tk. 5,465.22 millions have been disbursed under RMC and UMC program respectively. The Realization rate of loan is more than 98% 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 2005, UDDIPAN's Micro Enterprise Program has helped 20,100 entrepreneurs, mostly women, up to June 2013.

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 Credit Officer (CO) 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 8 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.

Table-04 : Business/Activities Analysis for Micro Enterprise loan in UDDIPAN

Business/Activities	% of Loanee
Small Trading	75
Poultry Rearing	2
Livestock Rearing	2
Food Processing	1
Small and Cottage Industries	1
Agriculture	2
Fish culture	4
Transport	2
Service sector, Medicine, Jewellery, Tailoring Library, Mobile Phone, Decorator	5
Others business, Saw mill, Welding, Weaving, Sweetmeat	6
Total	100

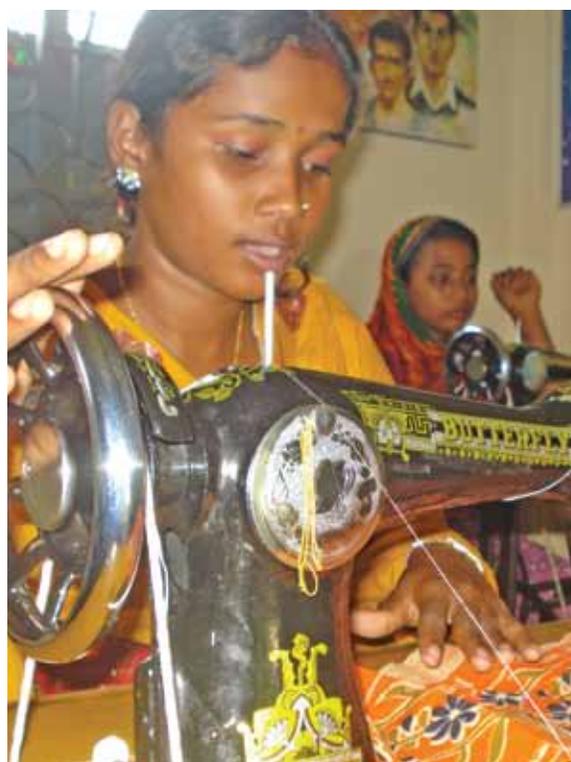
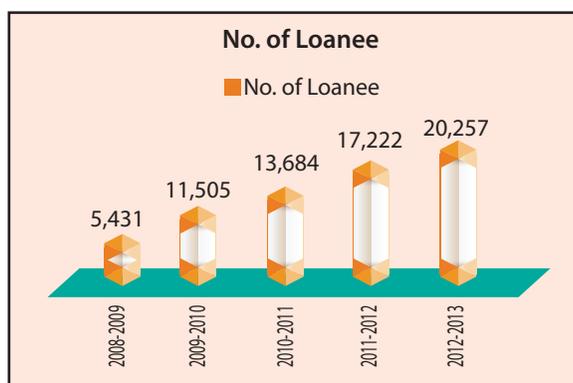
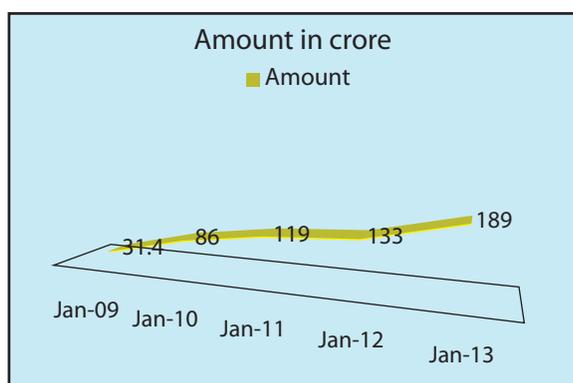


Table-05: Year wise growth of Micro Enterprise loan in UDDIPAN

Financial year	No. of loanee	Amount disbursed Tk. million	(%) as of total
2008-2009	5,431	313.67	163
2009-2010	11,505	859.91	174
2010-2011	13,684	1190.15	38
2011-2012	17,220	1338.85	25.59
2012-2013	20,257	1893.69	27.57



Year wise ME growth (Disbursement)



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 2013, an amount in Tk. 327.70 Million was disbursed under this project. The phase of this project is out now.

Seasonal Loan Program (SLP)

Seasonal Loan Program (SLP) is implemented in 146 branches in 79 Upazilas of 18 districts. Up to the reporting month, an amount of cumulative Tk. 1,725.20 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 and beef fattening considering as more profitable ones which vary from season to season and areas also.



Ultra - Poor Program (UPP)

Ultra-Poor program is implementing within 134 branches covering 92 Upzilas 1,172 villages under 22 districts. The major objectives of the Program are to facilitate access of the beneficiaries to financial services, and to extend training and other capacity building support so that they develop and implement income generating activities in a sustainable manner.

Particulars	2012-2013	2011-2012
Number of Current Members	77,385	67,256
Savings Balance (Tk)	11,95,54,179	8,99,90,603
UPP cumulative Loan Distribution (Tk)	190,19,20,000	134,47,84,000
UPP cumulative Loan Outstanding (Tk)	29,80,33,574	24,38,79,697
UPP Current Borrowers	47,257	45,266

Livelihood Restoration Program (LRP)

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. LRP is implemented 95 Upazilas spread over 1151 villages/Wards. An amount of cumulative Tk. 126.75 million was disbursed as loan under this product as on June 2013.

Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO)

This is a World Bank project through PKSF. The project has the objective to rehabilitate and bring about socio-economic development of those non-motorized transport pullers and poor owners who have been prohibited by the government from pulling their non-motorized transports in the

Mirpur Road of Dhaka (from Gabtoly to Azimpur). The organized groups have the opportunity to avail credit support and skill training, entrepreneurship development training and training on awareness raising.

As on June, 2013 the following areas have been covered and activities have been accomplished by the project

Number of Branch covered- 9 (under Dhaka Metropolitan area).

Table-06: Achievement of RNPPPO

Name of activities	Achievement Up to June 2013	
	Achievement	%
Client Enrollment	6,056	100
Loan distribution (Million Tk.)	94.64	100
Loan Outstanding (Million Tk.)	0.0	00
Training on General Issues for Beneficiaries	4,865 (246 batch)	100
Skill Training for Beneficiaries	312 (26 batch)	65

N.B.: This project ended in June, 2009

Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)

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. 40.27 million was disbursed as interest free loan. As on reporting period June 2013, total outstanding is Tk 6.23 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 2013, an amount of Tk. 101.09 million was disbursed among the beneficiaries who have lost or damaged their IGA. As on reporting period June 2013 total outstanding is Tk. 6.93 million.



b. Other Income Promotion Activities (Micro Credit Plus)

◆ Alternative Livelihood initiative for Jatka Fishers

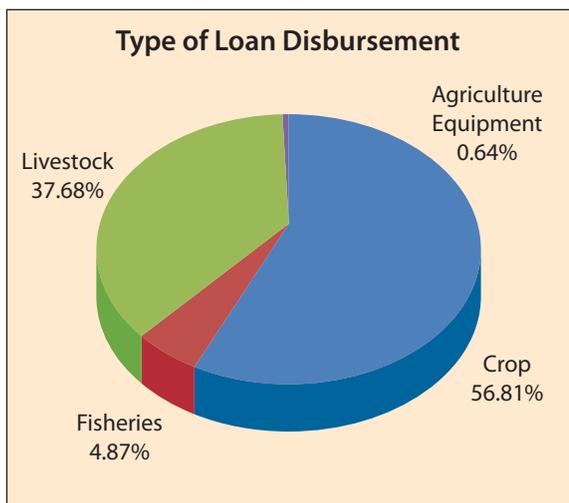
The project is being implemented in Haimchar and Uttar Ulgey branches of Chandpur district. As on June 2013, a total of (Million Taka) 233.91 is disbursed as loan and Client's Savings (Million Taka) stands at 10.12.

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.

Type of Loan Disbursement in Agriculture Program for 2012-2013

Particulars	2012-2013
Number of District	23
Number of Upazila	87
Number of Branches	125
Number of V.O formation	2751
Number of Group Client	28067



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. 66,80,000 as of June 2013. 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.

Emergency Flood Restoration and Assistance Program

Under the Disaster Management Loan, the EFRRF loan is disbursed among the beneficiaries who are affected by the river bank erosion, flood, severe natural disaster, poverty and have their dwellings in chars and remote marginal areas. Beneficiaries can use this loan against pre and post disaster management, safe water and sanitation and restore of economic activities and consumption. Total cumulative disbursement is tk. 36.30 million and outstanding is tk. 0.21 million as on June 2013.

Learning and Innovation Fund to Test New Ideas (LIFT)

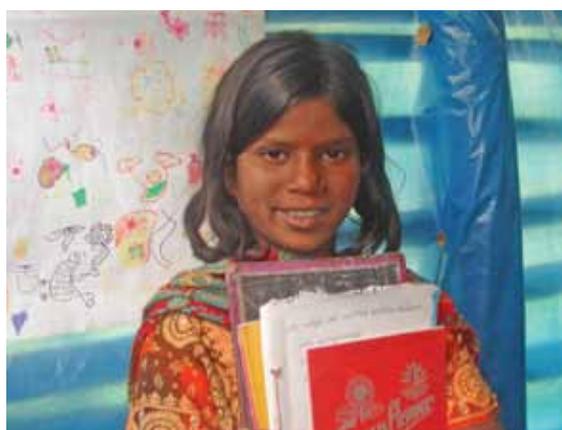
This initiative is being taken in Kurigram Sadar and Chilmari upazila of Kurigram district under 5 Branches where every year many families lost their house with cultivable land by river erosion and became landless. This distress poor family try their best to survive and sale their manual labor to landlord. The objective of the project is to give them loan to take land on lease and produce seasonal crops and vegetable to ensure food security and nutrition. As on June 2013 UDDIPAN covered 101 villages under 16 unions with 106 no. of beneficiaries and cumulative disbursement of loan Tk. 8.74 millions only.

UDDIPAN Green Energy Project (Solar Home System-SHS)

It is a new intervention of UDDIPAN to provide electricity in the household level by using solar energy primarily 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 6 Branches of Laxmipur district. With a view to expand SHS program UDDIPAN became a partner with Infrastructural Development Company Limited (IDCOL) in last February 2013. UDDIPAN Gradually expanding the program in other working areas giving emphasis in off-grid areas. As on June 2013, with the assistance from IDCOL UDDIPAN expanded the program in 40 branches under 25 upazilas of 6 districts and 1082 no. of SHS have been installed in the project areas so far.

Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty (ENRICH)

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.**



Value Chain Project

The project is especially for socio-economic improvement of fishermen is being implemented in Natore Sadar and Singra upazila of Natore district. The objective of the program is to promote marketing system of fish and fish product, ensuring fish price, employment creation and hence to increase the income of the fishermen community through providing training. In addition, the project also contributes to exposing producers and holds control over markets. As on June 2013 a total of 600 fishermen got training on modern fish cultivation and marketing system.

Remittance Transfer Project

The Program has been implementing by UDDIPAN since May'2011 in 12 Districts named Cox's Bazar, Comilla, Chandpur, Noakhali, Feni, Laxmipur, Chittagong, Pirojpur, Bagerhat, Rangpur, Chapai Nawabgonj and Kurigram within 54 selected Branches with the assistance of IFIC Bank and PRIME Bank. The initial stage Oman International Exchange (OIE), Multinet Trust Exchange (MTE), Coinstar Money Transfer (CMT), Express Money services (XME) and Western Union (WU) supported as a remittance exchange house.

Name of activities	2012-2013	As on June'13
Received the Service (Persons)	3,489	5,894
Transfer the Amount (Tk)	6,96,65,536	11,67,09,879

Ultra-Poor Program (UPP)

Ultra-Poor program is implementing within 134 branches covering 92 Upzilas 1,172 villages under 22 districts. The major objectives of the Program are to facilitate access of the beneficiaries to financial services, and to extend training and other capacity building support so that they develop and implement income generating activities in a sustainable manner.

Programmed Initiatives for Monga Eradication (PRIME)

The PRIME has been undertaken in the Kurigram, Rangpur and Patuakhali district with a view to eradicate 'monga' (near famine) with an integrated approach in different locations of the district which is funded by PKSf. The objectives of the project are a) to capacity build up against Monga situation b) to create immediate and long-time employment opportunities for the severely affected ultra poor (suffering from food crisis).

IGA Training- Programmed Initiatives for Monga Eradication (PRIME) as on June'2012

Name of activities	2012-2013	As on June'13
Number of Member Enrolment	11,628	78,439
Emergency Loan distribution (Tk.)	3,29,63,000	6,55,57,000
Emergency Loan distribution (Member)	9,012	21,647
UPP Loan disburse (Tk.)	46,84,84,000	138,76,39,000
UPP Loan distribution (Member)	37,744	1,54,092
IGA Skill training for Beneficiaries	5,611	18,911
Vocational Training for Beneficiaries	120	193
Model IGA establishment	1,914	3,314
General Health service	3,01,665	3,93,213
Organized Satellite Clinic	1,580	2,948
Organized Health Camp	134	134
Organized Eye Camp	4	4
Health related educational session	20,111	25,009

Micro Initiative for Mutual Enabling (MIME)

Micro insurance for Mutual Enabling (MIME) project aims to provide social safety net and security service to the vulnerable poor people through mutually beneficial insurance products. The Program has been implementing by UDDIPAN since July'2008 in 3 Districts named Comilla, Chandpur and Chittagong within 23 selected Branches with the assistance of INAFI-Bangladesh. The target clients of this project a) 30% of the policy owners will be ultra poor; b) 70% of the policy owners will be poor. This is a 4-year pilot project, which is funded by Oxfam, Novib and Rabobank Foundation.

Particulars	2012 - 2013	As on June'13
Client Admission (Member)	3,377	17,084
Premium collection (Tk.)	1,26,32,015	4,53,06,149
Surrender	897	3,203
Death Claim statelment person	20	58
Death Claim satelment Tk.	2,18,900	6,46,400
No. of Potential clients Training	0	4,162
Health service for beneficiaries	0	220

Shammoy 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 Seventeen (17) villages have been covered under 04 unions and that includes 153 borrowers, in 09 village

organizations. Till June, 2013 the saving deposits stands at 3,98,691 BDT and outstanding stands at 41,23,500 BDT.

- This project has been implementing in Chakoria Upazila of Cox's Bazar district since January 16, 2012. The Shammoy has been implementing in collaboration with PKSF. This project is expected to extend a large in the time coming ahead.

Table-02: IGA Training- Programmed Initiatives for Monga Eradication (PRIME) as on June 2013

Name of IGA Training	20012 -2013 (Persons)	As on June'13 (Persons)
Goat Rearing	550	2875
Beef Fattening	400	2049
Sheep Rearing	100	1625
Duck Rearing	350	1073
Poultry Rearing	50	649
Layer Rearing	0	350
Patha (He-Goat) Rearing	0	100
Tailoring	275	850
Mat Making	50	250
Milking Cow Rearing	974	2699
Heifer Rearing	200	1000
Vermi Compost Fertilizer	719	719
Homestead Vegetable Production	750	1625
Commercially Vegetable Production	225	1050
Crop Cultivation flow the Cropping pattern	400	650
Fish Cultivation	198	448
Nursery	75	150
Bamboo & Cane Product Making	225	574
Carchupi (Handicrafts)	100	125
Total	5641	18861



Table-03: Vocational Training Programmed Initiatives for Monga Eradication (PRIME) as on June 2013

Name of Vocational Training	2012-2013 (Persons)	As on June'13 (Persons)
Electric House Wiring	30	43
Motor Mechanic	30	30
Tailoring	30	45
Trach Fitting	00	06
Sweeter Making	00	25
Total	120	193

Glaring Success of PRIME

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 six and 3 no of children are in class five. The children will get free education up to 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 ultra poor people in its program interventions and providing 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 various initiatives etc. A significant number of pupils of those families who are having their studies in medical and engineering colleges and other universities have been rewarded with stipend under this program. A total of 31 number of meritorious pupils under those categories have been rewarded which includes books and relevant cost of education amounting taka 15,000 to 4,65,000. In addition, another scheme of stipend is being planned and processed for students of those families who got GPA 5 in their SSC and HSC examinations. Recently Shamima Aktar Shimu a student of Management under Begum Rokeya University, Rangpur received a cheque amounting Tk. 15,000/ from the Honorable Prime Minister Sheik Hasina in a function at Dhaka.

Employment Avenues 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 Malaysia 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. In presence their families overcome the monga situation.

Vocational & IGA Training change their Social & Economical Status

Vocational and Skill Development Training is the major component of PRIME Program. General Electric and House Wiring, Motor Mechanic, Dress Making Tailoring, Mat making, Sweater making, Rod binding, Goat Rearing, Beef Fattening, Milking Cow Rearing, Poultry & Duck Rearing, Vegetable Cultivation, Nursery, Bamboo & Cane Product making are the major training courses for the potential Group members. Total number of participants are 18,861 participated in the course, among of them 13,014 participants were youth. They are skilled on their occupation after receiving the training. The participants have established success IGA and developed entrepreneurship. In presence their family overcomes the monga situation.



UDDIPAN Sheep Breeding Farm

UDDIPAN established a Sheep Breeding Farm with the assistance of PKSF at Kathalbari Branch under Kurigram district. The Main objectives of the farm are a) Production of healthy and disease free sheep. b) Distribution of healthy, disease free sheep to the target beneficiaries lower cost than that of market. c) To develop and establish mini sheep farm at household level. d) Make sheep meat available and cheaper as a source of animal protein.





UDDIPAN Nursery

UDDIPAN established a Nursery with the assistance of PKSF at Chilmari Branch under Kurigram district. The main objective of the nursery program is to supply the healthy sapling/ seedling of low cost among our group members. There are fruits, wood, medicinal, flower, herbal plant are produced regularly. Those plants are distributing among of beneficiaries regularly.

Credit Life Insurance Project

This is a project where the clients of rural micro credit, urban micro credit, seasonal loan and Agricultural Income Promotion Project (AIPP) have access to avail the facilities. During disbursement of loan, taka 10 is deducted as loan insurance fee against each disbursement of taka 1000 from each client. For ultra-poor credit client, taka 05 is deducted as loan insurance fee against each disbursement of taka 1000. The highest ceiling that cover credit insurance stands at taka 40,000/- for rural and urban micro credit, taka 50,000/- for seasonal loan and Agricultural Income Promotion Project (AIPP) loan and taka 30,000/- for ultra-poor micro credit.

Facilities offered by the Insurance Project

- ♣ During the loan tenure, either client (under rural micro credit, urban micro credit, UPP, seasonal loan and Agricultural Income Promotion Project – AIPP) or her husband dies, she/he will be given exemption from the remaining portion of loan.
- ♣ If the client under UPP dies during the payback tenure, she/he will be given exemption from the remaining portion of loan.
- ♣ All types of deposits are refunded to the nominees.
- ♣ If the insured clients dies during the payback tenure, she/he is to be given taka 1000/- at once for his/her funeral.
- ♣ If the insured client does not have husband, the funeral benefit will be offered to him/her legal guardian who is registered in office document.

As on June 2013, total collected Premium of Insurance stands at taka 115,083,326

As on June 2013, total taka that paid back for Insurance Claim Settlements is 28,442,704

As on June 2013, total Insurance Outstanding stands at taka 86,640,622



Social Development Programs

- ▶▶ Education to Protect Child & Youth Laborers in Agriculture (EPCYLA)
- ▶▶ Protecting Children's Rights through Child Participation in DRR in Bangladesh
- ▶▶ Rural Urban Child Migration Project (RUCMP)-Link
- ▶▶ Integrated Child Centered Climate Change Adaptation in Bangladesh (ICCCCA)
- ▶▶ Emergency Preparedness and Response (EPR)
- ▶▶ Strengthening Civil Society to Advocate for Child Rights at All Levels
- ▶▶ Health Care Program
- ▶▶ Gender Action Learning System (GALS) Project
- ▶▶ Capacity Building of Key Actors of Human Rights in Bangladesh
- ▶▶ Conducting Study on Identification of Problems of Child Domestic Workers and Their Rights Entitlements.

Education to Protect Child & Youth Laborers in Agriculture (EPCYLA)

Introduction and Summary

Children are the next generation of country. A major part of country's socio- economic development depends on development issues of the children. Exercising rights in the lives of children determines the overall development of children. Social values, culture, practices and economical structure varies from country to country but child rights are equal in every country. A substantive portion of children and adolescents in Bangladesh remain engaged in different types of hazardous work. Child labour still prevails in agriculture and other informal sectors.

UDDIPAN EPCYLA program works to established child rights issues in every sector having unique focus to labour children involved in agriculture. EPCYLA Program has been implementing in six working areas under 4 districts across the country. Set of activities have been implemented as per project plan during the period.

Urban working children estimated at 2.5 million are found mostly in the informal working sector and many children perform unpaid labor for their families, especially in the rural areas where families depend on the child's inadequate income to keep up the family. Now the child rights and child labour issues have been positively accepted by all stakeholders. The project is addressing all principals of child rights through applying holistic approach.

The objectives are

- By 2013, Scope of competency based functional education for children and youth in agriculture labourers created.
- By 2013, Employment based livelihood education opportunity for youths and children enhanced.
- By 2013, Scope to protect children and youth labourers in agriculture increased in the work places and in the society as well by facilitating increased knowledge, and capacity of children, youths and stakeholders.

Direct Targeted Beneficiaries

- Children and youths engaged in hazardous labour and those who are at risk.
- Middle class children in formal schools
- Parents of the mentioned children and youths

Project Achievements

To achieve the objectives, project has provisions for the following focused activity components

- Provision for basic literacy
- Provision for hard employability skills & soft skills
- Protection Education
- Advocacy & Networking

Provision for Basic Education

- NFE school; Provision for basic literacy

During the reporting period, a total of 15 nos. of NFE school are running and a total 450 nos. of working children (60% girls and 40% boys) are enrolled. The Govt. curriculum has been followed and co-curricular activities are also there in the school. This is a 3 years course i.e. children acquired standard competencies up to grade III.

Apart from this, children also learnt education on social norms, values, health and nutrition education and protection rights education including leadership qualities and participation techniques. Child labor, children at risk, dropout from the school /children out of enrollment to school are the students of the NFE School. The respective Community continuously monitors the School and time to time share progress, problems and challenges with SMC. In addition, parents meetings have been organized on regular interval.



Mainstreaming

UDDIPAN already have developed follow-up mechanisms for mainstreamed student who admitted in the formal schools in the project areas. Formal and informal monitoring and follow up has been going on in project areas. At times, we have organized quiz /competition sessions in the formal school on the issue of child rights violations or hazardous child labour in their respective areas.

Provision for Hard Employability Skill & Soft Skills TVET & Job Placement

Technical and Vocational Education & Training is one of the major activities of EPCYLA project. This initiative has been taken for better employment of children and youths who are in hazardous work and facing a risky situation at workplaces. During the reporting period, two vocational training centers are functioning in two respective project areas namely Daudkandi & Banskhali having required equipments. During the reporting period, a total of 324 children & youths received technical & vocational training on different trades which includes mobile servicing, computer operation & servicing, tailoring, garments sewing, poultry, nursery, electronic and electrical and cow rearing training through 2 TVET centers. After completion of these courses, the graduate children and youths have been involved in self and wages employments. UDDIPAN Micro Finance Program (MFP) has provided special loan to those children of poverty-hit targeted households who are have



the technical knowhow but want to initiate their own IGA or employment. As a part of soft skills, the graduate students have acquired knowledge on preparing their CVs, techniques of facing interview, technique of dealing with customer and employers.

Now their family has become economically strong. As a result of that, access to education has been created for others family members, better food security has been ensured within the family and living standard has been improved.

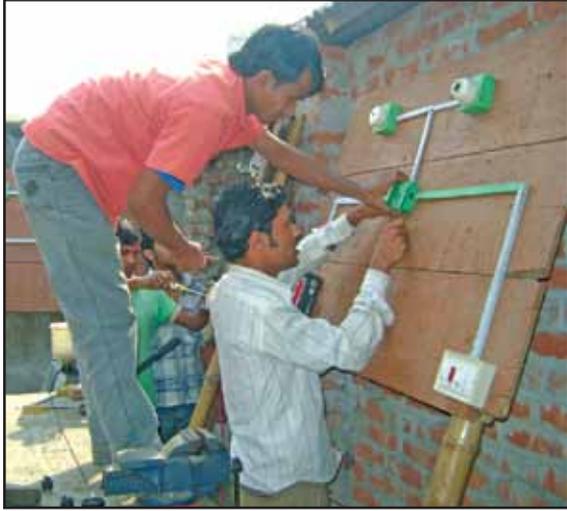
Protection Education

Child & Youth Clubs

The main objectives of child and youth clubs are to promote children's participation and empowerment. To achieve the objectives various activities have been done. On an average, 65% children from each club has been capacitated to identify their problems and share with others, raise voice against rights violation of the children and shar their opinion in various forum.

Children & youth club is a forum led by the children. It is one of the most effective forums where children become educated on their rights, get information on rights and others necessary areas of rights and entitlements and can practice participation techniques. A total of 88 numbers of child & Youth clubs having 2782 enrolled club members have been running across the project areas. The child clubs are functioning in a systematic process following club operational guidebook. Capacities building education sessions and local level advocacy with union





parishad (UP), related department concerned to child and youths' rights and employers have been organized on a regular basis. The major focus of the clubs are-

- Awareness building on CR& CL issues
- Capacity building
- Mobilization and
- Local level advocacy

COC (Code of Conduct)

A total of 45 market committee has been working for protecting child laborers rights (Children who are engaged in market). The members of market committee are playing their role for creating safe work place, ensuring minimum facilities of child laborers. The market committee members also monitor the CoC in their respective market .They are trying to persuade the employers for practicing the CoC through individual contract with employers. Ensuring minimum facilities for CL working in various markets. A CoC has been practicing in 18 markets through involving respective market committee and Union Parishad in working areas. Now most of the child labourers in market are getting free treatment if any accident takes place. The project has been working in 45 local markets which have reached up to 2936 child labours.

School based Protection Education

School session is one of the CR awareness building activities for middle class children of formal schools. The students of class VII & VIII from 30 schools have received education & information on the issue of child protection.

At the end of the session, the student become aware about the adverse effect of agriculture ladour, receive information on child labor elimination policy 2010, Code of Conduct (CoC) for employers, early marriage, health, nutrition and hygiene, child rights and disaster risk reduction. Now these children are playing their role as change makers in their family and school and contributing in promotion of child rights with a particular focus to child labour. A group of trained children has been working as peer educator in the school. During the reporting period 120 school sessions have been conducted with 4483 nos. of children.

Parenting Education

Parents of Child labour and club children's are considered as target group of getting parenting education. Parenting session has been conducted as per developed manual. Parenting education is one of the important awareness building initiatives for parents that contributed in enhancing the capacity of the parents in understanding childhood, mental, psychical, cognitive development, importance of education and support to adolescents' special need. A total of 600 sessions have been organized and conducted during the reporting period and 11343 nos. of parents have participated with those sessions.

Cultural show for Mass Awareness Building

Cultural activity is one of the effective tools of mass awareness rising. There are 37 number of developed children cultural groups in the working areas. Cultural shows have been demonstrated in the community by the children's group for community sensitization and realization. The major issues which have been focused in TfD are child labour, hazardous work, eve teasing, child marriage, trafficking, disaster and other forms of violations. During the reporting period a total of 20 nos. of cultural show have been organized and demonstrated which has been participated by 9350 nos. of community people.

Media and Community CR situation monitoring by the children

The children monitoring & reporting groups from each areas have been doing CR media monitoring and community CR monitoring on regular basis in their locality. Every office

based club keeps 1/2 local prominent newspaper for media monitoring. Based on monitoring findings, the children prepared their action plan and took advocacy initiatives at local and central level to reduce the number of hazardous child labour, child rights violations, improve the situation of child rights and promotion of child rights.

Union Parishad (UP)

The Union Parishad is the elected administrative entity of the government and a key duty bearer for promoting, protecting and ensuring the rights of children in rural areas. 30 UPs are considered as primary duty bearers that can help to change the lives of the working children by pushing the central government on policy and law related matters. The members and chairmen of Union Parishad (UP) also have an important role to motivate and influence the community. It has a few committee and the committee for the women and children can play a positive and significant role in promoting child protection including child labours. As part of the advocacy with Union Parishad, children are being considered as an integral part of social safety net scheme. Due to advocacy and social mobilization of UDDIPAN, around 90% of UP chairman has been elected from new faces. Every Union Parishad is giving importance on CoC while they issue any license and/or renew the same of the employers.

Observation of Child Rights Day 2012-13

The component aims to raise awareness of the communities in respect of child rights. UDDIPAN observed the week jointly in cooperation with UP/UZP and community stakeholders in different working areas. The objective of observing the week was to increase public awareness on promotion of child Rights. The day was observed in 6 area following rally attended by people of different section of the society, discussion session, art and quiz competition. A total of 2033 children, 1056 community people and duty bearers attended in those events.

Different Community Forums work as child rights protection committee

ShaPaK : The ShaPaK members are monitoring the child rights situation with an emphasis to

child labour in agriculture in their working areas. The ShaPaK members sit together on quarterly basis. In the meeting all members analyze the monitoring findings, take decision and make action plan on the basis of findings, share progress of their quarterly plan, and discuss other emerging issues relating to children. They act as pressure groups to make the local govt. responsive towards the protection issue of children. During the reporting period many initiatives that include eve teasing, child marriage, and hazardous child labour have been addressed by the Shapak and taken initiatives to reduce child rights violation and promotion of child rights in the community of working areas. In each working area there are 5 nos. of ShaPaK has been functioning and involved in monitoring of local child rights situation. During the reporting period, a total of 66 no of quarterly ShaPaK meeting, 3 no. of regional level ShaPaK meeting and 6 capacity building workshop have been organized.

Market Committee Meeting

A total of 45 nos. of market committee has been working for protecting child labourer's rights (Children who are engaged in market). The members of market committee are playing their role for creating safety in the work place, ensuring minimum facilities for child labourers, develop and practices CoC in their respective markets. Through market committee the employers are showing their positive attitude to child labourers, giving emphasize to keep work places clean, providing leisure, health safety materials (where needed), increasing salary and reducing physical and mental torture. Now they are discussing the child protection issue in their general meeting and other related forums. During the reporting period, a total of 24 nos. of market committee meeting have been organized where the issues like discussion on overall market situation, job possibilities, decent job, training opportunities, possible trades, type of employment etc. have come under successful discussion.

Teachers' Forum

Teacher's forum consists of 20 members each with male and females. A total of 45 Teachers' Forum is functioning in the community which are considered as an intellectual group. These groups have been acting as a catalyst in the community to



Case study

Willpower makes Emu's dream to survive

Introduction: Mahedi Hasan Imu is the son of Mr. Md. Shajahan and Most. Aysha Begum at Baropara union of Daudkandi upazilla. From childhood his dreamt to be an honorable person but his dreams did not come true due to some family incidents. He was a member of a poor family which had 13 family members and in fact it was a big challenge for him to achieve his dream. But Technical and Vocational Training and his desires to be a successful entrepreneur has changed his life.

Backdrop of Emu: When Emu was a student of class six, his father becomes a workless man and Emu dropped out from school. From 2008, Emu joined UDDIPAN child & youth club situated at Sholopara of Daudkandi. By the collective initiatives of club members, Emu again starts his study. Beside this, he acquired some life skill training under Child Development Program of UDDIPAN. During the starting period of EPCYLA in 2011, Emu completed the Basic Computer operation and servicing course. Follow up his carrier path plan, assigned program staff helped him to build a linkage with "Alamin computer hardware & software servicing center" at Gouripur bazar of Daudkandi and he joined "Ismark computer" as an apprentice. Now he becomes a skilled computer technician and owner of "Touch & Solve Computer hardware centre" at Shahid Nagar Bazar. His monthly income stands at more than 15000 taka and now his family depends on him.

Next plan of Emu: Now Emu plans to establish a modern computer service center and make it as a training institute for the distressed youths of his locality. By this initiative he wants to create a safe and decent job opportunities for vulnerable children & youths labourers.

increase CSR, support for child labour schooling, and cost free education, education material supports and promoting positive discipline in the school and work place settings. These groups also work on CR & CL violation issues that especially include monitoring CR violations in relation to child labour issues. Teachers' Forums have been working to stop corporal punishment and others rights violation in the schools.

Journalist Forum

There are 6 local Journalists' groups consist of 10-15 members in 6 working areas. These groups also work as media and communication group in the rural areas to publish CR related news in the local news paper and electronic media. They regularly published all types of CR & CL related local information through local and national news papers.

Advocacy & Networking

The main objective of this component is to influence policy decisions with respect to child rights at the national level. On the other hand, the advocacy was carried out with a view to create linkage among the networks, community people and stakeholders to provide necessary support to the child victims in working areas.

Local level Advocacy

In order to mitigate the hazards and risks of the children in workplaces, UDDIPAN has carried out a few significant advocacy works with different networks and relevant stakeholders both in government and non government sectors with regard to establishing and maintaining Code of Conduct, OHS and other compliance and set those children in decent jobs.



Quarterly meeting, dialogue session, individuals contact have been organized on how the children and youths will get minimum facilities from employers and be placed in safe employment there. UDDIPAN also has developed networking linkage, cooperation with partner organizations, upazilla administration and other like-minded organizations, service providers at local level to provide more services to children engaged in labours. .

National level Advocacy

UDDIPAN has been playing a remarkable role to promote CR & CL issues at national level by undertaking advocacy initiatives by collaborating & participating in different national and international networks that includes CRGA, TWC, BSAF, ATSEC, ECPAT, AMAN, Girl Child Advocacy Forum. The main objective of this component is to influence policy decisions with respect to child rights at the national level.

Protecting Children's Rights through Child Participation in DRR in Bangladesh

Project started in January 01, 2011 with tenure of 3 years & will continue up to December 31, 2013 funded by Save the Children Finland. The project is designed to

implement through partnership approach. UDDIPAN is the lead partner organization for implementing this project. A total of 9 SCI partner NGOs namely UDDIPAN, CPD, SOLIDARITY, SEEP, SUF, ACD, and Nari Maitree will be involved as a partner for implementing the project in Pirojpur, Dhaka, Kurigram, Mymensingh, and Rajshahi districts. During the reporting period 5 partners namely Solidarity, CPD, SEEP, ACD and UDDIPAN has been implementing the project. As the project aims to mainstream disaster risk reduction (DRR) in ongoing projects of partner NGOs; so all the mentioned partner NGOs will work as a consortium approach and UDDIPAN will lead this consortium.

The Objectives of the project are

- By 2013 enhanced resilience of children and their communities' to cope with manmade and natural disaster situation.
- By 2013, DRR, prioritizing children's issues, has been integrated in the child related development sector in Bangladesh.

Activities

Capacity and Awareness building

- Community level HVCA (Hazards, vulnerability capacity assessment).
- Prepare CCDRR action plan
- Advocacy and
- Documentation.

Training/orientation on DRR for club children

A total 50 Children and adolescents were received training on Child Protection, DRR, Child Participation and the process of HVCA and how to collect information from community issues. Total 141 Children also participated in 4 re-fresher sessions; and 2 orientation sessions. In the refresher sessions children oriented on DRR issues and how to mobilize the community and prepare action plan involving adult community members. Trained Child club members conducted 2 HVCA training where 50 Children participated. After end of the training and re-fresher, Children's and adolescent well informed about all forms of disaster related activity, they are very confident for facing and adapt with the enmity environment. Children of Child & Youth club applied participatory tools such as transect walk, FGDs, Livelihood Matrix tools, Interviews and later on drew social mapping, wealth ranking, Venn-diagram, spider net for risk and resources, Social Calendar. During the HVCA practice, children consulted with elderly people to know about disaster history of the areas.

Community Validation Workshop on HVCA findings

2 validation workshop on HVCA findings have been held with large community including children, UDMC (Union Disaster Management Committee) members and respective govt. officials. Through the workshop the HVCA findings has been finalised by incorporating participant,s opinion and suggestions. The HVCA and workshop was arranged and facilitated by the trained children & youth club members.

Children Initiated Community Risk Reduction Action Plan

Children of Child & youth club members developed 2 numbers of community disaster risk reduction action plan (CDRR) with directly involving 64 numbers of community people and UDMC members. 6 number of sessions have been conducted to develop this community risk reduction action plan. A joint review, finalize the developed CCDRR action plan and formally hand over the plan to the meeting between the children group and UDMC members has been organized to UDMC. During the period, two DRR Action Plans have been prepared for Tona & Shankorpasha Union. CDRR action plan is a structured plan which can definitely contribute in reducing the degree of hazards and vulnerabilities. If it is followed.



School and Child & Youth Club based Education on DRR

As demand created from the children to take additional intervention for raising awareness of the schools and club children. About 138 number of school sessions with formal schools children club on DRR and HVCA issues have been held at 5 numbers of formal higher secondary schools and 4 numbers of child clubs. Total 2753 children are aware on disaster, hazards, vulnerability, risk, recourse, climate change and its negative effectives in their life etc. Except these, Quiz competitions, essay competition, drawing competition with children have been held at school & Child & Youth club.

National Disaster Preparedness Day celebration-March, 2012

National Disaster Preparedness day has been observed on 29th March, 2012. The slogan of the day was "Chhatro Shikkhok Jonota , Esho Gori Durjog Sochetonota". Child & youth club members organised and observed the day following the activities which are-

Rally & Seminar : A colourful rally has been organized which moving the whole town with carrying banner, placard with disaster messages where participated 225 children. A seminar on National Disaster Preparedness Day has been held where participated children, government officials including Deputy Commissioner (DC), Upazila Nerbhahi officer (UNO), UDMC, Teachers and local elite. The discussion issue was how govt. officials and others will help/cooperate with UDMC for effectively implementing the DRR action plan.

Art Competition & Cultural Show: An art competition on disaster/Risk/Vulnerability issue has been held on "National Disaster Preparedness Day" where 20 children awarded. A community level drama show on "negative impact of absence of Disaster Preparedness" has been demonstrated by the trained cultural children group. Total near about 700 number of children and community people were attended the event. The main message of that event was "have to must care the early signal/weather bulleting" and will have to take necessary action immediately.

Kazi Ikbal Hossan
Shankorpasha Child & Youth Club
Pirozpur.

Case study

We are ready to face Disaster by DRR Plan

Kazi Ikbal Hossan. In 2007 our family harmfully effected by SIDR. I'm a member of Child & Youth club under UDDIPAN's CCDRR Program. We get training on responsibility of pre, post & after disaster and working for community people.

We went to Sat Borgi of SharonKholo of Bagherhat when the cyclone of "NARGIS" declared in the south of the country. Suddenly I see, people are running to hearing the news of "NARGIS". We organized some boys and develop a work plan for facing disaster and distribute some activities like- Announcement of Disaster signal, Identify save space, bring the children and older citizen to save space and briefing on harmfulness of disaster to them. We heard the signal from Radio. When we are ready to face disaster the cyclone passing the coastal area of Bangladesh. Most provably Cyclone afraid to see our action. After that we were introducing ourselves as the member of Pirozpur C&Y club. At last we utilized the learning and experience of C&Y club and back home. We believe that DRR plan can make protection in locality.

International Day for Disaster Reduction Day celebration; October, 2012

The Children clubs member observed International day for Disaster Reduction day on 13th October, 2012 which was participated by children, parents, civil society representatives, journalist and Govt. officials. The slogan of the day was “**Durjog Sohonshil Desh Gori, Sohayok Shokti Balika O Nari**”. Pirojpur District Administration from their Disaster Relief and Rehabilitation department jointly observed this day with UDDIPAN. The Day was observed through the following events.

Rally: A colourful rally has been organized which moving the whole town with carrying banner, placard with disaster messages where participated 350 children and youth. 145 others participants were participated in this rally.

Discussion Meeting: A discussion meeting on International day for Disaster Reduction day at Zila Shilpokola academy Pirojpur, has been held with 35 participants which are children, government officials including Deputy Commissioner (DC), Disaster Relief and Rehabilitation Officer (DRRO) Upazila Chairman, UDMC, Teachers and local elite. The discussion issue was how govt. officials and others will help/cooperate with UDMC for effectively implementing the DRR action plan. Lots of suggestion has come from this seminar.

Art Competition & Cultural Show: An art competition on disaster/Risk/Vulnerability issue have been arranged during “International day for Disaster Reduction day “where 45 children was participated and awarded. A community level drama show on “awareness raising” has been demonstrated by the trained cultural children group at Sadhinota Monch, Pirojpur. Total near about 1400 number of children and community people were attended the event. The main message of that event was community how to identify risk, resource and vulnerability and what will do before, during and after the Disaster.

Integrated Child Centered Climate Change Adaptation in Bangladesh (ICCCA)

The Project has been started in September 2012 with one year duration as pilot project and funded by Save the Children Finland. The

project has been implemented at pirojpur district with aim to strengthen community resilience through increasing knowledge on climate change adaptation by children and their caregiver by development of ‘adaptive culture ‘covering children & youth, community people,UDMC members and respective govt. officials from Swarupkathi & Pirojpur Sadar Upazila. To achive the project aim & objectives the following maijr activities have beebn done during the reporting period.

Base line survey: In the beginning of the project a baseline survey has been carried out to assess current situation of the targeted areas. All level of stakeholders was involved to collect real information/ data from the community. Based on information / data a effective survey report has developed which will help the project to assess the progress and changes.

Capacity Building Training for Club Children

During this project time 08 numbers of training courses on CCA & CVA have been organized where 193 club members actively participated .The major contents of the training course was the terminology of weather, climate change and adaptation, hazard, disaster, risk, vulnerability, capacity, risk reduction, preparedness prevention, Mitigation of risk, vulnerabilities of children’s, emergency response, coping and resilience community risk assessment, CCA, CVCA adaptation plan preparation & others topics. Beside these, children also received on how to write news. In 2 day session they knew about the technique on news writing, and presentation of news. Total 14 club members participated in this training. The Club members are happy to gain knowledge on news and news writing .

Awareness raising Courtyard Session & TFD/ Street Drama

Total 40 number of community based courtyard sessions with 975 participants has been conducted in the project area. The discussion issues were weather, reasons for climate change, effect of climate change, strategy of adaptation, hazard, disaster, risk, vulnerability green house effect, briefing about greenhouse gas and capacity

assessment. In the session also discussed how to increase community resilience involving children and youth.

As awareness campaign tool 03 numbers of community level street drama with focused to CCA, DRR & Child protection issues have been held. The dram was performed by the trained cultural group of ICCCA club children. Total near about 4433 of children, community people were attended at the event. The drama was appreciated by the viewers.

Community level CVCA & Validation Workshop by the Children

Total 04 numbers of community level CVCA have been conducted at covering 4 union pashad. The community people including children & youths, UDMCs and local elits also participated in this program. 52 numbers of Children Directly involved of whole process. They used different method like transect walk, interview, focus group discussion, risk and resource mapping, livelihood matrix tools, institutional mapping, seasonal calendar.

Based on CVCA findings 04 numbers of Validation workshops have been conducted at Pirojpur sador and Swarupkathi area where participated large community including UP member and respective govt. The objective of the workshop was to share the CVCA finding and finalize the findings by incorporating the suggestions of the participants. Total 130 participants was attended and the workshop was organized and facilitated by the children.

Children initiative to develop household level Climate Change Adaptation Plan

Total 10 numbers of adaptation plan have been developed in the reporting period. The adaptation plan has developed by the club members . Children’s parents & others family member participate and contribute to



prepare the adaptation plan. Most of the club member know and able to develop the key hold method, duck rearing, improved fish culture, pit compost, vertical agriculture, improved pit and shorjan method.

International Day for Disaster Reduction :

The Children clubs members observed for Disaster Reduction day on 13th October 2012, which was participated by 900 participants which are children, parents, civil society represent and govt. officials. The slogan of the international reduction day was “Durjog Sohonsil Desh Gori, Sohayok Shokti Balika O Nari. children The day observed the following events

- Colorful Rally
- Art Competition and
- Discussion Meeting

Rural Urban Child Migration Project (RUCMP)-Link

Executive Summary of the Action

After starting journey to real realm of development Rural Urban Child Migration Project –Link began its development journey from September 2011. But practically it has started activities with its optimum potentiality from January 2012.

During the time frame UDDIPAN accomplished a total of **3,773** activities against set target of **3,846** which is **98.10 %** of target activities. Among the activities a total of **82,431** different stakeholders were participated actively where 39,738 are Male and 42,693 was Female participants. Among the figure a total of **24,128** children were participated in different event of whom 13,328 male children and 10,800 female children.



Our great and most important achievement was imitating registration system at our peripheral working areas. With an aim to this project has distributed 25 computers, webcam and other relevant accessories to the respective LGIs (Union Parishad) and police stations and subsequently started registration system in the union and ward level. In the month of July 2013 we finally initiated registration system at our peripheral locations of project. As very primary level, we could registered at least 284 , among them 169 male and 115 were female children.

During the reporting period project seems achieved a tremendous work achievement against set target. Only very few activities areas reasonably related with the registration system were behind our target. Meanwhile we are achieving those activities accordingly. The achievement scenario of the project projected here in under;

A total of 20 Sharing meetings on base line survey findings held against its same target which was achieved its 100% target.

A total of 240 Consultations with stakeholders at community level held and achieved 100% its same target.

A total of 371 Community based awareness sessions organized against its same target. Achievement was 100%.

A total of 71 Community based awareness campaigns organized against its set target 83 during the period. Achievement was 86%.

A total of 80 CIC established and running at project locations and which is covered its 100% target.

A total of 80 community base orientation meeting regarding function of CICs centers held among targeted 80. Achievement was 100%.

A total of 28 meetings with law enforcement officials and media houses held against set target 34 meetings organized against set target and achievement was 83%.

7 Press Conference on unsafe migration and benefits of registration system organized against its target 10. It achieved 70%. Cause behind is as per PD this event should organize after establishing registration system at UP and police stations.

A total of 11 ToT for community members on child protection issues organized against its 13 target. Achievement is 85%.

A total of 33 Training for community members on child protection issues organized against its 33 target. Achievement is 100%.

A total of 23 steering committees formed and oriented against set target are 33 at union/ward and upazilla level. Achievement is 70%

A total of 57 Quarterly coordination and review meeting of SCs at Ward/Union and Upazilla level held against its target 61 Achievement is 94%.

A total of 180 CWG formed and oriented against set target 180. Achievement is 100%.

A total of 2355 courtyard session at community level were organized against set target 2355. Achievement is 100%.

A total of 202 half annual review meetings of CWGs and LGIs were organized and held against ser target 214. Achievement is 95%.

A total of 15 orientation workshop for urban employers on unsafe migration and registration system were organized and held against set target 19. Achieved is 79 % of its target.

A total of 11 training on service delivery among the LGI members were organized and held against set targets are 11. Achieved is 100% of its target.

02. Project Duration : September 14, 2011 – September-15, 2014

03. Project Location : UDDIPAN determined to work with the areas following some indicators which presented the area more suitably for working all preconditions elucidated in the project document. The common indicators were as follows;

- Densely populated poor and extreme poor
- Have adequate children in risk for migration and migrant children in hazardous condition at urban and rural set up
- Higher illiteracy rate among the population
- Higher rate of drop out children from school
- Supportive LGIs
- Available opportunity to set up computer and internet in the existing LGIs
- Educational status of LGI members
- Status of safety net program
- Employers positive responses

03.01. Based on the indicators UDDIPAN selected following areas for intervention

03.02. District of Comilla

Comilla City Corporation : 13 no Ward and Ward no. 17

Daudkandi Upazila : 01. Sundalpur 02. Gouripur 03. Jhinglatala 04. Purba Mohammadpur 05. Paschim Mohammadpur 06. Bitesshar 07. Maruka 08. Barpara

Controlled Areas are : 01. Eliatgonj Uttar, 02. Eliatgonj Dhakhin & 03. Pancgachia,

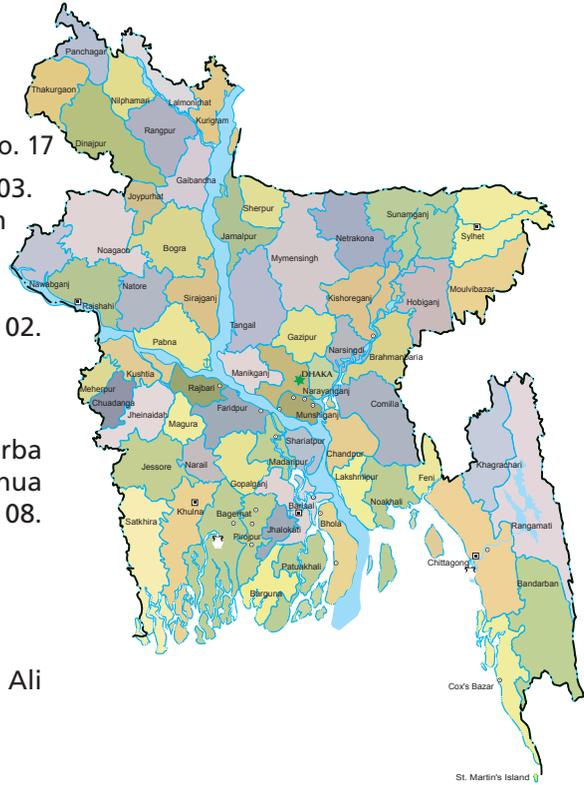
District of Chandpur

Kachua Upazila : 01.Kachua Uttar, 02. Purba Sahadebpur 03. Paschim Sahadebpur 04. Kachua Dakkhin 05. Kadla 06. Karoya 07. Uttar Gohat 08. Dakkhin Gohat

Controlled areas are : 01. Bitara, 02. Shachar

District of Dhaka

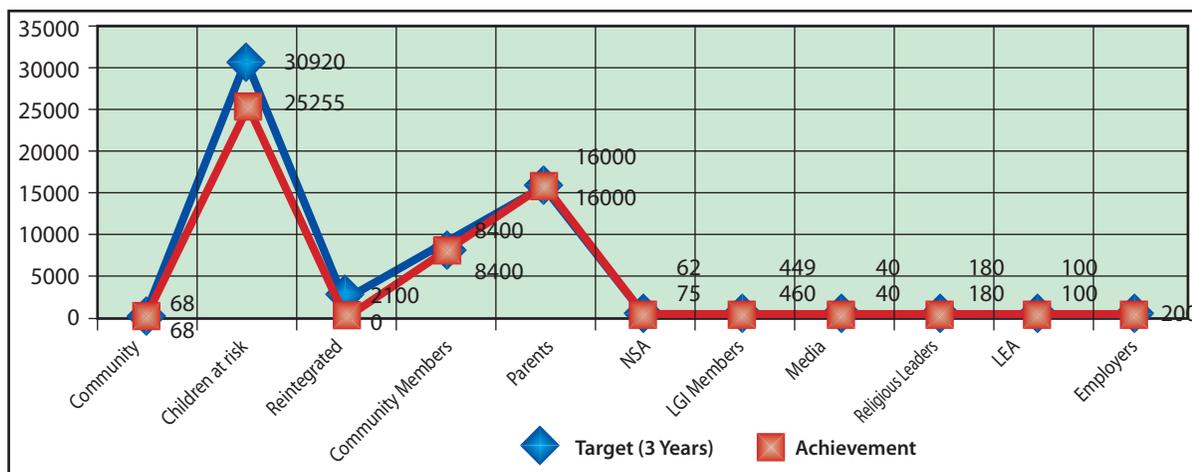
Dhaka City Corporation : 8 no. Ward of Shah Ali Thana & Ward no-2 of Pallabi thana.



04. Project Stakeholders Information

Following are the numbers of different stakeholders of the project in target who contributed to the project direct or indirectly during the reporting period.

Sl No.	Name of Stakeholders	Project Target	Achievement (From July 2012 –June 2013)	Remarks
1	Nos. of Community	68	68	
2	Nos. of Children at Risk to migration (Rural)	26,670	23,133	
3	Nos. of Children Migrant (Urban)	4250	3,187	
4	No. of Children reintegrated	2100	---	
5	No. of parents (Couples)	8400	8,400	
6	No. of Community members	16000	16,000	
7	Nos. of NSA/CBOs organizations	75	62	
8	Nos. of LGI members (Including SCs)	460	460	
9	Nos. of Media Representatives	40	40	
10	Nos. of Religious Leaders	180	180	
11	Nos. of Employers	200	200	
12	Nos. of Law enforcement Officials	100	100	



05. Activities Performed during the reporting period (Supporting Activities):

Supporting Project Activities					
Sl No.	Activity	Target	Achievement	Participants	Remark/s
01	2 nd PMSC Meeting	1	1	8	Organized by SCI. This meeting was held on December 17, 2012 at Save the Children International (SCI) premises. The EDs of UDDIPAN and BNWLA, DD of SCI and Program Heads and PCs of same organizations were present in the meeting.
02	Workshop on Development of database for registration system and coordination meeting with the partner and SCI.	-	1		Organized by SCI. This meeting was held on 17 June 2013 at SCI premises. The DD, CRG, Senior Manager CRG, SCI and PCs of both organization (UDDIPAN & BNWLA) and all Area Coordinators including TOs, DOs and AOs were present in the meeting.
03	Workshop on Development of database for registration system (Field based)	1	1	19	An orientation session on Registration system organized at Daudkandi where all staffs participated actively. The orientation was inaugurated by CRG Deputy Director Mr. Shamsul Alam Bokul, while CRG Senior Manager Mr. Idris Ali Khan was attended as Special Guest.
04	Steering Committee Meeting Visit by SCI representatives	-	-	-	CRG Deputy Director Shamsul Alam Bokul and NSA Senior Manager Mr. Md. Idris Ali Khan participated in a Steering Committee Meeting at Daudkandi on 21 June 2013.
05	Regular Staff Co-ordination Meeting	-	6	10*6=60	
06	Computers and accessories distribution ceremony	4	4		Distributed 25 computers among 20 Ups/Wards and 5 Police stations at Daudkandi, Kachua, Comilla and Mirpur. UDDIPAN distributed all computers and accessories through organizing distribution ceremony. In comilla chief guest was Comilla City Corporation Mayor Mr. Monirul Huq Sokkumia, while chief executive officer of CCC was special guest. In Daudkandi, UNO was attended as chief guest and Kachua

06. Activities accomplished as per budget line Items during the period:

Sl No.	Activity	Activities accomplished as per the budget line Items			Remark/s
		Target	Achievement	Deviation	
01	Conducting of baseline Survey at Union/Ward level	0	0	0	
5.7.3	Press Conferences on unsafe migration and benefit of registration system	10	7	3	The prime objective of the activity is to aware media representatives on unsafe migration and importance and necessity of registration system. They will sensitize community people and government and citizen of Bangladesh on unsafe migration, its adverse impacts and remedial procedure and importance of registration system for tracking children appropriately.
5.7.4	Orientation workshop for urban employers on unsafe migration and registration system	19	15	4	Most of the migrated children at urban area take place in different mechanical workshop, involved with transport sectors as helper; takes job at tea stall etc. All these works are hazardous in nature. So, the project attempted to aware their employers for introduce with compliance issues, inform obligation of law, policies formulated for child labour perspectives etc. More over the activity likes to aware employers for motivating them to registration their employees.
6.0.1.3	Sharing meeting on baseline survey findings	20	20	0	After completion of baseline survey a series of sharing meetings with LGI members and concerned other stakeholders completed at working areas. Meetings uphold the scenario of children at risk of migration and migrant at their respective areas and their socio economic status etc.
6.1.1.1	Consultations with stakeholders at community level on their migration perception and the role of LGIs	240	240	0	This Meeting intended to find out the perception of community people on child unsafe migration, child right violations and to know the role of LGIs in this regards. At the same time like to know capabilities of key stakeholders and accordingly design mass awareness programs through the consultation process. This activity happened with representatives of all key stakeholders in the working areas. This activity gave an opportunity to explore experiences of community level people on the issue profoundly.
6.1.1.2	Community based awareness sessions on the risk of unsafe child migration	360	360 +11 over done	0	UDDIPAN has been providing different information and messages to the community people about project objectives and role of people to achieve such a challenging project especially in line with unsafe child migration, its impact and role of Local Government Institutions and relevant other issues.
6.1.1.3	Community based awareness campaigns on the risk of unsafe child migration	83	71	12	The aims of the campaigns are to make aware mass people about unsafe migration, its consequences and role of LGIs, NSAs, Community people, registration system, its necessity and mechanism etc. This activity, with its diversified forms like, rally, school debate, games etc could bring a good impacts in the community in terms of raising awareness and sensitization on unsafe migration , promoting registration system , being services providing by LGIs and NSAs of the areas after inception.

Sl No.	Activity	Activities accomplished as per the budget line items			Remark/s
		Target	Achievement	Deviation	
6.1.1.4	Establishment and running of Community Information Centers	80	80	0	Community Information Centre (CIC) is a community based and community led information collecting and dissemination centre, where relevant people have opportunity to get required information on services provided by LGIs and NSAs and clear information on different safety net program provided by government through LGIs, registration system, how to be registered and related other information which are important for unsafe migration procedure. These centres are also attempting to provide information to community people on health, legal, human and child rights etc issues.
6.1.1.5	Community based orientation meetings on function of Community Information Centers	80	80	0	Meeting emphasized to discuss about objectives of CIC establishment, Role and responsibilities of CWG members and volunteers to keep these centres well operational in line with the project aims. Registration system and its effectiveness and role of CIC have increased meanwhile through participation of cross connected people of the areas. People are going to the centres and day by day this centre will be shaping as like as community dialogue centre also.
6.1.1.7	Orientation meetings with law enforcement officials and media houses on unsafe migration and registration system	34	28	6	The objective of the activity is to aware media persons in line with the project objectives and it's regular deliberations for covering project's achievement and sensitize people for creating supports through news papers, electronic media and at the same time unsafe migration and child rights violation is course of enforcement agencies. Project intended to keep tracking the registered children through law enforcement agency members and also like to take appropriate measures with them, in case of any discrimination.
6.1.1.9	ToT for community members on child protection issues	13	11	2	After successfully bring out of module of mentioned a series of training on child protection were held at its different project locations. The training was provided to selected children, youths and local NGO and CBO members from communities in the project area. Who will be trainers and to act as peers for the respective groups they are representing.
6.1.1.10	Trainings for community members on child protection through community members and peer groups.	33	33	0	The objective of the training is to combating against protecting child rights in project areas through providing training to the community people on child protection issues. The topics supposed to be discussed were parenting, positive discipline, child rights etc.
6.1.2.0	Formation and orientation of Steering Committees at union/ward & upazilla level	33	23	10	To explore responsibilities towards community following objectives has been set out for steering committee;

Sl No.	Activity	Activities accomplished as per the budget line Items			Remark/s
		Target	Achievement	Deviation	
6.1.1.1	Quarterly coordination and review meetings of SCs at WARD/Union & upazilla level	61	57	4	Meetings are creating opportunity to Referral linkage with community people for receiving children related services somehow.
6.1.2.1	Half Annual coordination and review meetings of SCs at upazilla level	4	0	4	To explore responsibilities towards community following objectives has been set out for steering committee;
6.2.1.2	Training for LGI members on their role regarding child protection and child friendly services	4	0	4	The training aimed to make responsible to the LGI members regarding their role with regards to child protection and child friendly services. The training likes to familiar LGI members on being different law and policies etc and mandated them to realize all in societal perspective. They should be responsible in terms of protecting child rights, protection and prevention issues which are going against child interest. A lateral relationship would be established in between Steering committee, Community Watch groups and other likeminded organizations in their respective areas.
6.2.2.4	Training for LGI members on the use of the registration system	7	0	7	After preparing guideline and appropriate system of registration these training will be organized as limited basis. It will depend on the necessity of the concerned LGI members. UDDIPAN has already been started orienting the concerned on job training basis. UDDIPAN concerned FFs during registration has been trying to providing training to secretaries or LGI members who feel interest to receive skill on how to registrar the children under web based registration protocol.
6.2.2.5	Orientation/training sessions with selected police stations to link registration system	5	0	5	After preparing guideline and appropriate system of registration these training will be organized. But meanwhile through orientation of the project they informed about this somehow. We do expect that after distributing ID cards to the registered children the tracking of registered children will be started full fledged. Involvement of police stations supposed to be enhanced immediately after having this.
6.2.2.6	Formation and orientation of community watch groups to promote the registration system	180	180	0	To achieve objectives during the reporting period a total of 180 CWGs formed and oriented against set target 180 and functioning at community level where 180 Community Watch groups participated in different activities of the project.

Sl No.	Activity	Activities accomplished as per the budget line items			Remark/s
		Target	Achievement	Deviation	
6.2.2.7	Courtyard session at community level through CWGs for promotion of registration system	2355	2355	0	The development session with the community people through courtyard meeting is an effective means to discuss with the community people intensively about registration system and its adverse impacts and remedial procedure. This sessions are very effective in terms of touching peripheral people who are real doer of the project activities. Huge participation and wide ranging coverage give this activity very effective and result bearing. These session are conducting mainly by Field facilitators but they are assisting by the LGI members and CWG members during organizing and session conduction.
6.2.2.8	Half annual review meetings of CWGs and LGIs on the progress of the promotion system	214	202	12	This is a joint efforts by the CWGs and SCs where they sit together to review their own work and achievements regarding the promotion and establishment process of registration system on a half yearly basis to follow up on the process and possible obstacles faced by the involved CWGs actors. This will contribute to ensure the courtyard sessions quality as well as increase the cooperation and information exchange between LGIs and NSAs. The steering committee also could benefit from this exchange of information and ideas extensively.
6.2.3.3	Training on service delivery for LGI members	11	11	0	One of the key issues of the project is to provide or make linkage to the poor at risk of unsafe migration children family with different services provided by the LGIs (Safety net programs) or try to linkage with the services provided by NSAs or other any sources. In Bangladesh, up to now LGI doesn't know quantity of services should provide by LGIs and who are the really distress people might be received the opportunity. With a view to this, project organized training for service delivery for all LGI members of the project areas.
	Total	3846	3773	73	

07. Conclusion: RUCMP- Link project is a unique one in terms of initiating child registration system in Bangladesh especially the children at risk in unsafe migration and migrated children. Naturally this project is challenging also. Being with different limitations the project progress achieved accordingly by the intensive supports from all concerned, different stakeholders paid their commitment and tireless assistance in order to Bring the project's positive results to the context of Bangladesh society. We have to hope in near future project will come in to existence with its registration system elsewhere in the country. Necessary supports will come to counterparts, government, LGIs and NSAs.

Emergency Preparedness and Response (EPR)

Response to cyclone devastations

The unprecedented cyclone "SIDR" that ravaged the coastal areas of Bangladesh in November 2007 drew attention of the world to serve the distressed humanity. It caused colossal loss of lives and properties of more than 10 million people of the coastal areas. UDDIPAN quickly responded to provide relief, succor and rehabilitation services to the afflicted people.

As part of EPR, UDDIPAN in collaboration with donor agencies and development partners like Save the Children Fund, Muslim Aid (UK), GOAL, Citi Bank NA undertook massive relief works worth about Tk. 200 million through distribution of basic materials and essentials viz Rice, Ata, Blankets, Cooking oil, Biscuits, Chira, Kitchen wares etc. The whole machinery of UDDIPAN worked day-night about a month to cope with the relief needs of the distressed people of the coastal areas.

Furthermore, UDDIPAN in partnership with the development agencies embarked upon rehabilitation ventures in the cyclone affected areas.

Child Rights Governance Assembly (CRGA)

Strengthening Civil Society to Advocate for Child Rights at all levels

Project Goal : Enhanced capacity of civil society to establish child rights governance at all levels.

Specific Objective 1 : Strengthened technical and organizational capacity of CRGA to perform its role as a recognized child rights governance actor by 2013.

Specific Objective 2 : Strengthened capacity of CRGA to advocate on Child rights governance particularly focused on a separate children directorate and commission by 2013.

Target Group : Member Organizations of CRGA, the National Children's Task Force, the members of Parliament, National Human Rights Commission (NHRC), Ministry of Women & Children Affairs (MoWCA), UNICEF,

Youth & Children's networks, CS networks such as BSAF, Print & Electronic Media, Journalists.

Major Activities of CRGA

- Develop an annual plan and Organize Quarterly coordination meeting of CRGA.
- Follow up on registration process of CRGA legal identity.
- Organize 1 workshop to review the strategy and advocacy plan of CRGA.
- Organize 1 batch advocacy training for members of CRGA and PC for 2 days.
- Organize 2 batch facilitation training for CRGA member organizations.
- Organize 1 batch training on developing annual report for CR monitoring regularly for CRGA and NCTF members.
- 1 Orientation of 64 children and 64 CS representatives to raise CR issues in District level CR monitoring committee
- Organize 2 batch training on developing monitoring frame work following the concluding observation of UPR and CRC report for 64 NCTF and 34 CRGA members.
- Organize 1 Child Rights Governance Assembly at national level to raise advocacy on separate children directorate and commission.
- Organize discussion and children gathering program with MOWCA & BSA during CR week.
- Lobbying with MOWCA to include CRGA as a member of MoWCA coordination committee.
- CRGA including children will lobby and follow-up meeting with relevant ministries to develop feedback system from district to central.
- Organize 2 meeting with Minister of Ministry of Women & Children Affairs on strategic cooperation.
- Regular updating CRGA web page.
- NHRC and CRGA jointly conduct an analytical study and disseminate on existing governance structure of MOWCA (total 375000, rest of the amount shared from SCS).

- Develop common advocacy position paper with NHRC.
- Organize 1 meeting with likeminded organization to involve with our advocacy.
- Organize 1 national level round table discussion with different stakeholders on concluding observation.
- Regular press release to respond on CR violation issues.
- Lobbying with political leaders to include CR related issues in upcoming Election manifesto.

Under the project and the project (Strengthening Civil Society to Embedded Child Rights at all levels) implemented in 2012, CRGA Secretariat has accomplished a few major activities from July 2012 up to June 2013 which is depicted as follows;

CRGA Annual Assembly, 2012

To advocate establishing Establish Child Rights Commission and Division for Children, Child Rights Governance Assembly (CRGA) with support from the Save the Children in Bangladesh organized its annual assembly on December 19, 2012 at the LGED Auditorium, Dhaka. Speakers at the inauguration of the annual assembly of the Child Rights Governance Assembly (CRGA) urged the government to create a separate division for children under the Ministry of Women and Children Affairs (MoWCA) and establish a separate child rights commission. The CRGA is a network of 17 child rights organization that has been advocating for these two critical issues to ensure full realization of child rights.

The Chief Guest Mr H T Imam, Adviser to the Hon'ble Prime Minister for Public Administration appreciated the initiative of the CRGA and assured that the government will seriously consider establishment of a separate division for children. He urged the civil society to support the government in this regard and assured his full assistance. He reaffirmed government's commitment to ensure child rights. He further added that the present government has had a number of achievements but there are miles to go through effective partnership and collaboration between state and non-state

actors for full realization of child rights.

Mr Kazi Reazul Haque, Full Time Member of National Human Rights Commission and Mr Quazi Giasuddin, Deputy Country Director, Save the Children attended the session as Special Guests. Mr. Md. Emranul Huq Chowdhury, Chairperson, CRGA and Executive Director, UDDIPAN chaired the inauguration.

Child Rights Week

To advocate on the issue of "Corruption free services for children", "develop complaining mechanism system at all level" and "Ensure child right at print and Broadcasting Media" Child Rights Week was celebrated with government. Child Rights Governance Assembly (CRGA), Bangladesh Shishu Academy, Bangladesh Shilpa Kala Academy, Bangladesh Human Rights Commission jointly organized Tfd festival and Cultural Program on October 4, 2012 and Children Gathering, Discussion Session Cultural Program and Seminar on October 6, 2012.

Around 24 organizations joined the TFD festival from Dhaka and outside of Dhaka. The organizations were are-SEEP, SUF, CPD, NM, BPF, IMG, CB, BNWLA, INCIDIN BANGLADESH (Boys shelter), INCIDIN BANGLADESH (Benaroshi School), ASK, BTS, UCEP, PRODIPAN, UDDIPAN, PLAN BANGLADESH, BITA, ACD, SOLIDARITY, BRAC, SC protection team supported children group, World vision, NCTF, Other interested children groups. Thousand over children participated in Child Rights Week program. Honorable Information Minister Hasanul Haque Innu enlighten the program as Chief Guest. CRGA members, Human Rights Activist, media person and govt. officials were present in the event.

Workshop on Common Understanding of Child Rights Governance in Bangladesh

A Workshop titled by "Common Understanding of Child Rights Governance in Bangladesh" was organized by CRGA Secretariat on 28 – 30 September, 2012 in BRAC – CDM, Savar. CRGA Convener Mr. Md. Emranul Huq Chowdhury and other



honorable Executive Directors and Focal Persons of member organizations as well as a number of staff members from SCI were present in the workshop as participant.

Mr. Abu Md. Mostafa Kamal, Additional Secretary & Director General of Anti Corruption Commission (ACC), Mr. Mohammed Walid Hossain, Senior Assistant Secretary, Finance Division, Ministry of Finance; Md. Mostaque Ahmed, Chief Trainer, National Academy for Planning and Development were present as resource person and conducted the sessions on Law, Act, Strategy, policy, Ordinance, circular; Structure of Ministry, Functioning process, Accountability; Bills and approved bills from parliament, parliamentary standing committee- formation & functioning mechanism, parliamentary caucus, formation & function: Planning process, PRSP, 6th 5 year plan, Ministry planning & budgeting process. Mr. Mohsin Ali, Executive Director, WAVE Foundation, has been invited to conduct session and share WAVE Foundation's experience to work with Local Government.

The workshop was conducted by Shamsul Alam Bokul, Deputy Director (CRG) of Save the Children International. Birgit Lundback, Director, Save the Children International was also present as facilitator in the workshop.

Media Fellowship, 2012

Save the Children International (SCI), Child Rights Governance Assembly (CRGA) conducted Media Fellowship program 2012

on Child Rights Governance. Journalism Training & Research Initiative (JATRI) was involved to run the program. The course duration was 3 months (1st September – 30th November) Four media person 1. Sajed Fatemi, Senior Reporter, Prothom Alo 2. Ferdous Ara, Staff Reporter, The New Age 3. Sultana Razia, Page Editor, the Daily Star 4. Emrana Ahmed, Staff Reporter, the Daily Amar Desh. produced and published 12 quality reports on child rights governance covering the area of Separate Child Rights Commission, Child Centric Budget Analysis, Children Saving Initiatives, Child Protection, Children and Media, Child Education as well as being awarded fellowship certificate. UDDIPAN played implementing role in the activity.

Workshop on CRGA Strategy Development

In cooperation and participation of CRGA members, CRGA Secretariat organized a Workshop to develop CRGA Strategy on November 12, 2012. By the workshop CRGA got its final Strategy Paper. To address CRGA in different level, Secretariat published one thousand copy of CRGA brochure covering vision, mission, activities and members' information as well as distributed.

Workshop on ICT

To ensure Child Rights using ICT, CRGA Secretariat has organized Workshop on ICT for Focal Person of CRGA member

organization. To prepare and submit UPR report, CRGA and Ain o Shalish Kendro organized series of workshop and UPR report has been prepared and jointly submitted to UN. CRGA has developed CRC alternative report and has submitted to United Nation.

Training on Advocacy for CRGA Members

CRGA has organized a two days long Training Course on Advocacy at THE CATHOLIC BISHOPS' CONFERENCE OF BANGLADESH (CBCB) on March 24-25, 2013. The objectives of the training were to strengthen technical and organizational capacity of CRGA to perform its role as a recognized child rights governance actor by 2013 and to improve capacity of CRGA to systematically monitor and advocate for child rights governance. The courses/subjects covered during the training were What is advocacy, Advocacy – definitions and characteristics, Different types of advocacy and advocacy at different levels. Problems and issues: Targets, Power, Objectives and strategies. Introduction to advocacy planning, advocacy planning cycle, activity planning, advocacy message. How children can contribute, engage or involve as an actor. How to raise our concern, influence and to draw the attention of the media. Communication for Development, Knowledge Management. Advocacy Planning & sharing. Seventeen Participants from member organization were participated in the course. Mable Silvea Rodrigues, Manager-Civil Society, Child Rights Governance, Save the Children in Bangladesh. Meer Ahsan Habib, Manager- Advocacy and Media, Child Rights Governance, Save the Children in Bangladesh and Mohammed Alaudin, Manager Media Communication & Resources Mobilization, Save the Children in Bangladesh facilitated the course.

Training on Facilitation Process

CRGA Secretariat has organized a two days long training course on facilitation process at THE CATHOLIC BISHOPS' CONFERENCE OF BANGLADESH (CBCB) on April 16-17, 2013 to build capacity of CRGA member staffs.

What is facilitation & 3 elements of

facilitation, Major 3 positions in a group, 3 major approaches to group, Major 3 part of a session- Open- Process-Closure, Linkage between Content, process and Result. The art of question- Open question and close question) IAF Principles of Facilitation: Session plan & session conduct, Conflict Management, Source of Conflict, Impact of Conflict, 3 style of conflict. How to manage & resolve Conflict - STOP Model and practice session. How to prevent & encourage people & create healing environment for groups-jewel Model, Exchange pair group. Important issue need to consider for facilitation- 3 phase of facilitation, Preparation for facilitation, 4 major elements for conducting workshop, Facilitation Vs Training and language, Traffic light, Process design. 25 staffs from member organization participated in the course. The course was facilitated by a group of facilitators including Manager Civil Society- SCiB, Secretariat Coordinator and trained Focal Persons of CRGA.

Human Chain



CRGA has organized a Human Chain Event at South plaza of National Assembly building on May 15, 2013 demanding to stop use of children in political interest. CRGA Chairperson and Executive Director of UDDIPAN, Md. Emranul Huq Chowdhury; Former Advisor to caretaker govt. and eminent Human Rights Activist Ad. Sultana Kamal; CRGA Vice Chairperson and prominent Human Rights Activist Ad. Salma Ali; CRGA General Secretary AKM Mustaque Ali; CRGA Treasurer Khandokar Jahurul Alam; delivered their speech in the event. More

than 500 men and women from member organizations, Human Rights Activist, Media Persons and representatives from Save the Children were present in the event.

Different Meeting

From July, 2012 to June, 2013 CRGA secretariat regularly organized different meetings like CRGA Coordination Meeting, Project Implementation Meeting, steering Committee meeting, Executive Committee Meeting etc. to run the CRGA activities properly.

CRGA Registration

To get legal Identity for CRGA from Directorate of Social Service (DSS) CRGA already submitted application and all required papers to DSS and NSI. CRGA already has been investigated by NSI. It is being hoped that CRGA will get its legal identity in very near future.

Press Release & Press Conference

CRGA has organized Press Conference on several times and sent press release to media to extol govt. initiatives enacting Child Act 2013, giving thanks to Shirin Sharmin Chowdhury to be honorable speaker of National Parliament, demanding to stop use of children in political interest and in political violence. News also has been published on different dailies on CRGA.

Primary Health Care Program

UDDIPAN providing Primary Health Care services for micro credit clients and their family members of Bagha and Poba upazila under Rajshahi district funded by Anukul Foundation (AF) and Management Development Foundation (MDF) Primary health Care program is working for achieving the National Millennium Development Goal. During the reporting period a total 4801 no. of clients have got health care services through clinic base, satellite clinics, individual contact and home visit. The services have been provided which are - weight plotting for 0-5yrs children. regular checkup of Pregnant mothers, antenatal & post natal care, measure Blood Pressure and Blood Sugar, referred critical and risky cases and Provide treatment for minor ailment. Postnatal checkup is regularly done by the TBA. The objectives of the project are-

- To achieve the National Millennium Development Goal no 1, 4 and 5.
- Increase primary health among the general people
- To reduce child mortality rate
- To reduce maternal mortality rates.
- To increase safe delivery rate.
- To provide general health care service to the clients



- Develop linkage & liaison among the health service delivering organizations
- To refer the problematic cases to the local hospitals or other health service providing agencies.

Staffing : One experienced paid Sub Assistant Community Medical Officer (SACMO) and two experienced paid Trained Birth Attendants. The project is supervised by the Regional Manager of Rajshahi region and the overall supervision is done by D.D. Soc. Dev. and Training.

Activities

- Conduct survey on total clients, specially pregnant women and 0-5yrs. children.
- 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
- Maintain Register as per project need

- Conduct satellite and office based clinic
- Conduct issue based meeting at the time of satellite clinic 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.

It has been found that clients are increasing in office based and satellite clinics. Mothers are coming with their 0-5yrs children for weight plotting. Pregnant women are coming for regular checkup. Normal delivery is taking place at clients home. Problematic cases are referred to the nearby health centers. Postnatal checkup is regularly done by the TBA. Issue based meeting is conducting by the SACMO.

WEMAN and Gender & HIV/AIDS Mainstreaming (Supported by Oxfam Novib). Gender Action Learning System (GALS) Project

Women Empowerment Mainstreaming And Networking (WEMAN) is a process for gender justice in economic development interventions, including market and value chain development, financial services and

Target and Achievement of the project

Sl. No.	Description	Target	Achievement	Deviation	Remarks
1.	Group served	133 nos.	133 nos.	-	-
2.	Treatment & advice provided	808 "	807 "	01	-
3.	Pregnant mother check up	107 "	107 "	-	-
4.	Weight plotting of 0-5 yrs. children	115 "	105 "		
5.	Issue based meeting	240 "	235 "	05	Due heavy rain fall
6.	Number of participants	4800 "	4645 "	155	"
7.	Nos. of delivery done by SBA	All	75 "	-	N- 49, M – 19, S- 7
8.	Post natal services delivered	75 "	75 "	-	-
9.	Satellite clinic organized	102 "	102 "	-	-
10.	Liaison with health service organizations	12 "	12 "	-	-

economic policy and decision making spearheaded by Oxfam Novib and. One of its goals is empowerment and improvements in livelihoods which are significant and sustainable for women, their families and communities, particularly from low income and vulnerable groups.

GALS (Gender Action Learning System) is the key methodology to support WEMAN based on participatory and gender principles specifically to analyze and address gender issues.

- It is a set of tools for life planning which can be flexibly used to suit Different Target Groups and Context.
- It can be used equally by women and men who cannot read and write as well as by organizational staff, academicians and researchers.
- Its goal is not only focused on improved livelihoods but more importantly on increased life choices (voice on decision making at personal, house hold and community level) and increased happiness (self respect, love, friendship, security and freedom from violence)

UDDIPAN has been implemented the “WEMAN and Gender & HIV/AIDS Mainstreaming” project since October 2011 at Daudkandi upazila under Comilla district with financial & technical assistant by INAFI Bangladesh. Practicing GALS has been one of the components of this project.

Project duration: 1st January 2013 to 30th September 2013

Objectives

- To replicate GALS methodology in Bangladesh context through selected MFIs/ NGOs in Bangladesh initially as a pilot basis.
- To improve the livelihoods and increase life choices and happiness of the beneficiaries of the participating NGOs/ MFIs through economic and social development.
- To develop ownership on GALS tools and after the pilot phase MFIs / NGOs can continue the process as a mainstreaming program.
- To advocate the process (GALS) and provide assistance in case of different stakeholders interest.

- To develop the WEMAN network in Bangladesh through INAFI where the partner NGOs will share the GALS experiences among them. Finally advocate and promote the WEMAN process among other stakeholders.

Targeted beneficiaries : low income and vulnerable groups of women.

Major activities & achievements :

Gender Action Learning System (GALS) training for community women :

The objectives of the training are- a) Establish gender justice and create vision journey for women economic empowerment through developing & implementation of action plan.

b) Taking initiatives for facing/ remove challenges of gender . The major contents of the training are – Picture fair, Gender Justice Diamond, Empowerment mapping and Vision Journey session, women Rights, Problem and solution tree, search opportunities and develop business action plan.

During the reporting period 3 batches of four days GALS training for rural women have been held where 36 women was actively participated. All participants enjoyed these training and they are committed to use acquired knowledge which gained from training for developing their business. Two of the trainee Youngster Shimul & Parul said, “GALS will help us to build our bright future. Hope we will develop ourselves as a successful entrepreneur in future.”

Counseling and awareness building session for male members :

The objectives of the session was – to a) To raise awareness on gender quality issue, b) To increase impotence on cooperate each other both male & female, c) To know GALS action plan and discuss the need of help from her husband/ other male member of family. This was mainly motivation session for male members. During the reporting period 6 numbers of counseling and awareness building session have been held where participated 79 male members.

Field level group meeting : 30 numbers of group meetings have been held with GALS members of UDDIPAN. The meeting agenda was- follow participants action plan, shared the progress of their Action plan ,shared their

opinion, challenges and discussed the way forward strategies.

Planning meeting : During the period 3 batches two days field level planning meeting have been held where 43 existing old beneficiaries who have received GALS training during 2012. The objective of the meeting was they will develop their 2nd year

action plan based on 1st year action plan progress and learning's.

Monitoring and process documentation : GALS facilitator team conducted trainings, meetings and follow up session in field level regularly well documented the all findings. And based findings they prepare a analytical report with recommendations for improvement.

Case study

GALS Training creates a vision in Taslima's Life

Most. Taslima Begum wife of Md. Sajjad Hossain live in a ultra poor family of Pannai, Gouripur union of Daudkandi of Comilla district. She has two boys and three girls. As a group member of UDDIPAN she take 10000/- taka loan from UDDIPAN during the year of 2000. In that time she never utilized loan money for her own development, always her husband used it. In 2012 she received "home state gardening training" from UDDIPAN. By this time they gained little bit financially solvency but always Taslima suffered family conflict created by her husband. She had never access to family decision making process and control of own income. In this situation last year 2012, she received "Gender Action Learning System (GALS)" training from UDDIPAN financial supported by INAFI Bangladesh. From this training she learned regarding Gender Justice Diamond, Empowerment mapping and Vision journey, Problem and solution tree, Personal Competency and how to develop business Action Plan. She shared mentioned contents and her action plan with her husband. In the process her husband realized their problems. Then first time he allows and help Taslima to expend loan money for implementation of her action plan. Taslima received 2,00,000 taka loan from UDDIPAN and buy a CNG taxi for her husband. Beside this she starts home state gardening and make a plan to skill up on tailoring. Now Taslima is an owner of a garments shop and her monthly income is 12000 taka. In the meantime she brought 8 DC-mail lands. Taslima & Mr. sajjazd are now a happy couple, all of their children are getting access to education. Taslima along with her husband made a plan to spread out their business. Taslima become a decision maker and main earning person of her family. She is aware on women rights.

Social Development Activities in ENRICH Program

Title of the project : Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Their Poverty.

Project Area : Parerhat union under Zianagar upazila of Pirojpur district

Project duration : October 2010 to onwards.

Objectives of the Program

- Empowered the families through Income generation and other supportive activities.

- Increase access to health, education and nutrition program.
- Motivate local people and institution to work together for disaster management.
- Poverty elevation from grass root with the joint effort from GO/NGOs of the locality.

Present Activities

- Improve cooking stove Production and sale.
- Health service delivery.
- Education program.



- Rural Infrastructure Development, install sanitary latrine, install Tube well construct culvert, bamboo and wooden bridges
- Sustainable Income Generating Activities.
- Value chain development activities (Cultivation of VashaK plants a local medicinal plant).
- Youth development activities.

Planned Activities

- Solar lantern distribution.
- Installation of solar system.
- Create opportunity for able members for overseas employment.

Implementation Strategy

- Resource mapping of the selected area has been completed and union profile has been complete
- The following families will be the beneficiaries.
- At present attached with PKSF activities
- Capable and willing families who are not involve with any program.
- Hard core poor who are not involved in microcredit program.

Advancement of the Program

- Family survey has been completed
- Well being analysis has been completed.
- Identified beneficiary's family.

- Data analysis regarding poverty alleviation has been completed.
- Improve cooking stove production sale and installation going on.
- 60% of rural infrastructure development has been completed.
- Weekly satellite clinic and daily office based clinic is running.
- Two eye camps have been conducted.
- Primary treatment of live stock is going on.
- Providing vaccination of poultry bird is ongoing.
- Motivation activities of farmers for Vashak cultivation are ongoing.
- Counseling on Crop management and diseases prevention is going on.

Health Service Delivery

- Health checks up of family members at a regular interval.
- Ward based health service by Health Assistants.
- Service delivery in office based clinic for all.
- Weekly Satellite clinic run by MBBS doctor.
- Blood sugar test by Health Assistant.
- Identification of pregnant mother.
- Assist to ensure safe delivery

ENRICH Program at a glance

Sl. No.	Description	Amount / number
01.	Total number of villages	18 nos.
02.	Total number of house holds	4329 nos.
03.	No. of households under ENRICH Prog.	2731 nos.
04.	Nos. of improved cooking stove installed	247 nos.
05.	Nos. of improved cooking stove booking done	316 nos.
06.	No.of Health Assistant	01 nos.
07	No. of Health Volunteers	09
08.	Conducted Satellite clinic with MBBS Doctor	67 nos.
09.	Service received through satellite clinic	2417 no. families
10.	Service delivered through office based clinic	1233 no. families
11	Pregnant mother follow-up by health assistant	1181 no.
12.	Patient send for referral service	181 nos.
13.	Health card sold	1384 nos.
14.	Conducted special eye camp	03 nos.
15	No. of patient treated in eye camp	686 nos.
16.	Cataract identification selected for operation	51 nos
17.	Participated in national Vaccination Campaign	07 nos.
18.	Established Sami Formal education center	47 nos.
19.	Recruited teacher for education center	47 nos.
20.	Trained Vaccinator	03 nos.
21.	IGA – Poultry rearing	17 families
22.	IGA Duck rearing	13 families
23.	IGA Cow rearing	47 families
24.	Entrepreneur developed	53 nos.
25.	Nursery developed for medicinal plant (vasak)	02 nos.
26.	Nurserer trained for Vasak plantation	02 nos.

Rural Infrastructure Development

Sl. No.	Description	Target	Achievement	On going
01.	Shallow Tube well installation	27 nos.	27 nos.	All
02.	Pond sand filter installation	03 nos.	03 nos.	All
03.	Sanitary latrine installed	32 nos.	32 nos.	All
04.	Bamboo, wooden bridge and ring culvert constructed	69 nos.	69 nos.	
	Total	131 nos.	131 nos.	

'Capacity Building of Key Actors of Human Rights in Bangladesh'

Broad objective of the Training : To sensitize key actors on different aspects of child rights from Human Rights perspective so that they can explore their commitment efficiently in the area of child rights protection.

Training Participants

- Members of Law Enforcing Agencies – Police, Ansar and VDP
- Officials from Department of Women's Affairs - Upazilla Mohila Karmakarta, District Women Development Officer
- Officials from Department of Social Services – Upazila Social Welfare Officer, District Social Welfare Officer (Assistant Directors)
- Officers from Bangladesh Shishu Academy – District and Upazilla Officers
- Officers from the Ministry of Social Welfare and Ministry of Women and Children Affairs
- Lawyers and Public Prosecutors
- Upazilla level Government Officials
- Members of the civil society
- Development activists including NGO staff

Outcome of the Training : Taking into consideration of some very important issues like Human and Child Rights situation in the country, mandate of NHCR and role of key actors of HR and CR the objectives of the proposed training have been determined, the training course curriculum has been designed and the training plan has been developed. On



has been serious to actively consider and practical point of view, the training curriculum provide much importance to human rights situation of the country and the NHCR mandate and focus. The trainees selected for the training are from different disciplines but general status and importance with relation to human rights & child rights are very similar and also objectively very close/almost same.

At the end of the training the participants have been able to

- Understand and analyze overall human and child rights situation of the country.
- Explain the laws, policies, conventions, treaties and other legal mechanisms available to promote human and child rights.
- Explain the cause of child rights violations and way out to improve the situation.
- Define the role of training participants / key actors as a whole to improve human and child rights situation.
- Relate their position and role as key actors and identify necessary actions from their part to improve human and child rights situation.
- Provide practical recommendations to improve human and child rights situation.

Future Recommendations

- More training/orientation may be carried out with the key stakeholders'.
- Participation from SSD and other relevant govt. machineries are required to ensure.
- A refresher of the courses is recommended to organize.



Conducting Study on Identification of Problems of Child Domestic Workers and Their Rights Entitlements.

Objectives of the Study

The specific objectives are

- To know the prevalence of child domestic workers.
- To develop people's perceptions on child domestic workers.
- To be acquainted with the status of implementation of govt. laws, policies and conventions and mass awareness and understanding on these.
- To explore the mechanism of local mass to reduce the number of child domestic workers. .
- To receive recommendations with regard to improve the conditions child domestic workers and securing their rights entitlements.

Working Area

The study has covered the following areas;

- Pirojpur Sader Pourashva (04 ward will be covered)
- Daudkandi Upazila of Comilla district (04 union will be covered)
- Chittagong Metropolitan Area (04 ward will be covered)
- Bheramara Upazila of Kushtia district (04 union will be covered)

Target Groups

- General mass including children domestic workers of the proposed study areas
- Relevant local govt. officials of those areas
- Local elite and members of the civil society Development activists including NGO staff

Recommendations

Following are recommendations that the research team would like to put forward for further intervention in the study area for betterment and upliftment of the targeted participants.

- The domestic workers of different household set up are in need of orientation on their problems and rights entitlements.
- The employers of the domestic workers are required to undergo some sort of consultation on the problems of the domestic aids and issues of the rights entitlements. This will help to produce better benefit to domestic workers from their end
- The domestic workers are required to disseminate appropriate information regarding their rights in their family and society as well with a view to educate them on rights issue so that they can enjoy and exercise their civic rights.
- The male members of the family need to be counselled on the issue of rights entitlements of child domestic workers so that they can help to open up the avenues of their rights exercise and entitlements.
- A minimum level of knowledge on literacy and numeracy should be imparted to the domestic workers so that they can at least perceive their need and express their desire.
- The local community people with a focus to local elites need to acquire basics on legal entitlements on domestic workers so that they can also contribute to claim and ensure the rights of child domestic workers.



Knowledge, Potential & Capacity Building Programs

- ▶▶ UDDIPAN Training Division
- ▶▶ Information & Technology
- ▶▶ Information, Communication and Research
- ▶▶ Administration Division

UDDIPAN Training Division : The UDDIPAN Training Division (UTD) is responsible for capacity building and professional development of UDDIPAN staff and the program participants through a wide range of training and exposure initiatives. UTD plays a significant role in developing new need based training courses for UDDIPAN programs. It takes special initiative to upgrade the existing modules and materials. Enhancing the quality and skills of UDDIPAN staff is a key priority of UTD. Diversified internal training initiatives such as 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.

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
- need oriented • experience based
- flexibility • participation

Training Methodology : UTD intends to make the session more participatory and attractive. The following experiential training methodologies are used to effectively facilitate different training contents. The methods are Brainstorming, Large and Small Group Discussion, Case Study, Role Play, Mobile Plenary, Walk about, 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.

Major Tasks of UDDIPAN Training Division

- a) Determine training needs
- b) Develop training curriculum and materials
- c) Organize and impart training program
- d) 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.



Table - 19: Progress of Training

Training Division

Training Report

July 2012 – June 2013

Particulars	Beneficiaries						Staff						Beneficiaries & Staff				
	No. of Beneficiaries July 2012 – June 2013			Cumulative till June 2013 (Achievement)			No. of Staff July 2012 – June 2013			Cumulative till June 2013 (Achievement)			Cumulative till June 2013 (Achievement)				
	Achievement			Achievement			Achievement			Achievement			Achievement				
	Target	Male	Female	Total	Male	Female	Total	Target	Male	Female	Total	Male	Female	Total	Male	Female	Total
Human Development Training (HDT)	2,041	733	616	1,349	34,627	29,497	64,124	1,380	1,165	135	1,300	8,732	1,012	9,744	43,359	30,509	73,868
Skill Development Training (SDT)	5,736	38	5,677	5,715	431	42,659	43,090	-	-	-	-	1,105	123	1,228	1,536	42,782	44,318
Grand Total	7,777	771	6,293	7,064	35,058	72,156	107,214	1,380	1,165	135	1,300	9,837	1,135	10,972	44,895	73,291	118,186

Information Technology

Information technology (IT) 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 multipurpose usages of computer technology inspire to achieve competitive advantage in the modern society in all required aspects.

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 inventory through 335 computers including 17 laptops. Out of this number, 84 desktops and 17 laptops are on operation in Head office and training centers and 234 desktops in the branch offices. However these we have setup another 40 desktops and 40 printers in 40 branches to execute our remittance program.

The experienced and expert members of IT section are held responsible to maintain IT related accessories like computers, printers, routers, switches, assist data analysis and keep data backup in the storage devices on daily basis or a certain period of time. IT section provides training to the users how to operate computer and to browse internet as well. All computer users including field staffs are enjoying the facilities of unlimited usage on internet connectivity through internet modem and broadband line.

The organization has started to implement Automation project. To make the automation project live and success the organization has made a strong team of 32 members.

Automation process has been started in Daudkani Branch. Within this financial year we hope to automate most the branch offices of UDDIPAN. For this the team of UDDIPAN and AMZ-InfrasoftTech has been working closely to automate the whole Office System.

To drive the software smoothly the organization has made a separate server room, purchase separate generator, dedicated power backup

and air conditions as well. To establish a dynamic and up to date network infrastructure the organization has set well known Cisco switches and Routers which will increase the data flow and be able to make connection between Head office and Branch offices through VPN technology. However this server room has been furnishes by 9 high level servers including storage server to facilitate the application, database, storage, data backup, domain, mail, FTP and etc.

IT section of UDDIPAN has been taken a vital role in human resource development and resource analysis by the information technology. All the users of head office are connected with the LAN having the facilities of Internet, E-mail services and shared resource facilities which made the users more efficient and informative. Accounts division has been using accounts software for their reports and also the information to analyze data for future forecast. Also UDDIPAN's HRM division has been using HRM software for the total human resource management. This software also provides proper customized reporting and analysis under the management need.

The members of IT section are held responsible to maintain computers, assist data analysis & record backup data in the removable hard disk, install new software and update or modify the existing software and assist other user as deemed necessary.

UDDIPAN has a plan to introduce new coverage of IT in its branch offices through providing Internet modem soon. Although some branch are already provided internet connectivity through modem.

Following are the ways by which UDDIPAN IT structures are being used:

- Computer is using in data communication process. Local area Network, and Wide area Network which are designed to share data and resources among several individual computer users.
- Computer is using for E-mail, the spread of Networking is adding to the popularity of all facilities.
- During the reporting period, UDDIPAN launched its website (www.uddipan.org) with new update and outlook with an aim to draw the attention of many a development actors and partners about its development endeavors.

Significant Achievements

Sl	Target	Achievement
1	UDDIPAN Automation	UDDIPAN Automation has been started at Daudkandi Branch.
2	Server room Setup	Server room preparation has been completed.
3	Web page development	Web page has been developed by UDDIPAN IT and regular updating is going on.
4	Authentication, data backup and antivirus measures.	All users' Computer have been configured and connected with dedicated server for authentication, data backup and antivirus measures.
5	E-mail & Internet connectivity of Head offices	E-mail & Internet connectivity of Head offices has been done, 11 Re-Zonal offices are connected with HQ through E-mail & Internet.
6	For better IT Services	Helpdesk service has been started at IT room to provide the quick and better services.
7	Network setup and configuration	Network setup and configuration successful completed at Head office.
8	Wi-Fi Network setup	All Floors of Head Office has been covered by Wi-Fi Network.
9	Basic Computer Training	Training (Basic Computer Training) has been done to Selected Accountant and RA for better use of Automation Software.
10	ID card related works	Head office ID card related works have been done.

Information, Communication & Research

The objective of the section is to empower the targeted program participants including communities, development organizations and partners, members of media and civil society through meeting, workshop, sharing session, consultation, small group discussion, seminar etc. This section has exclusively been involved in publishing various types of Information, Education & Communication (IEC) materials which includes annual report, different kinds of donors' 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'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 and people at large.

This section has also been playing important roles in responding to different Eols, producing

different write-ups on development, concept notes, preparing and developing different proposals. Organizational documentary, project documentary are also produced with the direct intervention of this section. It is worthwhile to mention that this section 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.

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Administration Department

UDDIPAN has a full-fledged Administration Division headed by an Advisor. Administration as a backbone of the organization looks after the resources & services.

Major activities performed during this FY:2012-2013

Sl.No.	Particulars	Budget	Expenditure	Status
01	Daudkandi-Renovation of Daudkandi office tin shed building	8,35,760	8,35,760	Completed
02	Bheramara-construction work on 3 rd floor of Bheramara office	8,29,279	8,24,279	Completed
03	Pirojpur- Construction & renovation work of Dining, kitchen	6,44,000	7,59,850	Completed
04	Kurigram-Building construction, road & renovation works	731000	13,79,537	Completed
05	Kurigram-Pachgachi-Labor shed	-	1,22,886	Completed
06	Banskhali-Construction of Training Centre & boundary wall	9,94,000	1935400	Completed
01	Sachar- soil filling	1248000	1342256	Completed
02	Karnaphuly-Land purchase & registration	2755000	1786825	Completed
03	Karnaphuly- Soil filling	1071000	1096656	Completed
04	Karnaphuly-Boundary wall & drain	1220259	1319818	Completed
05	Daudkandi- Boundary wall, soil filling & renovation	1780000	1689242	Completed
06	Kurigram-Pachgachi-Land purchase & development	1500000	2003550	Completed

Land purchase (2012-2013 F/Y)

- ❖ 134 decimal land purchased at Kurigram-Pachgachi at a cost of Tk. 20,12,450
- ❖ 15 decimal land purchased at Gobindapur at a cost of Tk. 8,10,000
- ❖ 14 decimal land purchased at Rangpur at a cost of Tk. 98,29,000
(Registration & other cost is included)



Stakeholder Information

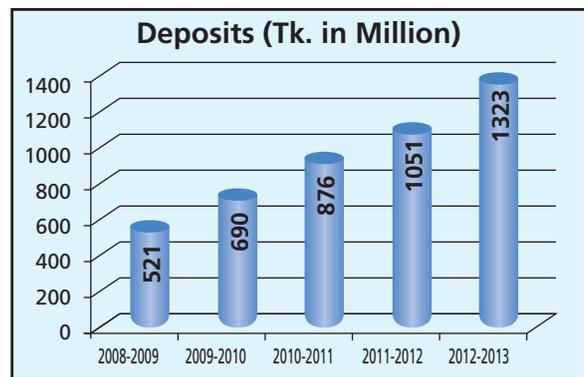
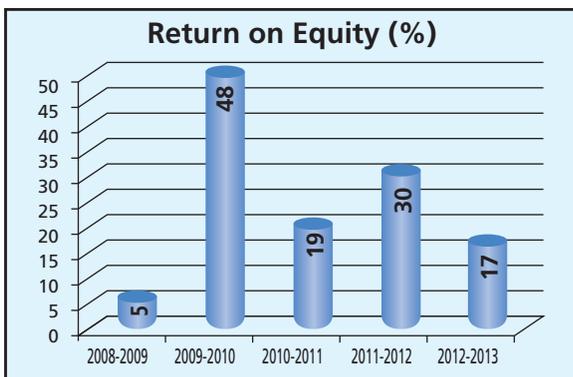
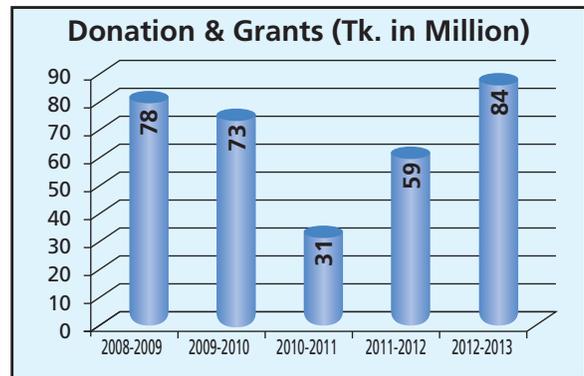
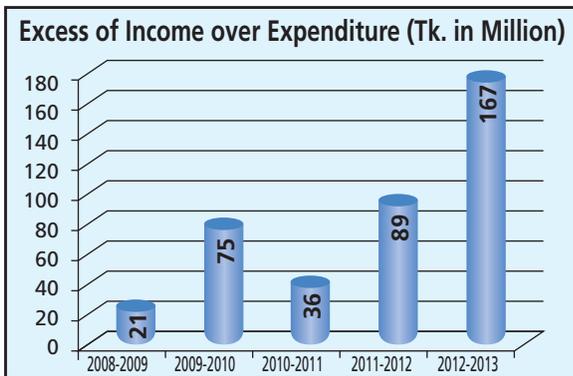
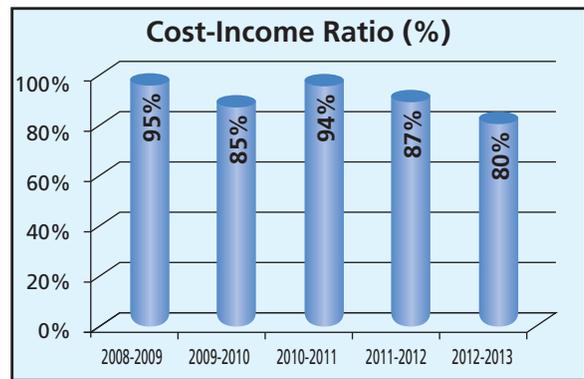
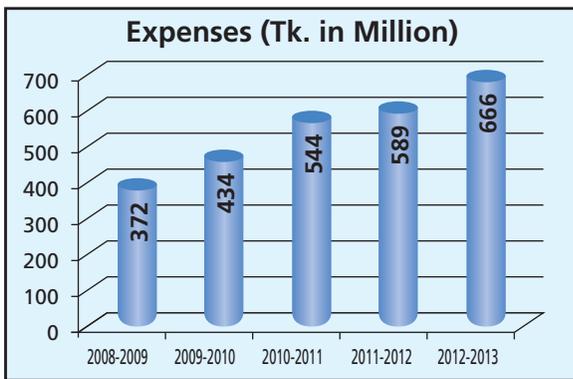
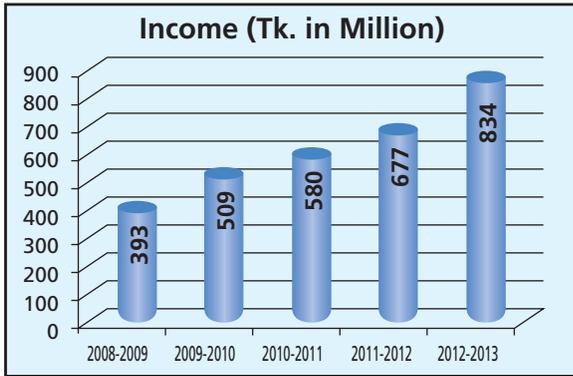
- ▶ Information relevant for Stakeholders & other users of Financial Statements
- ▶ Graphical Presentation
- ▶ Segment Analysis
- ▶ Five Years Summary
 - Financial Statement
 - General Information
- ▶ Project Performance
- ▶ Statement of Value Added

Information relevant for Stakeholders & other users of Financial Statements

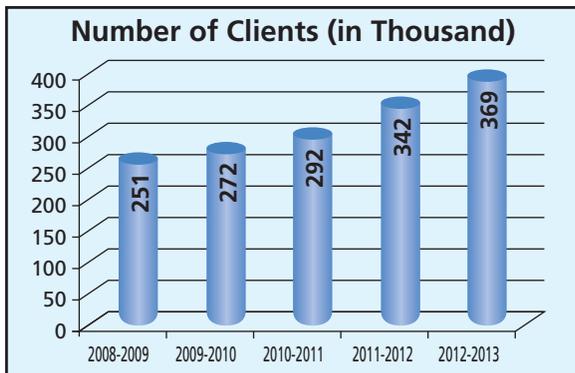
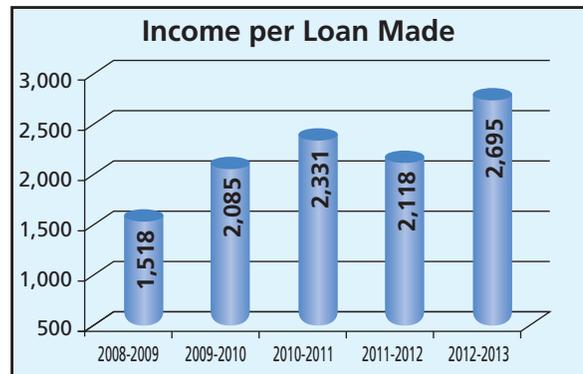
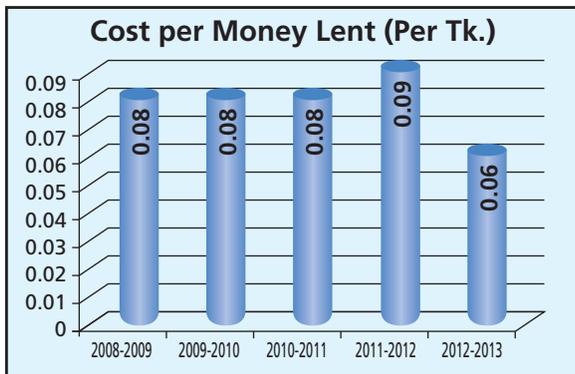
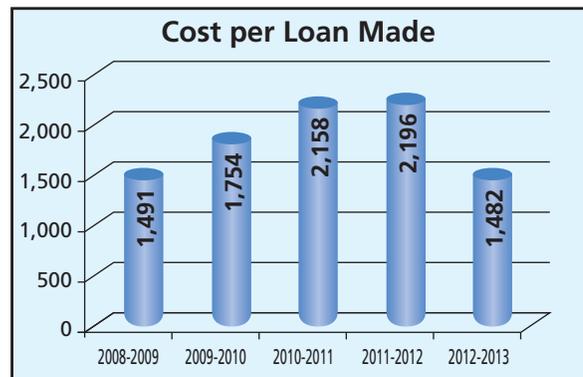
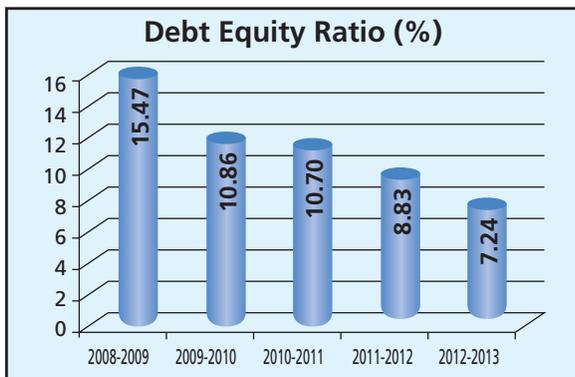
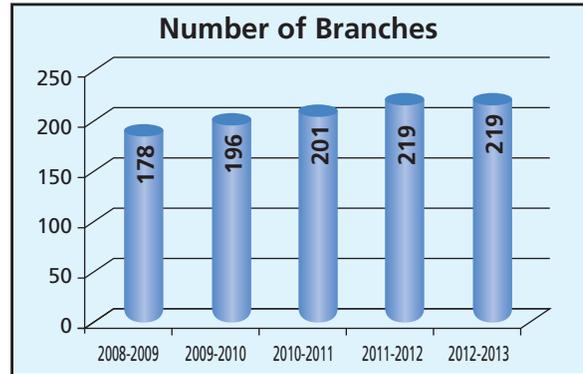
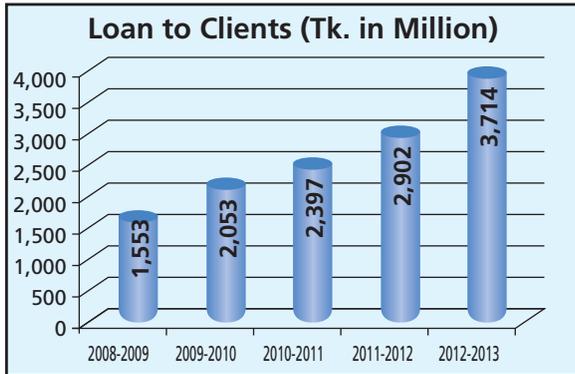
Financial Source Particular	Amount in Million BDT					
	2012-2013		2011-2012		2010-2011	
	Taka	%	Taka	%	Taka	%
Equity/Net Worth	545	13.57%	322	10.18%	280	10.12%
Clients Deposits	1,323	32.95%	1,051	33.24%	876	31.67%
Borrowings	2,148	53.48%	1,789	56.58%	1610	58.21%
Total	4,016	100.00%	3,162	100.00%	2,766	100%
Growth Rate	27.01%		14.32%		21.59%	



Graphical Presentation



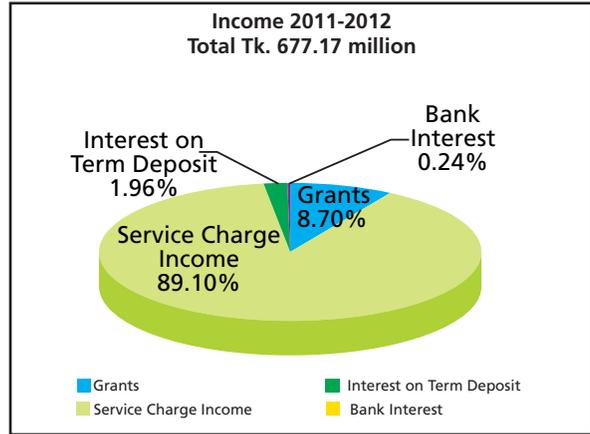
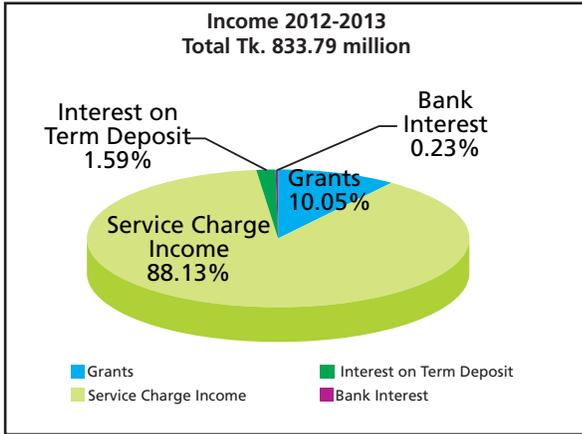
Graphical Presentation



Financial Summary

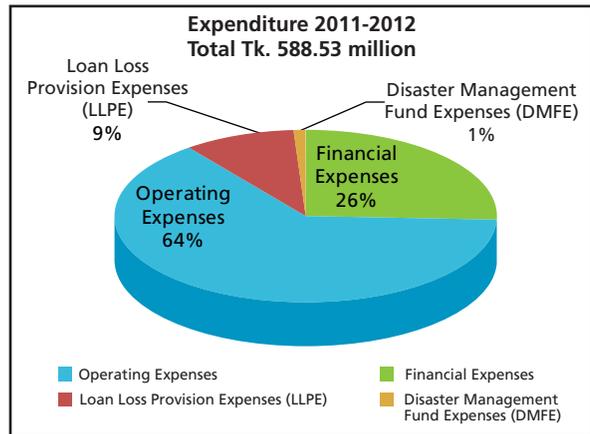
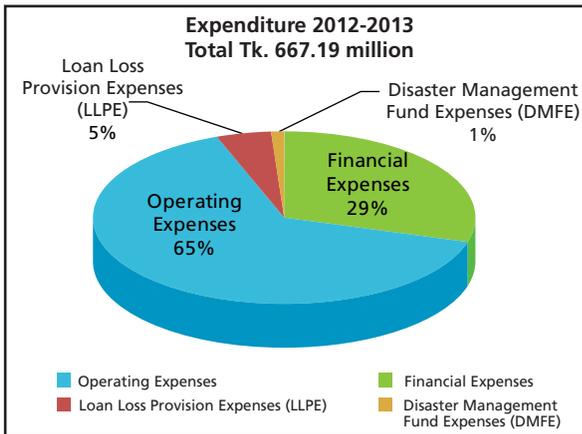
Revenue Income

In 2012-2013 total Income increased by 23.13% to Tk 156.58 million in comparison 2011-2012

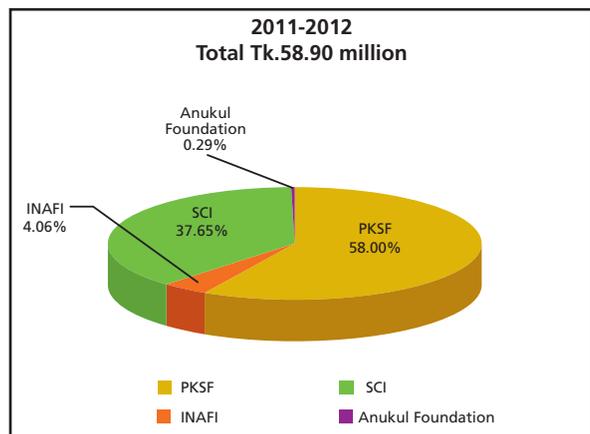
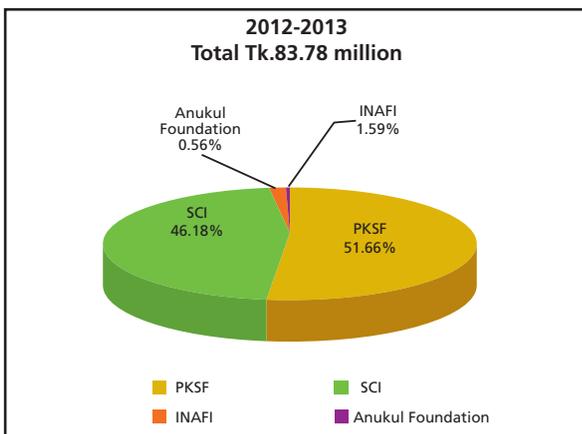


Revenue Expenditure

In 2012-2013 total Expenditure increased by 13.36% to Tk 78.66 million in comparison 2011-2012

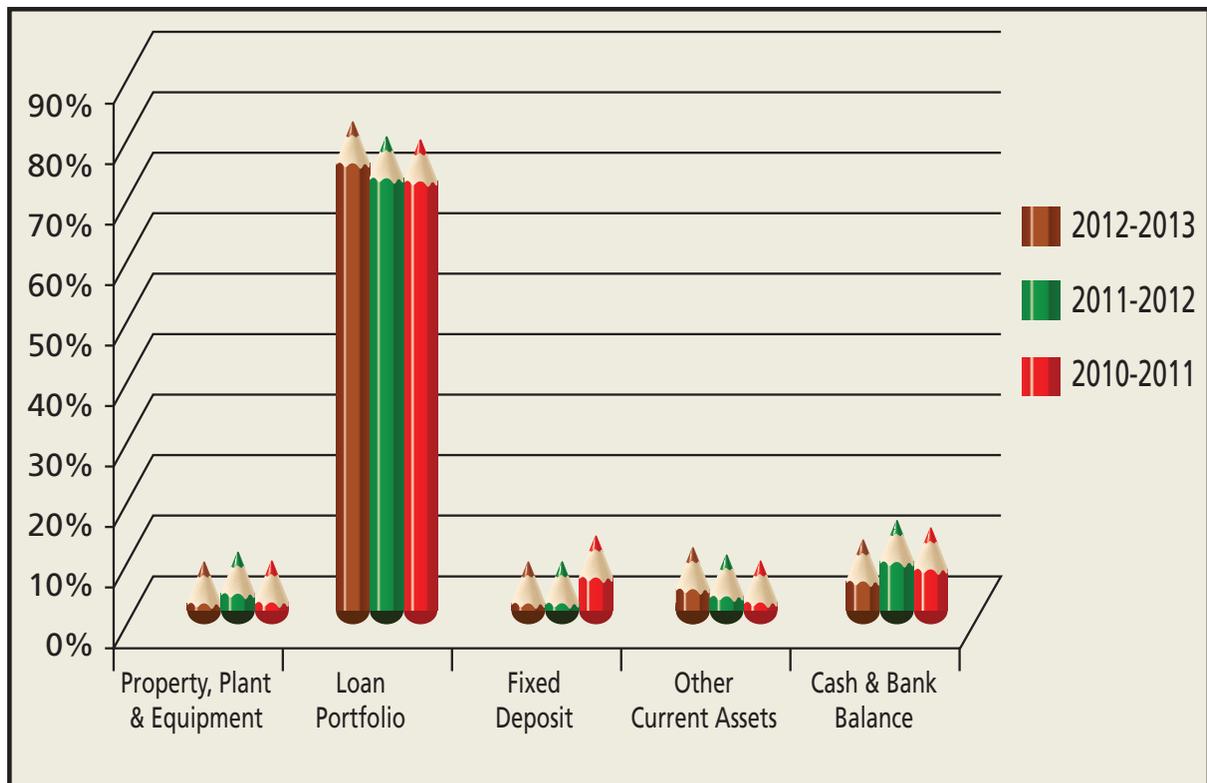


Grants Composition (Donor Wise)



Amount in Million BDT

Assets Composition	2012-2013		2011-2012		2010-2011	
	Taka	%	Taka	%	Taka	%
Property, Plan & Equipment	72	1.66%	59	1.66%	38	1.28%
Loan Portfolio	3,714	85.75%	2,902	82.87%	2397	81.67%
Fixed Deposit	110	2.54%	122	3.48%	199	6.78%
Other current assets	180	4.16%	89	2.80%	55	1.87%
Cash & Bank balance	255	5.89%	321	9.17%	247	8.48%
Total	4,331	100.00%	3,502	100.00%	2936	100.00%
Growth rate	23.67%		19.28%		25.00%	



Five Years Summery - 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 2013 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				
	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
PROPERTIES & ASSETS					
Non-Current Assets					
Property, Plant and Equipment	72,325,786	88,108,394	107,268,092	119,803,394	134,453,912
Investment	-	-	-	-	1,000,000
Loan to Clients	8,994,430	7,319,585	67,673,507	192,644,539	138,390,176
Other Loans	20,708,804	11,900,540	10,832,244	18,127,595	11,214,560
Total Non- Current Assets	102,029,020	107,328,519	185,773,843	330,575,528	285,058,648
Current Assets					
Loan to Clients	1,553,177,953	2,045,284,388	2,329,791,904	2,709,395,319	3,575,304,626
Term Deposit	165,655,563	48,000,000	209,000,000	147,000,000	180,600,000
Inventories	-	366,383	4,075,250	2,734,985	13,116,326
Other Loans	4,762,097	21,086,609	5,148,279	13,101,953	27,111,489
Accounts Receivable	29,286,966	3,011,865	7,693,745	22,126,477	44,314,389
Deposits & Repayment	922,634	197,690	22,062,112	29,373,872	42,358,752
Cash and cash equivalents	219,952,363	229,644,093	291,718,220	367,548,593	272,301,195
Total Currents Assets	1,973,757,576	2,347,591,028	2,869,489,510	3,291,281,198	4,155,106,777
Total Properties & Assets	2,075,786,596	2,454,919,547	3,055,263,353	3,621,856,726	4,440,165,425
CAPITAL & LIABILITIES					
Capital :					
Cumulative Surplus	169,180,703	244,490,844	280,236,790	349,181,814	495,980,777
Reserve Fund	-	-	-	32,501,349	48,979,780
Loan Loss Provision (LLP)	43,901,560	74,312,529	156,980,565	228,414,841	185,914,351
Disaster Management Fund (DMF)	8,768,881	12,878,557	18,289,062	24,288,733	31,583,474
Total Capital Fund	221,851,144	331,681,930	455,506,417	634,386,737	762,458,382
Non- Current Liabilities					
Term Loan	925,717,354	702,178,556	624,744,965	694,273,794	860,765,856
Clients Deposits	104,725,268	271,050,011	357,913,067	2,264,129	3,950,922
Staff Welfare Deposit	-	1,465,900	5,550,200	8,608,390	9,664,667
Staff Gratuity Fund	23,334,242	29,155,976	44,049,780	56,060,500	62,048,070
Motor Cycle Replacement Fund	5,231,574	5,206,858	4,279,938	4,459,658	4,582,515
Total Non- Currents Liabilities	1,059,008,438	1,009,057,301	1,036,537,950	765,666,471	941,012,030
Current Liabilities					
Term Loan	345,006,924	651,586,195	984,793,359	1,094,681,666	1,287,120,109
Clients Deposits	416,382,154	418,978,729	518,107,673	1,048,611,771	1,319,294,217
Client's Micro Credit Insurance Fund	-	22,506,678	34,692,501	49,706,975	86,640,622
Other Loan	980,957	966,326	1,062,128	1,240,439	1,235,842
Accounts Payable	350,093	545,156	1,614,408	2,872,003	10,578,479
Provisions	1,007,000	377,699	1,000,000	283,301	1,082,593
Staff Security Deposit	6,566,392	6,769,192	7,340,448	7,451,647	7,814,947
Staff Welfare Fund	4,957,807	6,622,197	8,701,991	10,777,542	12,218,533
Other liabilities	19,675,687	5,828,144	5,906,478	6,178,175	10,709,671
Total Current Liabilities	794,927,014	1,114,180,316	1,563,218,986	2,221,803,518	2,736,695,013
Total Capital & Liabilities	2,075,786,596	2,454,919,547	3,055,263,353	3,621,856,726	4,440,165,425

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

Amount in Tk.

PARTICULARS	Financial Year				
	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
Income:					
Service Charge Income	289,233,675	411,227,860	521,151,394	603,355,976	734,859,304
Bank interest	518,874	325,801	453,598	1,618,680	1,886,786
Interest on Term Deposit	13,372,735	7,403,346	2,459,751	13,295,436	13,268,308
Others Income	10,463,775	15,133,746	21,784,490	-	-
Sales of Plants	-	122,180	122,035	-	-
Income from Hostel	797,273	1,471,053	2,856,356	-	-
Grants	78,168,972	73,422,407	30,817,101	58,898,670	83,775,199
Total Income	392,555,304	509,106,393	579,644,725	677,168,762	833,789,597
Expenditure					
Financial Cost					
Interest On Term Loan	39,353,281	73,645,166	94,952,104	106,284,709	139,020,564
Interest on Clients Deposits	17,497,621	19,351,079	25,726,863	42,334,820	55,865,886
Bank charges & commission	2,039,823	1,699,669	1,988,514	2,330,740	2,268,939
Total Financial Cost	58,890,725	94,695,914	122,667,481	150,950,269	197,155,389
Operating Expenses					
Salary & Benefits	200,196,229	214,917,891	272,075,871	291,747,482	316,051,318
Office rent	14,349,302	17,439,075	16,469,745	11,140,321	18,637,418
Travelling & Transportation	16,479,483	14,814,335	14,324,572	17,115,259	18,846,372
Printing, Stationeries & Supplies	6,380,856	7,191,659	5,183,984	7,352,815	5,544,171
Utilities	4,251,033	4,574,010	5,126,706	5,932,973	7,249,128
Repair & Maintenance	1,852,595	2,432,050	2,303,634	3,201,525	3,241,761
General Expenses	1,509,201	1,403,962	1,970,424	1,722,057	1,503,104
Training & Development Expenses	18,859,598	25,992,713	13,408,366	19,226,202	32,522,070
Entertainment	1,107,562	657,469	717,099	1,339,987	1,639,565
Postage & Telegram	201,492	149,163	179,166	227,479	360,917
Professional Fees	132,895	407,850	1,029,389	2,302,454	1,339,897
Membership Fees	21,370	9,900	163,300	221,400	221,950
Recruitment Expenses	127,427	161,785	351,568	108,778	90,692
Promotional Activities	375,184	415,241	293,426	139,345	819,856
Staff Materials	314,814	437,758	351,944	427,983	566,769
Audit fees	324,500	192,500	261,384	241,575	173,250
National exchequer expenses	158,375	-	-	-	-
Training Material Expenses	17,426	161,615	253,310	54,578	195,255
Material Support to Beneficiary	10,756,350	4,827,483	-	1,843,192	8,924,991
Program Materials Exposes	519,842	1,741,428	1,413,156	495,599	755,106
Infrastructure Development Expenses	6,821,089	1,456,214	-	2,135,000	-
Capacity Building Reserves Expenses	-	-	-	-	286,095
Return on Assets (IOM)	-	-	39,752	-	-
Loss on Goods Damaged	-	-	2,579	5,754	-
Legal Expenses	-	-	-	-	1,632,357
Loss on Absorption	-	-	906,613	53,495	-
Depreciation	4,333,583	5,195,593	6,740,390	9,328,593	10,763,534
Total Operating Expenses	289,090,206	304,579,694	343,566,378	376,363,846	431,365,576
Loan Loss Provision Expenses (LLP)	20,670,221	30,410,969	72,431,220	55,214,156	30,654,380
Disaster management fund	2,894,025	4,109,676	5,218,701	5,999,671	7,294,741
Total Expenditures	371,545,177	433,796,253	543,883,780	588,527,942	666,470,086
Excess of Income over Expenditure	21,010,127	75,310,140	35,760,946	88,640,820	167,319,511

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				
	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
PROPERTIES & ASSETS					
Non-Current Assets					
Property, Plant and Equipment	23,719,204	22,492,424	37,557,801	59,231,083	72,085,888
Loan to Clients	1,087,163,581	982,214,899	1,287,811,574	192,644,539	138,299,062
Other Loans	20,708,804	11,900,540	22,158,362	18,127,595	11,214,560
Total Non- Current Assets	1,131,591,589	1,016,607,863	1,347,527,737	270,003,217	221,599,510
Current Assets					
Loan to Clients	465,917,698	1,070,297,960	1,109,396,474	2,709,304,205	3,575,304,626
Term Deposit	150,600,000	33,000,000	199,000,000	122,000,000	110,600,000
Inventories	-	-	-	2,734,985	13,116,326
Other Loans	5,819,352	5,343,332	10,000,892	13,101,953	27,111,489
Accounts Receivable	27,965,417	2,521,772	5,750,377	20,904,174	43,378,956
Deposits & Repayment	2,329,102	8,740,575	5,148,279	28,447,157	41,166,025
Cash and cash equivalents	204,129,981	212,698,487	246,594,633	321,214,129	255,392,301
Inter Project Loan	1,415,316	2,230,798	11,747,500	14,707,340	44,003,524
Total Currents Assets	858,176,866	1,334,832,924	1,587,638,155	3,232,413,943	4,110,073,247
Total Properties & Assets	1,989,768,455	2,351,440,787	2,935,165,892	3,502,417,160	4,331,672,757
CAPITAL & LIABILITIES					
Capital :					
Cumulative Surplus	116,430,413	189,361,760	229,089,584	289,053,098	430,903,726
Reserve Fund	-	-	-	32,501,349	48,979,780
Loan Loss Provision (LLP)	43,901,560	74,312,529	156,980,565	228,414,841	185,914,351
Disaster Management Fund (DMF)	8,768,881	12,878,557	18,289,062	24,288,733	31,583,474
Total Capital Fund	169,100,854	276,552,846	404,359,211	574,258,021	697,381,331
Non- Current Liabilities					
Term Loan	1,059,311,186	919,168,754	862,335,159	694,273,794	860,765,856
Clients Deposits	196,629,711	399,966,543	521,048,032	2,264,129	3,950,922
Staff Welfare Fund	176,700	248,332	714,696	-	8,190,932
Staff Gratuity Fund	4,185,259	4,373,396	6,753,350	-	42,045,374
Motor Cycle Replacement Fund	1,046,315	150,000	473,085	-	2,720,392
Total Non- Currents Liabilities	1,261,349,171	1,323,907,025	1,391,324,322	696,537,923	917,673,476
Current Liabilities					
Inter project Loan	-	-	5,165,606	30,836,823	4,847,532
Term Loan	211,413,092	434,595,997	747,203,164	1,094,681,666	1,287,120,109
Clients Deposits	324,477,711	290,062,197	354,972,708	1,048,611,771	1,319,294,217
Client's Micro Credit Insurance Fund	18,937,448	22,286,880	34,507,022	49,706,975	86,640,622
Accounts Payable	70,530	10,509	505,450	2,377,734	9,620,670
Provisions	59,783	10,382	401,015	159,640	882,930
Staff Security Deposit	668,000	282,259	1,893,000	184,900	84,700
Other Laibilities	3,691,866	3,732,692	4,208,819	5,061,707	8,127,170
Total Current Liabilities	559,318,430	750,980,916	1,139,482,359	2,231,621,216	2,716,617,950
Total Capital & Liabilities	1,989,768,455	2,351,440,787	2,935,165,892	3,502,417,160	4,331,672,757

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				
	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
Income:					
Service Charge Income	289,233,674	411,227,860	521,143,266	603,355,976	734,859,304
Bank interest	124,509	198,370	208,420	803,805	903,268
Interest on Term Deposit	13,317,171	5,410,735	2,179,168	9,802,426	11,181,932
Grants	7,586,558	34,330,879	15,748,292	34,161,762	43,282,297
Others Income	4,673,767	8,601,628	12,847,788	-	-
Total Income	314,935,679	459,769,472	552,126,934	648,123,969	790,226,801
Expenditure:					
Financial Cost :					
Interest on Term Loan	39,353,281	73,645,166	94,952,104	106,284,709	139,020,564
Interest on Clients Deposits	17,497,621	19,351,079	25,724,920	42,322,394	55,857,347
Bank charges & commission	1,936,848	1,626,830	1,939,928	2,250,431	2,116,009
Total Financial Cost	58,787,750	94,623,075	122,616,952	150,857,534	196,993,920
Operating Expenses :					
Salary & Benefits	179,534,725	196,201,215	255,197,498	280,114,496	301,614,154
Office rent	12,696,065	15,086,700	15,367,245	17,005,097	20,440,988
Travelling & Transportation	13,008,917	12,807,625	13,475,354	7,090,224	17,671,539
Printing, Stationeries & Supplies	5,759,881	6,743,991	4,994,831	16,158,273	5,893,645
Utilities	3,569,282	3,987,112	4,613,421	5,696,971	6,850,756
Repair & Maintenance	1,540,822	1,948,051	1,792,888	2,936,694	3,067,488
General Expenses	1,106,940	1,251,380	1,650,410	1,403,394	1,169,940
Training & Development Expenses	5,127,705	14,985,064	7,575,826	12,720,041	12,770,892
Entertainment	908,547	560,393	661,706	1,248,234	1,562,781
Postage & Telegram	177,010	125,932	177,347	227,064	-
Professional Fees	2,820	407,850	646,080	2,118,674	-
Membership Fees	17,370	9,900	162,800	209,900	-
Recruitment Expenses	127,427	161,785	351,568	69,261	-
Promotional Activities	350,184	415,241	255,911	139,345	-
Staff Materials	254,003	323,051	351,944	427,983	626,476
Audit fees	130,000	60,000	150,000	201,575	123,750
National exchequer expenses	158,375	-	-	-	-
Training Material Expenses	13,357	118,531	480	48,050	-
Material Support to Beneficiary	-	-	-	2,300,830	-
Infrastructure Development Expenses	-	-	-	2,135,000	-
Loss on Absorption	-	-	906,613	53,495	-
Loss on Goods Damaged	-	-	-	5,754	-
Depreciation	2,416,250	2,500,584	3,075,166	6,073,664	6,536,858
Other Expenditure	-	-	-	-	15,595,064
Total Operating Expenses	226,899,680	257,694,405	311,407,088	358,384,019	393,924,331
Loan Loss Provision Expenses (LLP)	20,670,221	30,410,969	72,431,220	55,214,156	30,654,662
Disaster management fund expenses	2,894,025	4,109,676	5,218,701	5,999,671	7,294,741
Total Expenditure	309,251,676	386,838,125	511,673,961	570,455,380	628,867,654
Excess of Income over Expenditure	5,684,003	72,931,347	40,452,974	77,668,589	161,359,147

- General Information

United Development Initiatives for Programmed Actions (UDDIPAN)

Five Years at a Glance

As on June 30

Amount in Tk.

Particulars	Financial Year				
	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
A. Institutional Profile					
Number of Districts	22	23	23	23	23
Number of Upazilas	130	133	137	139	140
Number of Unions	917	975	1,020	1,067	1,145
Number of Villages	5,607	5,950	6,236	6,236	6,762
Number of Branches	178	196	201	219	219
Number of Loan	207,457	220,531	234,666	258,251	293,421
Total Personnel	1,732	1,832	1,840	1,961	2,132
Total Collection Personnel	954	920	947	951	1,066
Number of Clients	250,618	271,803	292,445	341,746	368,576
Number of Active browers	189,500	201,028	212,752	238,429	258,082
Brower/Client ratio	75.61%	73.96%	72.75%	69.77%	70.02%
B Savings Portfolio (BD Taka)					
Yearly Savings Deposit	400,539,234	478,222,004	539,506,817	675,232,396	756,408,383
Cumulative Savings Deposit	1,281,039,777	1,759,261,781	2,298,768,598	2,974,000,994	3,730,409,377
Interest on savings	17,497,621	19,351,079	25,724,920	42,322,394	55,857,347
Yearly Savings Withdrawals	273,537,533	328,651,765	379,239,737	542,699,630	539,896,491
Savings Profolio	521,107,422	690,028,740	876,020,740	1,050,875,900	1,323,245,139
Savings Portfolio Growth	38.37%	32.42%	26.95%	19.96%	25.92%
Savings Portfolio to Total Assets	26.19%	29.34%	29.84%	29.01%	29.43%
C Loan Portfolio (BD Taka)					
Yearly Loan Disbursed	2,950,522,800	3,889,123,500	4,646,684,749	5,281,834,042	6,871,243,582
Cumulative Loan Disbursed	9,267,529,300	13,156,652,800	17,803,337,549	23,085,428,954	29,956,672,536
Yearly Loan Recovered	2,423,874,692	3,389,691,920	4,301,989,560	4,777,259,595	6,059,588,964
Cumulative Loan Recovered	7,714,448,021	11,104,139,941	15,406,129,501	20,183,389,096	26,242,978,060
Loan Portfolio	1,553,081,279	2,052,512,859	2,397,465,411	2,902,039,858	3,713,694,476
Loan Profolio Growth	51%	32%	17%	21%	28%
D Assets & Liabilities					
Total Assets	1,989,688,455	2,351,455,805	2,935,300,269	3,621,856,727	4,496,520,689
Total Liabilities	1,873,258,042	2,162,084,048	2,706,210,684	3,240,173,563	3,952,212,428
Total Equity	116,430,413	189,371,757	229,089,585	381,683,263	544,308,261
Liquidity Ratio	14.10%	4.84%	24.06%	34.23%	9.70%
E Sustainability/ Profitability					
Return on Equity (ROE)	5.00%	47.70%	19.45%	29.83%	16.29%
Return on Assets	0.34%	3.36%	1.55%	2.84%	1.97%
Financial Self - Sufficiency	95.98%	107.43%	100.17%	100.17%	113.18%
Operating Self-Sufficiency	105.15%	110.45%	112.50%	115.06%	124.97%
F Portfolio Quality					
On Time Recovery Rate (OTR)	98.72%	98.24%	96.90%	96.90%	98.89%
Portfolio at Risk	4.12%	4.67%	7.43%	7.83%	6.57%
G Assets/ Liability Management					
Yield on Gross Portfolio	24.42%	22.81%	23.43%	24.50%	20.47%
Current Ratio	1.56:1	1.72:1	1.21:1	1.78:1	2.55:1
Annual Growth to Total Assets	47.69%	18.18%	24.83%	23.39%	24.15%
H Leverage					
Debt to Equity	15.47:1	10.86 : 1	10.70 : 1	8.83 : 1	7.24:1
Debt Service Coverage Ratio	1.02:1	1.23:1	1.04:1	1.75:1	1.08:1
Equity as Percent of Total Assets	6%	8.08%	7.80%	9.19%	12.11%
I Efficiency/Productivity					
Credit Officer (CO) Productivity	263	295	309	359	346
Credit Officer (CO) (Loan BDT)	1,627,968	2,231,091	2,531,642	3,051,567	3,483,766
Credit Officer (CO) (Savings BDT)	546,234	750,031	925,048	1,105,022	1,241,318
Loan Disbursed Per Credit Officer (CO)	3,092,791	4,227,308	4,906,742	5,553,979	6,445,819
Average Disbursement Loan Size (BDT)	14,222	17,635	19,801	20,452	23,418
Average Outstanding Loan Size (BDT)	8,196	10,210	11,269	12,172	14,390
Cost of per Loan Made (BDT)	1,491	1,754	2,158	2,196	2,271
Income of per Loan Made (BDT)	1,518	2,085	2,331	2,622	2,842
Cost of per Money Lent Tk.1.00 (BDT)	0.08	0.07	0.08	0.09	0.06

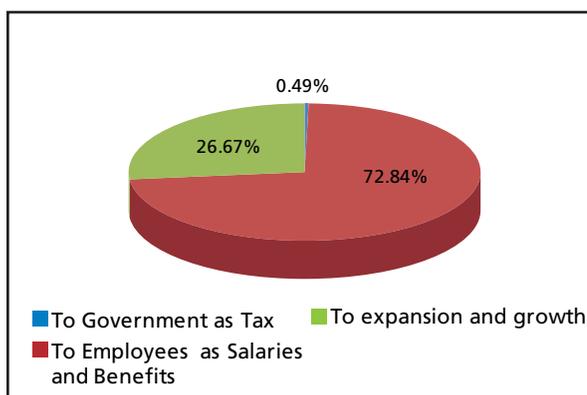
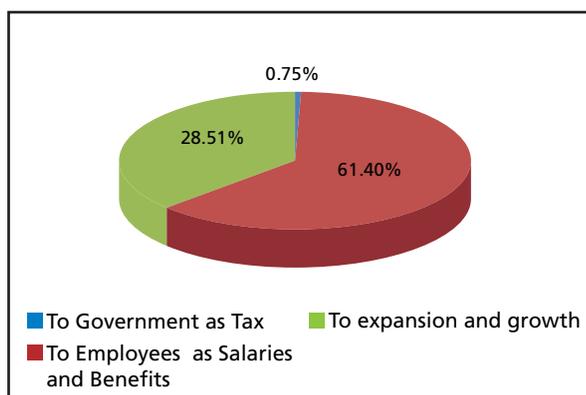
Project Performance

SL. No.	Project Name	MFP-I	MFP-II Banglaseh Bank Funded	MFP-III Anukul Foundation Funded	SHAYMMA	Health Care	MIME	EPCYLA	DRR	RUCMP	CCA	CRGA	TOTAL
1	Number of Beneficiary	363,596	100	4,687	193	200	10,638	39,090	30,000	36,256	30,000	11250	526,010
2	Total Cost	678,867,654	7,112	7,470,499	536,674	304,142	2,570,042	8,025,264	4,800,299	17,024,046	1,651,444	1,914,097	723,171,273
3	Administrative cost	61,098,089	1,250	20,500	-	-	12,870	1,685,305	48,500	494,228	82,572	57,200	63,500,514
4	Cost of Beneficiary	1867	1	1594	2781	1521	242	205	160	470	55	170	1375
5	Administrative cost per Beneficiary	168	13	4	0	0	1	43	2	14	3	5	121
6	% of Administrative cost	11%	5%	0%	0%	0%	0%	18%	9%	21%	19%	3%	11.39%

Statement of Value Added for the year ended 30th June 2013

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

Particulars	Amounts in Taka	
	2012-2013	2011-2012
Income from Social and Microfinance service		
Service Charge	734,859,304	603,355,976
Bank Interest	1,886,786	1,618,680
Interest on Term Deposit	13,268,308	13,295,436
Grants & Donations	83,775,199	58,898,670
	833,789,597	677,168,762
Less: Cost of Services		
Financial Expense (Including Interest on Client's Deposits)	197,155,389	150,950,269
Operating Expenses(Excluding Salary & benefits, GOB Tax & VAT , Reserve & Depreciation)	83,946,145	64,465,039
Provisions for Loans and Services	37,949,121	61,213,827
Value Added	514,738,942	400,539,627
Distribution of Value Addition		
To Government as as Tax	3,872,628	1,958,650
To Employees as Salaries and Benefits	316,051,318	291,747,482
To expansion and growth		
Retained Surplus	167,319,511	88,640,820
Statutory Reserve	16,731,951	8,864,082
Depreciation	10,763,534	9,328,593
	514,738,942	400,539,627





Auditors' Reports, Financial Statements and Credit Rating

- ▶ *Independent Auditors' Report*
- ▶ *Statement of Financial Position*
- ▶ *Statement of Comprehensive Income*
- ▶ *Statement of Cash Flows*
- ▶ *Receipts & Payments Accounts*
- ▶ *Statement of changes in equity*
- ▶ *Statement of liquidity analysis*
- ▶ *Notes to the Financial Statement*
- ▶ *Eligibility Criteria Compliance Certification*
- ▶ *Review of Loan Classification and Provisions*
- ▶ *Segmental Financial Information*
- ▶ *Property, Plant and Equipment Schedule*
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INDEPENDENT AUDITORS' REPORT TO THE GOVERNING BODY OF UDDIPAN

Report on the Financial Statements

We have audited the accompanying Financial statements of **United Development Initiatives for Programmed Actions (UDDIPAN)**, which comprise the Statement of Financial Position as at June 30, 2013 and the Statement of Comprehensive Income and Statement of Cash Flows, Statment of changes in Equity and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management of **United Development Initiatives for Programmed Actions (UDDIPAN)**, is responsible for the preparation and fair presentation 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 (BSA). 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 auditors' judgment, including the assessment of the risks of 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 and fair presentation 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 overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements present fairly, in all material respects, the Statement of financial position of **United Development Initiatives for Programmed Actions (UDDIPAN)** as at June 30, 2013, and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.



Chartered Accountants
Dhaka, Dated - November 26, 2013

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Financial Position
 As at June 30, 2013

PROPERTIES & ASSETS:	NOTES	Amounts in Taka	
		2012-2013	2011-2012
Non-Current Assets			
Property, Plant & Equipment	6	134,453,912	119,803,394
Investment	7	1,000,000	-
Loan to Clients	8	138,390,176	192,644,539
Other Loans	9	11,214,560	18,127,595
Total Non-Current Assets		285,058,648	330,575,528
Current Assets			
Loan to Clients	8	3,575,304,626	2,709,395,319
Term Deposit	10	180,600,000	147,000,000
Inventories	11	13,116,326	2,734,985
Other Loans	9	27,111,489	13,101,953
Accounts Receivable	12	44,314,389	22,126,477
Deposits & Prepayments	13	42,358,752	29,373,871
Cash & Cash equivalents	14	272,301,195	367,548,593
Total Currents Assets		4,155,106,777	3,291,281,198
Total Properties & Assets		4,440,165,425	3,621,856,726
Capital & Liabilities			
Capital			
Cumulative Surplus	15	495,980,777	349,181,814
Reserve Fund	16	48,979,780	32,501,349
Loan Loss Reserve Fund (LLRF)	17	185,914,351	228,414,841
Disaster Management Fund (DMF)	18	31,583,474	24,288,733
Total Capital Fund		762,458,382	634,386,737
Non Current Liabilities			
Term Loan	19	860,765,856	694,273,794
Client's Deposit	20	3,950,922	2,264,129
Staff Welfare Deposits	21	9,664,667	8,608,390
Staff Gratuity Fund	22	62,048,070	56,060,498
Motor Cycle Replacement Fund	23	4,582,515	4,459,659
Total Non Current Liabilities		941,012,030	765,666,470
Current Liabilities			
Term Loan	19	1,287,120,109	1,094,681,666
Client's Deposit	20	1,319,294,217	1,048,611,771
Client's Micro Credit Insurance Fund	24	86,640,622	49,706,975
Other Loans	25	1,235,842	1,240,439
Accounts Payable	26	10,578,479	2,872,003
Provisions	27	1,082,593	283,301
Staff Security Deposit	28	7,814,947	7,451,647
Staff Welfare Fund	29	12,218,533	10,777,542
Other Liabilities	30	10,709,671	6,178,175
Total Current Liabilities		2,736,695,013	2,221,803,519
Total Capital & Liabilities		4,440,165,425	3,621,856,726

The accompanying notes form an integral part of these financial statements


 Chairperson, Board of Directors


 Executive Director & CEO


 Deputy Director & CFO


 Chartered Accountants
 Dated : Dhaka, November 26, 2013

Chartered Accountants
 Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Comprehensive Income
 For the year ended 30 June 2013

Particulars	Notes	Amounts in Taka	
		2012-2013	2011-2012
INCOME			
Service Charge Income		734,859,304	603,355,976
Bank interest		1,886,786	1,618,680
Interest on Term Deposit		13,268,308	13,295,436
Grants & Donations	5.5	83,775,199	58,898,670
Total Income		833,789,597	677,168,762
Expenditure			
Financial Cost:			
Interest on Term Loan		139,020,564	106,284,709
Interest on Clients' Deposit		55,865,886	42,334,820
Bank charges & commission		2,268,939	2,330,740
Total Financial Cost		197,155,389	150,950,269
Operating Expenses			
Salary & Allowances		316,051,318	291,747,482
Office Rent		18,637,418	11,140,321
Printing, Stationeries & Supplies		5,544,171	7,352,815
Travelling & Transportation		18,846,372	17,115,259
Utilities		7,249,128	5,932,973
Postage & Telegram		360,917	227,479
Repair & Maintenance		3,241,761	3,201,525
Training & Development Expenses	31	32,522,070	19,226,202
General Expenses		1,503,104	1,722,057
Recruitment Expenses		90,692	108,778
Training Material Expenses		195,255	54,578
Audit fees		173,250	241,575
Entertainment		1,639,565	1,339,987
Professional Fees		1,339,897	2,302,454
Membership Fees		221,950	221,400
Promotional Activities		819,856	139,345
Staff Materials		566,769	427,983
Material Support to Beneficiary		8,924,991	1,843,192
Program Materials Expenses		755,106	495,599
Infrastructure Development Expenses		-	2,135,000
Capacity Building reserve expenses (KGF)		286,095	-
Loss on Goods Damaged		-	5,754
Legal Expenses		1,632,357	-
Loss Absorption		-	53,495
Depreciation		10,763,534	9,328,593
Total Operating Expenses		431,365,576	376,363,846
Provision for Loan Loss Reserve Fund		30,654,380	55,214,156
Provision for Disaster Management Fund		7,294,741	5,999,671
Total Expenditures		666,470,086	588,527,942
Excess of Income over Expenditure		167,319,511	88,640,820

The accompanying notes form an integral part of these financial statements


 Chairperson, Board of Directors


 Executive Director & CEO


 Deputy Director & CFO


 Chartered Accountants
 Dated : Dhaka, November 26, 2013

Chartered Accountants
 Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Cash Flows For the year ended June 30, 2013

Particulars	Notes	Amounts in Taka	
		2012-2013	2011-2012
A. Cash flow from operating activities			
Surplus for the year		167,319,511	88,640,820
Add: Prior Adjustment	15	(4,042,117)	12,805,554
Depreciation	6	10,763,534	9,328,594
Increase Other Loans	9	(7,096,501)	(1,574,541)
Increase Accounts Receivable	12	(22,187,913)	(14,432,731)
Deposits & Prepayments	13	(12,984,880)	(20,986,244)
Loan Loss Reserve Fund (LLRF)	17	(42,500,490)	71,434,276
Disaster Management Fund (DMF)	18	7,294,741	5,999,671
Accounts Payable	26	7,706,476	472,808
Provisions	27	799,292	68,088
Net cash from operating activities		105,071,653	151,756,295
B. Cash flow from investing activities			
Property, Plant and Equipment	6	(25,414,052)	(21,863,896)
Investment	7	(1,000,000)	-
Loan Disbursed to Clients	8	(6,885,901,700)	(5,281,834,042)
Loan realized from Clients	8	6,074,246,756	4,777,259,595
New Term Deposit	10	(130,600,000)	(147,000,000)
Term Deposit Encashment	10	97,000,000	209,000,000
Inventories	11	(10,381,341)	1,340,265
Net cash used in investing activities		(882,050,337)	(463,098,078)
C. Cash flow from financing activities			
Term Loan Receipts	19	1,724,123,822	1,206,000,000
Term Loan Refunds	19	(1,365,193,317)	(1,026,582,864)
Client's Deposit Receipt	20	756,408,383	675,232,396
Client's Deposit Refund	20	(539,896,491)	(542,699,630)
Interest on Clients' Deposit	20	55,857,347	42,322,394
Staff Welfare Deposit Receipts	21	2,287,733	3,372,290
Staff Welfare Deposit Payments	21	(1,231,456)	(314,100)
Gratuity Fund Receipts	22	9,626,156	13,629,262
Gratuity Fund Refunds	22	(3,638,584)	(1,618,544)
Motor Cycle Replacement Fund Receipts	23	179,273	252,211
Motor Cycle Replacement Fund Payments	23	(56,417)	(72,490)
Client's Micro Credit Insurance Fund Receipts	24	46,775,621	21,597,473
Client's Micro Credit Insurance Fund Refunds	24	(9,841,974)	(6,582,999)
Other Loans	25	(4,597)	178,311
Staff Security Deposit Receipts	28	2,173,700	2,198,600
Staff Security Deposit Refunds	28	(1,810,400)	(2,087,401)
Staff Welfare Fund Receipts	29	2,130,566	2,146,641
Staff Welfare Fund Refunds	29	(689,575)	(71,090)
Other Liabilities	30	4,531,496	271,697
Net cash used in financing activities		681,731,286	387,172,157
D. Net increase in cash and cash equivalents (A+B+C)		(95,247,398)	75,830,373
Cash and cash equivalents at beginning of the year		367,548,593	291,718,220
Cash and cash equivalents at end of the year	14	272,301,195	367,548,593

The accompanying notes form an integral part of these financial statements


Chairperson, Board of Directors


Executive Director & CEO


Deputy Director & CFO


Chartered Accountants
Dated : Dhaka, November 26, 2013

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)

Receipts & Payments Account For the year ended June 30, 2013

Particulars	Notes	Amounts in Taka	
		2012-2013	2011-2012
Receipt			
Cash and Cash Equivalents	14	367,548,593	291,718,220
Service Charge Income		724,884,729	597,637,202
Bank Interest		1,886,786	1,618,680
Interest on Term Deposit		5,326,951	690,396
Grants & Donation		74,770,961	46,959,138
Term Deposits	10	97,000,000	209,000,000
Inventories		6,643,256	156,140
Other Loan		13,397,213	25,834,278
Loan from Clients		5,916,801,187	4,733,211,967
Accounts Receivable		7,098,167	10,228,603
Deposit & Prepayment		35,142,414	1,394,079
Term Loan	19	1,724,123,822	1,185,063,950
Client's Deposit		749,429,201	584,281,300
Staff Welfare Deposit	21	2,287,733	3,372,290
Staff Gratuity Fund		9,569,583	12,105,234
Motore Cycle Replacement Fund		53,633	65,211
Client's Micro Credit Insurance Fund		46,743,662	20,054,521
Loan from other Project & Funds		380,980,325	278,313,916
Staff Security Deposit		2,073,500	1,950,000
Staff Welfare Fund		2,122,454	2,117,416
Total		10,167,884,170	8,005,772,541
Payment			
Interest on Term Loan		139,020,564	106,284,709
Bank charges & commission		2,278,333	2,321,172
Salary & Allowances		264,632,767	245,790,220
Office Rent		18,799,418	11,166,517
Printing, Stationeries & Supplies		6,315,687	6,739,416
Travelling & Transportation		18,836,372	16,773,388
Utilities		6,986,358	5,904,551
Postage & Telegram		334,266	216,529
Repair & Maintenance		3,319,752	2,701,499
Training & Development Expenses		31,315,068	18,590,403
General Expenses		803,807	1,692,437
Recruitment Expenses		90,692	87,905
Training Material Expenses		329,158	20,020

Howladar Yunus & Co.

Audit Fees		127,150	76,575
Entertainment		1,622,037	1,279,820
Professional Fees		1,291,757	2,042,954
Membership Fees		222,250	221,400
Promotional Activities		750,997	117,495
Staff Materials		596,128	423,690
Material Support to Beneficiary		9,074,719	1,824,703
Program Materials Expenses		943,403	470,219
Infrastructure Development Expenses		-	2,135,000
Interest Staff Welfare Deposit		13,718	11,923
Property, Plant and Equipment		21,362,970	18,248,257
Loan to Clients		6,850,704,229	5,234,722,200
Other Loan		13,408,426	25,838,578
Term Deposits	10	130,600,000	147,000,000
Inventories		16,752,926	4,842,928
Accounts Receivable		4,514,742	80,939
Deposit & Prepayment		42,338,271	25,031,868
Term Loan	19	1,365,197,317	1,026,582,864
Client's Deposit		479,224,054	425,967,365
Staff Welfare Deposit	21	1,231,456	314,100
Staff Gratuity Fund		3,766,869	1,510,695
Motore Cycle Replacement Fund		56,417	59,490
Client's Micro Credit Insurance Fund		5,340,574	2,594,573
Loan from other Project & Funds		446,723,999	293,010,226
Accounts Payable		4,065,361	3,293,107
Provision		201,186	132,287
Staff Security Deposit		1,700,200	2,047,201
Staff Welfare Fund		689,575	54,725
Cash and Cash Equivalents	14	272,301,195	367,548,593
Total		10,167,884,169	8,005,772,541

The accompanying notes form an integral part of these financial statements


Chairperson, Board of Directors


Executive Director & CEO


Deputy Director & CFO


Chartered Accountants
Dated : Dhaka, November 26, 2013

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Changes in Equity
 For the year ended 30th June 2013

Particulars	Amount in Taka				
	Surplus	Reserve Fund	Loan Loss Provision Fund (LLPF)	Disaster Management Fund (DMF)	Total
Balance as on 30.06.2012	349,181,814	32,501,349	228,414,841	24,288,733	634,386,737
Add: Surplus during the year	163,277,394	-	-	-	163,277,394
Add: Transfer from Surplus	-	16,478,431	-	-	16,478,431
Add: Provision during the year	-	-	30,641,812	7,294,741	37,936,553
Sub Total	512,459,208	48,979,780	259,056,653	31,583,474	852,079,115
Less: Transfer to Reserve Fund	16,478,431	-	-	-	16,478,431
Less: Adjust during the year	-	-	73,142,302	-	73,142,302
Balance as on 30.06.2013	495,980,777	48,979,780	185,914,351	31,583,474	762,458,382
Balance as on 30.06.2011	280,236,789	-	156,980,565	18,289,062	455,506,416
Add: Surplus during the year	101,446,374	-	-	-	101,446,374
Add: Transfer from Surplus	-	32,501,349	-	-	32,501,349
Add: Provision during the year	-	-	71,434,276	5,999,671	77,433,947
Sub Total	381,683,163	32,501,349	228,414,841	24,288,733	666,888,086
Less: Transfer to Reserve Fund	32,501,349	-	-	-	32,501,349
Balance as on 30.06.2012	349,181,814	32,501,349	228,414,841	24,288,733	634,386,737

The accompanying notes form an integral part of these financial statements


 Chairperson, Board of Directors


 Executive Director & CEO


 Deputy Director & CFO

Chartered Accountants
 Correspondent firm of Grant Thornton International Ltd.


 Chartered Accountants
 Dated : Dhaka, November 26, 2013

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN) Statement of Liquidity Analysis (Maturity of Assets and Liabilities) at 30th June 2013

Particulars	Notes	Up to one month	One to Three month	Three to Twelve months	One to Five Years	More than Five Years	Total Amount (Tk)
Assets							
Property, Plan and Equipment	6	896,961	1,793,922	8,072,649	43,054,128	80,636,252	134,453,912
Investments	7	-	-	-	-	1,000,000	1,000,000
Loan to Clients	8	614,341,485	1,228,682,970	1,732,279,845	138,390,502	-	3,713,694,802
Other Loans	9	888,535	2,665,605	23,557,349	8,730,888	2,483,672	38,326,049
Term Deposit	10	-	180,600,000	-	-	-	180,600,000
Inventories	11	2,699,775	3,899,550	6,517,001	-	-	13,116,326
Accounts Receivable	12	418,373	21,310,720	22,585,296	-	-	44,314,389
Deposits & Prepayments	13	9,962,861	19,061,265	13,334,626	-	-	42,358,752
Cash and cash equivalents	14	272,301,195	-	-	-	-	272,301,195
Total Assets		901,509,185	1,458,014,032	1,806,346,766	190,175,518	84,119,924	4,440,165,425
Liabilities							
Loan Loss Provision (LLP)	17	-	-	-	185,914,351	-	185,914,351
Disaster Management Fund (DMF)	18	-	-	-	31,583,474	-	31,583,474
Term Loan	19	446,433,244	126,179,207	714,507,658	860,765,856	-	2,147,885,965
Client's Deposit	20	61,843,713	123,687,426	1,133,763,078	3,950,922	-	1,323,245,139
Staff Welfare Deposits	21	-	-	-	9,664,667	-	9,664,667
Staff Gratuity fund	22	-	-	-	6,005,287	56,042,783	62,048,070
Motor Cycle Replacement Fund	23	-	-	-	560,000	4,022,515	4,582,515
Client's Micro Credit Insurance Fund	24	796,492	1,642,984	84,201,146	-	-	86,640,622
Other Loans	25	1,235,842	-	-	-	-	1,235,842
Accounts Payable	26	10,000,851	240,773	336,855	-	-	10,578,479
Provisions	27	983,251	22,833	76,509	-	-	1,082,593
Staff Security Deposit	28	130,000	218,000	7,466,947	-	-	7,814,947
Staff Welfare Fund	29	35,920	60,876	12,121,737	-	-	12,218,533
Other Liabilities	30	47,127	4,144,031	6,518,513	-	-	10,709,671
Total Liabilities		521,506,440	256,196,130	1,958,992,443	1,098,444,557	60,065,298	3,895,204,868
Net Liquidity difference		380,002,745	1,201,817,902	(152,645,677)	(908,269,039)	24,054,626	544,960,557
Percentage of Net Liquidity Difference		42%	82%	-8%	-478%	29%	12%

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.

Chartered Accountants

Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)

Notes to the Financial Statements for the year ended 30 June, 2013

1.00 Background

United Development Initiatives for Programmed Actions (UDDIPAN) established in 1984 is working as a non-government organization for promotion and enhancement of fundamental human rights of the excluded poor, underprivileged and minorities through implementation of community demand driven development initiatives in Bangladesh. It focuses on participation of women, men and children, irrespective of class, culture or creed in its development initiatives. All stakeholders the target population, government and civil society representatives and development practitioners have been participating in its activities to enrich the lives of the target population through creating a just society. Commitment to its vision and mission has been the prime mover of UDDIPAN to achieve excellence in performance.

The considerably long experience of working with and learning from the people enabled the organization to build its approach in development that directly reflects people's perception, demand, involvement and leadership for a positive change in livelihood, governance and growth potentials.

As a prominent and leading development actor and an active member of many important national and international development networks UDDIPAN is actively involved in advocacy and lobbying to establish Human Rights and good governance at the national and international level. UDDIPAN supports, organizes and offers training and technical assistance on Child Rights Convention, Anti-trafficking, Business development services (BEDS), Micro Finance, Micro Savings, Micro Insurance and Child nutrition and Child Protection for other NGOs and development agencies.

The organization is registered under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance 1961, Societies Registration Act 1860, the Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 and Micro Credit Regulatory Act 2006.

The principal place of activity of the organization is located at House 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		1986
2. Legal Entity	Social Welfare	1986 Dha- 01914
	NGO Affairs Bureau	1989-286
	Joint Stock Co.	S-4243(345)/04
	MRA	00123-00848-00003
3. Nature of operations (Program)		Micro Finance Program (MFP)
4. Statutory Audit conduct up to		30-Jun-12
5. Name of statutory auditor for current year		Howladar Yunus & Co.
6. No. Executive Committee meeting		Fy 2012- 2013 '05
7. Date of Last AGM held		15.12.2012

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List of Executive Committee Members

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. Naheed Sultana	Vice-Chairman	M.S.S	Private Service	367/1. Free School Street, Hatirpool, Dhaka
3. A.B.M. Shamsul Huda	Treasurer	M.A	Private Service	5/A Kazi Nazrul Islam Road, Flat # 3F Mohammadpur, Dhaka - 1207
4. Md. Mahbubur Rahaman	Member	M.S.S	Private Service	H# 88/A, Indria Road, Dhaka
5. MS. Sharifa Khatun	Member	M.A	Retired Govt. Officials	R # 12, H# 38, Shakertak, Adabar Dhaka-1207
6. Muhammed Kamal Uddin	Member	M.S.S	Private Service	Oriental Castle, Flat # 1-1, H # 38, R # 5 Dhanmondi R/A, Dhaka - 1205
7. Md. Emranul Huq Chowdhury	Member Secretary & CEO and Executive Director	M.A	Private Service	H# 812 (3rd floor) R # 4, Baitul Aman Housing Society, Adabar, Dhaka - 1207

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. 32 to 37.

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 or a modified from except for Service Charge on "Loan to Client's" which is accounted on a cash basis thereof for key income and expenditure items. 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.

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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.

4.03.1 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.

4.03.2 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 changed to the Statement of Comprehensive Income.

4.03.3 Interest on Clients' Deposit

Interest on Client's Deposit calculated on the average of opening and closing balance on individual client's deposit. It's calculate 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 the month interest balance on that.

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.

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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 assets. For additions during the year, depreciation is charged for the remaining days of 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/is not 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 280-108-4514, Dhaka but assessment for the Assessment Year 2001-2002 to 2011-2012 are laying with the High Court Division in the Supreme Court of Bangladesh and Assessment Year 2012-2013 with the appeal authority, Joint Commissioner of Taxes, Range-3, Zone-4, Dhaka. Besides the UDDIPAN has deposited the Tk. 18,331,587 to the Government treasury as advance Tax.

4.07. Offsetting

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

4.08. 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".

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4.09. 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. 32 to 37.

4.10. Valuation of assets and their basis of measurement

4.10.1 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.

4.10.2 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.

4.10.3 Other Loans

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

4.10.4 Term Deposit

Term Deposit are on the basis of their useful maturity.

4.10.5 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.

4.10.6 Accounts Receivable

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

4.10.7 Deposits & Prepayments

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

4.10.8 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.

4.11 Basis for valuation of liabilities and provisions

4.11.1 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.

4.11.2 Loan Loss Reserve Fund (LLRF)

UDDIPAN makes provision for loan losse 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.

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4.11.3 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 or rehabilitation or mitigate any under situation or natural calamity/devastation.

4.11.4. 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.

4.11.5. Client's Deposit

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

4.11.6. 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 Security 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.

4.11.7. Staff Gratuity Fund

UDDIPAN operates a gratuity scheme for its permanent employees and maintains a separate account for this. The policies are mention below note no. 4.21.2.

4.11.8. 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.

4.11.9. Client's Micro Credit Insurance Fund

The objective of clients micro credit insurance 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.

4.11.10 Other Loans

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

4.11.11. 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.

4.11.12. 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".

4.11.13. 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.

4.11.14. 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.

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4.11.15. Other Liabilities

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

4.12. Accounting for the receipt and utilization of Funds

4.12.1. 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.

e. 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.

4.13. Reporting Period

These financial statements cover one year from 1st July, 2012 to 30th June, 2013.

4.14. 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 some of the best practices as under:

4.14.1 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.

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4.14.2 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 thorough 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.

4.14.3 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 is in place to manage extreme situation.

4.14.4 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.

4.14.5 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.

4.14.6 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 given to the all level for developing awareness and skill for identifying suspicious activities or transactions.

4.15. Employee benefit schemes

4.15.1 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.

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4.15.2 Gratuity Fund

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

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.				

4.15.3 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 staff members will be as follows :

Basic pay per month	Rate of subscription
Up to 2,000	30/= per month
Up to 3,000	50/= per month
above 3,000	75/= per month

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.

4.15.4 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 Manager, Area Manager and Branch Managers can also be provided residential facility with family if it is deemedly considered a necessity by the ED and after having prior approval from the Executive Director. In these cases, 30% of house rent of the facilities recipients are to be deducted from his/her salary.

4.15.5 Performance Bonus

UDDIPAN introduced performance bonus for field level staff. First time only CO (Credit Officer) are entitled for performance bonus. In three categories A,B and C. To achieve this bonus CO must be have outstanding Tk. 40 lac,OTR will be 99.5% and get Tk. 2,500/- for A categories, outstanding Tk. 30 lac above and bellow 40 lac, and OTR 99.50% for B categories and get Tk. 1,500/-, outstanding Tk. 25 lac above and bellow 30 lac and OTR 99.5% for C 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.

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4.15.6 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 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 60 days balance will be carried forward.

4.15.7 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 rural staff also gets opportunity to take meal in the office mess. UDDIPAN provides cook, utility cost and cookerries. Staff only pays their food cost.

4.15.8 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 client 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. The staff is not allowed to give loan in such a size the installment of which is more than 20% of monthly salary.

4.15.9 Staff loan (Special)

A regular confirmed staff can be provide special loan for special ground with the approval from the Executive Board. 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 Chairperson and one staff is entitled to avail this loan once in his/her service life. One can apply for this loan after completion of 5 years tenure of service.

4.15.10 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.

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

4.17 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 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.

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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 Loans written 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, is referred to the Executive Body of UDDIPAN for approval of write off. Any collections realized from loans previously written off are credited to the Income Statement.

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 :

- The organization gives loans when clients want them to support their economic activities.
- Loans are not linked to deposits balances-loans and deposits services have been completely de-linked and made entirely voluntary.
- 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.

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

a) Clients' Micro Credit Insurance for regular client

The objective of clients micro credit insurance 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.

b) Clients' Micro Credit Insurance 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 savings 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 (2012 - 2013)

Project Name	Donor Name	Comitted Amount	Received in 2012-2013
Micro Finance Program (MFP)- I	Palli Karma-Sahayak Foundation (PKSF)	40,127,220	40,127,220
Rame Breeding	Palli Karma-Sahayak Foundation (PKSF)	70,000	70,000
Genderaction Action Learning System (GALS)	Save the Children International (SCI)	197,460	197,460
Climate Change Adeption (CCA)	Save the Children International (SCI)	1,794,929	1,794,929
Micro Initiative for Mutual Enabling (MIME)	INAFI Bangladesh	1,333,601	1,333,601
Education to Protect Child and Youth Laborers in Agriculture (EPCYLA)	Save the Children International (SCI)	8,348,989	8,348,989
Strengthening Civil Society to Advocate for Child Rights at all Levels (CRGA)	Save the Children International (SCI)	1,754,523	1,754,523
Rural Urban Child Migration Project (RUCMP)	Save the Children International (SCI)	21,585,896	21,585,896
Disaster Risk Reduction (DRR)	Save the Children International (SCI)	5,007,507	5,007,507
ENRICH	Palli Karma-Sahayak Foundation (PKSF)	1,197,780	1,197,780
Value Chain	Palli Karma-Sahayak Foundation (PKSF)	1,887,297	1,887,297
Health care	Anukul Foundation	469,997	469,997
Taka		83,775,199	83,775,199

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		2012-2013	2011-2012
6.00	Property, Plant & Equipment		
	a. Cost Value	Tk. 134,453,912	
	Balance as on 01.07.2012	172,839,991	150,976,095
	Add: Addition during the year	30,510,318	31,917,169
	Less: Adjustment during the year	5,057,510	10,053,273
	Balance as on 30.06.2013	198,292,799	172,839,991
	b. Accumulated Depreciation		
	Balance as on 01.07.2012	53,036,597	43,708,003
	Add: Addition during the year	10,763,534	9,328,594
	Add: Adjustment during the year	38,756	-
	Balance as on 30.06.2013	63,838,887	53,036,597
	c. Written down value as on 30.06.2012 (a-b)	134,453,912	119,803,394
		Taka	
	** Details of Fixed Assets have been shown in Schedule - 1		
7.00	Investment	TK. 10.00.000	
	Balance as on 30.06.2012	-	-
	Add: Invest during the year	1,000,000	-
	Balance as on 30.06.2013	1,000,000	-
	Less : Realize during the year	-	-
	Balance as on 30.06.2013	1,000,000	-
	Uddipan Energy Ltd. is a private limited company registered under The Companies Act, 1994 (Act XVIII of 1994). This is a social enterprise is a joint venture of Uddipan and Advanced Micro Energy Inc (AME), Canada under the roof of Uddipan Social Enterprise Program. UDDIPAN own 51% share and AME own 49% share of the total share. The goal of UDDIPAN Energy Ltd. is to promote and supply renewable energy technology at an affordable rate to rural household of Bangladesh. Thus, its work not only focuses on the technical and capacity building sides of renewable energy promotion. They have also adopted the UDDIPAN's experience in micro financing to make renewable energy applications affordable for poor rural people. Its future plan includes setting up low carbon products manufacturing plant as a backward linkage and Micro Grid power plant for distributed power generation in remote off grid areas.		
8.00	Loan to Clients	Tk. 3,713,694,802	
	Balance as on 01.07.2012	2,902,039,858	2,397,465,411
	Add: Disburse during the year	6,885,901,700	5,281,834,042
		9,787,941,558	7,679,299,453
	Less: Realize during the year	6,074,246,756	4,777,259,595
	Balance as on 30.06.2013	3,713,694,802	2,902,039,858
		Taka	
	Loan to Clients are analyses as follows		
	Amount receivable within 12 months	3,575,304,626	2,709,395,319
	Amount receivable after 12 months	138,390,176	192,644,539
		3,713,694,802	2,902,039,858
		Taka	

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Loan Classification & Required Provision	Days in Arrears	Principal	Loan Loss Provision	Principal	Loan Loss Provision
		2012-2013	2012-2013	2011-2012	2011-2012
Standard - Required Provision 1%	Current (no arrears)	3,537,968,807	35,379,685	2,683,803,079	26,838,032
Watchlist - Required Provision 5%	1-30	10,945,608	547,280	8,045,041	402,252
Substandard - Required Provision 25%	31-180	16,391,549	4,097,887	9,260,763	2,315,191
Doubtful - Required Provision 75%	181-365	9,998,662	7,498,997	8,286,436	6,214,827
Bad - Required Provision 100%	Over 365	138,390,176	138,390,176	192,644,539	192,644,539
		3,713,694,802	185,914,025	2,902,039,858	228,414,841

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

Details of the above amount are as follows :

Rural Micro Credit (RMC) Loan Tk. 1,110,127,645

This loan is to allow Rural People to finance their economic activities. RMC Loans are working capital loans given to poor and disadvantaged households. RMC Loan range from Tk. 4,000 to Tk. 40,000 are given for one year and service charge 25% to 27% (decline) per year.

Urban Micro Credit (UMC) Loan Tk. 506,254,627

This loan is to allow Urban People to finance their economic activities. UMC Loans are working capital loans given to poor and disadvantaged households. UMC Loan range from Tk. 4,000 to Tk. 40,000 are given for one year and service charge 25% to 27% (decline) per year.

Micro Enterprise (ME) Loan Tk. 1,078,034,634

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 labour employment. Micro-enterprise loans range from Tk. 50,001 to Tk. 1,000,000 are given for one year and service charge 25% to 27% (decline) per year.

Seasonal Loan Tk. 308,592,654

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. 5,000 to Tk. 50,000 are given for six months and service charge 25% to 27% (decline) per year or 2% (decline) per month.

Livelihood Restoration Program (LRP) loan Tk. 14,810,688

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.

Ultra Poor Program (UPP) Loan Tk. 298,033,574

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. 1,280,126

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.

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Special Assistance for Housing of SIDR Affected Borrowers (SAHOSH) Loan **Tk. 6,237,969**

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.

Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprises (RESCUE) **Tk. 6,933,940**

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.

Agriculture Loan **Tk. 359,875,447**

This loan is exclusively for agricultural and live stock activities and is designed to increase the farm activities. The Agriculture Loan also enhances "Social Food Security Net" of the households. Agriculture loan range from Tk. 1,000 to Tk. 25,000 are given for six months and service charge 25% to 27% (decline) per year or 2% (decline) per month.

Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP) Loan **Tk. 219,807**

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. 318,992**

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 interest is 5%.

Green Energy Project (Solar Home System-SHS) **Tk. 65,98,376**

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. 84,18,364**

It is a new intervention of UDDIPAN 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. As on June 2013, 312 no. of SHS have been installed in the project areas.

Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH) **Tk. 24,225**

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.

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Learning and Innovation Fund to Test New Ideas (LIFT)

Tk. 3,494,280

This initiative is being taken in Kurigram Sadar and Chilmari upazila of Kurigram district under 5 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 2013 UDDIPAN covered 101 villages under 16 unions with 243 no. of beneficiary and cumulative disbursement of loan tk.4.58 millions only. This loan is given for one year and service charge 20% (decline) per year.

ROBI

Tk. 4,388

It is a new intervention of UDDIPAN to provide tele communication facilities in the rural community under the name of ROBI SHAFOLLO with collaboration of ROBI AXIATA. The project is initially being implemented in 6 Branches of Rajshahi district. Gradually it will expand in other working areas. This loan is given for one year and service charge 25% to 27% (decline) per year.

ENRICH- IGA

Tk. 4,434,740

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% to 27% (decline) per year or 2% (decline) per month.

		2012-2013	2011-2012
9.00 Others Loan	Tk. 37,671,795		
Balance as on 01.07.2012		31,229,548	29,655,007
Add: Paid during the year		20,493,714	27,408,819
		51,723,262	57,063,826
Less: Realised during the year		13,397,213	25,834,278
Balance as on 30.06.2013	Taka	38,326,049	31,229,548
** Details of Term Deposit have been shown in Schedule - 3			
Staff Loan (Special)		21,964,375	9,539,059
Motor cycle Loan		15,707,420	18,922,020
Staff Loan (Normal)		569,854	2,676,769
Bi-cycle Loan		84,400	91,700
		38,326,049	31,229,548
Others Loans are analyses as follows			
Amount receivable within 12 months		27,111,489	13,101,953
Amount receivable after 12 months		11,214,560	18,127,595
	Taka	38,326,049	31,229,548

10.00 Term Deposits Tk. 180,600,000

Name of fund	Fund position	Investment onFDR	% of Investment
Uddipan Fund A/C	-	70,000,000	-
Deposit	1,323,245,139	80,600,000	0.06%
Reserve Fund	48,980,478	30,000,000	0.61%
	1,372,225,617	180,600,000	

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		2012-2013	2011-2012
Balance as on 01.07.2012		147,000,000	209,000,000
Add: Investment made during the year		130,600,000	147,000,000
		277,600,000	356,000,000
Less: Encashment during the year		97,000,000	209,000,000
Balance as on 30.06.2013	Taka	180,600,000	147,000,000
** Details of Term Deposit have been shown in Schedule - 4			
11.00 Inventories	Tk. 13,116,326		
Balance as on 01.07.2012		2,734,985	4,075,250
Add: Purchases during the year		16,575,496	4,769,788
		19,310,481	8,845,038
Less: Use during the year		6,194,155	6,110,053
Balance as on 30.06.2013	Taka	13,116,326	2,734,985
** Details of Inventories have been shown in Schedule-5			
12.00 Accounts Receivable	Tk.44,314,389		
Balance as on 01.07.12		22,126,477	7,693,745
Add : Accrue during the year		45,736,806	44,935,211
		67,863,283	52,628,956
Less : Realize during the year		23,548,894	30,502,479
Balance as on 30.06.13	Taka	44,314,389	22,126,477
Details are as below			
Related undertakings			
Palli Karma-Sahayak Foundation (PKSF)		35,092,741	17,562,298
Interest on Term Deposit		8,430,231	3,112,020
From Staff		45,553	76,015
Save the Children International (SCI)		164,990	19,596
Bangladesh Institute of Theatre Arts (BITA)		-	2,998
INAFI Bangladesh		-	365,693
MFP 1- Receivable from third parties		-	821,697
Anukul Foundation (AF)		158,160	166,160
NGO Federation		7,860	-
RUCMP		47,342	-
Social Development Foundation (SDF)		156,66	-
Institute of Microfinance (InM)		203,940	-
UDDIPAN Energy Ltd.		6,909	-
	Taka	44,314,389	22,126,477
** Details of Accounts Receivable have been shown in Schedule-6			

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		2012-2013	2011-2012
13.00 Deposits and Prepayments	Tk. 42,358,752		
Balance as on 01.07.12		29,373,871	8,387,628
Add : Paid during the year		42,154,328	24,975,013
		71,528,199	33,362,641
Less : Realised during the year		29,169,447	3,988,770
Balance as on 30.06.13	Taka	42,358,752	29,373,871
Details are as below :			
Prepayments against Office Rent		1,199,305	1,074,033
Prepayments against Procurement & Office Expenses		15,847,103	5,080,247
Prepayments for Land & Building (The Good Earth)		6,000,000	6,000,000
Prepayments against Security Deposit (Electric Line)		120,000	120,000
Prepayments against Land Lease		37,212	74,400
Building & Other Constructions		803,545	344,536
Provident Fund		-	58,965
Advance Tax		18,331,587	16,562,490
Consultancy Fee		-	34,200
Salary & Benefits		-	5,000
Advance Against Furniture		20,000	20,000
	Taka	42,358,752	29,373,871
** Details of Deposits & Prepayments have been shown in Schedule-7			
14.00 Cash & Cash equivalents	Tk. 249,545,951		
14.01 Cash in hand		14,338,885	22,314,570
14.02 Cash at Bank		235,207,066	345,234,023
	Taka	249,545,951	367,548,593
** Details of Cash & Cash equivalents have been shown in Schedule-8			
15.00 Cumulative surplus	Tk. 495,980,777		
Balance as on 01.07.2012		349,181,814	280,236,790
Add: Excess of Income over Expenditure		167,319,511	88,640,820
Add : Prior year Adjustment		(4,042,117)	12,805,553
Less: Transfer to Reserve Fund		16,478,431	32,501,349
Balance as on 30.06.2013	Taka	495,980,777	349,181,814
16.00 Reserve Fund	Tk. 48,979,780		
Balance as on 01.07.2012		32,501,349	-
Add: During the year		16,478,431	32,501,349
Balance as on 30.06.2013	Taka	48,979,780	32,501,349
17.00 Loan Loss Reserve Fund	Tk. 185,914,351		
Balance as on 01.07.2012		228,414,841	156,980,565
Add: Provision during the year		30,641,812	77,127,465
		259,056,653	234,108,030
Less: Adjustment during the year		73,142,302	5,693,189
Balance as on 30.06.2013	Taka	185,914,351	228,414,841

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		2012-2013	2011-2012
17.01	MFP-I	183,098,638	226,487,081
17.02	MFP-III	2,580,162	1,927,760
17.03	Green Energy (UDDIPAN)	93,018	-
17.04	Green Energy (IDCOL)	29,473	-
17.05	SHYAMMA	113,060	-
	Taka	185,914,351	228,414,841
17.01	MFP-I	Tk. 183,098,638	
	Balance as on 01.07.2012	226,487,081	155,480,380
	Add: Provision during the year	29,706,887	76,503,872
		256,193,968	231,984,252
	Less: Adjustment During the year	73,095,330	5,497,171
	Balance as on 30.06.2013	183,098,638	226,487,081
17.02	MFP-III	Tk. 2,580,162	
	Balance as on 01.07.2012	1,927,760	1,500,185
	Add: Provision during the year	699,374	623,593
		2,627,134	2,123,778
	Less: Adjustment During the year	46,972	196,018
	Balance as on 30.06.2013	2,580,162	1,927,760
17.03	Green Energy (UDDIPAN)	Tk. 93,018	
	Balance as on 01.07.2012	-	-
	Add: Provision during the year	93,018	-
		93,018	-
	Less: Adjustment During the year	-	-
	Balance as on 30.06.2013	93,018	-
17.04	Green Energy (IDCOL)	Tk. 29,473	
	Balance as on 01.07.2012	-	-
	Add: Provision during the year	29,473	-
		29,473	-
	Less: Adjustment During the year	-	-
	Balance as on 30.06.2013	29,473	-
17.05	SHYAMMA	Tk. 113,060	
	Balance as on 01.07.2012	-	-
	Add: Provision during the year	113,060	-
		113,060	-
	Less: Adjustment During the year	-	-
	Balance as on 30.06.2013	113,060	-
18.00	Disaster Management Fund (DMF)	Tk. 31,583,474	
	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.		
	Balance as on 01.07.2012	24,288,733	18,289,062
	Add: Provision during the year	7,294,741	5,999,671
		31,583,474	24,288,733
18.01	MFP-I	31,208,283	24,048,737
18.02	MFP-III	367,134	239,996
18.03	SHYAMMA	8,057	-
	Taka	31,583,474	24,288,733

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		2012-2013	2011-2012
18.01 MFP-I	Tk. 31,208,283		
Balance as on 01.07.2012		24,048,737	18,148,344
Add: Provision during the year		7,159,546	5,900,393
Balance as on 30.06.2013	Taka	31,208,283	24,048,737
18.02 MFP-III	Tk. 367,134		
Balance as on 01.07.2012		239,996	140,718
Add: Provision during the year		127,138	99,278
Balance as on 30.06.2012	Taka	367,134	239,996
18.03 SHYAMMA	Tk. 8,057		
Balance as on 01.07.2012		-	-
Add: Provision during the year		8,057	-
Balance as on 30.06.2013	Taka	8,057	-
19.00 Term Loan	Tk. 2,147,885,965		
A. Loan from Palli Karma-Sahayak Foundation (PKSF)		1,454,333,326	1,415,463,332
B. Loans from IDCOL		3,723,822	-
C. Loans from Commercial Banks			
i) ONE Bank Ltd.		12,500,000	62,500,000
ii) Eastern Bank Ltd.		101,068,489	82,495,029
iii) IFIC Bank Ltd.		198,234,779	200,000,000
iv) Dutch Bangla Bank LTD		200,000,000	-
v) Bank Asia LTD		150,000,000	-
	Sub Total	2,119,860,416	1,760,458,361
D. Loan from Anukul Foundation		28,025,549	28,497,099
	Grand Total	2,147,885,965	1,788,955,460
Particulars are as follows :			
Balance as on 01.07.2012		1,788,955,460	1,609,538,324
Add: Received during the year		1,724,123,822	1,206,000,000
		3,513,079,282	2,815,538,324
Less: Refund during the year		1,365,193,317	1,026,582,864
Balance as on 30.06.2013	Taka	2,147,885,965	1,788,955,460
Term Loans are analyses as follows :			
Amount repayable within 12 months		1,287,120,109	1,094,681,666
Amount repayable after 12 months			
Repayable after 12 months but less than 24 months		676,584,078	546,282,570
Repayable after 24 months but less than 36 months		184,181,778	147,991,224
Repayable after 36 months but less than 48 months		-	-
		860,765,856	694,273,794
	Taka	2,147,885,965	1,788,955,460
Micro Finance Program (MFP)-I	Tk. 2,119,860,416		
Particulars			
Balance as on 01.07.2012		1,760,458,361	1,589,152,137
Add: Received during the year		1,710,123,822	1,185,000,000
		3,470,582,183	2,774,152,137
Less: Refund during the year		1,350,721,768	1,013,693,776
Balance as on 30.06.2013	Taka	2,119,860,416	1,760,458,361

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		2012-2013	2011-2012
Term Loans are analyses as follows :			
Amount repayable within 12 months		1,271,916,249	1,079,725,858
Amount repayable after 12 months :			
Repayable after 12 months but less than 24 months		572,362,312	537,667,503
Repayable after 24 months but less than 36 months		275,581,855	143,065,000
Repayable after 36 months but less than 48 months		-	-
		847,944,167	680,732,503
	Taka	2,119,860,416	1,760,458,361
A. Palli Karma Sahayak Foundation (PKSF) :	Tk. 1,454,333,326		
Rural Micro Credit (RMC) Loan	Tk. 428,280,000		
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 five installments of this component of loan from PKSF since reporting period.			
Rural Micro Credit (RMC-KGF) Loan	Tk. 17,000,000		
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 8%. UDDIPAN received five installments of this component of loan from PKSF since reporting period.			
Urban Micro Credit (UMC) Loan	Tk. 187,220,000		
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 five installments of this component of loan from PKSF since reporting period.			
Micro Enterprise (ME) Loan	Tk. 346,000,000		
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. 25,500,000		
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.			
Seasonal Loan	Tk. 150,000,000		
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%.			
Seasonal Loan-KGF	Tk. 15,000,000		
This loan is taken from PKSF and the duration of this loan is eight months. The loan is repaid to the funding agency in a single installment with interest rate of 8%.			
Ultra Poor Program (UPP) Loan	Tk. 170,833,327		
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 3%. UDDIPAN received three installment of this component of loan from PKSF since reporting period.			

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Micro Finance Technical Support (MFTS) 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 flat rate of interest 7%. UDDIPAN received no installment of this component of loan from PKSF since reporting period.

Agriculture Loan Tk. 50,000,000

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%. UDDIPAN received two installments of this component of loan from PKSF since reporting period.

Agriculture - KGF Tk. 25,000,000

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) Tk. 500,000

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 Tk. 25,000,000

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

Towaeds Elimination of their Poverty (ENRICH) Tk. 9,500,000

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.

		2012-2013	2011-2012
	Balance as on 01.07.2012	1,415,463,332	1,439,152,137
	Add: Received during the year	1,200,500,000	935,000,000
		2,615,963,332	2,374,152,137
	Less; Refund during the year	1,161,630,006	958,688,805
	Balance as on 30.06.2013	1,454,333,326	1,415,463,332
B	Loans from - IDCOL	Tk. 3,723,822	
	From IDCOL Tk. 3,723,578 has been taken and the duration of this loan is two years with a grace period of one year. The loan is repaid to the organization in four equal installment with interest rate of 6%.		
	Balance as on 01.07.2012	-	-
	Add: Received during the year	3,723,822	-
		3,723,822	-
	Less: Refund during the year	-	-
	Balance as on 30.06.2013	3,723,822	-
C	Loans from Commercial Banks:		

i) ONE Bank Ltd. Tk. 12,500,000

From ONE Bank Limited is taken and the duration of this loan is two and a half years with a grace period of six months. The loan is repaid to the Bank in 8 equal quarterly installments with interest of 12.50%. UDDIPAN not received any installments of loan from bank since reporting period.

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		2012-2013	2011-2012
Balance as on 01.07.2012		62,500,000	50,000,000
Add: Received during the year		-	50,000,000
		62,500,000	100,000,000
Less: Refund during the year		50,000,000	37,500,000
Balance as on 30.06.2013	Taka	12,500,000	62,500,000

ii) Eastern Bank Ltd.

Tk. 101,068,489

From Eastern Bank Limited Tk. 55,900,000 is taken 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 13.00%. UDDIPAN received two installments of this component of loan from bank since reporting period.

Balance as on 01.07.2012		82,495,029	100,000,000
Add: Received during the year		55,900,000	-
		138,395,029	100,000,000
Less: Refund during the year		37,326,540	17,504,971
Balance as on 30.06.2013	Taka	101,068,489	82,495,029

iii) IFIC Bank Ltd.

Tk. 198,234,779

From IFIC Bank Limited Tk. 10,00,00,000 has been taken 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 13%.

Balance as on 01.07.2012		200,000,000	-
Add: Received during the year		100,000,000	200,000,000
		300,000,000	200,000,000
Less: Refund during the year		101,765,221	-
Balance as on 30.06.2013	Taka	198,234,779	200,000,000

iv) Dutch Bangla Bank Ltd.

Tk. 200,000,000

From Dutch Bangla Bank Limited Tk. 20,00,00,000 has been taken and the duration of this loan is three years with a grace period of six months. The loan is nine month loan. The loan is repaid to the Bank in single installment with interest of 13%.

Balance as on 01.07.2012		-	-
Add: Received during the year		200,000,000	-
		200,000,000	-
Less: Refund during the year		-	-
Balance as on 30.06.2013	Taka	200,000,000	-

v) Bank Asia Ltd.

Tk. 150,000,000

From Bank Asia Limited Tk. 150,000,000 has been taken and the duration of this loan is three years with a grace period of six months. The loan is repaid to the Bank in single installment with interest of 13%.

Balance as on 01.07.2012		-	-
Add: Received during the year		150,000,000	-
		150,000,000	-
Less: Refund during the year		-	-
Balance as on 30.06.2013	Taka	150,000,000	-

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D Loan from Anukul Foundation **Tk. 28,025,549**

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.

	2012-2013	2011-2012
Balance as on 01.07.2012	28,497,099	20,386,187
Add: Receive during the year	14,000,000	21,000,000
	42,497,099	41,386,187
Less: Refund during the year	14,471,550	12,889,088
Balance as on 30.06.2013	28,025,549	28,497,099
Term Loans are analyses as follows :		
Amount repayable within 12 months	15,203,860	14,955,808
Amount repayable after 12 months :		
Repayable after 12 months but less than 24 months	7,948,045	8,615,067
Repayable after 24 months but less than 36 months	4,873,644	4,926,224
Repayable after 36 months but less than 48 months	-	-
	12,821,689	13,541,291
	28,025,549	28,497,099

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

20.00 Client's Deposit **Tk. 1,323,245,139**

Short Term Deposit (STD) **Tk. 1,098,554,244**

This deposit is not usually withdraw able and regularly deposited by the client. In special cases a portion of this deposit cab 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 savings in the rangs 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 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. An interest rate of 6% to be given with the deposit.

Current Deposit (CD) **Tk. 120,565,200**

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.

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Monthly Deposit (MD)

Tk. 100,174,773

This deposit is only for UDDIPAN clients. This deposit has various tenure and nit usually withdraw able. If a client want to withdraw the amount of account will be close 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 not get interest.

Fixed Deposit (FD)

Tk. 3,646,432

This deposit is only for UDDIPAN clients. This deposit has various tenure and nit usually withdraw able. 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 not get any interest.

Double Growth Deposit (DGD)

Tk. 280,000

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

Lacpati Deposit (LD)

Tk. 24,490

This deposit is only for UDDIPAN clients & employees. This deposit has various tenure and nit usually withdraw able. If a client want to withdraw the amount of account will be close 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 not get interest.

	2012-2013	2011-2012
Short Term Deposit (STD)	1,098,554,244	892,244,767
Current Account Deposit (CAD)	120,565,200	91,189,635
Monthly Deposit (MD)	100,174,773	65,177,369
Sub- Total	1,319,294,217	1,048,611,771
Fixed Deposit (FD)	3,646,432	2,264,129
Double Growth Deposit (DGD)	280,000	-
Lacpati Deposit (LD)	24,490	-
Sub- Total	3,950,922	2,264,129
Grand Total	1,323,245,139	1,050,875,900
	Taka	
Balance as on 01.07.2012	1,050,875,900	876,020,740
Add: Received during the year	756,408,383	675,232,396
	1,807,284,283	1,551,253,136
Less: Refund during the year	539,896,491	542,699,630
Add: Deposit Interest	55,857,347	42,322,394
Balance as on 30.06.2013	1,323,245,139	1,050,875,900
	Taka	
** Details of Client's Deposit have been shown in Schedule - 10		

21.00 Staff Welfare Deposits

Tk 9,664,667

Balance as on 01.07.2012	8,608,390	5,550,200
Add: Received during the year	2,287,733	3,372,290
	10,896,123	8,922,490
Less: Paid during the year	1,231,456	314,100
Balance as on 30.06.2013	9,664,667	8,608,390
	Taka	

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		2012-2013	2011-2012
22.00 Staff Gratuity Fund	Tk. 62,048,070		
Balance as on 01.07.2012		56,060,498	44,049,780
Add: Received during the year		9,626,156	13,629,262
		65,686,654	57,679,042
Less: Paid during the year		3,638,584	1,618,544
Balance as on 30.06.2013	Taka	62,048,070	56,060,498
23.00 Motor cycle Replacement Fund	Tk. 4,582,515		
Balance as on 01.07.2012		4,459,659	4,279,938
Add: Received during the year		179,273	252,211
		4,638,932	4,532,149
Less: Refund during the year		56,417	72,490
Balance as on 30.06.2013	Taka	4,582,515	4,459,659
24.00 Clint's Micro Credit Insurance Fund	Tk. 86,640,622		
The objective of clients micro credit insurance 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 micro credit insurance 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 cam be renewad 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 benifit from all loan product. But if a client take loan from UDDIPAN more one branch they will eligable to get assistance lower amount of loan outstanding. Some changes has been made with CMCI policy which has been effected since May 2013.			
Balance as on 01.07.2012		49,706,975	34,692,501
Add : Received during the year		46,775,621	21,597,473
		96,482,596	56,289,974
Less : Claim Settlement during the year		9,841,974	6,582,999
Balance as on 30.06.2013	Taka	86,640,622	49,706,975
** Details of Client's Micro Credit Insurance Fund have been shown in Schedule - 11			
25.00 Other Loans	Tk. 1,235,842		
Provident Fund Contribution		1,080,418	699,918
Provident Fund Loan		155,424	182,380
Staff Loan		-	358,141
Taka		1,235,842	1,240,439
Balance as on 01.07.12		1,240,439	1,062,128
Add: Received during the year		27,880,923	22,667,833
		29,121,362	23,729,961
Less: Paid During the year		27,879,040	19,999,041
		1,242,322	3,730,920
Less: Transfer to Loan & Prepayments		6,480	2,490,481
Balance as on 30.06.2013		1,235,842	1,240,439
** Details of Other Loans have been shown in Schedule - 12			

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		2012-2013	2011-2012
26.00	Accounts Payables		
	Balance as on 01.07.12	2,872,003	2,399,195
	Add: Provision during the year	11,771,837	3,765,915
		14,643,840	6,165,110
	Less: Realized during the year	4,065,361	3,293,107
	Balance as on 30.06.2013	10,578,479	2,872,003
	Details are as follows:		
1.00	Office Rent	186,900	80,100
2.00	Salary & Benefits Payable	80,989	50,058
3.00	Vat Payable	883,361	77,967
4.00	Tax Payable	1,156,235	42,929
5.00	Audit Fees	173,250	167,500
6.00	Payable to PKSf (IGA Mapping)	535,263	-
7.00	Motor-cycle Loan	25,500	36,000
8.00	Received by absorption (The Good Earth)	263,606	263,606
9.00	Postage & Telegram	-	5,612
10.00	Customized Software	93,650	68,448
11.00	Computer	126,750	-
12.00	Telephone	9,000	-
13.00	Equipment	145,250	262,173
14.00	Printing & Publication	1,090,998	740,917
15.00	Stationery Payable	2,895	41,658
16.00	Promotional Activities	89,443	-
17.00	Staff Training	-	242,212
18.00	Payable to MFP	168,000	168,000
19.00	Leave Salary Payable	-	32,369
20.00	TDH	21,947	21,947
21.00	Security for meal charge	69,300	-
22.00	Food Cost	41,859	-
23.00	Remittance Payable to Clients	147,535	100,000
24.00	Payable to PKSf	-	291,007
25.00	Payable to Entrepreneur (Bandhu Chula)	3,100	3,500
26.00	Green Energy (SHS)	281,037	57,000
27.00	JSF Technology Ltd.	4,820,241	-
28.00	Payable to Other Project (ACD-Partner Organization)	3,000	3,000
29.00	Furniture	33,120	-
30.00	Credit rating Fees	126,250	116,000
		Taka	
		10,578,479	2,872,003
	** Details of Accounts payable have been shown in Schedule - 13		
27.00	Provisions :		
	Balance as on 01.07.12	283,301	215,213
	Add: Provision during the year	1,000,478	200,375
		1,283,779	415,588
	Less: Realized during the year	201,186	132,287
	Balance as on 30.06.2013	1,082,593	283,301
		Taka	
		1,082,593	283,301

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		2012-2013	2011-2012
Details are as follows:			
1.00	General Expenses Payable	9,264	-
2.00	Electricity Bill	38,350	21,553
3.00	Water & Gas	4,820	5,137
4.00	Traveling & Transportation	7,681	91,040
5.00	Provision for Dividend	82,863	82,926
6.00	Utilities	61,229	39,145
7.00	Repair & maintenance	178,386	43,500
8.00	Legal Expenses	700,000	-
	Taka	1,082,593	283,301
** Details has been shown in Schedule - 14			
28.00	Staff Security deposit	Tk 7,814,947	
	Balance as on 01.07.2012	7,451,647	7,340,448
	Add: Received Opening Balance (Transfer from Other Liabilities Note No. 30)	-	84,700
		7,451,647	7,425,148
	Add: Received during the year	2,173,700	2,113,900
		9,625,347	9,539,048
	Less: Paid during the year	1,810,400	2,087,401
	Balance as on 30.06.2013	Taka 7,814,947	7,451,647
** Details of Staff Security Deposit has been shown in Schedule-15			
29.00	Staff Welfare fund	Tk 12,218,533	
	Rate of Subscription: The rate of subscription for the staff members will be as follows:		
	Basic pay per month	Rate of subscription	
	Up to 2,000	30/= per month	
	Up to 3,000	50/= per month	
	above 3,000	75/= per month	
	The subscription will be realized by deducting the same from the monthly salary at the time of its payment the 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 handicap due to accident		
	c) Creamtion of dead body of an employee		
	d) Stipend to meritorious children of an employee		
	Balance as on 01.07.2012	10,777,542	8,701,991
	Add: Received during the year	2,130,566	2,146,641
		12,908,108	10,848,632
	Less: Paid during the year	689,575	71,090
	Balance as on 30.06.2013	Taka 12,218,533	10,777,542
30.00	Others Liabilities	Tk. 10,709,671	
	This is made up as follows :		
	Balance as on 01.07.12	6,178,175	5,906,478
	Add : Received during the year	4,811,256	10,590,188
		10,989,431	16,496,666
	Less : Paid during the year	279,760	10,233,791
	Less: Transfer to Staff Sec. Deposit-Note 30	-	84,700
	Balance as on 30.06.2013	Taka 10,709,671	6,178,175

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		2012-2013	2011-2012
Details of Other Liabilities:			
1.00	Village Organization Fund	3,106,403	3,144,127
2.00	Security Deposit (Building & Others)	375,050	189,019
3.00	Client Life Insurance Premium	1,887,658	1,848,095
4.00	Capacity Building Reserve Fund	199,595	-
5.00	Staff Contributory Emergency Fund (SCEF)	319,793	319,793
6.00	Client Security Deposit	677,141	677,141
7.00	Advance Grant	4,144,031	-
Taka		10,709,671	6,178,175
** Details of Other Liabilities have been shown in Schedule-16			
31.00	Training & Development Expenses	Tk. 32,522,070	
	Beneficiary Training & Development	28,297,303	12,534,778
	Staff Training & Development	4,224,767	3,880,976
	Advocacy and Awareness Expenses	-	2,810,448
		32,522,070	19,226,202
** Details of Training & Development Expenses have been shown in Schedule-17			
31.00	Key Micro-Finance Ratios		
a)	Portfolio Quality		
	Clients per Loan Collector	346	359
	Borrower per Loan Collector	242	251
	Portfolio per Loan Collector	3,483,766	3,051,567
	Disbursement per Loan Collector	6,445,819	5,553,979
	Cost per Tk. 100 lent	6.00%	9.00%
	Cost per Loan	1,482.68	2,323
	Income per loan made	2,695.66	2,662
	On time realization rate	98.89%	98.15%
	Cumulative Rate of Return (CRR)		
	Overdue as a % of total Portfolio	6.57%	7.83%
	Loan Loss provision Ratio	4.60%	7.87%
	Average Loan Size	23,418	20,452
	Client Borrower Ratio	70.02%	69.77%
b)	Profitability Analysis		
	Operation Self Sufficiency (OSS)	125%	110.56%
	Financial Self Sufficiency (FSS)	113.18%	100.56%
	Return on Equity (ROE)	16.29%	29.03%
	Return on Total Assets (RTA)	1.97%	2.84%
c)	Assets/Liability Management		
	Yield on Gross Portfolio	20.47%	22.71%
	Current Ratio	2.55:1	1.53:1
	Annual Growth to Total Assets	24.15%	24.30%
	Debt Capital Ratio	7.24:1	8.79:1
	Liquidity Saving Ratio	9.70%	34.23%

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United Development Initiatives for Programmed Actions (UDDIPAN)
Eligibility Criteria Compliance Certification
 For the year ended 30 June 2013

We have audited the financial statements of the UDDIPAN for the year ended 30 June 2013. On the basis of our audit we certify below the compliance of UDDIPAN with the eligibility criteria under the loan agreement between Palli karma Sahahayak Foundation (PKSF) and the UDDIPAN.

Sl.No	Eligibility criteria	PKSF Standard	Audited Figures or Compliance FY 2012-2013	Audited Figures or Compliance FY 2011-2012
1	Minimum loan recovery rates, computed quarterly, based on the following: i. $CRR = \frac{\text{Cumulative collection} \times 100}{\text{cumulative collectibles}}$ ii. $OTR = \frac{\text{Actual collections during the past 12 months} \times 100}{\text{Collectibles on current dues}}$	95%	99.38%	98.89%
		92-100%	98.89%	96.90%
2	Minimum liquidity saving ratio	10%	9.70%	34.23%
3	Minimum Current ratio	2:1	2.55:1	1.78:1
4	Minimum capital adequacy ratio	15%	12.10%	10.47%
5	Minimum debt service cover ratio	1.25:1	1.11:1	1.75:1
6	Debt to Capital Ratio	9:1	7.24:1	8.83:1
7	Minimum rate of return on capital	1%	16.29%	29.03%


 Chartered Accountants
 Dated : Dhaka, November 26, 2013

Howladar Yunus & Co.

United Development Initiatives for Programmed Actions (UDDIPAN)

Portfolio report for the year ended June 30, 2013

Review of Loan Classification and Provisions

i) Classification of Loan and Loan Loss Provision

SL. No.	Particulars	No. of days Outstanding	Outstanding Loan Amount	Required Provision	
				Rate	Amount (Taka)
1	Total Loan Outstanding	-	3,713,694,802		
2	Total overdue	-	175,725,995		
3	Regular	Loans with no overdue instalments	3,537,968,807	1%	35,379,688
4	Watchful	Loan default duration between 1 to 30 dyas	10,945,608	5%	547,280
5	Sub- Substandard	Loan default duration between 31 to 180 dyas	16,391,549	25%	4,097,887
6	Doubtful	Loan default duration between 181 to 365 dyas	9,998,662	75%	7,498,997
7	Bad	Loan default duration between above 365 dyas	138,390,176	100%	138,390,176
	Total Amount		3,713,694,802		185,914,028

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

Particulars	Taka
Required provision as per MRA policy	185,914,028
Actual provision made by the Organization	185,914,351
Excess of provision	323
Comment on LLP:	-
Disclosure on written of Loan:	
Loan written of balance as on 1/07/2012	-
Loan written of during the year 2012-2013	73,142,302
written of loan recovered during the year 2011-2012	-
Loan Written of balance as on 30/06/2013	73,142,302

(iii) Loan Operational Report

Sl. No.	Particulars	2012-2013			2011-2012		
1.	Financial Service Product:						
	Loan Product:						
	Loan (PKSF, Bank & others)		3,713,375,810			2,902,039,858	
	Housing Loan		318,992			392,000	
	Sanitation Loan		-			-	
	Savings Product:						
	Clients		1,323,245,139			1,050,875,900	
	Non Members		-			-	
	Insurance Product:						
	Life Insurance		49,117,074			36,431,459	
	Livestock		-			-	
	Others		-			-	
2	Number of Branches	219			219		
		M	F	Total	M	F	Total
3	Number of Samities	2,268	16,444	18,712	2,240	15,900	18,140
4	Number of Members	41,744	326,832	368,576	38,291	303,455	341,746
5	Number of borrowers	32,419	225,660	258,079	29,111	209,318	238,429
6	Number of Staff	2,003	829	2,832	1,945	775	2,720
7.	Amount (Taka) of loan outstanding with Samiti Members	967,403,457	2,746,291,345	3,713,694,802	772,807,261	2,129,624,597	2,902,431,858
8.	Member:borrower	1.3:1	1.45:1	1.43:1	1.32:1	1.45:1	1.43:1
9	Average Loan size			23,418			20,452

Chartered Accountants

Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN) Statement of Financial Position as at 30 June, 2013

PROPERTIES & ASSETS	Notes	MPA PKSF Funded	Bank Breeding	Inventory	Bed Fattening	Value Chain Cultivation	Gross	ENRCEH	Training Center	Remittances (UDDIPAN)	SOLAR (IDCO)	SOLAR (UDDIPAN)	MPA-H Standi Foundation Bank Funded	MPA-H Bangladesh Bank Funded	UDDIPAN Fund Health Care	LP	MWUE	COP	EPCVLA	DRR	CRGA	RUCIP	GAS	CCA	FY 2012-2013	FY 2011-2012		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15=10+14	16	17	18	19	20	21	22	23	24	25	26	27=15 to 26	
Non-Current Assets																												
Property, Plant & Equipment	6	68,005,292	1,615,731	18,274	355,531	152,267	3,220	1,644,107	-	14,210	2,934	273,232	-	-	72,065,888	56,446,692	5,516	-	39,500	3,863,578	43,244	-	-	-	-	134,655,912	119,803,934	
Investment	7	-	-	-	-	-	-	-	-	245,887	331,709	2,183,835	11,887	15,161	138,299,062	100,000	9,114	-	-	-	-	-	-	-	-	100,000	13,300,176	
Loans to Clients	8	135,384,682	-	-	-	-	905	-	-	96,000	-	-	-	-	11,214,560	-	-	-	-	-	-	-	-	-	-	-	11,214,560	
Other Loans	9	11,118,560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,118,560	
Total Non-Current Assets		214,508,674	1,615,731	18,274	356,531	152,267	4,133	1,644,107	-	246,097	316,643	2,577,065	11,887	15,161	221,599,510	57,446,692	5,516	9,114	54,909	3,863,578	43,244	-	-	-	-	238,688,648	136,575,528	
Current Assets																												
Loans to Clients	9	3,800,010,097	-	-	-	-	23,322	-	-	635,489	8,104,881	56,536,793	507,105	3,969,839	3,575,534,626	-	-	-	-	-	-	-	-	-	-	-	3,575,534,626	
Term Deposits	10	110,000,000	-	-	-	-	-	-	-	-	-	-	-	-	110,000,000	70,000,000	-	-	-	-	-	-	-	-	-	-	180,000,000	
Investments	11	-	224,385	-	477,100	-	9,011	35,014	-	592,333	6,443,893	347,000	-	-	13,163,236	-	-	-	-	-	-	-	-	-	-	-	13,163,236	
Other loans	9	26,864,809	-	-	-	-	-	-	-	-	-	-	347,000	-	27,111,809	95,433	-	-	-	-	-	-	-	-	-	-	27,111,809	
Account Receivables	12	41,250,995	40,000	-	-	926,800	235,464	70,888	-	-	-	-	153,000	-	43,578,956	95,433	-	-	-	-	-	-	-	-	-	-	44,143,289	
Deposits & Payments	13	40,494,910	-	37,212	-	-	405,863	-	-	26,247	1,693	-	-	-	41,060,025	1,065,956	-	-	4,500	41,971	-	-	-	-	-	-	41,971	
Cash & Cash equivalents	14	242,515,041	2,227	31,964	2,238	6,264	38,419	79,334	276,342	1,855,911	4,739,281	4,632,276	732,676	481,398	255,392,301	976,882	32,227	14,871	782,755	1,253	3,317,668	351,752	3,317,668	85,800	105,685	272,301,995		
Inter Project Loan		35,724,032	-	-	-	467,455	-	-	-	7,181,057	-	-	31,000	-	44,003,524	13,045,364	-	-	-	-	-	-	-	-	-	-	57,848,888	
Total Current Assets		3,997,657,164	266,612	601,736	479,889	933,553	332,206	1,453,615	276,342	21,916,770	19,287,765	61,631,476	1,041,474	4,451,237	41,103,027	94,810,635	363,227	14,871	782,755	1,253	3,317,668	351,752	3,317,668	85,800	105,685	4,212,655,665	3,334,530,400	
Total Properties & Assets		4,211,965,638	1,882,393	87,450	835,419	1,085,420	477,066	336,332	3,097,521	27,763,547	19,004,489	1,053,561	1,043,368	4,494,811	43,107,057	152,258,327	366,743	146,985	807,744	3,864,631	1,448,295	761,800	435,952	5,271,444	85,800	105,685	4,497,714,313	3,655,157,008
Capital Fund & Liabilities																												
Capital Fund:																												
Cumulative Surplus	15	42,719,948	(12,159)	(179,059)	(411,421)	(305,480)	429,359	(1,143,169)	(673,312)	1,526	1,147,888	8,833,630	948,025	94,022	430,903,726	54,300,638	337,743	105,985	(1,132,777)	3,864,631	1,091,984	612,890	425,106	5,241,336	85,800	143,485	495,800,777	
Reserve Fund	16	47,479,995	-	-	-	-	47,707	-	-	12,881	214,400	981,515	105,336	10,447	48,979,780	48,979,780	-	-	-	-	-	-	-	-	-	-	48,979,780	
Loan Loss Reserve Fund (LLRF)	17	183,088,638	-	-	-	-	-	-	-	9,918	294,733	2,504,162	13,600	13,600	185,914,551	185,914,551	-	-	-	-	-	-	-	-	-	-	185,914,551	
Disaster Management Fund (DMF)	18	31,208,283	-	-	-	-	-	-	-	-	-	367,134	8,067	8,067	31,585,424	-	-	-	-	-	-	-	-	-	-	-	31,585,424	
Total Capital Fund		689,106,864	(12,159)	(179,059)	(411,421)	(305,480)	477,066	(1,143,169)	(673,312)	128,807	1,364,601	12,762,441	1,053,561	225,586	697,580,331	54,300,638	337,743	105,985	(1,132,777)	3,864,631	1,091,984	612,890	425,106	5,241,336	85,800	143,485	762,535,352	624,985,377
Non-Current Liabilities																												
Term Loan	19	844,230,845	-	-	-	-	-	-	-	3,723,822	12,821,089	-	-	-	840,765,856	694,271,794	-	-	-	-	-	-	-	-	-	-	840,765,856	
Client Deposits	20	3,950,022	-	-	-	-	-	-	-	-	-	-	3,950,022	-	3,950,022	-	-	-	-	-	-	-	-	-	-	-	3,950,022	
Staff Welfare Deposits	21	-	-	-	-	-	-	-	-	-	-	-	-	-	9,666,667	-	-	-	-	-	-	-	-	-	-	-	9,666,667	
Staff Gratuity Fund	22	-	-	-	-	-	-	-	-	-	-	-	-	-	62,048,070	-	-	-	-	-	-	-	-	-	-	-	62,048,070	
Motor Cycle Replacement Fund	23	-	-	-	-	-	-	-	-	-	-	-	-	-	4,382,515	-	-	-	-	-	-	-	-	-	-	-	4,382,515	
Total Non-Current Liabilities		848,171,267	-	-	-	-	-	-	-	3,723,822	12,821,089	-	-	-	844,716,778	762,958,252	-	-	-	-	-	-	-	-	-	-	941,012,810	765,664,710
Current Liabilities																												
Inter Project Loan		467,435	3,064,343	266,489	1,247,340	1,390,900	-	1,478,401	8,425,845	19,658,813	8,671,057	8,002,016	3,957,749	56,583,538	49,500	31,000	-	-	-	-	-	-	-	-	-	-	57,048,888	
Term Loan	19	1,271,916,289	-	-	-	-	-	-	-	-	-	15,305,860	-	-	1,287,120,109	1,287,120,109	-	-	-	-	-	-	-	-	-	-	1,287,120,109	
Client's Deposit	20	1,204,191,107	-	-	-	-	-	-	-	-	14,696,419	675,980	388,691	1,319,294,217	1,319,294,217	-	-	-	-	-	-	-	-	-	-	-	1,319,294,217	
Client's Motor Cycle Insurance Fund	24	85,968,942	-	-	-	-	-	-	-	-	-	-	-	-	86,640,622	86,640,622	-	-	-	-	-	-	-	-	-	-	86,640,622	
Other Loans	25	-	-	-	-	-	-	-	-	-	-	-	22,972	1,253,842	1,253,842	-	-	-	-	-	-	-	-	-	-	-	1,253,842	
Accounts Payable	26	3,115,010	-	-	-	-	-	-	-	12,120,000	7,505,089	-	-	-	852,514	852,514	-	-	-	-	-	-	-	-	-	-	10,578,479	
Provisions	27	84,140	-	-	-	-	3,100	770,899	41,230	147,535	291,057	5,905,089	116,800	82,863	9,620,670	116,800	-	-	-	-	-	-	-	-	-	-	10,578,479	
Staff Security Deposit	28	84,700	-	-	-	-	-	-	-	-	-	-	84,700	7,730,247	84,700	7,730,247	-	-	-	-	-	-	-	-	-	-	7,814,947	
Staff Welfare Fund	29	-	-	-	-	-	-	-	-	-	-	-	-	-	12,218,533	12,218,533	-	-	-	-	-	-	-	-	-	-	12,218,533	
Other Liabilities	30	8,093,434	-	-	-	-	-	-	-	-	38,736	-	-	8,127,170	64,843	1,857,688	-	-	-	-	-	-	-	-	-	-	10,906,271	
Total Current Liabilities		2,975,607,507	3,064,343	266,489	1,247,340	1,390,900	-	1,478,501	9,850,734	147,535	19,939,889	14,576,126	38,066,011	-	4,379,312	21,062,648	31,000	-	1,978,521	-	312,211	1,490,000	10,846	-	-	2,978,503,901	2,551,003,801	
Total Capital Fund & Liabilities		4,211,965,638	1,882,393	87,450	835,419	1,085,420	477,066	336,332	3,097,521	27,763,547	19,004,489	1,053,561	1,043,368	4,494,811	43,107,057	152,258,327	366,743	146,985										

Howlader Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Financial Position
As at June 30, 2012

ASSETS:	Notes	MP4/PKSF Funded	1	2	3	4	5	6	7	8	9	10	11	12	13	14=1 to 13	15	16	17	18	19	20	21	22	23	24	25=1 to 24	
				Range Breeding	Nursery	Beef Fattening	Value Chain	Grass Cultivation	ENRCH	Training Center	Remittance	SOLAR	MP-II Annual	MP-II Bangladesh	SHAYAMA	Total MPFA	UDDIPAN FUND	Health Care	LP	MIME	CDP	EPVCLA	DRR	CRGA	RUCMP	GAIS	2011-2012	
Non-Current Assets:																												
Property, Plant & Equipment	6	55,959,163	20,223,230	21,912	-	105,365	-	3,640	979,128	-	16,100	123,255	-	-	59,231,003	54,255,511	6,394	-	85,355	4,126,526	-	-	47,600	2,050,075	-	-	119,803,394	
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loan to Clients	8	192,644,539	-	-	-	-	-	-	-	-	-	-	150,000	-	192,644,539	-	-	-	-	-	-	-	-	-	-	-	192,644,539	
Other Loans	9	13,971,395	-	-	-	-	-	-	-	-	-	-	150,000	-	18,127,956	-	-	-	-	-	-	-	-	-	-	-	18,127,956	
Total Non-Current Assets		266,575,297	20,223,230	21,912	-	105,365	-	3,640	979,128	-	16,100	279,255	-	-	270,000,217	54,255,511	6,394	-	85,355	4,126,526	-	-	47,600	2,050,075	-	-	336,575,528	
Current Assets:																												
Loan to Clients	8	2,660,334,974	-	-	-	-	-	73,475	-	-	5,405,438	40,843,338	392,000	2,234,980	2,709,294,206	-	-	-	91,114	-	-	-	-	-	-	-	2,709,395,319	
Term Deposits	10	122,000,000	-	-	-	-	-	-	-	-	-	-	-	-	122,000,000	25,000,000	-	-	-	-	-	-	-	-	-	-	-	147,000,000
Inventories	11	262,610	-	258,410	-	-	-	12,940	18,768	-	2,183,157	-	-	-	2,734,885	-	-	-	-	-	-	-	-	-	-	-	2,734,885	
Other Loan	9	124,919,533	-	-	-	-	-	-	-	-	-	260,000	-	-	13,101,933	836,609	-	-	365,493	-	-	-	-	-	-	-	13,101,933	
Account Receivables	12	16,622,681	-	48,082	-	-	-	1,634,834	-	-	-	166,160	-	-	20,994,174	836,609	-	-	-	-	-	-	-	-	-	-	21,264,476	
Deposits & Payments	13	28,149,423	80,333	74,400	-	-	-	146,954	-	26,487	306,493	802,513	5,997,573	632,248	28,447,157	921,715	-	-	5,000	-	-	-	-	-	-	-	29,373,872	
Debit & Cash equivalents	14	312,384,889	39	52,466	77	420,085	1,200	193,136	747,980	306,493	802,513	5,997,573	632,248	69,440	32,714,129	41,882,342	169,784	14,871	1,581,72	1,253	1,460,234	400,811	538,559	277,098	1,320	367,486,595		
Inter Project Loan		14,510,027	1,400	-	-	-	-	551,913	-	-	-	-	-	14,707,340	18,416,983	-	-	-	173,959	-	-	-	-	-	-	-	33,300,282	
Total Current Assets		3,066,687,947	314,382	174,638	286,487	420,085	566,133	2,719,786	2,529,768	306,983	8,391,008	46,693,118	1,072,248	2,234,420	3,232,413,543	87,077,669	169,784	105,985	1,953,865	177,212	1,466,234	400,811	538,559	277,098	1,320	3,324,580,480		
Total Properties & Assets		3,433,063,244	238,702	196,850	286,487	526,459	566,133	2,723,426	3,509,096	306,983	8,407,296	47,727,373	1,072,248	2,234,420	3,502,417,160	141,332,820	176,888	105,985	2,039,420	4,394,038	1,465,234	400,811	866,159	2,327,973	1,320	3,651,157,068		
LIABILITIES:																												
Capital Fund:																												
Cumulative Surplus	15	266,531,972	(99,370)	(71,675)	(22,267)	473,445	598,638	(32,941)	(3,479,048)	24,570	957,600	4,466,673	924,523	(146,202)	289,653,698	530,810,053	176,088	105,985	103,644	4,126,079	765,234	373,811	580,757	388,775	1,320	349,183,834		
Reserve Fund	16	3,185,886	(66,997)	(7,984)	(25,476)	52,065	36,515	(35,599)	-	2,730	106,400	496,530	102,725	(16,259)	52,301,349	-	-	-	-	-	-	-	-	-	-	-	32,501,449	
Loan Loss Reserve Fund (LLRF)	17	226,487,081	-	-	-	-	-	-	-	-	-	1,927,160	-	-	228,414,241	-	-	-	-	-	-	-	-	-	-	-	228,414,241	
Disaster Management Fund (DMF)	18	24,042,737	-	-	-	-	-	-	-	-	-	229,996	-	-	24,268,733	-	-	-	-	-	-	-	-	-	-	-	24,268,733	
Total Capital Fund		589,994,676	(66,907)	(79,659)	(25,743)	526,459	566,133	(65,600)	(3,479,048)	27,300	1,064,000	7,131,859	1,072,248	(162,589)	574,539,021	530,810,003	176,088	105,985	103,644	4,126,079	765,234	373,811	580,757	388,775	1,320	646,386,375		
Non-Current Liabilities:																												
Term Loan	19	600,732,903	-	-	-	-	-	-	-	-	-	13,541,291	-	-	694,273,794	-	-	-	-	-	-	-	-	-	-	-	694,273,794	
Clients Deposits	20	2,264,129	-	-	-	-	-	-	-	-	-	-	-	-	2,264,129	-	-	-	-	-	-	-	-	-	-	-	2,264,129	
Staff Welfare Deposits	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,083,390	-	-	-	-	-	-	-	-	-	-	8,083,390	
Staff Gratuity Fund	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,060,498	-	-	-	-	-	-	-	-	-	-	56,060,498	
Motor Cycle Replacement Fund	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,559,659	-	-	-	-	-	-	-	-	-	-	4,559,659	
Total Non-Current Liabilities		682,996,632	-	-	-	-	-	-	-	-	-	13,541,291	-	-	696,537,923	69,128,547	-	-	-	-	-	-	-	-	-	-	765,666,470	
Current Liabilities:																												
Inter Project Loan	19	7,616,983	3,062,669	276,489	513,329	-	-	2,794,489	5,709,995	179,668	7,284,548	1,047,798	-	241,107,9	30,836,823	49,300	-	-	-	-	173,959	700,000	-	-	-	-	1,538,000	
Term Loan	19	1,079,725,888	-	-	-	-	-	-	-	-	-	14,855,808	-	-	1,094,681,696	-	-	-	-	-	-	-	-	-	-	-	1,094,681,696	
Clients Deposit	20	1,058,428,201	-	-	-	-	-	-	-	-	-	10,144,071	-	69,449	1,068,611,771	-	-	-	-	-	-	-	-	-	-	-	1,068,611,771	
Clients Micro Credit Insurance Fund	24	49,352,190	-	-	-	24	-	-	1,660	-	1,660	353,125	-	-	49,706,975	-	-	-	-	-	-	-	-	-	-	-	49,706,975	
Other Loans	25	-	-	-	-	-	-	-	1,233,959	-	-	-	-	6,800	1,240,439	-	-	-	-	-	-	-	-	-	-	-	1,240,439	
Accounts Payable	26	1,928,227	-	-	-	-	-	294,507	-	100,000	57,000	-	-	2,377,234	484,669	-	-	-	-	-	-	3,000	5,402	-	-	2,872,005		
Provisions	27	15,450	-	-	-	-	-	24,190	-	-	-	159,640	-	36,000	159,640	36,000	-	-	87,861	-	-	-	-	-	-	283,300		
Staff Security Deposit	28	184,900	-	-	-	-	-	-	-	-	-	-	-	184,900	7,266,477	-	-	-	-	-	-	-	-	-	-	-	7,451,647	
Staff Welfare Fund	29	-	-	-	-	-	-	-	-	-	-	-	-	-	10,177,542	-	-	-	1,848,095	-	-	-	-	-	-	-	10,177,542	
Other Liabilities	30	3,789,047	-	-	-	-	-	-	-	29,221	24,900,023	-	-	3,823,268	508,832	10,132,270	-	-	1,935,786	173,959	700,000	3,000	5,402	-	-	6,178,175		
Total Current Liabilities		2,181,161,956	3,062,669	276,489	513,329	-	-	3,088,916	6,988,144	279,683	7,442,108	15,541,291	-	2,466,078	2,331,621,316	10,132,270	-	-	1,935,786	173,959	700,000	3,000	5,402	-	-	2,155,103,801		
Total Capital Fund & Liabilities		3,433,063,244	238,702	196,850	286,487	526,459	566,133	2,723,426	3,509,096	306,983	8,407,296	47,727,373	1,072,248	2,234,420	3,502,417,160	141,332,820	176,888	105,985	2,039,420	4,394,038	1,465,234	400,811	866,159	2,327,973	1,320	3,651,157,068		

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

Statement of Comprehensive Income

For the year ended 30 June 2013

Income:	Notes	MFP-I	Rams Breeding	Nursery	Beef Fattening	Value Chain	Grass Cultivation	EMRICH	Training Center	Remittance (UDDIPAN)	SOLAR (UDDIPAN)	SOLAR (DICO)	MFP-II Animal Foundation Funded	MFP-III Bangladesh Bank Funded	SHA/IMA	Total MFP-I (PAST)	UDDIPAN FUND	Health Care	MIME	COP	EPCVLA	DRR	CRGA	RUCMP	GALS	CCA	2012-2013	2011-2012
Service Charge Income		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15- 1 to 14	16	17	18	19	20	21	22	23	24	25	26-4 to 25	2011-2012
		716,209,438						4,086		123,550	2,213,790	2,776,424	12,722,341	14,600	803,655	734,859,304											734,859,304	606,359,976
Bank Interest		884,644												18,624		403,268	921,953				3,025	7,871	23,918	26,751			1,886,786	1,616,600
Interest on Term Deposit		11,819,932														11,819,932	2,086,376										13,268,308	13,294,439
Grass & Donators Others Income	5.5	40,122,220	710,000			1,887,297		1,197,200								43,282,297		40,997	133,601		8,348,909	3,007,507	1,754,633	21,855,896	197,460		83,775,199	89,850,670
		768,294,444	710,000			1,887,297		1,201,866		123,550	2,213,790	2,776,424	12,722,341	33,225	803,655	796,226,800	595,463	40,997	133,601		8,352,014	5,015,378	1,778,441	21,012,447	197,460		83,673,471	88,560,665

Expenditure:

Financial Cost:	Notes	MFP-I	Rams Breeding	Nursery	Beef Fattening	Value Chain	Grass Cultivation	EMRICH	Training Center	Remittance (UDDIPAN)	SOLAR (UDDIPAN)	SOLAR (DICO)	MFP-II Animal Foundation Funded	MFP-III Bangladesh Bank Funded	SHA/IMA	Total MFP-I (PAST)	UDDIPAN FUND	Health Care	MIME	COP	EPCVLA	DRR	CRGA	RUCMP	GALS	CCA	2012-2013	2011-2012	
Interest on Term Loan		139,463,316											2,064,748			139,020,564											139,020,564	106,247,709	
Interest on Clients' Deposit		55,326,667											524,680			55,851,347												55,851,347	42,338,030
Bank charges & commission		2,049,819				1,625		4,341	3,870	4,801	1,796	2,820	38,236	7,112	1,587	2,166,009	134,996	511								3,638	2,286,093	2,307,400	
Total Financial Cost		194,843,802				1,625		4,441	3,870	4,801	1,796	2,820	2,047,664	7,112	1,587	196,993,920	143,155	511								3,638	197,155,200	150,952,000	

Sales & Allowances		291,627,827	140,306	62,220	41,800	1,303,453	60,000	1,617,738	1,286,662		785,012	1,190,948	3,630,047		32,245	302,294,854		191,133	1,979,510		4,421,219	2,188,167	339,833	4,317,332	35,000	48,536	316,252,818	291,744,462	
Office Rent		19,799,405				5,410		36,000	82,820		28,000	27,000	277,000			20,344,723					44,645	45,000					184,750	211,561,918	14,533,534
Printing, Stationeries & Supplies		4,892,379	1,686			382		25,441	23,999	4,821	87,600	71,452	37,356			5,151,877		2,392	40,680		12,582	96,488	79,859	44,010	180	42,077	5,665,865	7,250,615	
Traveling & Transportation		16,993,997	23,115	9,342		15,835	40,299	19,728	115,279	400	64,500	129,551	275,586			17,672,169		2,392	126,637		308,657	128,279	303,370			102,280	18,846,372	17,115,529	
Utilities		6,212,727	2,026	7,203		9386	4,340	27,546	469,241	12,021	5,091	5,283	62,271			6,837,890	10,549		48,700		108,577	19,200		216,222		8,150	7,240,128	5,924,972	
Postage & Telegram		347,709				31		1,540	1,939		7,133	1,495	901			8,017,57		160									90,971	227,479	
Repair & Maintenance		2,893,221	14,948			10,826	17,167	15,402	75,485	37,829	34,492	30,117	2,854			3,075,945	15,888		12,834		1,953,574	2,310,194	1,502,816	11,610,973	7,7740	823,181	32,684,690	19,220,202	
Training & Development Expenses	31	13,140,948				1,085,635		106,796	14,516				2,400			14,350,495	11,917				99,751						1,501,014	172,057	
General Expenses		1,029,277		3,265		481		3,100	49,491		3,702	4,022	21,353		2,990	1,117,860	3,520	3,736	278,257								90,692	1,087,778	
Recruitment Expenses		91,092														90,692													
Training Material Expenses		3,022											2,022			2,022											198,255	54,376	
Audit fees		173,230											173,230			173,230											173,230	241,575	
Entertainment		1,524,218						4,961		17,452	1,750	14,400				1,562,781			11,462		63,322						1,639,565	1,339,987	
Professional Fees		874,287						404,908					30,162			1,309,897	30,000										1,339,897	2,362,454	
Membership Fees		21,230										700				22,199											221,950	21,400	
Promotional Activities		819,856														819,856											819,856	191,145	
Staff Materials		533,707									815	2,210	5,037			566,759											566,759	427,983	
Material Support to Beneficiary		8,924,991														8,924,991											8,924,991	1,831,192	
Program Materials Expenses		201,529	13,732	68,817			28,087	120,532								524,970		109,422	20,996								555,106	495,590	
Infrastructure Development Expenses																													
Capacity Building reserve expenses (KCF)		286,095														286,095												286,095	-
Loss on Goods Damaged		1,622,357														1,622,357												1,622,357	-
Legal Expenses																													
Loss Absorption																													
Depreciation		6,142,191	5,533	3,633	9,142	11,798		420	265,883		1,890	326	48,765			6,556,634	3,506,790	788	31,661	263,248	7,045		8,400	40,013			10,762,554	9,326,929	

Total Operating Expenses:		377,453,985	55,903	99,400	156,638	2,717,502	88,087	1,975,304	3,290,334	17,242	1,029,134	1,469,144	4,286,546		41,324	393,024,613	357,864	307,831	12,570,442	303,248	8,025,564	4,798,238	1,920,908	17,104,116	11,220	1,647,806	443,617,710	378,750,409	
Provision for Loan Loss		29,979,278											739,251		113,000	30,618,300											30,618,300	55,214,158	
Provision for Disaster Management Fund		7,193,546											217,138		8,057	7,240,741												7,240,741	5,990,671
Total Expenditures		408,633,471	55,903	99,400	156,638	2,718,227	88,087	1,975,546	3,294,164	22,143	1,133,800	1,501,437	4,481,442		51,181	428,867,654	371,799	308,342	12,570,442	303,248	8,025,564	4,800,276	1,920,907	17,104,116	11,220	1,651,444	469,415,220	391,021,463	
Excess of Income over Expenditure		19,461,173	(45,903)	(99,400)	(156,638)	(83,159)	(88,087)	(77,679)	(3,294,164)	101,587	(109,999)	(224,987)	(481,142)		(26,113)	(6,570,847)	(233,664)	(16,145)	(128,644)	(263,248)	(26,790)	(215,679)	(4,462,531)	(4,462,531)	(84,640)	(143,485)	(16,231,911)	(86,640,830)	

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Comprehensive Income
For the year ended 30 June 2012

Income:	Notes	MPP-I	Ram-Breeding	Nursery	Beef-Fattening	Value Chain	Grass Cultivation	ENRICH	Training Center	SOLAR	MPP-III Aunak Foundation Funded	MPP-II Bangladesh Bank Funded	MPP-I SHAYMA	UDDIPAN FUND	Health Care	MIME	CDP	EPCVLA	DBR	CRGA	RUCMP	GALS	2011-2012		
Service Charge Income		1	2	3	4	5	6	7	8	9	10	11	12	13	14=10+13	15	16	17	18	19	20	21	22	23	24=14 to 23
		591,365,575	-	-	-	-	14,135	-	67,540	1,889,983	9,935,723	12,790	70,230	603,335,976	-	-	-	-	-	-	-	-	-	-	603,335,976
Bank Interest		544,377	-	-	-	-	-	-	-	-	120,464	706	-	763,805	766,998	2,338	-	5,096	361	7,922	33,140	-	-	-	1,618,680
Interest on Term Deposit		9,802,426	-	-	-	-	-	-	-	-	-	-	-	9,802,426	2,259,229	-	-	-	-	-	-	-	-	-	13,295,438
Grants & Donation	5.5	29,985,172	-	-	-	1,103,415	11,004	3,102,171	-	-	-	-	-	34,201,762	-	168,568	2,331,102	12,206,745	5,740,509	732,500	3,498,384	591,100	-	-	58,938,670
Others income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,392,203
Total Income		631,697,910	97,898	97,898	1,003,415	11,004	3,116,306	67,540	1,889,983	10,056,187	13,496	70,230	681,123,969	6,417,430	168,568	2,333,460	12,211,841	5,740,670	740,422	3,531,524	591,100	-	-	-	680,560,065

Expenditure:
Financial Cost

Interest on Term Loan		104,384,527	-	-	-	-	-	-	-	-	1,900,182	-	-	106,284,709	-	-	-	-	-	-	-	-	-	-	106,284,709	
Interest on Clients' Deposit		41,924,139	-	-	-	-	-	-	-	-	398,235	-	-	42,322,394	12,456	-	-	-	-	-	-	-	-	-	-	42,334,830
Bank charges & commission		2,186,451	-	-	-	925	-	6,385	2,025	6,125	35,720	4,617	1,500	2,350,131	67,325	-	-	-	-	-	-	-	-	-	-	2,337,740
Total Financial Cost		148,495,117	-	-	925	6,385	6,385	2,025	6,125	2,334,137	4,617	1,500	150,857,534	79,751	-	-	-	-	-	-	-	-	-	-	150,950,469	
Salary & Allowances		270,419,148	87,615	391,000	27,725	237,762	150,000	949,488	4,300,753	387,933	3,090,157	-	204,915	280,114,896	242,400	159,785	1,792,287	6,177,481	1,475,028	49,167	1,786,838	-	-	-	291,743,482	
Office Rent		13,571,244	-	-	-	16,000	-	36,000	-	42,200	248,330	-	-	13,913,294	-	-	-	562,730	-	-	76,000	-	-	-	-	14,532,524
Printing, Stationeries & Supplies		6,870,563	979	2,251	55	2,164	-	23,773	82,876	1,470	53,236	32,482	185	7,090,224	800	3,534	64,855	141,318	-	16,149	35,935	-	-	-	-	7,352,815
Traveling & Transportation		15,849,492	550	2,880	360	3,287	-	50,739	4,000	43,080	178,685	-	25,200	16,558,273	-	-	163,512	560,982	110,766	-	121,756	-	-	-	17,115,259	
Utilities		5,169,037	23,218	3,487	15,040	600	-	26,166	372,150	23,945	6,300	57,928	-	5,696,971	4,271	-	49,400	12,247	25,260	-	32,824	-	-	-	5,932,973	
Postage & Telegram		217,670	-	-	-	40	-	2,645	4,537	1,004	1,168	-	-	277,064	-	415	-	-	-	-	-	-	-	-	-	277,479
Repair & Maintenance		2,380,493	7,934	250	8,396	-	-	127,612	347,430	1,690	36,694	26,195	988	2,937,682	200,217	-	15,534	2,044,192	3,712,366	84,582	323,261	-	-	-	3,201,523	
Training & Development Expenses	31	12,348,596	-	-	-	27,600	-	55,273	2,88,572	-	-	-	12,720,941	308,890	-	-	-	145,941	66,138	-	-	-	-	-	-	19,276,201
General Expenses		1,304,820	3,473	8,229	3,085	575	-	17,397	63,842	1,030	923	-	1,403,394	8,165	1,302	96,917	-	-	-	-	-	-	-	-	-	1,722,067
Recruitment Expenses		49,502	-	-	-	-	-	-	-	19,759	-	-	-	69,261	39,517	-	-	-	-	-	-	-	-	-	-	108,778
Training Material Expenses		856	-	-	-	-	-	47,194	-	-	-	-	48,050	-	-	-	-	6,528	-	-	54,578	-	-	-	-	54,578
Audit fees		201,575	-	-	-	-	-	-	-	201,575	-	-	-	201,575	-	-	-	40,000	-	-	-	-	-	-	-	241,575
Entertainment		1,252,767	-	-	-	-	-	849	563	747	20,308	-	1,248,234	6,000	23,246	-	62,507	-	-	-	-	-	-	-	-	1,339,887
Professional Fees		1,686,329	4,800	-	-	-	-	300	270,000	-	157,245	-	2,118,624	183,780	-	-	-	-	-	-	-	-	-	-	-	2,302,454
Membership fees		209,900	-	-	-	-	-	-	-	-	-	-	209,900	11,300	-	-	-	-	-	-	-	-	-	-	-	221,400
Promotional Activities		138,845	-	-	-	-	-	-	-	170	500	-	139,445	-	-	-	-	-	-	-	-	-	-	-	-	139,945
Staff Materials		427,813	-	-	-	-	-	-	-	-	-	-	427,813	-	-	-	-	-	-	-	-	-	-	-	-	427,813
Material Support to Beneficiary		1,643,090	-	-	-	-	-	-	-	-	-	-	1,843,192	-	-	-	-	-	-	-	-	-	-	-	-	1,843,192
Program Materials Expenses		-	208,414	29,706	-	-	60,383	161,147	-	-	-	-	456,650	-	22,799	-	16,150	-	-	-	-	-	-	-	-	495,599
Infrastructure Development Expenses		-	-	-	-	-	-	-	-	-	-	-	2,135,000	-	-	-	-	-	-	-	-	-	-	-	-	2,135,000
Loss on Goods Damaged		-	-	-	-	-	-	-	-	5,754	-	-	-	5,754	-	-	-	-	-	-	-	-	-	-	-	5,754
Loss on Absorption		53,495	-	-	-	-	-	-	-	-	-	-	53,495	-	-	-	-	-	-	-	-	-	-	-	-	53,495
Depreciation		5,869,033	50,146	3,638	-	600	-	420	130,732	-	19,095	-	6,073,664	2,650,414	788	31,420	194,864	-	-	-	8,400	369,043	-	-	-	9,328,593
Total Operating Expenses:		389,657,368	384,129	89,541	254,763	288,628	210,383	3,634,003	5,861,455	31,255	797,890	3,852,113	231,288	355,292,716	3,675,044	166,034	2,259,970	194,864	9,832,046	5,394,588	158,298	2,742,749	57,780	-	379,756,049	
Loan Loss Provision Expenses (LLP)		54,786,581	-	-	-	-	-	-	-	-	-	-	55,214,156	-	-	-	-	-	-	-	-	-	-	-	-	55,214,156
Disaster Management Fund Expenses		5,900,193	-	-	-	-	-	-	-	-	-	-	5,999,671	-	-	-	-	-	-	-	-	-	-	-	-	5,999,671
Total Expenditures		548,839,379	384,129	89,541	254,763	289,553	210,383	3,640,388	5,868,138	33,280	804,015	4,617	232,788	357,364,077	3,736,795	166,034	2,259,970	194,864	9,832,046	5,406,175	159,665	2,742,749	57,780	-	591,920,145	
Excess of Income over Expenditure		82,888,531	(884,129)	8,357	(254,763)	813,262	(199,579)	(524,082)	(5,868,138)	34,200	1,085,968	3,343,084	8,879	(162,580)	80,259,892	2,680,635	2,544	73,490	(194,864)	2,279,795	334,095	800,757	788,775	1,320	88,640,820	

Chartered Accountants
 Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN) Statement of Cash Flows For the year ended June 30, 2013

Particulars	Notes	MFP-I	Rams Breeding	Nursery	Ref. Feeding	Value Chain	Grass Cultivation	EMRCH	Training Center	Remittance	SOLAR (UDDIPAN)	SOLAR (DOCO)	MFP-III	MFP-II	SIAYAMA	Total MFP-I	UDDIPAN FUND	Health Care	LP	MIME	CDP	EPCYA	DRR	CRGA	RUCMP	GALS	CCA	2012-2013				
																												1	2	3	4	5
Cash flow from operating activities																																
Surplus for the year	15	189,461,173	(45,593)	(99,400)	(156,659)	(631,530)	(88,097)	(773,979)	(2,204,164)	801,907	1,079,999	1,274,987	4,851,942	26,113	26,107	161,393,147	2,211,664	161,655	-	(1,206,441)	(263,238)	326,730	215,079	(153,651)	4,452,531	84,500	145,485	-	-	167,319,511	(494,117)	
Add: Prior Adjustment	15	(3,000,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,000,000)	(1,012,029)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	6	4,990,049	52,383	3,638	9,142	11,798	-	420	266,833	-	1,800	326	48,766	-	-	5,384,494	4,485,952	788	-	316,016	26,324	7,043	-	8,400	4,000,113	-	-	-	-	-	10,763,534	(7,086,501)
Increase Other Loans	9	(7,169,501)	-	-	-	(926,869)	-	2,196,953	866,966	-	-	-	8,000	-	-	(2,474,732)	(788,250)	-	-	365,693	-	-	-	-	-	-	-	-	-	-	-	(22,187,913)
Increase Accounts Receivable	12	(24,627,914)	(9,000)	48,002	-	-	-	-	(459,009)	-	-	-	8,200	(1,693)	-	(12,718,888)	(44,241)	-	-	-	-	5,000	-	(45,000)	(41,971)	-	(39,800)	-	-	-	(12,984,880)	
Deposits & Prepayments	13	(12,345,897)	50,333	37,188	-	-	-	-	-	-	95,018	29,475	652,602	-	113,060	(42,200,400)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(42,200,400)	
Loan Loss Reserve Fund (LLRF)	17	(4,238,445)	-	-	-	-	-	-	-	-	-	-	127,138	-	8,057	7,246,741	-	-	-	-	-	12,311	46,000	5,444	31,940	-	-	-	-	7,294,741		
Disaster Management Fund (DMF)	18	71,912,586	-	-	-	-	(291,407)	170,399	7,342,936	472,535	22,403,7	5,965,039	-	-	-	367,845	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,064,746	
Accounts Payable	26	1,187,283	-	-	-	-	-	-	17,330	-	-	-	-	-	-	723,290	-	-	-	(4,798)	-	-	-	-	-	-	-	-	-	-	-	799,292
Provisions	27	705,960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net cash from operating activities		82,942,578	(93,047)	(99,400)	(147,516)	(1,746,601)	(88,097)	1,128,337	(6,132,925)	19,042	1,293,944	2,299,675	5,760,647	24,420	24,420	94,188,879	6,104,147	162,443	-	(843,930)	-	351,104	261,079	(184,807)	4,851,513	84,500	145,485	-	-	167,071,653		
Cash flow from investing activities																																
Property, Plant and Equipment	6	(17,054,168)	353,936	-	(346,973)	(48,700)	-	(9,016,62)	-	-	(3,200)	(198,732)	(198,732)	-	-	(18,232,299)	(6,830,473)	-	-	(1,039)	-	(93,267)	-	-	(272,943)	-	-	-	-	-	(25,444,052)	
Loan Disbursed to Clients	8	(67,906,944)	-	-	-	-	-	49,250	-	(5,205,053)	(10,644,075)	(105,555,000)	(105,555,000)	-	(7,717,000)	(6,885,905,700)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(6,885,905,700)	
Loan realized from Clients	8	5,974,546,728	-	-	-	-	-	4,012,445	2,245,543	87,473,162	75,008	6,074,246,736	6,074,246,736	-	5,888,480	6,074,246,736	(65,000,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,074,246,736
New Term Deposit	10	(65,600,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	77,000,000	(65,000,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(130,600,000)
Term Deposit Encashment	10	77,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	77,000,000	(65,000,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	97,000,000
Investment	7	-	38,225	-	(218,609)	(86,700)	3,029	(162,266)	-	-	(3,744,170)	(6,443,593)	-	-	-	(10,831,141)	(1,000,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	(10,831,141)	
Investors	11	(780,461,384)	392,191	-	(894,263)	(86,700)	3,029	33,014	(930,642)	-	(4,937,114)	(14,865,445)	(18,000,430)	75,008	(188,620)	(628,755,936)	(528,947)	-	-	(1,039)	-	(91,267)	-	-	(272,943)	-	-	-	-	-	(682,690,337)	
Net cash used in investing activities		(78,046,138)	392,191	-	(894,263)	(86,700)	3,029	33,014	(930,642)	-	(4,937,114)	(14,865,445)	(18,000,430)	75,008	(188,620)	(628,755,936)	(528,947)	-	-	(1,039)	-	(91,267)	-	-	(272,943)	-	-	-	-	(682,690,337)		
Cash flow from financing activities																																
Term Loan Receipts	19	1,706,400,000	-	-	-	-	-	-	-	-	3,723,822	14,000,000	14,000,000	-	-	1,724,123,822	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,724,123,822	
Term Loan Refunds	19	(1,130,721,267)	-	-	-	-	-	-	-	-	(14,671,500)	(14,671,500)	(14,671,500)	-	-	(1,145,392,767)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,145,392,767)
Clients Deposit Receipt	20	245,184,065	-	-	-	-	-	-	-	-	10,839,076	10,839,076	10,839,076	-	384,402	75,640,633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75,640,633
Clients Deposit Refund	20	(339,059,953)	-	-	-	-	-	-	-	-	(6,281,168)	(6,281,168)	(6,281,168)	-	(55,150)	(39,806,671)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(39,806,671)
Interest on Clients Deposit	20	553,324,667	-	-	-	-	-	-	-	-	524,680	524,680	524,680	-	-	55,852,147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55,852,147
Staff Welfare Deposit Receipts	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,287,733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,287,733	
Staff Welfare Monthly Payments	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,231,650)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,231,650)	
Staff Gratuity Fund Receipts	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,626,156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,626,156	
Staff Gratuity Fund Refunds	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,638,584)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,638,584)	
More Cycle Replacement Fund Receipts	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	179,273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	179,273	
More Cycle Replacement Fund Payments	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(56,417)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(56,417)	
Clients Micro Credit Insurance Fund Receipts	24	463,384,661	-	-	-	-	-	-	-	-	(1,660)	(1,660)	(1,660)	-	-	467,756,21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	467,756,21	
Clients Micro Credit Insurance Fund Refunds	24	(91,440,099)	-	-	-	-	-	-	-	-	-	-	-	-	-	(934,197)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(934,197)	
Clients Micro Credit Insurance Fund Refunds	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,597)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,597)	
Other Loans	25	-	-	-	-	-	-	-	(20,389)	-	-	-	-	-	16,392	(9,341,974)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,341,974)	
Staff Security Deposit Receipts	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,173,700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,173,700	
Staff Security Deposit Refunds	28	(100,200)	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,700,200)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,700,200)	
Staff Welfare Fund Receipts	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,130,566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,130,566	
Staff Welfare Fund Refunds	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(689,575)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(689,575)	
Other Liabilities	30	4,306,387	-	-	-	-	-	-	-	-	4,306,387	4,306,387	4,306,387	-	-	18,061	-	-	-	39,563	-	-	-	-	-	-	-	-	-	-	4,345,950	
Inter Projects Loan Received	30	-	4,514,500	-	-	-	-	-	-	-	4,514,500	4,514,500	4,514,500	-	-	18,061	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,532,560	
Inter Projects Loan Refund	30	(28,719,533)	(452,256)	(10,000)	-	-	-	-	-	(179,603)	6,954,218	6,954,218	6,954,218	-	1,586,601	(3,069,500)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,069,500)	
Inter Projects Loan Refund	30	(28,719,533)	(452,256)	(10,000)	-	-	-	-	-	(179,603)	6,954,218	6,954,218	6,954,218	-	1,586,601	(3,069,500)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,069,500)	
Net cash used in financing activities		(65,226,659)	3,074	(10,000)																												

Howladar Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Cash Flows
For the year ended June 30, 2012

Particulars	Notes		MPP-1	Rame Breeding	Nursery	Beef Farming	Value Chain	Gross Cultivation	ENRICH	Training Center	Remittance	SOLAR	MPP-III	MPP-II	SHAYMAA	MPP-1	UDDIPAN FUND	Health Care	MIME	CDP	EPC/CLA	DRR	CRGA	RUC/MP	GALS	IP	2011-2012					
	1	2																										3	4	5	6	7
A. Cash flow from operating activities																																
Surplus for the year	15	79,767,228	(384,129)	8,357			813,962	(199,379)	(524,082)	(2,768,835)	34,290	(1,085,968)	3,343,084	8,879	(162,538)	81,953,673	2,680,653	2,544	73,400	(194,864)	(2,379,705)	334,685	580,757	786,775	1,320	-	-	-	-	-	-	88,640,820
Add: Prior Adjustment	24	109,168,555	(65,540)				600	1,980,000	400	(134,713)			(2)			11,806,600	988,954						8,400	860,043								12,805,554
Depreciation	10	5,869,653	50,146	3,688												6,073,664	2,650,415	788	31,420	194,864												9,326,594
Increase Accounts Receivable	6	(1,055,947)														(14,617,528)	(812,421)															(14,432,733)
Increase Loan & Payments	7	(20,689,289)														(20,876,289)	(48,123)															22,560,785
Increase provision & Payable	11	1,020,836														539,478	(11,234)						3,000	5,402	1,098							540,996
Loan Loss Provision (LPP)	22	71,006,700														71,454,271																71,454,271
Disaster Management Fund (DMF)	23	5,900,339														5,999,671																5,999,671
Net cash from operating activities		142,736,679	(99,523)	11,995	(254,763)	814,662	896,621	(4,801,533)	(4,098,321)	4,200	1,142,968	3,865,566	8,879	(162,538)	141,119,772	5,581,226	3,332	805,180	-	2,377,196	-	337,695	594,559	1,197,016	1,320	-	-	-	-	-	151,526,995	
B. Cash flow from investing activities																																
New Term Deposit	5	(102,000,000)														(102,000,000)	(45,000,000)															(147,000,000)
Term Deposit Encashment	5	179,000,000														179,000,000	30,000,000															209,000,000
Loan Disbursed to Clients	9	(51,993,792)														(52,770,000)	(5,281,834,043)															(5,310,834,043)
Loan realized from Clients	9	4,711,439,753														4,772,259,595																4,772,259,595
Inventories	8	95,840														1,340,265																1,340,265
Property, Plant and Equipment	10	(24,409,416)	(257,365)													(25,673,975)	6,259,647						(56,000)	(2,419,918)							(21,863,986)	
Net cash used in investing activities		(45,329,455)	(161,328)	-	(254,410)	(12,440)	(72,489)	(951,861)	(451,927,157)	(63,950)	(2,254,980)	(9,150,444)	63,950	(2,254,980)	(8,790,353)	(65,000)	(2,419,918)	(56,000)	(9,650)	-	-	-	(56,000)	(2,419,918)	-	-	-	-	-	-	(463,098,278)	
C. Cash flow from financing activities																																
Loans from other project	12	(222,717)														(222,717)																(222,717)
Inter projects Loan Received	7	725,983	556,770	13,290	513,250	404,506										71,300	36,000															1,875,912
Inter projects Loan Refund	13	(2,443,327)	(1,400)													(2,444,727)	(13,380)															(2,458,107)
Other Liabilities	13	(200,451)														(200,451)																(200,451)
Term Loan Receipts	13	1,185,000,000														1,206,000,000	(23,880)															1,206,000,000
Term Loan Refunds	14	(1,015,693,776)														(1,026,383,864)																(1,026,383,864)
Clients Deposit Receipt	14	668,353,748														673,332,396																673,332,396
Clients Deposit Refund	15	(538,279,871)														(543,699,630)																(543,699,630)
Interest on Client Deposit	15	41,924,159														42,322,336																42,322,336
Clients Micro Credit Insurance Fund Receipts	15	2,417,502														2,197,473																2,197,473
Clients Micro Credit Insurance Fund Refund	16	(6,561,199)														(6,558,999)																(6,558,999)
Motor Cycle Replacement Fund Receipts	16															252,211																252,211
Motor Cycle Replacement Fund Payments	17															(72,490)																(72,490)
Gratuity Fund Receipts	17															13,629,262																13,629,262
Gratuity Fund Refunds	18															(1,618,544)																(1,618,544)
Staff Welfare Monthly Deposit Receipts	18															3,372,490																3,372,490
Staff Welfare Monthly Deposit Payments	19															(200)																(200)
Staff Security Deposit Receipts	19	226,100														1,972,500																2,198,600
Staff Security Deposit Refunds	20	(41,200)														(2,046,201)																(2,087,401)
Staff Welfare Fund Receipts	20															2,146,664																2,146,664
Staff Welfare Fund Refunds	21															(71,090)																(71,090)
Net cash used in financing activities		362,731,450	555,370	13,290	513,250	(404,906)	(877,380)	2,790,244	5,438,081	179,603	3,329,833	6,350,011	365,000	2,486,978	398,552,822	3,999,830	(71,300)	384,377	-	(2,370,773)	(6,000)	-	-	1,538,000	-	-	-	-	-	387,172,156		
D. Net increase in cash and cash equivalents (A+B-C)		70,133,714	(548)	25,285	(77)	409,356	1,200	(762,778)	(427,899)	153,865	(61,300)	1,446,533	(47,329)	(9,440)	75,003,431	(6,963)	(67,988)	1,153,907	-	(2,578)	329,695	538,559	277,098	1,320	-	-	-	-	-	75,830,373		
Cash and cash equivalents at beginning of the year	14	312,384,888	39	52,656	77	420,685	1,200	1,951,316	747,990	306,903	802,513	5,975,573	635,248	63,524	321,214,128	41,882,362	169,784	1,580,172	1,580,172	1,253	1,466,234	400,811	538,559	277,098	1,320	-	-	-	-	367,548,992		
Cash and cash equivalents at end of the year	14	312,384,888	39	52,656	77	420,685	1,200	1,951,316	747,990	306,903	802,513	5,975,573	635,248	63,524	321,214,128	41,882,362	169,784	1,580,172	1,580,172	1,253	1,466,234	400,811	538,559	277,098	1,320	-	-	-	-	367,548,992		

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN)
Consolidated Property, Plant and Equipment Schedule
 As at June 30, 2013

PARTICULARS	COST										W. D. V as on 30.06.12	
	Balance as on 01.07.12	Adjustment	Addition during the year	Adjustment during the year	Balance as on 30.06.13	Rate of Dep. (%)	Balance as on 01.07.12	Adjustment during the year	Charged during the year	Adjustment during the year		Balance as on 30.06.12
	1	2	3	4	5=(1+2+3+4)	6	7.00	8.00	9.00	10.00	11=(7+8+9+10)	12=(5-11)
Land & Land development	28,642,943	30,316	7,777,655	101,316	36,349,598		-	-	-	-	-	36,349,598
Building & Other Construction	71,600,372	354,320	6,534,911	354,320	78,135,283	15%	18,106,106	-	2,436,836	-	20,542,942	57,592,341
Furniture & Fixture	26,739,379	-	1,529,251	-	28,268,630	10%	13,478,224	-	2,786,544	-	16,264,768	12,003,862
Vehicle	4,727,576	-	-	-	4,727,576	20%	4,464,058	-	263,514	-	4,727,572	4
Motor Cycle	6,639,261	-	74,706	273,770	6,365,491	20%	2,219,191	-	31,114	-	2,250,305	4,115,186
Bi Cycle	1,972,738	-	4,131,064	-	2,047,444	20%	1,549,982	-	275,851	-	1,825,833	221,611
Equipments	7,426,702	-	2,049,709	-	11,557,766	15%	4,777,888	-	1,251,282	-	6,029,170	5,528,596
Computer, Printer & UPS	18,277,525	-	23,890	-	20,327,234	15%	6,396,976	38,756	2,110,128	-	8,545,860	11,781,374
Telephone	334,084	-	3,312,640	-	3,357,974	15%	309,842	-	12,115	-	321,957	36,017
Generator	2,130,950	-	212,950	2,130,950	3,312,640	15%	397,290	564,893	496,896	564,893	894,186	2,418,454
Substation & Transformer	1,497,690	-	1,945,654	-	1,497,690	15%	557,888	-	224,654	-	782,542	715,148
PABX	312,950	-	212,950	212,950	312,950	15%	175,944	75,945	31,943	75,945	207,887	105,063
Lift	1,945,654	-	1,945,654	1,945,654	1,945,654	15%	235,363	511,304	291,848	511,304	527,211	1,418,443
Photocopy Machine	300,000	-	-	-	300,000	15%	284,999	-	9,000	-	293,999	6,001
Refrigerator	52,930	-	-	-	52,930	15%	52,930	-	-	-	52,930	-
Software	199,237	-	2,435,121	-	2,634,358	20%	23,916	-	526,872	-	550,788	2,083,570
Digital Camera	40,000	-	-	-	40,000	15%	6,000	-	6,000	-	12,000	28,000
Internet Modem	-	-	59,581	-	59,581	15%	-	-	8,937	-	8,937	50,644
GRANT TOTAL	172,839,991	384,636	30,087,132	5,018,960	198,292,799		53,036,597	1,190,898	10,763,534	1,152,142	63,838,887	134,453,912

Chartered Accountants
 Correspondent firm of Grant Thornton International Ltd.

Howladar Yunus & Co. United Development Initiatives for Programmed Actions (UDDIPAN)
Details Property, Plant and Equipment Schedule
As at June 30, 2013

PARTICULARS	COST				Rate of Dep. (%)	DEPRECIATION				W. D. V as on June 30,2013		
	Balance as on 01.07.12	Adjustment	Addition during the year	Adjustment during the year		Balance as on 30.06.13	Charged during the year	Adjustment during the year	Balance as on 30.06.13			
	1	2	3	4	5=(1+2+3-4)	6	7	8	9	10	11=(7+8-9-10)	12=(5-11)
OWN FUND												
Land	10,890,559	-	-	71,000	10,819,559	-	-	-	-	-	-	10,819,559
Building	56,047,778	-	1,450,229	-	57,498,007	15%	15,260,940	-	2,058,040	-	17,318,980	40,179,027
Furniture & Fixture	2,448,999	-	-	2,448,999	2,448,999	10%	1,248,718	-	238,352	-	1,487,070	961,929
Vehicle	960,000	-	-	-	960,000	20%	959,998	-	-	-	959,998	2
Motor Cycle	1,812,727	-	-	-	1,812,727	20%	1,865,076	-	(52,351)	-	1,812,725	2
Bi Cycle	61,203	-	-	61,203	122,406	20%	33,202	-	10,774	-	43,976	17,227
Equipments	1,010,198	-	-	1,010,198	1,010,198	15%	668,750	-	148,336	-	817,086	193,112
Computer, Printer & UPS	2,008,074	-	-	2,008,074	2,008,074	15%	1,917,886	-	43,392	-	1,961,278	46,796
Telephone	185,109	-	-	-	185,109	15%	169,728	-	5,906	-	175,634	9,475
Generator	-	-	3,312,640	-	3,312,640	15%	496,896	-	564,893	-	1,061,789	2,250,851
Substation & Transformer	1,497,690	-	-	-	1,497,690	15%	557,888	-	224,654	-	782,542	715,148
Photocopy Machine	60,000	-	-	-	60,000	15%	45,000	-	9,000	-	54,000	6,000
PABX	-	-	212,950	-	212,950	15%	75,945	-	31,943	-	107,888	105,062
Lift	1,945,654	-	1,945,654	-	3,891,308	15%	511,304	-	291,848	-	803,152	1,142,902
Sub Total:	76,982,337	-	6,921,473	71,000	83,932,810	-	22,727,186	1,152,142	3,506,790	-	27,386,118	56,446,692
MFP-I												
Land & Land development	17,722,068	30,316	7,777,655	-	25,530,039	-	-	-	-	-	-	-
Building & Other Construction	13,074,822	354,320	4,695,509	-	18,124,651	2%	2,200,201	-	327,179	-	2,527,380	15,597,271
Furniture & Fixtures	19,999,832	-	1,375,377	-	21,375,209	10%	9,886,550	-	2,109,083	-	11,995,633	9,379,576
Motor Cycle	367,270	-	-	273,770	93,500	20%	-	-	-	-	-	93,500
Bi-Cycle	1,571,790	-	41,156	-	1,612,946	20%	1,338,114	-	190,432	-	1,528,546	84,400
Vehicle	1,317,576	-	-	-	1,317,576	20%	1,054,061	-	263,514	-	1,317,575	1
Equipments	5,278,738	-	3,290,826	-	8,569,564	15%	2,785,147	-	946,031	-	3,731,178	4,838,386
Computer, Printer & UPS	13,570,645	-	1,601,212	-	15,171,857	15%	2,992,237	-	1,779,080	-	4,771,316	10,400,541
Software	199,237	-	2,435,121	-	2,634,358	20%	23,916	-	526,872	-	550,788	2,083,570
Lift	1,945,654	-	-	1,945,654	3,891,308	15%	511,304	-	-	-	511,304	-
PABX	212,950	-	-	212,950	425,900	15%	75,945	-	-	-	75,945	-
Generator	2,130,950	-	-	2,130,950	4,261,900	15%	564,893	-	-	-	564,893	-
Sub Total:	77,391,532	384,636	21,214,856	4,563,324	94,427,700	-	21,432,369	1,152,142	6,142,190	-	26,422,417	68,005,283
CDP												
Furniture & Fixtures	2,430,683	-	-	-	2,430,683	10%	1,974,929	-	243,068	-	2,217,997	212,686
Vehicle	2,450,000	-	-	-	2,450,000	20%	2,449,999	-	-	-	2,449,999	1
Motor Cycle	3,946,589	-	-	-	3,946,589	20%	2,706,650	-	-	-	2,706,650	3,675,939
Bi-Cycle	100,900	-	-	-	100,900	20%	68,900	-	20,180	-	89,080	11,820
Refrigerator	52,930	-	-	-	52,930	15%	52,930	-	-	-	52,930	-
Equipments	931,907	-	-	-	931,907	15%	931,906	-	-	-	931,906	1
Computer, Printer & UPS	1,229,596	-	-	-	1,229,596	15%	1,266,471	-	-	-	1,266,471	(36,875)
Training Facilities (Pitropur)	149,955	-	-	-	149,955	10%	149,954	-	-	-	149,954	1
Training Facilities Semi Paka (Bashkhali)	150,000	-	-	-	150,000	15%	149,999	-	-	-	149,999	1
Training Facilities Semi Paka (Bharamara)	150,000	-	-	-	150,000	10%	149,999	-	-	-	149,999	1
Telephone	131,475	-	-	-	131,475	15%	131,474	-	-	-	131,474	1
Photocopyer	240,000	-	-	-	240,000	15%	239,999	-	-	-	239,999	1
PABX	100,000	-	-	-	100,000	15%	99,999	-	-	-	99,999	1
Sub Total:	12,064,085	-	-	-	12,064,085	-	7,937,209	-	263,248	-	8,200,457	3,863,578

Chartered Accountants
Correspondent firm of Grant Thornton International Ltd.

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, 2013. The summary of the rating is presented below:

2012-2013 [CRISL]*	2011-2012 [CRISL]*	Definition	Date of Rating December 31, 2013
Long Term AA₃	Long Term AA-	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-3	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 2012-2013, 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.

Millennium Development Goal (MDG) : UDDIPAN's Contribution

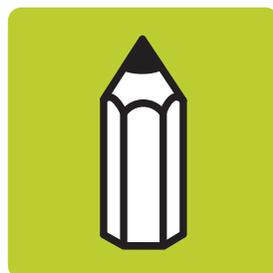
The MDG adopted by the United Nations Organization in 2000 & ratified by 189 Nations has 8 (eight) broad based objectives. Those are pursued by Bangladesh to achieve desired changes and outcome by the year 2015. UDDIPAN is implementing programs having importance to the MDG is contributing to the goals is depicted as follows:

UDDIPAN's role & Contribution



01 Eradication of hard core poverty & hunger

The Micro Finance Program (MFP) addresses the poverty alleviation of the poor and hard core poor. The MFP generated employment and income for the poor target members numbering about 2.2 millions. The programmed initiatives for Monga Eradication (PRIME) Project of UDDIPAN in the Monga affected areas of greater Rangpur and in the southern coastal belt of Bangladesh has spectacular successes in containing hunger & poverty and also to create sustainable livelihoods for the poor including hard core ones.



02 Ensuring Universal primary education

EPCYLA (erstwhile CDP) is implemented in 6 upazilas. A prime goal of EPCYLA is to provide informal primary education to the children of the poor & underprivileged families. Presently EPCYLA is running 10 schools with enrolment of more than thousand children who gets primary & vocational education. Moreover, the PRME and the ENRICH programs are also contributing to provide education supports to the poverty-hit disadvantaged children.



03 Achieving equality of man- woman & empowerment of women

The women contribute about 90% of the beneficiaries of UDDIPAN's program. Services like capacity building, credit support etc. help women to empower in reshaping their socio-economic status. In view 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 well-knit gender policy to address gender issues with a special emphasis to the empowerment of woman.



04 Reducing Child mortality rate

EPCYLA (erstwhile CDP) emphasizes the health needs of the children and mothers. It provides services viz. primary health care, free education services, nutrition services, care to pregnant mothers etc. which are contributing in reducing child mortality rate & ensuring healthy growth of the children. In addition, the PRME, the ENRICH and the Primary Health Care programs are also contributing to reduce child mortality rate across the areas of programs intervention of UDDIPAN.



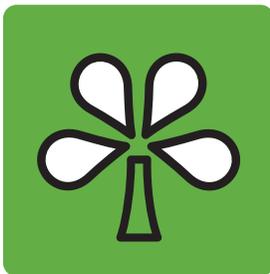
05 Improvement of mother health

UDDIPAN through its MFP, EPCYLA, PRIME, ENRICH and Primary Health Care projects have provision for health services like medical care for mother & children, nutritional services, training for mid wives, prenatal and post-natal care for mothers, weight monitoring etc. Those services have tangible benefits in coping with the problems of mothers' death incidences & catering to the health needs of the mothers, target women & children.



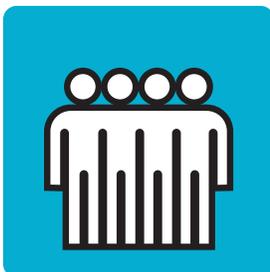
06 Facing the threat of HIV/ AIDS & other deadly diseases

With training, education & other campaign, UDDIPAN is continually pursuing awareness building activities among the target members about the diseases like HIV/ AIDS & so on. Significantly, no incidences of such diseases have yet been reported amongst the beneficiaries, poor though.



07 Ensuring sustainable & livable environment

UDDIPAN strives to ensure pollution free environment in its work places. No activity that may create imbalance in the nature & habitats is undertaken in the organization's various programs. The work force is also familiar with the same. UDDIPAN works to ensure uses of safe drinking water and sanitation by its targeted audiences.



08 Building partnership globally to attain development goal

The Govt. is pursuing the goal. UDDIPAN has virtually little scope to contribute to achieve the goal. However, as partner of development, the organization supplements & complements to the govt. efforts towards achievement of the set goal.

The Future Stride

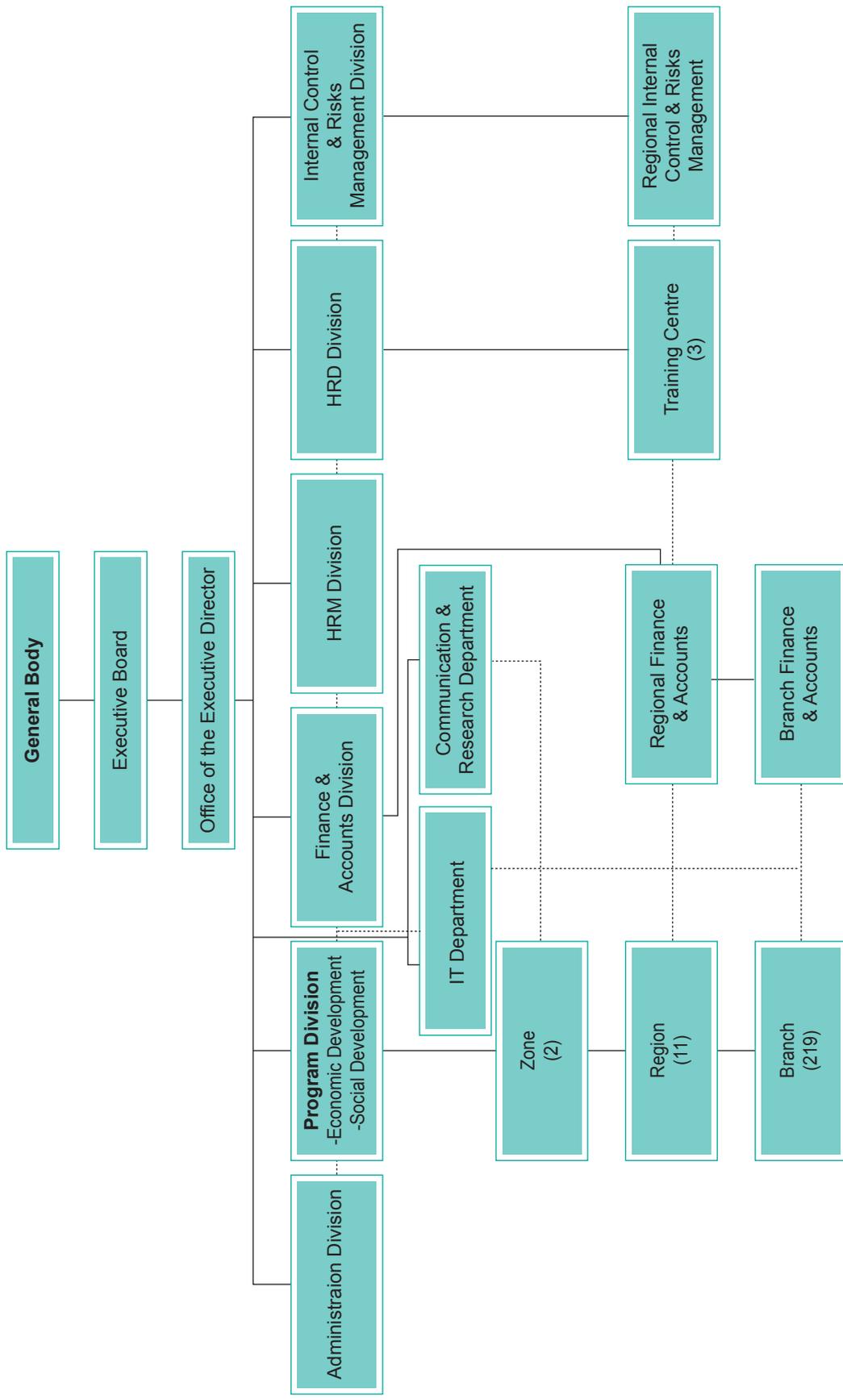
UDDIPAN has completed its long 28 years of functioning. The organization has been capable of achieving tangible success & considerable experiences in the development arena. However complacency over past success and lamenting over failures or lapses will be sidelined to march ahead in making the organization more vibrant & responsive to the needs of the people.

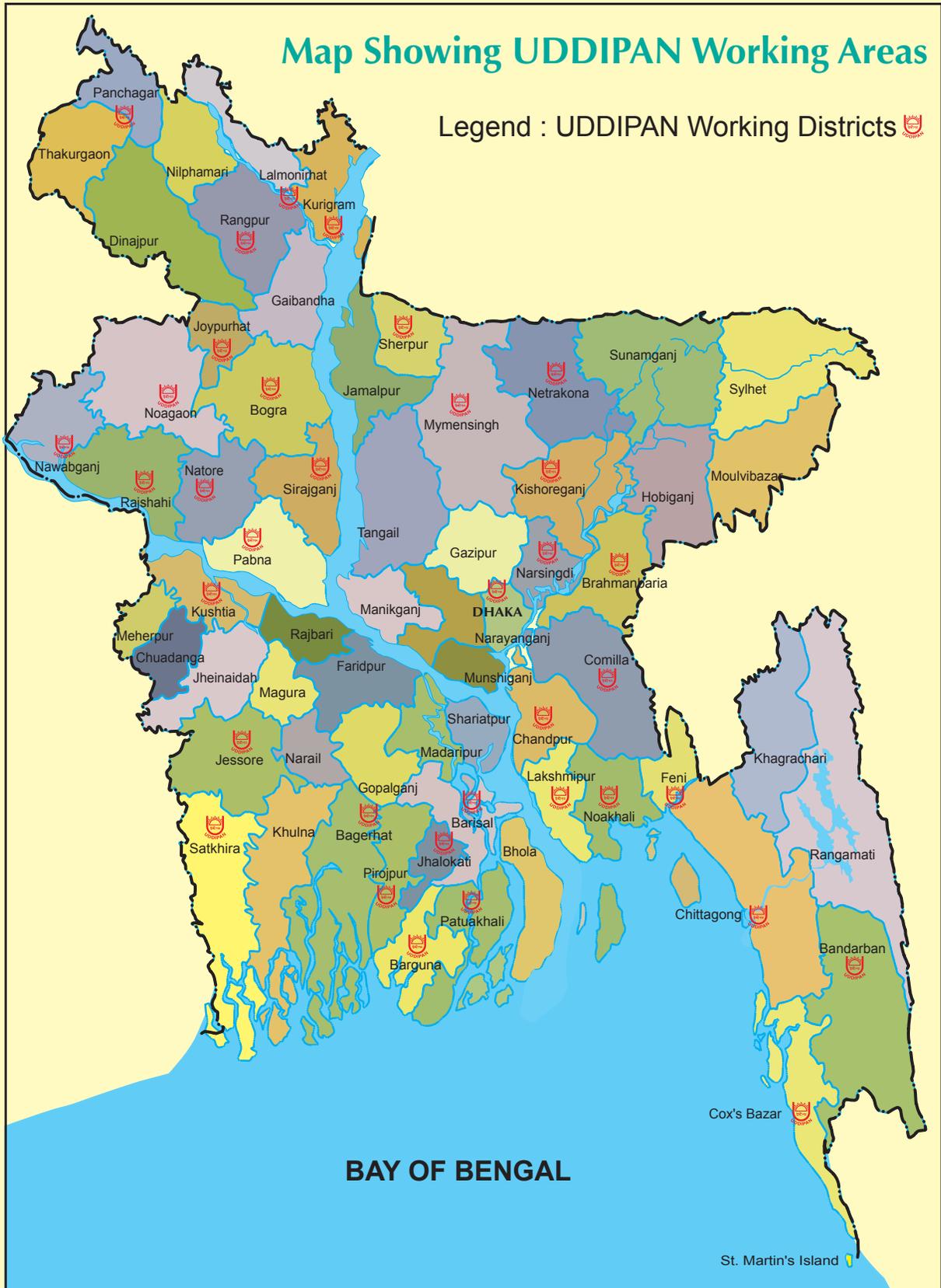
UDDIPAN is contemplating to embark upon the following activities in the future:

1. **Expansion** : It plans to spread its programs to more areas gradually & steadily. Some 40 new branches will be established in the coming year.
2. **New horizon of Social development programs** : Broadening of programs on social development will be focused in future by UDDIPAN. Rural-Urban migration, Child rights promotion, women's empowerment, mainstreaming child, women & men in the development process etc. will come under the purview of social development programs.
3. **Consolidation** : Based on with the past experiences, UDDIPAN will consolidate its on-going programs to provide services more effectively and to meet the needs and aspirations of the beneficiaries. The consolidations will focus on improvement of service qualities.
4. **Strengthening** : It is envisaged that MFP as a core program is required to be strengthened to under services to meet the needs of the target people. It plans to strengthen program on social development covering children & women which is imperative to effect & sustain comprehensive development of the target groups. Strengthening of training programs for staff members & beneficiaries as well is planned to cope with the future challenges of development.

UDDIPAN is of the optimism that it will continue with the development services to the people in consonance with its vision of a poverty free Bangladesh. It cherishes the mission that its contribution to the development needs of the country will be more glaring in the future.

UDDIPAN ORGANOGRAM





Acronyms

AED	Academy for Educational Development
AGM	Annual General Meeting
AMAN	Asian Muslim Action Networks
ATSEC	Action Against Trafficking & Sexual Exploitation of Children
ATTP	Agricultural Technology Transfer Project
BDPC	Bangladesh Disaster Preparedness Centre
BDS	Business Development Services
BRRRI	Bangladesh Rice Research Institute
BSAF	Bangladesh Shishu Adikar Forum
CAP	Community Action Plan
CARE	An International NGO
CD	Child Development
CDF	Credit and Development Forum
CDP	Child Development Program
CDW	Community Development Worker
CHD	Comprehensive Homestead Development
CO	Credit Officer
COFCON	Coastal Fisher Folk Community Network
CRC	Child Rights Convention
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
FFW	Food for Work
GED	Gender Equity Development Activity
GoB	Government of Bangladesh
GP	Grihayan Project
HDT	Human Development Training
HKI	Helen Keller International
HRD	Human Resource Development
HRM	Human Resource Management
HYV	High Yielding Variety
IEG	Income and Employment Generation
IGA	Income Generating Activities

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 Project
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
RMMRU	Refugee and Migratory Movement Research Unit
RDF	Rural Development Foundation
RMC	Rural Micro Credit
RPF	Resource Poor Farmers
SAP	Bangladesh South Asia Partnership- Bangladesh
SCFA	Save the Children Fund Alliance
SCiB	Save the Children International in Bangladesh
SDT	Skill Development Training
SHOUHARDO	Strengthening Household Ability to Respond to Development Opportunities
TBA	Traditional Birth Attendant
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
VDC	Village Development Committee
VERC	Village Education Resource Centre
WDC	Watch Dog Committee

UDDIPAN Head Office



UDDIPAN Head Office



United Development Initiatives for Programmed Actions (UDDIPAN)

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