



ANNUAL REPORT

2024-2025



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UDDIPAN

**UDDIPAN
ANNUAL REPORT
2024-2025**

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UDDIPAN

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VISION

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



MISSION

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

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



MESSAGE FROM THE ADMINISTRATOR

It is my pleasure to present the Annual Report of UDDIPAN for the fiscal year 2024-2025. This report highlights our continued efforts to promote inclusive development, reduce poverty, and empower marginalized communities across Bangladesh.

The reporting period was followed by a significant institutional transition in the governance of UDDIPAN. Following an official investigation, the Directorate of Social Services concluded with proof of huge financial irregularities and mismanagement against the then Board of Directors. As a result, under sections 9(1) and 9(2) of the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961, the Board of Directors of UDDIPAN was suspended. I was appointed as Administrator to administer the affairs of the organization as a whole. The tenure of the Administrator, initially fixed for 90 days, was subsequently extended with a view to form a new Board of Directors alongside facing multi-faceted legal and administrative issues, mainly perpetrated by usurpers, exploiters and fascist handyman.

Since assuming the responsibility, my priority has been to ensure the uninterrupted continuation of UDDIPAN's activities, strengthen governance, maintain transparency and accountability, and facilitate the process of election of a new Board of Directors in accordance with the constitution of UDDIPAN. Ultimately, we could successfully hold EGM, elect new BoD and handover charge to the new BoD.

UDDIPAN remains committed to improving the lives of disadvantaged people, including women, children, youth, and persons with disabilities. Through our integrated approach, we combine financial services with social development initiatives to create sustainable livelihoods and strengthen community resilience.

During the year, our programs reached over 4.08 million beneficiaries in all 64 districts. The Micro Finance Program (MFP) continued to play a vital role in financial inclusion, serving 907,885 members and 614,723 borrowers through 931 branches, with a recovery rate of 98.29%. Our Micro Enterprise initiatives further supported entrepreneurship and employment generation, contributing to local economic growth.

Alongside financial services, we prioritized capacity building and human resource development. Training programs enhanced staff efficiency and strengthened the skills of community members, enabling them to engage in income-generating activities and improve their quality of life. A significant number of staff members were promoted on objective evaluation of their competence and performance. UDDIPAN also made significant progress in social development sectors, including health, education, youth empowerment, and climate resilience. Our programs improved maternal and child health, increased awareness of rights, and promoted environmentally sustainable practices. UDDIPAN's special initiatives on addressing child marriage, human trafficking, and safe migration contributed to building safer and more inclusive communities.

While we acknowledge certain operational challenges during the year, these have encouraged us to adopt more efficient, technology-driven approaches to ensure sustainability and long-term impact.

I extend my sincere gratitude to our members, dedicated and committed staff, development partners, and stakeholders for their continued support, cooperation and trust. Together, we will continue our efforts to build a more equitable and sustainable future for all of us.

AHM Nurul Islam
Administrator

UDDIPAN : At a Glance

Particulars	As of June-2024	As of June-2025	Growth (%)
District covered	64	64	0%
Working Thana/Upazila	477	477	0%
Union covered	3,505	3,520	0%
Village covered	26,296	26,425	0%
Regional Offices	133	113	-15%
Zonal Offices	13	10	-23%
No. of Branch	1000	931	-7%
No. of Training Centre	2	2	0%
No. of Village Organization (V.O)	57,651	57,833	0%
No. of V.O Client (Micro Finance)	9,90,244	9,07,885	-8%
No. of Beneficiaries (all programs)	44,56,099	40,85,483	-8%
Total Saving balance (Tk. in millions)	14,250	15,330	8%
Cumulative Loan disbursement (all product) (Tk. in million)	44,747	41,506	-7%
Rate of Recovery	99.13%	98.29%	-1%
Loan outstanding (all product)			
(Tk. in million)	28,838	27,973	-3%
No. of Borrower (Micro Finance)	6,92,335	6,74,723	-3%
Loan Productivity (Portfolio-Per FCO in millions)	9.6	10	3%
Year wise Average Loan Disburse (Per FCO in millions)	14.9	14.8	-1%
No. of Staff Member			
(Including Volunteers /Project Staff)	6811	6094	-11%

MAJOR PROGRAM FOCUS

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





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Executive Summary & Major Accomplishment: 2024-2025

UDDIPAN is one of the country's leading development organizations, committed to promoting and protecting the human rights of marginalized and disadvantaged populations, including children, adolescents, youth, women, men, and persons with disabilities. Its development approach focuses on poverty reduction, capacity building, entrepreneurship development, awareness raising, and ensuring the inclusion of these groups in the national development process. Through strong partnerships with national, regional, and international networks, UDDIPAN continues to contribute to inclusive and sustainable development across Bangladesh.

A cornerstone of UDDIPAN's work is its Micro Finance Program (MFP), which has been operating since 1994 with support from PKSF, Bangladesh Bank, and other development partners. The program follows a comprehensive "Credit Plus" approach, combining financial services with social development and capacity building. Operating through 931 branches in 477 upazilas across all 64 districts and covering 26,425 villages, UDDIPAN is recognized as one of the top microfinance institutions in the country. The program serves rural and urban poor households, particularly women and marginalized groups, by providing savings, credit, and enterprise support.

As of 30 June 2025, the MFP reached 907,885 members and 674,723 borrowers through 57,833 Village Organizations. Cumulative loan disbursement stood at Tk. 30,779 crore, with an outstanding portfolio of Tk. 2,797 crore and an annual disbursement of Tk. 4,151 crore. The program achieved a high recovery rate of 98.29%, while total savings mobilized reached Tk. 1,532.98 crore. In addition, 23,788 beneficiaries received skill development training, and 1,344 staff members were trained to improve operational efficiency and portfolio management.

The Micro Enterprise Development Program, launched in 2004–05, supports

entrepreneurs who lack access to formal financing, helping them expand into small and medium enterprises. Loans ranging from Tk. 1.01 lakh to Tk. 25.00 lakh is provided across the agriculture, trading, service, and manufacturing sectors. Over the last five years, more than 524,000 entrepreneurs have benefited, with an outstanding portfolio of Tk. 1,220 crore in FY 2024–25. The program not only provides financial support but also offers market linkage, business advisory services, and technology support.

The SMAP project further strengthened agricultural development by supporting 5,251 small and marginal farmers in FY 2024–25. It disbursed BDT 353.5 million in loans and provided technical support to 24,472 instances, leading to improved productivity among farmers. Cumulatively, the project has reached nearly 50,000 farmers and established 221 demonstration plots, thereby contributing to the adoption of sustainable agricultural practices.

UDDIPAN has also made significant progress in capacity building and social development. A total of 1,344 staff members received professional training, enhancing service quality and operational efficiency. Meanwhile, over 21,120 members benefited from skill development initiatives. Programs on gender equity, legal awareness, health, sanitation, and safe water have improved the living standards and rights awareness of communities.

Climate Change and Adaptation initiatives have reduced disaster-related risks by 40% through community preparedness and mapping. Youth-led initiatives have promoted environmental awareness, including banning polythene and conducting regular cleanliness drives. Livelihood diversification, such as duck rearing, has helped communities sustain income during floods. Strengthening local disaster management committees has also ensured inclusive emergency responses for women and persons with disabilities.

UDDIPAN's child and youth-focused programs have achieved notable outcomes.

The Empowering Children and Youth Club Project has enhanced leadership and rights awareness, with most participants demonstrating improved skills and knowledge. The Kaishor Programme has contributed to reducing child marriage and improving adolescent health, with increased use of sanitary products and higher immunization coverage. Community libraries and cultural activities have also promoted learning and creativity.

The ENRICH Programme has delivered integrated health, education, and social services, reaching over 26,700 patients and providing maternal healthcare to more than 25,000 mothers. It has exceeded cataract surgery targets and ensured full implementation of satellite clinics and adolescent training programs. Strong coordination among community groups has enhanced preventive healthcare and social awareness.

The ICVGD Phase 2 project has played an important role in empowering 5,257 disadvantaged women in Sylhet Division by providing training, financial support, and follow-up services. Similarly, the Primary Health Care Programme has improved maternal and child health, achieving full immunization coverage and better nutrition and hygiene practices among families.

Social protection initiatives have also been effectively implemented. The Ramadan Food Programme supported 3,246 vulnerable individuals, including widows, orphans, and persons with disabilities, ensuring inclusive and dignified distribution. The Winterization Support Programme ensured that all targeted households received winter assistance, reducing seasonal hardship and health risks.

Finally, UDDIPAN's Scholarship Programme has enabled 98% of meritorious students from low-income families to continue their education, with a significant proportion of female beneficiaries. The program has increased awareness of education and health while strengthening engagement with teachers and school management committees.

Overall, UDDIPAN's integrated development approach continues to play a vital role in

reducing poverty, empowering communities, creating employment opportunities, and promoting inclusive and sustainable development across Bangladesh.

Preamble, Goal, Objectives, Strategy and Approach.

Preamble

UDDIPAN is a national development organization established in 1984 with the mission of promoting and protecting the fundamental rights of disadvantaged and marginalized populations particularly women, men, and children through poverty reduction, empowerment, and inclusive participation in the national development process.

With over four decades of experience, UDDIPAN has grown into a well-recognized non-profit organization implementing diverse development programs across 212 upazilas in 64 districts of Bangladesh. Its interventions emphasize inclusive participation regardless of class, culture, religion, or ethnicity, focusing on national priority areas such as microfinance, microenterprisedevelopment, women's empowerment, educational scholarships, renewable energy, and child development.

UDDIPAN actively engages in national, regional, and international networks, contributing to advocacy and policy dialogue on human rights, governance, and sustainable development. The organization applies people-centered, participatory approaches that strengthen local leadership and ownership to achieve lasting improvements in livelihoods and economic growth.

In addition, UDDIPAN maintains strong partnerships with development actors and plays a collaborative role in responding to natural disasters and humanitarian crises. Through its national and regional facilities, the organization also provides training and capacity-building services in human rights, women and child rights, TVET, anti-trafficking, business development services, microfinance, microenterprise, micro-insurance, and child development.

Goal

UDDIPAN's goal is to significantly reduce poverty in its target communities by implementing community-driven development initiatives. Through social mobilization, awareness building, community institution development, human resource development, microfinance for sustainable livelihoods, disaster and climate resilience, agriculture and livestock development, advocacy, and legal aid, UDDIPAN contributes to the national poverty reduction agenda and aligns with the Government of Bangladesh's Poverty Reduction Strategy.

Objectives

The specific objectives are delineated as follows:

- ❖ 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 and manage community demand-driven activities for social, economic, and cultural improvements;
- ❖ To supplement the family income of the poor, underprivileged, and ethnic minorities through micro financing livelihood options;
- ❖ To facilitate the target people for mobilization of internal resources and gaining access to external resources;
- ❖ 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;
- ❖ To enhance the status of the women, men, and children of the target families through promotion of their fundamental rights;
- ❖ To increasingly build capacities of the members of the target population through the implementation of education and skill development trainings directed at sustained improvement in their lives;
- ❖ To complement and supplement the development efforts of the government.

Strategy

UDDIPAN's strategy focuses on empowering underprivileged and marginalized communities, with women as the central entry point to reach and benefit all members of the family—children, women, and men.

Approach

UDDIPAN follows a participatory and rights-based approach that builds critical awareness among excluded and marginalized families, enabling them to identify their problems, set priorities, and develop their own solutions. Through this process, communities progressively realize their full potential and achieve lasting improvements in their quality of life.

ETHICAL PRINCIPLES & CORE VALUES

- ❖ Good Governance practices such as participation of stakeholders in the decision-making process, accountability & transparency;
- ❖ Belief and confidence in the creative potentials of the people;
- ❖ Proactive and pro-people approach of development;
- ❖ Respect for all cultures and faiths;
- ❖ Commitment to the vision, mission, goal, and objectives of the organization;
- ❖ Sincerity, honesty and discipline in perception and work;
- ❖ Commitment to attain professional excellence;
- ❖ Democratic practices in decision-making;
- ❖ Promotion of balanced men-women relationship based on mutual trust and respect;
- ❖ Team work based on mutual trust and respect, openness, two-way feedback and positive thinking;
- ❖ Upward and downward accountability;
- ❖ Maintenance of pollution free environment in the workplaces;

Code of Conduct

All staff members are to abide by the following:

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

Limelight & Milestone of Achievements

UDDIPAN is recognized as one of the renowned development organizations in Bangladesh and is considered as one of the ten topmost national level NGOs in terms of its program interventions, amount of disbursements, number of program participants, staff involvements and so on.

UDDIPAN received award from PKSF as which is considered as national level Award for Microfinance “Long-term sustainable best micro-credit organization” in 2008 in recognitions of its micro credit services.



Annual Reports of UDDIPAN

2007 - 2008, 2008 - 2009, 2010 - 2011, 2011 - 2012, 2012 - 2013, 2013 - 2014, 2014 - 2015, 2015 - 2016 & 2016 - 2017 achieved awards from ICAB in the category of best published accounts & reports. *It is worthy to mention that UDDIPAN had been conferred the 1st prize for best published accounts and reports among NGOs in 2014-2015 & 2015-2016.*

As a pioneering endeavor, UDDIPAN had officially taken over the MFP of two NGOs namely “Good Earth” at Comilla and Micro Finance part of TDH Netherlands as well.

UDDIPAN programs for children has introduced avenues for protection of rights and built a child rights based movement for establishing Child Rights through mobilization, capacity enhancement, advocacy and networking. As a part of promoting children's capacity and child participation 88 numbers of Children Clubs are at the moment being run where 2782 nos. of children and youths are enrolled as regular members.

UDDIPAN's ENRICH Program has created a remarkable interest among all with its integrated approach of socio-economic and cultural development in lieu 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 in the arena of micro finance.

Introduction of Technical and Vocational Education and Training (TVET) project will lead many a youths to get suitable and decent jobs in proportion to their education.

The correlation and networking of UDDIPAN with other national, regional and international developmental agencies, forums and networks are plenty as well as notable. 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, Stromme Foundation Bangladesh, Ministry of Home Affairs, Ministry of women and Children Affairs, Ministry of Social Welfare, Ministry of

Labour and Employment, Ministry of Expatriate Welfare & Employment, Micro Credit Regulatory Authority etc.

Salient Features

UDDIPAN as a rights-based & gender responsive national level development organization is maneuvering its activities towards upholding & promoting the rights of the children, youths and the disadvantaged in particular women for their empowerment.

In respect of development programs, UDDIPAN is capable to contribute to the country's national development efforts with its mission through holistic development approach.

UDDIPAN considers the target community as subject not objects of development envisioning them as the decision makers of their own needs & programs.

Organizational & financial sustainability is persistently pursued by the organization to make it self-reliant and in so doing transforming it into a continually strong-footed entity.

Trained, motivated & optimistic staff force working as a team to implement its programs efficiently.

Legal Status

UDDIPAN is registered with the Department of Social Services, bearing Registration No. DHA-01914; with the Joint Stock Company under the Societies Registration Act of 1860, bearing registration No. S-4243(345)/04; with the Micro Credit Regulatory Authority (MRA) under the Ministry of Finance, bearing registration No. 00123-00848-00003, and with the NGO Affairs Bureau under the Foreign Donation (Voluntary Activities) Regulation Ordinance of 1978 and Foreign Contribution (Regulation) Ordinance of 1982, bearing No. 286.

Operational areas & Beneficiaries Coverage:

UDDIPAN has amplified its program interventions to 64 districts of the country. It covers 907,885 members of the program participating families in 24,883 villages spread over 3,520 unions of 477 Upazilas. The organization has a team of 6094 staff members of which 1,810 are female & 4,012 are male. They have been facilitating & providing services to those participating

families through the implementation of diversified development activities.

UDDIPAN has professional cooperation, programmatic coordination, follow up and communications with those organizations that worked earlier as partners of UDDIPAN. It covers 40,85,483 beneficiaries of the targeted families in 26,425 villages spread over 3,520 unions of 477 Upazilas. A total of 6094 Staff members of UDDIPAN have been facilitating and servicing the families of the target population to plan and implement a variety of development programs.

UDDIPAN Programs: Target and Beneficiary Groups

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

Partners in the Development of UDDIPAN

- ❖ Action Against Trafficking & Sexual Exploitation of Children (ATSEC)
- ❖ Asian Muslim Action Network (AMAN)
- ❖ Anukul Foundation
- ❖ Asian Resource Foundation (ARF)
- ❖ Bangladesh Bank (BB)
- ❖ Bangladesh ShishuAdikar Forum (BSAF)
- ❖ BMET
- ❖ BRAC
- ❖ Coalition for Urban Poor (CUP)
- ❖ Credit and Development Forum (CDF)
- ❖ Coastal Fisher Folk Community Network (COFCON)
- ❖ Child Rights Advocacy Coalition in Bangladesh (CRAC-B)
- ❖ Child Rights Governance Assembly (CRGA)
- ❖ Directorate of Social Services

- ❖ DFID through PKSf
- ❖ Eastern Bank
- ❖ One Bank Ltd.
- ❖ First Security Islami Bank (FSIB) Ltd.
- ❖ Dutch-Bangla Bank Ltd.
- ❖ FIC Bank Ltd.
- ❖ Bank Asia Ltd.
- ❖ Dhaka Bank
- ❖ End of Child Prostitutions in Asia Tourism (ECPAT)
- ❖ European Union
- ❖ Express Money Services Ltd (UK)
- ❖ Fukoku Mutual Life Insurance Co. Japan
- ❖ Girl Child Advocacy Forum (GCAF)
- ❖ Goal Ireland through Goal India
- ❖ Governance Advocacy Forum (GAF)
- ❖ Infrastructural Development Company Limited (IDCOL)
- ❖ IFAD
- ❖ INAFI-Bangladesh
- ❖ Institute of Microfinance (InM)
- ❖ International Labour Organization (ILO), Bangladesh
- ❖ International Organization for Migration (IOM)
- ❖ Japanese International Cooperation Agency (JICA)
- ❖ Manusher Jonno Foundation (MJF)
- ❖ Micro Credit Summit Campaign
- ❖ Mix Market
- ❖ Multinet Trust Exchange LLC (UAE)
- ❖ National Human Rights Commission (NHRC)
- ❖ Netz Bangladesh
- ❖ NGO Forum
- ❖ NOVIB
- ❖ Oman International Exchange LLC (Oman) One Bank

- ❖ Oxfam GB
- ❖ Palli Karma-Sahayak Foundation (PKSF)
- ❖ Rabobank Foundation
- ❖ Rahimafrroz Bangladesh Ltd.
- ❖ Right to Food Bangladesh (RTF)
- ❖ Save the Children International in Bangladesh
- ❖ South Asia Partnership (SAP)-Bangladesh
- ❖ Stromme Foundation Bangladesh (SF BD)
- ❖ Terre Des Homes-Netherlands
- ❖ United Nations International Children Emergency Fund (UNICEF) Bangladesh
- ❖ United States Agency for International Development (USAID)
- ❖ Village Education Resource Centre (VERC)
- ❖ Water.Org
- ❖ Winrock International
- ❖ World Bank.

Previews 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 30-member General Body is the organization's highest policymaking authority, comprising individuals committed to development. It meets annually in the AGM to approve the work plan, budget, and audit report, appoint auditors, and elect the Executive Board as per the Memorandum of Association.

The Executive Board

The General Body through AGM elects an

Executive Board for a term of three years. The Executive Board comprises of 10 (Ten) members (Including Executive Director & CEO as a member secretary) and meet at least four times a year or more as deems necessary by the organization. The board takes required management decision and advises the Executive Director in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels.

The Executive Director & CEO

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

Annual General Meeting (AGM)

The 40th Annual General Meeting (AGM) of UDDIPAN was held on August 26, 2023, at Convention Center of UDDIPAN Head Office, Dhaka. As per agenda, Minutes of 39th AGM, the Annual Report, Audit Report, the Annual Budget, along with the Work Plan and the selection of Auditor for the next year were discussed and approved in the AGM.

Audit and Monitoring Committee

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

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

- ❖ Review implementation problems and recommend correctives actions thereon. The committee meets four times in a year and reports to Board meetings on their activities.

Procurement Committee

There are four (04) nos. of “Procurement Committee” at different level of the organization which includes the Head Office and Field Office level as well to decide and procure the essentials. At Head Office level the Central Purchase Committee comprises of most senior members of Head Office. An honorable member of the Board of Directors of UDDIPAN presents on this committee as an observer. The Central Sub-Purchase Committee comprises of senior staff members of Head Office. The Project/Local Office Purchase Committee comprises of Zonal Manager, Regional Manager, Branch Manager and concerned department/project. The Special Project Purchase Committee comprises Project Director, member from Admin & Finance department and local RM/Branch Manager.

Recruitment Committee

There is ‘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 Director, relevant HRM staff(s), concerned program/project and departmental staff(s). One member of Board of Directors is on the committee as observer. The zonal level committee is headed by the Zonal Manager while the concerned Regional Manager, Regional Finance Manager, Branch Manager and the HR official from Head Office are included in the committee.

Management Highlight

- ❖ Program Division
- ❖ Micro Credit
- ❖ Enterprise Credit
- ❖ Social Development
- ❖ Human Resources Management (HRM)
- ❖ Human Resources Development (HRD)

- ❖ Administration and Procurement
- ❖ Finance and Accounts
- ❖ Internal Control and Risk Management (ICRM) Department
- ❖ Information Technology (IT)
- ❖ Communication, Publication & Research
- ❖ Special projects

Program Division

The Program Division of UDDIPAN implements Economic and Social Development programs and projects. As a rights-based and gender-responsive national organization, UDDIPAN works to promote the rights and empowerment of children, youth, and disadvantaged groups, particularly women. Through a holistic development approach, the organization contributes to national development efforts and treats target communities as active participants in shaping their own development.

UDDIPAN prioritizes organizational and financial sustainability and relies on a team of skilled and committed staff to implement programs nationwide. Its initiatives focus on economic and social empowerment, including income generation, savings, entrepreneurship, human resource development, social justice, gender equity, human rights, climate resilience, and WASH. The Program Division is led by a Director of Operations.

Human Resource Management (HRM) Division

HRM is one of the pioneer divisions of the organization. Overall, effective human resource management is essential for driving organizational success by ensuring that the right people are in the right roles, equipped with the necessary skills and resources to contribute to the achievement of strategic objectives of the organization.

HRM Division adopted HRIS software which enables the department to be more effective in data & profile management that assist higher management to plan and execute strategic decision.

The key functions and activities within Human Resource Management (HRM) Division include:

- ❖ Recruitment
- ❖ Attendance & Leave Management
- ❖ Personal File Management
- ❖ Payroll Management
- ❖ Compensation & Benefits Management
- ❖ Succession Management (Confirmation, Increment, Promotion, Transfer, Separation & Welfare fund)
- ❖ Conflict Management (Grievance, Redress & Action)
- ❖ Performance Appraisal Management
- ❖ Database Management (HRIS)

Human Resource Development (HRD) Department

The vital role of the Human Resource Development (HRD) is to enhance awareness, motivation and confidence of staff and beneficiaries through imparting awareness building and capacity building endeavors like: orientation, training, workshop and Performance Management System aiming to inclusive sustainable development. Human Resource Development (HRD) design and develop course-curriculum on the basis of desired needs of the participants and program. It also implements the courses aims to explore and enhance the potentials, competencies and confidence of the staff as well as beneficiaries towards effective and efficient output of the program. Training program includes Participatory Management, Foundation Training, Savings & Credit Management, Accounting & Financial Management, Organizational Development, Branch Operation and Management, Microfinance and Microenterprise Management, Entrepreneurship Development, Sustainable Programming, Best Practices, and Good Governance

Human Resource Development (HRD) also organizes training on skills development, entrepreneurship development training, and livelihood options etc. for the beneficiaries. It also rented out the well-equipped venue facilities including the large convention center and boarding facilities in VIP rooms

and dormitories of UDDIPAN Training center.

UDDIPAN has running two modern well equipped training centers at Dhaka and Pirojpur respectively both for in-house and outside participants during orientation, workshop, training and seminars. The training centers have well-furnished VIP rooms for dignitaries from home and abroad with a reasonable charge. There are dormitory facilities also for the in-house participants in good condition.

Administration Division

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

- Office Management
- Human Resources Support
- Infrastructure Development
- Records and Information Management
- Logistics and Facilities
- Financial Administration

Finance and Accounts Division

The Division plays an important role in the organization to ensure organizational efficiency, solvency enhance decision-making capacity and to ensure transparency and accountability. 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 organizations, namely cash and working capital items, plus long-term investments, short-term and long-term debt, equity finance and managing financial risk.

UDDIPAN's Finance & Accounts Division is presenting its financial statements in conformity with the General Accepting 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 11 years consecutive years 2007-2008, 2008-2009, 2009-2010, 2010-2011, 2011-2012, 2012-2013, 2013-2014, 2014-2015, 2015-2016, 2016-2017 & 2019-2020 and maximum Income Tax paid to Government 2021-2022, received Tax Card-2022 from NBR.



Internal Control and Risk Management Department (ICRMD)

The Internal Control and Risk Management Department (ICRMD) strengthens internal control systems, risk management, and compliance monitoring across the organization. In FY 2024–2025, it covered all branches, regions, zones, training centers, projects, and the head office, producing 823 reports through field visits.

ICRMD verifies financial accuracy, ensures compliance with accounting standards, and promotes proper use and safeguarding of assets. It also helps prevent fraud and corruption, conducts special investigations, and monitors field activities. Through regular audits and follow-up, the department supports management in improving financial discipline, internal controls, and overall organizational effectiveness.

Information Technology (IT) Department

UDDIPAN's IT division has been providing important aid to all the divisions and programs to make sure smooth and efficient work processes are in place and data sharing within the domain is safe, secured and its integrity properly maintained. UDDIPAN has been approaching significant investments to underline IT infrastructure, business process automation, and digitization to accomplish organizational strategic objectives, mission, and of course its vision.

Information Technology lies at the very heart of microfinance. Whether by hand or by computer. UDDIPAN IT has been working very hard for the last couple of years to store every single piece of data in our central server to make fully MIS & FIS automated including HR, Inventory & Asset management. Now management is focusing to develop an independent and integrated a Software development team to build a robust and seamless ERP solution by keeping a consideration of next generation digitalization of the organization. However, we are continuously trying to make sure of efficient use of technology that can help reduce costs, improve efficiency, and increase the outreach of the organization.

Communication, Publication & Research Department.

The Communication, Publication and Research Department connects UDDIPAN with internal and external stakeholders by designing and implementing effective communication strategies. Its core functions include brand communication, internal communication, stakeholder engagement, and information dissemination through both digital platforms (Facebook, LinkedIn, WhatsApp, email) and traditional media (television, newspapers, and printed publications). The department also operates a dedicated call center to address queries and service requests from members and employees.

UDDIPAN Training Centers

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

Legal Department

Formally, UDDIPAN's legal Department started in January 2021, though it was running informally for a very long time. Presently, it's running with qualified and skilled human resources. The objective of the department is to ensure legal support to the organization and its' staffs & clients also. The legal department plays a crucial role in ensuring organizational operations within the boundaries of the law and adheres to regulatory requirements. The following activities have been performed by the department. Overall, the legal department of UDDIPAN works to protect the organization's interests, ensure legal compliance, and support the smooth operation of the organization's programs and initiatives.

UDDIPAN over the last 15 years-Aptness

2008-2009:

- ❖ 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:

- ❖ 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:

- ❖ New branches opened
- ❖ Taken over MFP of an NGO namely 'Good Earth' in Cumilla
- ❖ Undertook new projects like;
- ❖ Remittance in 42 branches in collaboration with IFIC Bank.
- ❖ Enhancing Resources and Increasing Capacities of Poor Household to wares Elimination of their Poverty (ENRICH)
- ❖ Education to Protect Child and Youth Labors 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:

New programs like following initiated: 01

- ❖ Rural Urban Child Migration Project (RUCMP)-Link
- ❖ Gender Action Learning System (GALS) Project.
- ❖ Shyammo-a participatory Microfinance program based on Islamic Shariah.

2012-2013:

- ❖ Introduced Solar Home System (SHS)
- ❖ ICAB Award by securing first position among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred award by SAFA

2013-2014:

- ❖ Introduced SGSP Project in partnership with Manusher Jonno Foundation (MJF).
- ❖ Introduced SEEDS Project in partnership with Stromme Foundation (SF) Bangladesh which is a Norwegian development organization.
- ❖ Introduced WASH Project in partnership with Water.Org an American Development organization.
- ❖ Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred ICMAAB Award among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred award by SAFA

2014-2015:

- ❖ Introduced SGSP Project in partnership with Manusher Jonno Foundation (MJF).
- ❖ Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred ICMAB Award among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred award by SAFA
- ❖ Introduced Bio-gas plants in client leve

2015-2016:

- ❖ Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred ICMAB Award among NGOs for 'Best Presented and Published Accounts and Reports'
- ❖ Conferred SAFA Award (1st among the categories of NGO in South Asia).

2016-2017:

- ❖ Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports'.
- ❖ Conferred ICMAB Award among NGOs for 'Best Presented and Published Accounts and Reports'.
- ❖ Conferred SAFA Award (2nd among the categories of NGO in South Asia).

2017-2018:

- ❖ Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports'.

2018-2019:

- ❖ Induction of Health Care Project in collaboration with PROBE.

2019-2020:

- ❖ UDDIPAN-PROBE Health Care
- ❖ Starting Vakurta Project
- ❖ Conferred ICAB Award among NGOs for 'Best Presented and Published Accounts and Reports'.
- ❖ Establishment of Call Center.

2020-2021 :

- ❖ Starting Krishi Pathshala Project
- ❖ Seed ball Plantation in Remote Hills

2021-2022 :

- ❖ Launching of Agricultural Technology Training Centre
- ❖ Started Balucharey Krishi Project
- ❖ Contact Signing with bKash

2022-2023 :

- ❖ Establishment of Livestock Bank
- ❖ Operating of Reptile Farm
- ❖ Establishment UDDIPAN Agro Company Limited.
- ❖ Investment Component for Vulnerable Group development (ICVGD)

2023-2024 :

- ❖ Establishment of Livestock Bank
- ❖ Operating of Reptile Farm
- ❖ Establishment UDDIPAN Agro Company Limited.
- ❖ Investment Component for Vulnerable Group development (ICVGD)

Programs of UDDIPAN

Owing to its vision, mission, core values and objectives, UDDIPAN has been implementing programs, projects and activities to bring positive changes in the lives & livelihoods of the clients- the poor & under privileged children, youths, women & men. The programs are multi farious having holistic approach to serve the basic needs of the marginalized.

Climate Change & Adaptation (CCA)

Introduction & Background: Bangladesh is globally recognized as a high-risk zone for



Key Achievements

Sl. Program Activity

Sl.	Program Activity	Target	Achievement
01	Climate Change Adaptation Planning & Updates	1 Meeting	25 Participants
02	Awareness Meetings & Sessions (School, Club Parent)	200 Sessions	5,000 Beneficiaries
03	Child & Youth Club Management Meeting	6 Meeting	257 Beneficiaries
04	Climate Vulnerability & Capacity Assessment (CVCA)	3 Workshops	75 Participants
05	Formation & Training to Community Volunteer	2 Teams	50 Volunteers
06	Special Day Observations with Local Government	8 Events	450 Participants
07	Adaptation Planning with Union Disaster Committees	9 Events	225 Participants
08	2-Day Training by Fire Service & Civil Defense	1 Training	25 Participants
09	Tree Plantation Campaigns	6 Events	200 Beneficiaries
10	Homestead Vegetable Cultivation & Nutrition Gardening	10 Units	60 Beneficiaries
11	Demonstration of Bondhu Chula Rainwater Harvesting	12 Units	186 Beneficiaries

Measurable Impacts & Positive Changes

- ❖ **Risk Reduction:** Community mapping and preparedness training have resulted in a 40% reduction in potential disaster- related damages in the project area.
- ❖ **Plastic-Free Initiatives:** 300 youth families have banned polythene and plastic use, conducting weekly cleanliness drives to maintain their wards.
- ❖ **Economic Security:** Shifted community focus to water-resilient livestock (e.g., duck rearing over poultry) to maintain income during floods.
- ❖ **Institutional Strengthening:** Successfully revitalized Union Disaster Management Committees (UDMC), ensuring cyclone centers are inclusive for women and persons with disabilities (PWDs).

climate change impacts. Following the 2007 Cyclone Sidr, UDDIPAN launched its Climate Change & Adaptation (CCA) project to protect coastal communities. Over a decade (2007–2017), the initiative evolved through specialized programs like AILA Response, ICCCA, and Child-Centered DRR. Since 2018, UDDIPAN has transitioned to an internally funded model in Pirojpur, focusing on creating a disaster-resilient ecosystem by empowering children and youth as the primary agents of change.

Strategic Objectives

- ❖ **Capacity Building:** Strengthening community resilience against climate-induced hazards.
- ❖ **Advocacy & Integration:** Embedding climate risks into local government agendas through youth-led participation.
- ❖ **Sustainable Livelihoods:** Promoting eco-friendly, climate-resilient economic practices.
- ❖ **Environmental Protection:** Restoring ecological balance via afforestation and plastic reduction.

Profile: Mithila Aich (18) | Daudpur, Pirojpur

The Challenge: A Young Caregiver's Burden

At age 13, Mithila's world collapsed when her mother became paralyzed by a stroke and her father was diagnosed with terminal cancer. As the primary caregiver for her parents and younger brother, she managed the household and medical crises alone. Despite her father's passing in 2024, her resilience never faltered; she successfully completed her SSC, HSC, and is currently pursuing her BA Honors.

The Intervention: Climate-Adaptive Farming

As a dedicated member of UDDIPAN's Child and Youth Club, Mithila utilized the Climate Change and Adaptation (CCA) Project as a lifeline. She received:

- ❖ **Technical Training:** Specialized instruction from UDDIPAN and the Departments of Agriculture & Fisheries.
- ❖ **Resources:** High-quality seeds and adaptive agricultural tools.
- ❖ **Knowledge:** Participation in courtyard meetings focused on saline-tolerant and flood-resistant farming.

The Results: A Model of Productivity

Mithila transformed her homestead into a climate-resilient "goldmine" through two key methods:

- ❖ **The Sack Method (Bag Gardening):** By growing vegetables (chili, spinach, gourd etc.) in sacks, she protected her crops from soil salinity and waterlogging.
- ❖ **Integrated Aquaculture:** In partnership with the Fisheries Department, she established a Tilapia farm in her domestic pond.

Key Impacts:

- ❖ **Food Security:** Fully met the nutritional needs of her paralyzed mother and brother.
- ❖ **Financial Independence:** Surplus sales funded her family's medical bills and her own education.
- ❖ **Disaster Resilience:** Secured a harvest during floods that previously destroyed her family's livelihood.

Voice of the Community:

"Mithila has amazed us all. She turned her courtyard into a goldmine. We need more youth like her to make our entire region climate-resilient." **-Masum Khan**, UP Member, Kalakhali Union.

Conclusion: A Vision for the Future:

Mithila aspires to become a Nurse while leading a movement to ensure **"every courtyard will be a nutrition garden."** Her journey from a vulnerable orphan to a climate champion proves that targeted training can empower the most marginalized to lead their communities toward a sustainable future.



Empowering Children and Youth Club Project

Introduction & Background:

Since 1997, UDDIPAN has been a pioneer in promoting child rights and youth empowerment through its dedicated development initiatives. Currently, the Empowering Children and Youth Club Project is sustained by surplus resources from UDDIPAN's own microcredit programme, demonstrating a sustainable model for social impact. Targeting children, adolescents, and youth aged 10–24 years, the project is actively transforming lives across Pirojpur Sadar, Banshkhali, Dohazari, and Bheramara. By fostering leadership and social responsibility in these regions, UDDIPAN continues to create a platform where young

individuals can evolve into proactive, self-reliant citizens.

Programme Goal:

To create an enabling environment that promotes awareness, protection, and advocacy of child and youth rights through collective community engagement.



Key Achievements:

Sl.	Program Activity	Target (FY 2024-25)	Achievement
01	Child & Youth Club Management	40 Clubs (1,400 Person)	1,418 Beneficiaries
02	Club/School Sessions, Issue-based Meetings, Parent Meetings & Yard Meetings	600 Sessions (15,000 Person)	17,642 Beneficiaries
03	Rallies & Awareness Campaigns	44 Events (2,200 Per.)	2,146 Beneficiaries
04	Monthly Meetings	420 Sessions (960 Per)	8,400 Participants
05	Quarterly Meetings	160 Sessions (3,200 Per)	3,520 Participants
06	Child Marriage Prevention	40 Cases (40 person)	16 Cases Resolved
07	Prevention of Drugs & Violence Against Women	40 Cases (40 Person)	48 Cases Addressed
08	Elimination of Hazardous Child Labor	40 Cases (40 Persoon)	93 Cases Resolved
09	Street Plays & Cultural Activities	20 Events	3,200 Attendees
10	Humanitarian Activities	40 Activities	27 Activities (207 Per)
11	Sports (Friendly Football & Cricket Tournaments)	8 Events	2 Events (44 Per)
12	School Re-enrollment of Dropout Children	80 Children	31 Children

Impact:

- ❖ 80% of club members demonstrated improved leadership and life skills.
- ❖ 90% of children and youth reported increased awareness of basic rights.
- ❖ 180 successful advocacy initiatives contributed to reduced incidence of child rights violations.
- ❖ Strong coordination established with relevant government departments and local networks in four upazilas.

Introduction: In the quiet neighborhood of Krishnanagar in Pirojpur, Puja Sarker, the 20-year-old daughter of a tea seller, has emerged as a symbol of resilience and humanitarian service. A dedicated member of the UDDIPAN Child and Youth Club since 2019, Puja has transformed from a shy young girl into a proactive community leader and a celebrated volunteer.

The Journey of Transformation: Coming from a humble background, Puja's journey began with UDDIPAN's social division. Through various training programs—including life skills, leadership development, and humanitarian service—she nurtured an innate organizational mindset. Her father, Mihir Sarker, and mother, Shyamoly Sarker, take immense pride in their eldest daughter, who balances her studies with tireless social work.

Impact and Achievements: Puja's contributions have yielded tangible results in her community-

- ❖ **Healthcare & Blood Services:** Mobilized a peer-led blood donation group and organized school-based blood grouping camps; personally a 9-time blood donor.
- ❖ **Disaster Resilience:** Certified by the Fire Service in first aid and rescue; serves as a frontline volunteer for disaster response and relief distribution.
- ❖ **Strategic Advocacy:** Represents youth in government law-and-order meetings and actively intervenes to prevent child marriage in coordination with local authorities.
- ❖ **Community Welfare:** Leads monthly public sanitation drives and conducts door-to-door awareness campaigns on child rights, drug prevention, and gender-based violence.

Vision for the Future Puja's ultimate goal is to transform Krishnanagar into a "Model Village"- a place free from child labor, drug

abuse, and harassment. She credits her drive to UDDIPAN, stating:

"The club sessions sparked my passion for service. UDDIPAN is not just a club; it is a breeding ground for protected and responsible citizens."

Local Recognition Shahanaj Parvin Khushi, Female Councilor of Ward No. 8, Pirojpur Municipality, praises her efforts:

"Puja is the pride of our area. It is rare to find such a courageous and humanitarian young woman today. UDDIPAN's role in developing local youth leadership is truly commendable."

Conclusion Puja Sarker's story is a testament to how the right platform and training can empower a young individual to change an entire community. Through UDDIPAN, she continues to serve as a shield for the vulnerable and a voice for the voiceless.



Adolescent Programme (Kaishor Programme)

Project Overview: The Adolescent Programme implemented with joint financing from PKSf and UDDIPAN, has been in operation since 2017. The programme is currently implemented in five upazilas: Chandpur Sadar, Bagerhat Sadar, Jhalokathi Sadar, Nachol Upazila, and Rahanpur area under Gomastapur Upazila. It focuses on the holistic development of adolescent boys and girls through cultural activities, sports, life skills training, and health and rights awareness. Community-based adolescent clubs act as the core delivery platform. The programme promotes leadership, gender equality, and positive social behavior, contributing to safer and more resilient communities.

Programme Goal: To develop adolescents into responsible, confident, and socially conscious individuals through cultural, sports, and life skills development.

Key Achievements:

Sl. Program Activity	Target	Achievement (Actual)
01 Social & Health Awareness Meetings	51 Sessions	2,550, Boys: 1,030, Girls: 1,520
02 Leadership Development Exercises	51 Sessions	2508, Boys: 1,030, Girls: 1,478
03 Soft Skills Development Training	51 Sessions	2337, Boys: 912, Girls: 1,425
04 Club Development Activities	918 Clubs	36720, Boys: 18,360, Girls: 18,360
05 Upazila Coordination Meetings	20 Sessions	500, Boys: 272, Girls: 400
06 Union Level Sports & Culture	510 Events	7006, Boys/Girls: 4,850, Others: 2,156
07 Upazila Adolescent Development Fair	5 Events	2,093, Boys, Girls: 1,801, Others: 292

Social & Ethical Impact

- ❖ **Behavioral Change:** 70–80% of adolescents show improved moral values and avoid risky behaviors.
- ❖ **Safety & Protection:** Significant decrease in child marriage, harassment, and abuse within the community.
- ❖ **Youth Leadership:** Enhanced capacity to challenge discrimination and violence at home and in public.
- ❖ **Rights Awareness:** 75% of youth know how to access legal or social services if their rights are violated.

Objectives

- ❖ **Holistic Growth:** Enhancing mental and physical capacity to foster a culturally enriched and sports-oriented society.
- ❖ **Skill Development:** Building leadership, life skills, and decision-making abilities to create productive citizens.
- ❖ **Rights Mainstreaming:** Engaging youth in the protection and promotion of child rights within their local social contexts.
- ❖ **Community Action:** Empowering adolescents to organize and respond effectively to rights violations in their communities.



Health & Hygiene

- ❖ **Health Literacy:** Increased knowledge of nutrition and food safety; youth now serve as peer educators.
- ❖ **Menstrual Hygiene:** 50% of adolescent girls have transitioned to using hygienic sanitary materials.
- ❖ **Immunization:** Achieved 80% child immunization coverage in targeted areas.
- ❖ **Volunteerism:** Established 90 community-based adolescent health volunteer groups.

Education & Creativity

- ❖ **Literacy Support:** 50 community libraries established to promote better reading habits.
- ❖ **Creative Growth:** Noticeable improvement in creative writing and talent development.
- ❖ **Cultural Engagement:** Revived interest in indigenous sports and culture.

From Club Leader to Career Professional: The Inspiring Journey of Taposhi Majumder

Name: Taposhi Majumder

Parents: Late Sanjay Majumder & Swapna Majumder

Location: Village: Kumardugi, Post: Shahatoli,

Upazila: Chandpur Sadar, District: Chandpur.

The Beginning: A Leader in the Making:

Taposhi's journey with UDDIPAN began in 2020 through the Adolescent Program. In Ward 2 of Shahmahmudpur Union, she took the initiative to form the "Kumardugi Kishori Club." As the elected President, she didn't just manage the club; she became a vibrant face of the program, actively participating in meetings, leadership training, cultural events, and sports competitions.

The Struggle: Overcoming Adversity:

Behind her leadership was a story of immense hardship. Following the death of her father, the family was left without a breadwinner. Her mother, Swapna Majumder, worked as a domestic helper in neighborhood homes to cover the basic needs and education of her children. Despite the financial strain, Taposhi was exceptionally meritorious. To support her own education, she worked as a private tutor, eventually successfully completing her SSC and HSC examinations.

The Turning Point: Skill to Opportunity:

After her HSC, Taposhi attended a specialized training session on Leadership and Skill Development organized by UDDIPAN. It was here that she learned about a job circular for the Field Credit Officer (FCO) position in the Cumilla Zone. Armed with the confidence gained from her years as

a club leader, she applied online. Her merit shone through as she cleared the competitive written exam and excelled in the interview process.

Current Status: A Life Transformed: Today, Taposhi is a proud employee of UDDIPAN, serving as an FCO at the Shahrasti-1 Branch. Her transformation from a vulnerable adolescent to a professional staff member has changed her family's destiny:

- ❖ **Dignity for her Mother:** Her mother no longer needs to work in other people's homes.
- ❖ **Financial Independence:** Taposhi now bears the educational expenses of her younger siblings and manages the entire household.
- ❖ **Self-Reliance:** She has evolved into a self-sufficient woman, proving that grassroots empowerment programs can create lasting professional legacies.

Taposhi's story is a testament to how UDDIPAN's Adolescent Program acts as a bridge, moving young girls from community leadership into the mainstream workforce.



ENRICH Programme

Programme Goal: The ENRICH Programme aims to sustainably reduce poverty among ultra-poor and poor households by strengthening household assets, skills, dignity, health security, and self-reliance.

Objective of the Program: ENRICH is an integrated program. The main objectives of the program are given below-

- ❖ **Platform Empowerment:** Enhancing human capacity through three key platforms: Adolescent, Youth, and Elderly development.
- ❖ **Grassroots Mobilization:** Promoting voluntary public service in healthcare, education, sports, and culture.

- ❖ **Volunteer Leadership:** Forming volunteer clubs to empower members and drive social change.
- ❖ **Stakeholder Synergy:** Engaging communities and coordinating with government departments to create an enabling development environment.

The achievement:

SI	Activities	Target (Number/Person)	Achievement (Number/Person)
1	Satellite Clinic	24/720	24/631
2	Static Clinic	192/1152	180/668
3	Special Health camp	2/240	2/217
4	Number of Eye Camp	1/150	1/276
5	Cataract Operation (Person)	15	10
6	Provided service to pregnant women	00	62
7	Provided service to the maternity mothers	00	1837
8	Child Education Center	18/540	15/318
9	Union Committee's coordination Meeting (Kishor, Youths & Elders)	12/132	2/33
10	Organized Skill Training for Kishor group	3/180	3/87
11	Organized Youth Training (4batch x 25)	1/100	1/100

Impact:

- ❖ **Scale:** Treated 26,700+ patients via static and satellite clinics.
- ❖ **Maternal Health:** Provided critical support to 25,000+ mothers, fulfilling a massive community gap.
- ❖ **Vision:** Exceeded cataract surgery targets by 10x (147 successful surgeries).
- ❖ **Reliability:** achieved 100% delivery of planned satellite clinics for remote areas.
- ❖ **Skill Building:** Achieved 100% completion of Kishor Skill Training for adolescents.
- ❖ **Engagement:** Integrated health, education, and sports through the "TarunnerUtshob" festival.
- ❖ **Inclusion:** Seamlessly coordinated across Adolescent, Youth, and Elderly committees.

- ❖ **Prevention:** Targeted "Social Diseases" through aggressive awareness campaigns.
- ❖ **Environment:** Combined health services with local sanitation and cleaning initiatives.



Name: Shahida Begum

Location: Banskhali, Chattogram

Program: Health & Nutrition Services

The Problem

- ❖ **Medical Condition:** Chronic long-term lower back pain resulting in restricted physical mobility.
- ❖ **Previous Failure:** Multiple consultations with various practitioners yielded zero "significant improvement."
- ❖ **Socio-Economic Risk:** High potential for financial "catastrophic spending" on ineffective treatments and reliance on unqualified rural practitioners (quacks).

The Intervention

- ❖ **Point of Entry:** Enrollment in the Satellite Clinic under the Uddipan Samridhi Program.
- ❖ **Clinical Protocol:** Transitioned from acute treatment to a Maintenance Phase via regular visits to the Evening Static Clinic.
- ❖ **Community Mobilization:** Integrated the entire household (husband and 4 children) into the healthcare network.

Result-Oriented Impact: Shahida Begum

The following outcomes represent the measurable success of the Uddipan Samridhi Program's intervention:

a) Clinical Outcome: Functional Recovery

- ❖ **Mobility Index:** Transitioned from chronic, debilitating pain to 100% independent mobility.
- ❖ **Pain Management:** Successfully moved from failed acute treatments to a stable, long-term maintenance phase via follow-up care.
- ❖ **Service Adherence:** 100% compliance with follow-up protocols through regular attendance at the Evening Static Clinic.

b) Economic Outcome: Expenditure Mitigation

- ❖ **Cost Reduction:** Eliminated "catastrophic health spending" on ineffective, unverified treatments.
- ❖ **Market Correction:** Successfully diverted a vulnerable family away from unqualified rural practitioners (quacks), preventing potential medical complications and financial exploitation.

c) Social Outcome: Behavioral Transformation

- ❖ **Referral Multiplier:** Using Shahida as a "Change Agent," the program successfully onboarded 6 additional beneficiaries (her entire household) into formal health services.
- ❖ **Health Literacy:** Shifted the family's health-seeking behavior from "crisis-driven" to "preventative/regular follow-up."



Shahida Begum's recovery proves that satellite and evening static clinics provide a seamless "continuum of care" that ensures long-term health sustainability and financial resilience for rural families.

Investment Component of the Vulnerable Group Development (ICVGD) Phase 2

Introduction: The Investment Component of the Vulnerable Group Development (ICVGD) Phase 2 project represents a significant stride toward poverty alleviation and gender empowerment in Bangladesh. By moving beyond traditional relief, the project focuses on transforming the lives of disadvantaged women through sustainable livelihood development. As a key implementing NGO, UDDIPAN has spearheaded the project's activities in four critical Upazilas within the Sylhet division (Ajmiriganj, Juri, Tahirpur, and Kanaighat). UDDIPAN, as a designated implementing partner, has provided a comprehensive package of training, financial assistance, and post-training monitoring to **5,257 beneficiaries** across four Upazilas of Sylhet Division.

Project Objectives: The project is built upon three foundational pillars:

- ❖ **Livelihoods:** Creating sustainable income for marginalized women.

- ❖ **Nutrition:** Ensuring household-level food security.
- ❖ **Skill-Up:** Building capacity for professional business operation

Implementation Strategy & Methodology:

The project follows a structured NGO project cycle, moving from group formation to financial injection and long-term supervision.

- A. Formation of Self-Help Groups (SHGs)
- B. Capacity Building (The Six Modules)
- C. Financial Support Mechanism



Key Achievements:

SI	Activities	Event	Target Participants	Achievement
01	Group Formation	215	5257	5257
02	Multi-Dimensional Human Development	215	5477	5273
03	Entrepreneurship Development Training	215	5273	5261
04	Trade based Training	215	5261	5261
05	Financial Literacy	215	5261	5257
06	Social Behavior change communication	215	5257	5257
07	Market linkage and Value Chain Development	215	5257	5257
08	Refreshers Training	215	5257	5257
09	Business plan Development	215	215	2157
10	Cash grant distribution	4	5257	5255
11	Resource Mapping	4	40	40
12	Workshop on Local economy activation	8	200	200
13	Workshop on Secondary level Safety net Stakeholder Identification	4	100	100
14	Workshop on Production and marketing Value Chain	4	100	100

Name: Rabia Akhter. **Age:** 48 years

Husband's Name: Abdul Samad

Address: Village: Manipur, Upazila: Ajmiriganj, District: Habiganj

A Descent into Darkness

Rabia's journey was never easy. The daughter of a poor farmer, she was married at a very young age to Abdul Samad. Life as a second wife was a struggle for harmony and survival. However, the true turning point came on July 17, 2011, when her husband passed away from blood cancer.

Left with four young children and no clear source of income, Rabia found herself in a "dark cloud of sadness." Disoriented and struggling to provide even basic meals, the dream of educating her children seemed nearly impossible.

Sowing the Seeds of Change

Instead of surrendering to despair, Rabia looked toward the earth for a solution. Using the small amount of savings her husband left behind, she bought vegetable seeds and began manual farming. This small step provided the momentum she needed.

Her breakthrough came through strategic financial support and training:

- ❖ **The Initial Spark:** She took a loan of 20,000 BDT from the "Ekti Bari Ekti Khamar Project."
- ❖ **Diversification:** She invested in poultry and goat rearing.
- ❖ **Skill Development:** Through the ICVGD project, she received specialized training in goat rearing, learning to manage diseases and modern treatment methods.

The Harvest of Hard Work

Today, Rabia's backyard is a thriving mini-farm. Her perseverance has led to an impressive expansion of her livelihood:

- ❖ **Livestock:** 8 goats and 30 chickens.
- ❖ **Agriculture:** Vegetable cultivation on 10 decimals of land.
- ❖ **Aquaculture:** Fish farming in a 30-decimal pond.

Most importantly, Rabia has achieved her primary goal: the gift of education. Despite the weight of poverty, her children are now reaching heights she once only dreamed of:

Elder Son: Studying Engineering at Shahjalal University of Science and Technology (SUST), Sylhet, Eldest Daughter: Studying at Sylhet M.C. College, Middle Daughter: Enrolled at Ajmiriganj Degree College, Youngest Daughter: Studying in Class 9 at Soulari High School.

A Vision for the Future

"I was able to do it all because of my self-confidence and concentration," Rabia says. Her journey is far from over. With a dream of further expanding her goat farm through potential project grants, she remains a beacon of hope for other women in her union.

Rabia Akhter's story proves that even when faced with the darkest clouds, a combination of self-belief, hard work, and the right institutional support can lead to a bright and enlightened future.



Primary Health Care Programme

Since 2013, with the support of Anukul Foundation, UDDIPAN has been delivering primary healthcare services to underprivileged communities in Paba, Rajshahi.

Objective: To ensure healthcare services for the underprivileged population, with a specific focus on maternal and child health.

Key Achievements:

Sl.	Activity Description	Number of Events	Beneficiaries (Pax)
01	Medical Campaign (Maternal/Pregnant)	19	1,077
02	Medical Campaign (Diabetes)	3	67
03	Medical Campaign (Eye/Vision)	2	43
04	Free Medicine Distribution	24	696
05	Adolescent Health Awareness	2	51
06	Obesity Management (Weight & Height)	1	20
07	Thematic Discussion Meetings	212	3,674
08	Health Education Sessions	15	276
09	Special Day Observation	2	64
10	Orientation/Inception Meetings	6	153
11	Diabetes Screening/Tests	-	984
12	General Consultations & Advice	-	8,876
Total		286	15,981

Positive Outcomes & Impact (Health & Nutrition)

- ❖ Maternal & Neonatal Health: 80% of newborns are born with healthy birth weights, and 100% infant immunization has been achieved.
- ❖ Disease Reduction: Long-term obstetric complications have decreased for 70% of the mothers who received care.
- ❖ Maternal Awareness: 70% of mothers are now well-informed about prenatal and postnatal care, actively practicing self-care.
- ❖ Hygiene & Nutrition: 70% of the target population understands and practices personal hygiene, safe water usage, sanitation, and nutritional education.
- ❖ Adolescent Health: 75% of mothers and adolescent girls are well-aware of the physical and mental changes during

puberty, practicing and sharing this knowledge with others.

- ❖ Child Nutrition: The nutritional status of 70% of the children receiving services has significantly improved.
- ❖ Non-Communicable Diseases (NCDs): There is a noticeable increase in the uptake of services for non-communicable diseases, leading to an improved quality of life.
- ❖ Preventive Care: 80% immunization coverage has been ensured within target families, reducing the risks of seasonal and infectious diseases.
- ❖ Emergency Referrals: 80% of high-risk pregnancies were successfully referred to professional healthcare facilities, where they received necessary medical attention.

Name: Most Lima Begum,

Age: 24 years

Husband Name: Md. Rubel Hossain

Village-Bakshimil, Thana-Mohanpur,
District-Rajshahi.

The Challenge: A Cycle of Poverty and Medical Neglect

Lima Begum's life was defined by extreme poverty and early tragedy. Losing her mother at age six, she grew up in a household where her younger brother suffered from mental health issues due to neglect and lack of resources. Her health challenges became critical as she reached adulthood. Lima suffered from a complex gynecological disorder, reaching the age of 20 without ever beginning her menstrual cycle. This condition placed her life and future prospects for motherhood in jeopardy. Following her marriage to Md. Rubel Hossain, she became pregnant, but severe malnutrition and anemia left her physically frail-described as having "bone disease" due to a lack of nutrients. Furthermore, her recovery was hindered by deep-seated superstitions. Instead of seeking medical help for pregnancy-related complications like severe vomiting, her family turned to traditional healers (Fakir and Kaviraj), whose ineffective treatments made her a "mortal victim" of medical mistreatment.

The Intervention: Holistic Medical Support

The intervention by UDDIPAN (Stimulation) transformed Lima's health trajectory through a two-pronged approach:

- ❖ Clinical Care: As a member of the UDDIPAN Child Club, Lima was identified by health workers and referred to a gynecologist. She received free specialized consultations, medicine, and long-term counseling that successfully resolved her gynecological disorder, allowing her to conceive.
- ❖ Education and Advocacy: Primary

physician Md. Abul Bashar conducted community health meetings using "self-portrait flipchart books" to dismantle dangerous superstitions. He educated the family on the biological needs for blood and nutrients, proving that traditional "water and thread" rituals were harmful distractions from necessary medical care.

- ❖ Maternal Support: Throughout her pregnancy, Lima received seven months of regular primary health care, free medication, and nutritional monitoring.

The Impact: A New Life

The results of this holistic care were life-changing:

- ❖ Successful Childbirth: After years of physiological struggle, Lima gave birth to a healthy baby.
- ❖ Health Literacy: The family transitioned from relying on superstition to embracing modern medicine, ensuring the child is now regularly vaccinated.
- ❖ Sustained Wellbeing: Both Lima and her infant are currently thriving and in good health.

Quote from the Field:

"The lack of blood and nutrients cannot be fixed by Fakir-Kabiraj's water and thread... it is only harassment and harm."



Bangladesh Ramadan Food Programme

The Bangladesh Ramadan Food Programme, implemented by UDDIPAN in partnership with Muslim Aid (UK, USA, and Bangladesh), is a humanitarian initiative dedicated to providing nutritional security to the most vulnerable populations during the holy month of Ramadan. Over the 2024 and 2025 cycles, the program successfully expanded its reach across multiple districts, ensuring that thousands of food-insecure individuals could observe their religious obligations with dignity. This initiative focused on providing essential nutritional support to vulnerable communities across the districts of Faridpur Sadar Upazila, Khulna, Pirojpur, and Moulvibazar.

Nutritional Support

Each beneficiary household received a robust package designed to last one month. The 2024 package included 10 essential items such as fortified rice (20kg), lentils, vegetable oil, and dates, as well as specific items for Iftar and Eid-ul-Fitr.

Program Performance and Reach

The initiative consistently exceeded its operational targets through efficient procurement and strong community engagement.

- ❖ **2024 Cycle:** Focused on Faridpur Sadar Upazila, where 159 households received comprehensive food support, exceeding the initial target of 150.
- ❖ **2025 Cycle:** Implemented in Khulna, Pirojpur, and Moulvibazar, the project distributed 730 food packages, surpassing the target of 620.
- ❖ **Financial Stewardship:** In 2024, cost-effective procurement from wholesalers allowed for the distribution of additional packages within the same budget.

Beneficiary Impact and Inclusivity

- ❖ **Targeted Vulnerable Groups:** The program prioritized extreme poor and vulnerable families, with a specific focus on widows, divorcees, separated women, orphan children, and lactating or pregnant mothers.
- ❖ **Total Reach:** Across the 2024 and 2025 cycles, the initiative reached a total of 3,246 direct beneficiaries (159 in 2024 and 3,087 in 2025).
- ❖ **Disability Inclusion:** The project successfully integrated 284 Persons with Disabilities (PWD) across both years, ensuring they were recognized as a priority group during distribution.
- ❖ **Diverse Demographics:** The program served a wide age range, including 957 children under 18 and 407 elderly individuals aged 60 and above.
- ❖ **Dignified Distribution:** Safeguarding measures were implemented at distribution centers, featuring separate sitting arrangements for the elderly and disabled, as well as breastfeeding corners for lactating mothers.
- ❖ **Home-Based Support:** For beneficiaries unable to reach distribution centers due to illness, UDDIPAN ensured that food packages were delivered directly to their homes.
- ❖ **Participatory Selection:** Beneficiaries were selected through a transparent, door-to-door survey process verified by birth registrations or NIDs and endorsed by local government officials.



Name: Md. Daud Mia

Age: 70 years

Address: Village: Bakhunda, PS: Faridpur Sadar,

District: Faridpur

Introduction: Daud Mia lives with his extended family, consisting of four members: his sister-in-law, nephew (Rashid), and nephew's wife. The family survives on a single income earned by Rashid, who works as a daily wage laborer in a jute mill. Work is irregular, and income is unstable. All family members are uneducated and live in extreme poverty in a remote rural area.

Vulnerability & Problem: Daud Mia has been deaf and speech-impaired since birth and also suffers from mental instability. He frequently experiences severe headaches and exhibits involuntary head movements, especially while eating or encountering strangers. Due to his condition, Daud is fully dependent on his nephew's family for care and survival. Before the intervention, the family struggled to meet even their basic food needs. During Ramadan, the pressure increased significantly as they were often unable to ensure regular meals for Sahur and Iftar. Hunger caused Daud severe distress, and his condition worsened whenever food was scarce.

Project Response: Under the Ramadan Food Programme-2024, Muslim Aid in partnership with UDDIPAN provided food assistance to Daud's family. The family received essential food items sufficient to meet their nutritional needs throughout the month of Ramadan. The selection process ensured that highly vulnerable and marginalized households like Daud's were prioritized.

The family expressed deep gratitude for the timely support, which brought relief and stability during the holy month.

Positive Outcomes

- ❖ Daud and his family received adequate food for the entire month of Ramadan
- ❖ The family was able to observe fasting peacefully without fear of hunger
- ❖ Daud showed visible happiness and emotional relief upon receiving the food support
- ❖ Reduced stress for the caregiver family, particularly the sole earner
- ❖ Enhanced dignity and inclusion during Ramadan and Eid
- ❖ Local community members appreciated the fair and transparent selection of beneficiaries.

Beneficiary Quote: *"Three meals a day is a dream in our poor family. Now I can feed Daud for a month. This year, the joy of holy Eid has come to our house."*

The family is deeply grateful to UDDIPAN and Muslim Aid for standing beside them during Ramadan.



Winterization Support for Cold Affected Vulnerable People to Increase Thermal Comfort

Project Overview: UDDIPAN implemented the Winterization Support Project in 2024 to protect extremely vulnerable populations from severe winter conditions. The project focused on people with limited or no capacity to purchase winter clothing, prioritizing women, children, and elderly persons, persons with disabilities (PWDs), widows, divorced and separated women, lactating and pregnant mothers, orphans, and street children. The intervention aimed to enhance thermal comfort, reduce winter related illnesses, and uphold dignity among the most at risk households.

Beneficiaries & Coverage:

- ❖ **Total households supported:** 1,960
- ❖ **Total direct beneficiaries:** 8,820 (Men: 4,230, Women: 4,590, Boys (0–17 years): 1,851, Girls (0–17 years): 1,875)
- ❖ **Women beneficiaries:** 64%
- ❖ **Street children covered (Dhaka):** 378

Key Results & Achievements:

- ❖ 100% of targeted households received quality winter packages before peak cold periods, ensuring timely protection.

- ❖ Enhanced thermal comfort contributed to reduced risk of seasonal illnesses and winter related mortality.
- ❖ Strong coordination with UNO, Upazila Parishad, local government officials, journalists, and community elites strengthened transparency and acceptance.
- ❖ Youth volunteers were engaged in surveys and beneficiary selection, contributing to local capacity building.
- ❖ Beneficiaries actively participated in surveys, distribution events, feedback and complaint mechanisms, and post distribution monitoring (PDM).

Stakeholder Feedback & Impact:

- ❖ Local administration and government representatives highly appreciated the initiative.
- ❖ All beneficiaries expressed satisfaction, noting relief and dignity during severe winter conditions.
- ❖ The intervention created visible positive impact, reflected in improved well being and emotional relief among vulnerable families.



Name: Md. Hasan,

Age: 13, **Gender:** Male

Vill: Kamalapur, **Ward No:** 39, **UP,** Dhaka south city corporation, **Dist:** Dhaka,

Background and Challenge

Thirteen-year-old Hasan sleeps on the platform of Kamalapur Railway Station. Orphaned at birth and abandoned soon after, he survives by collecting scraps during the day, earning just enough to buy rice. Winter nights are the hardest—without blankets or warm clothes, the cold leaves his hands numb and his sleep broken.

During the 2024 Winterization Support Programme implemented by UDDIPAN with support from Muslim Aid UK, Hasan received a winter package containing a blanket, sweater, cap, socks, and petroleum jelly. For the first time in his life, he slept wrapped in warmth instead of sackcloth.

“I have no identity, I live in a railway station... but these sweaters and blankets will go a long way. I will no longer shiver at night,” Hasan said with a smile. “Now I can sleep properly.”

That single package did more than protect him from the cold—it restored dignity, comfort, and hope. Hasan dreams of studying again and becoming a police officer one day. For now, a warm night on the platform has made that dream feel a little closer.

The Intervention

Through the **Winter Package Distribution** project, implemented by UDDIPAN and Muslim Aid, Hasan received a comprehensive winter kit. The package included High-quality blanket, Sweaters, Monkey caps and socks, Petroleum jelly (Meril Cream) for skin protection “I have never worn such a beautiful sweater. I will sleep on a blanket for the first time in my life.” — Md. Hasan

Results and Impact

The intervention provided immediate physical protection and psychological relief to a highly vulnerable child.

- ❖ **Physical Health:** Hasan no longer shivers in the cold, and the provision of cream and warm clothing prevents his skin from cracking and protects him from illnesses.
- ❖ **Improved Sleep:** The soft blanket provides a layer of comfort and protection against mosquitoes, allowing for better rest on the station platform.
- ❖ **Social Empowerment:** Demonstrating resilience and generosity, Hasan shared his resources by giving one set of winter clothes to a friend.
- ❖ **Restored Hope:** Beyond immediate relief, the support has rekindled Hasan’s dream of pursuing an education to one day become an “honest police officer” and serve his country.



Scholarship Programme

Since 2013, with the aim of preventing school dropout among working children, Anukul Foundation and UDDIPAN have been implementing the Suchala Programme in Paba and Mohanpur upazilas of Rajshahi. From 2014, to further expand scholarship activities, UDDIPAN started providing scholarships to poor students at the secondary and higher secondary levels from the Client Risk Coverage Fund. The MRA Higher Education Program was launched in 2020. Currently, three types of scholarship initiatives are being implemented under the Scholarship Programme, as follows:

- ❖ MRA–MFI Higher Education Scholarship – Client Risk Fund
- ❖ Scholarship for GPA 5.00 achievers at Secondary and Higher Secondary levels – Client Risk Coverage Fund
- ❖ Primary Education Scholarship (Suchala) – Anukul Foundation

Project Objective:

To keep destitute and underprivileged students engaged in the mainstream of education through financial support.

Key Activities:

- ❖ Provision of higher education scholarships to students from poor families
- ❖ Provision of scholarships to working children
- ❖ Distribution of educational materials
- ❖ Improvement of child-friendly environments in educational institutions
- ❖ Raising awareness on education-related issues.



Programme-wise Performance (FY 2024–25):

Sl. No.	Programme	Target Achievement
01	MRA–MFI Higher Education Scholarship	13
02	Scholarship for GPA 5.00 achievers (Secondary & Higher Secondary)	500
03	Primary Education Scholarship (Suchala)	32
04	Clothing and others	32
05	Meetings (students & guardians)	60
06	Number of participants (persons)	75

Positive Changes:

- ❖ 98% of poor meritorious students are continuing higher education.
- ❖ 40% of scholarship recipients are female students.
- ❖ 95% of scholarship recipients and their family members have become motivated and encouraged towards education.
- ❖ 32 children will receive educational materials.
- ❖ 32 children and their families have become aware of the importance of health and education.
- ❖ Sensitivity of SMC members and teachers has increased in 100% of the affiliated schools.

Student name : Riya Akhtar payal.

Age : 13 years

Father's name: Death: Abdul Goni

Mather's name: Mst: Rupali Begum.

Village: Saipara, Police station-Mohanpur, District-Rajshahi.

Riya Akhter Payel, from Saipara village of Mohanpur Upazila, comes from an extremely poor landless household of four members. Her mother, Rupali Begum, is a daily wage laborer with irregular income, and the family often survives without food when work is unavailable. Due to chronic poverty, Riya and her younger sister dropped out of school before completing Class Two, while her sister also suffered from malnutrition.

In 2022, Riya was identified during a reproductive health training session conducted near the UDDIPAN Mohanpur Branch under the Su-chala Programme, which supports vulnerable children to withdraw from risky situations and re-enter formal education. After verification through community consultation and household assessment, Riya was officially enrolled as a Su-chala beneficiary.

Intervention Support Provided

- ❖ Sub-scholarship support (cash assistance)
- ❖ School clothing, learning and safety materials
- ❖ Advocacy with school authorities

for tuition fee waiver

- ❖ Continuous monitoring and mentoring by programme staff

Key Results Achieved

- ❖ Riya was re-enrolled in school starting from Class Three
- ❖ Maintained 100% regular attendance over three consecutive years
- ❖ Tuition fees were waived for three academic years
- ❖ Achieved 6th position among 42 students in the 2025 academic year at Sinduri Government Primary School
- ❖ Successfully transitioned from primary to secondary education

Currently, Riya Akhter Payel is studying at Mohanpur High School and remains highly motivated toward her education. Her academic progress has restored hope for her family and reduced the risk of intergenerational poverty.

Impact

Riya's journey demonstrates how targeted educational support, community engagement, and institutional coordination can transform the life of an ultra-poor child- from school dropout to a confident secondary-level student with aspirations for a better future.

UDDIPAN's Agriculture-Based Program

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

Introduction:

Agriculture is the backbone of the economy of Bangladesh. However, small and marginal farmers face numerous challenges such as low productivity, financial insecurity and limited access to modern technology. In response to these constraints, UDDIPAN initiated the SMAP (Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project) in 2016. The project aims to enhance agricultural productivity and improve the socio-economic conditions of small and marginal farmers through agricultural diversification and access to finance.

Objectives:

- 1) Promote the use of modern agricultural technologies and improved production practices.
- 2) Ensure financial inclusion by providing farmers with access to low-interest agricultural loans.
- 3) Support agricultural diversification and market linkage development.

- 4) Providing support for the adoption of modern agricultural production methods and technologies.
- 5) Supporting diversification of agricultural products and strengthening marketing systems.

Project Coverage:

❖ Districts: 19 ❖ Upazilas: 57 ❖ Uddipan Zones: 7 ❖ Uddipan Areas: 33 ❖ Uddipan Branches: 91

Key Activities:

- ❖ Provide agricultural training to farmers.
- ❖ Deliver Technical Support Services (TSS).
- ❖ Establish demonstration plots.
- ❖ Facilitate access to improved seeds, fertilizers and agricultural equipment.
- ❖ Organize farmers and provide access to low-interest loans.
- ❖ Support agro-processing, storage and marketing.
- ❖ Encourage women's participation in agriculture.
- ❖ Establish linkages with relevant government agricultural institutions.
- ❖ Promote climate-smart and environmentally friendly farming practices



Achievements: (FY 2024-2025):

Particulars	2024-2025	Cumulative
Number of Borrowers	5,251	49,691
No. of Staff Trained	232	12,094
Loan Disbursed (BDT)	353.5 million	2,652.1 million
Outstanding Loan (BDT)	238.7 million	238.7 million
Technical Support Provided (No.)	24,472	109,107
No. of Successful Farmers	1,235	8,832
Demonstration Plots Established (No.)	26	221

Impact:

- ❖ Significant increase in agricultural production and farmers' income.
- ❖ Greater adoption of modern and knowledge-based agricultural practices.
- ❖ Reduction in rural poverty and improvement in living standards.
- ❖ Improved quality of agricultural products and expansion of market access.
- ❖ Enhanced women's empowerment and participation in household decision-making.



Rashida Begum's Journey from Struggle to Success

Rashida Begum is a hardworking member of BBC Mor Organization (ID-2975503) under UDDIPAN Moukhara Branch, Tirailgram, Mocha. She joined the organization on 18 January 2022. After the death of her husband, Rashida became solely responsible for her family. She had two children—a son who passed SSC and is now studying at the graduation level, and a daughter who was married after completing SSC.

Previously, the family owned about 99 decimals of arable land where they cultivated maize, paddy, garlic and vegetables. They also had one cow and three goats. To support her family, Rashida sold bakery items alongside farming. Her life changed on 19 March 2023 when she received a loan of BDT 2,00,000 from UDDIPAN for paddy cultivation along with technical support. The harvest was excellent. From the profit, she bought a bull for BDT 80,000 and sold it six months later for BDT 1,30,000.

Encouraged by this success, on 25 February 2024 she took another BDT 2,00,000 loan for sunflower (oilseed) cultivation, which also brought good profit. With her son's advice, she started a dealership of nutrition and life-support products. At present, she earns about BDT 50,000 per month from this business and employs four workers. She also expanded her livestock farm and now owns four goats. On 24 February 2025, Rashida took a third loan of BDT 2,00,000 under the Agro-Machinery (Power Tiller) project. By purchasing a power tiller, she now earns BDT 30,000–35,000 per month from land cultivation services. Currently, Rashida cultivates 115 decimals of her own land and 122 decimals of leased land. Through agriculture, livestock rearing and business, she has transformed her life. Her future plan is to purchase another power tiller and further expand her dealership, ensuring lasting prosperity for her family.



Bangla SHEP Project

The Bangla SHEP project (The Market-Oriented Agriculture Promotion Project for Smallholder Horticulture Farmers through Multi-stakeholder Partnership) is a technical cooperation initiative between the Department of Agricultural Extension (DAE) of Bangladesh and Japan International Cooperation Agency (JICA). The project launched in 2022.



UDDIPAN is currently implementing the Bangla SHEP project in 2 upazilas named Mithapukur and Iswardi upazila and 125 farmers are involved in this project. In Mithapukur, 75 farmers are attached in 3 groups and in Iswardi, 50 farmers are involved in two groups.

Objectives:

- To motivate farmers to adopt demand-driven agricultural production practices.
- To enhance farmers' capacity in the production and marketing of high-demand agricultural products.
- To strengthen farmers' skills through organization and training.
- To establish effective linkages between farmers and government agricultural extension services.
- To ensure women's participation and empowerment.

Key Activities:

- ❖ Formation and institutional development of farmer groups.
- ❖ Training farmers on market surveys and market analysis.

- ❖ Support in preparing and implementing production plans.
- ❖ Training on pest management, fertilizer management and improved cultivation practices.
- ❖ Market linkage and business development training.
- ❖ Experience sharing through field days, agricultural fairs and exposure visits.

The farmers in our country used to cultivate vegetables using traditional methods. They had no idea about market survey and keeping records of income and expenditure. At present, they select crops for cultivation based on market surveys. Moreover, they are now keeping records of income and expenditure. They are making profits by selling vegetables and are quite happy. Many farmers have expressed their interest in joining the project. However, due to limited financial resources, it has not yet been possible to include them. In the future, if UDDIPAN receives adequate funding, it is eager to expand the Bangla SHEP project to all 64 districts of Bangladesh and providing along with the valuable technical support to farmers nation wide.

The Bangla SHEP Project is playing a significant role in transforming farmers from more producers into skilled agricultural entrepreneurs. By promoting market-oriented production and strengthening farmers' capacities through training, the project is contributing to making Bangladesh's agriculture sector more modern, profitable and sustainable.



Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD)

UDDIPAN has been implementing WASH program since its inception and has gained significant experiences in the field. UDDIPAN has been implementing WaterCredit (WASH) program with the support of Water.org for the period of August 2014 to March 2022 following sanitation marketing approach. Considering social and financial viability and demand of the community people UDDIPAN has been implementing the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) Project for the period of 2022 to 2025 with the support of Asian Infrastructure and Investment Bank (AIIB), World Bank and Palli Karma-Sahayak Foundation (PKSF).

Objective of the Project:

- To improve access to 'safely-managed' water supply and sanitation in selected areas of rural Bangladesh; and
- To strengthen sector institutional capacity for water and sanitation

Program Implementing Locations: BD RWASH for HCD Project was implemented in 276 branches at 158 upazilas under 23 districts for the period of July 2024 to June 2025.

Project Components:

Components of the project are as follows:

Component 1: Investments in Water Supply

- ❖ Household loans for water improvements (MFI loans to HHs)
- ❖ Water supply market development (MFI loans to water LEs)

Component 2: Investments in Sanitation and Hygiene

- ❖ Sanitation and hygiene facilities for households (MFI loans for the poor)
- ❖ Sanitation and hygiene market development (MFI loans to local sanitation and hygiene entrepreneurs)

Component 3: Behavioural change

- ❖ Behavioural change communication (BCC) campaign

Component 4: Project Implementation and Management

- ❖ Project management of WASH market services

Implementation methodology of HHWL

- ❖ **Step-1:** Demand creation sessions among the credit groups members
- ❖ **Step-2:** A tri-partite agreement will be signed amongst the trained LE, MFI and household to install facilities as per project design (agreed by DPHE & PKSF).
- ❖ **Step-3:** After completion of the installation MFI will verify and provide HHWL to the respective households to pay the pre-certified local entrepreneurs.
- ❖ **Step-4:** The POs will submit a photo, GPS location, and unique ID for each water loan receiver for GPS monitoring software. POs will be responsible to verify 100 percent (100%) and the PKSF will engage independent consultants to validate one percent (1%) of the construction.
- ❖ **Step-5:** Based on the independent verification (IV) report, PKSF will disburse fund to the POs according to the number of qualified facilities installed and cost of HHWLs provided. Households will be required repay the loan to POs over 1.5 year according to the agreed terms and conditions.

At a glance Target and Achievement of major activities for the year 2024-2025:

In the reporting period 13,738 number of behavioural change communication (BCC) campaigns were held under the project to enhance peoples' knowledge and to create WASH demand. UDDIPAN has installed 1078 water options with BDT. 3.91 crore loan support and established 6705 sanitation options (Sanitary Toilet) with BDT.21.49 crore loan support for the poor and disadvantage people following project guideline provided by PKSF.

Challenges:

- ❖ Scarcity of space to install water or sanitation product in some cases

- ❖ Motivate people to a changed mindset towards healthy & hygienic life
- ❖ Crisis of loan fund
- ❖ Country and organizational unfavorable context.

Learning

Friendly environment is highly essential to implement a successful program.

WaterCredit (WASH) Program – In Short (2024–2025)

UDDIPAN has been implementing the WaterCredit (WASH) Program since its inception to promote safe water, sanitation, and hygiene practices among poor and underserved communities. With long-standing experience and collaboration with DPHE, local government institutions, and private entrepreneurs, the program emphasizes behavior change, sanitation marketing, and access to affordable WASH facilities through microfinance.

With technical support from Water.org (2014–2022), the program has been continued as a regular initiative since April 2022, aligned with SDG 3 (Good Health and Well-being) and SDG 6 (Clean Water and Sanitation), aiming to prevent child stunting and reduce waterborne diseases.

During July 2024 to June 2025, UDDIPAN implemented the WASH program across most upazilas in all 64 districts. In this period, 70 tube-wells were installed with BDT 42.55 lakh loan support, and 2,724 sanitary latrines were established with BDT 8.26 crore loan support for disadvantaged households.

The program has contributed to improved hygiene practices, increased use of safe water, better environmental sanitation, reduced incidence of diarrheal and water-related diseases, and enhanced women's participation in household WASH-related decision-making. Strong collaboration with government and other stakeholders further strengthened awareness and demand creation through national observance events.

Despite challenges such as flooding,

groundwater contamination, space constraints, funding limitations, and socio-economic barriers, the program demonstrated positive learning outcomes and growing community acceptance. UDDIPAN remains committed to scaling up WASH interventions as a sustainable and integral part of its microfinance portfolio.

UDDIPAN Renewable Energy (RE)

The power sector in Bangladesh is dependent on fossil fuels like natural gas, furnace oil, diesel, and coal. Generally, in the summer season, produced electricity cannot fulfill the country's demand as a barrier for industrial production and socio-economic infrastructure development. Overcome these problems the renewable energy sources is more helpful for the electricity generation in Bangladesh. The use of renewable energy has become popular worldwide in view of depleting reserve of non-renewable fossil fuel. Expanding capacity in the electricity sector can be achieved cost-effectively through renewable energy efficiency, which not only reduce greenhouse gas emissions, but also increase jobs and improve human health by reducing air pollution.

Bangladesh Government producing and distributing grid electricity (Gas and diesel) through its Power Development Board (PDB) and Rural Electrification Board (REB). But for solar power is concern government involved IDCOL with production and distribution solar energy power generation activities through NGOs, other development and private partners. As part of IDCOL planning UDDIPAN becomes an active partner of IDCOL in 2013. As a partner UDDIPAN initiated 2 Project of solar power based renewable energy generation and utilization activity.

These Project:

- A. Solar Mini-Grid Project (SMGP)
- B. Solar Irrigation Project (SIP)

A. UDDIPAN Solar Mini-Grid Project :

Solar mini-grids are the main solution for the electrification of remote off grid communities across the country. Becoming a part of this UDDIPAN installed 2 nos. Solar Powered

Mini-Grid project to ensure productive access to electricity for population living in off-grid areas of the country. Among them one is in Poshcim Shalipur (Faridpur), which electricity production capacity is 156kw. Another one is in Ghaschapru (Sirajganj), which electricity production capacity is 218kw. Both are successfully installed and operational. In an average Faridpur plant generated 445 k.w.h power where distributed 390 k.w.h and Sirajganj plant generated 240 k.w.h where distributed 125 k.w.h power per day. This project cover 781 electricity metter of 781 Household & Institutions where benefited 12,545 beneficiaries. The Mini-grid project has successfully created access to low- emission electricity. Due to availability of grid quality electricity at an affordable rate, several educational institutions, mosque, computer service centers and several commercial enterprises are emerging in the remote off-grid areas. It also makes a positive impact on children's education, income generation and improvement of quality of life, safety and security.



Solar Minigrid generated electricity connected to the national grid: Sirajganj Solar Minigrid plant was connected to the national grid on 26 October-2023 and Faridpur Solar Minigrid was connected to the national grid on 24 May-2025. Both are successfully installed and operational on national grid. In an average Faridpur plant generated 545 unit power where distributed 528 unit and Sirajganj plant generated 686 unit where provide electricity to national grid 675unit power per day. A total of 428,520 units of electricity were generated, including 16,363 units in Faridpur and 412,157 units in

Sirajganj. A total of 421148 units of electricity have been supplied to the national grid including 15,858 units in Faridpur minigrid and 405,290 units Sirajganj minigrid. Solar minigrid projects have been playing an important role in providing electricity to off-grid areas in Bangladesh. Currently, these Mini grids are being integrated with the national grid in light of government policies. As a result, the excess electricity generated is being added to the national grid instead of being wasted, which has added a new dimension to the country's energy security.



B. UDDIPAN Solar Irrigation project:

UDDIPAN has already been installed 32 solar irrigation pumps in Alamdanga, Gangni, Meherpur, Dawlatpur, Mirpur upazilla under Khustia, Meherpur and Chuadanga district. This project cover 16730 biga lands of 21542 farmers where benefited 107710 beneficiaries. Under this project UDDIPAN organized training workshop for farmers supported by IDCOL. In every workshop 38 to 42 farmers and trainers gathered together, learnt about operational aspects of solar irrigation pumps (SIPs), and improved on-farm water management techniques. Until June 2024 UDDIPAN has demonstrated agricultural plot. Under this demonstration plot UDDIPAN has coverage 4603 decimal land. UDDIPAN also provide 663 kg seeds and 4579 kg fertilizer to the farmers. And 1062 farmers and 18 pump operators were trained in demonstration plot implementation. Infrastructure Development Company Ltd (IDCOL) is providing financial support to implementing the solar irrigation project. With proper availability of irrigation system, farmers can harvest vegetable more than twice during this season with a lower rate than that of diesel run pumps which was not possible before.

Through the replacement of diesel pump by this program UDDIPAN also contribute to reduce government's burden of fuel subsidy for the agriculture sector as well as for diesel imports, enabling increased public investment in other sectors such as health and education. The rural women of Bangladesh besides performing household works also actively help their husband in agriculture especially during land preparation and seed sowing as these became less burdensome. This allows women to participate more actively in income-generating and social activities, giving them a sense of empowerment. Overall, solar-powered irrigation provides opportunity to irrigate a higher amount of land due to its beneficial aspects such as low cost, low wastage of water, and reliability, and consequently it also contributes to a higher amount of return from harvesting. In addition, it contributes to reducing air pollution.



Micro Finance Program (MFP)

UDDIPAN emphasize the need for innovative ways to provide poor populations access to financial services. Instead of relying on the savings of borrowers, UDDIPAN now have access to institutional funds, including commercial banks. Modern microfinance in Bangladesh has expanded its scope from home-based activities and self-employment to include savings and insurance, microenterprises and productive employment.

Based on the major indicators of Microfinance program, UDDIPAN emerged as one of the TOP 10 largest MFIs in Bangladesh (Source: MRA & Credit &

Development Forum-CDF) Microfinance Program (MFP) has made remarkable progress in socio-economic and economic development in the last few decades. It is also generally perceived that micro finance has placed significant contribution on such socioeconomic development. Micro Finance Program (MFP) of UDDIPAN is a major economic initiative by which the target peoples try to change their economic vulnerability to achieve a minimum standard of life.

Micro Finance Program as part of holistic approach to development complements with other social development interventions in offering a powerful combination of services to help people build stable, healthy, and empowered livelihoods. By implementing this program UDDIPAN tries to increase significant awareness of the poor & underprivileged to look at their own problems, prioritize them and to creatively

find solutions through mobilizing of internal and external resources for both extreme poverty eradication and enterprise development. The basic approach of UDDIPAN Micro Finance Program is to stand by the poor people and help them get out of poverty and move on to an environment of enhanced earning and improved living.

In partnership with Palli Karma-Sahayak Foundation (PKSF), UDDIPAN is carrying out this program with its targeted people since 1994. The program is spread to 64 districts covering about 26,425 villages of 477 Upazilas now with the support of PKSF, Bangladesh Bank, Commercial banks and other development partners like Anukul Foundation and Water.org.

UDDIPAN is working through target group approach. The target people of UDDIPAN are as follows:

- ❖ Rural and Urban Poor.
- ❖ Children and Youths from rural, semi-urban and urban poor households.
- ❖ Ethnic minority.
- ❖ People with differently able from poor households.

- ❖ Civil Society Representatives including religious leaders.

Key Activities of Microfinance Program:

- ❖ Awareness building.
- ❖ Group Formation.
- ❖ Savings Generation.
- ❖ Loan Disbursement.
- ❖ Monitoring & Supervision
- ❖ Documentation & Reporting
- ❖ Capacity Building
- ❖ Learning & Reorientation
- ❖ Assistance in Product Market
- ❖ Employee Generation
- ❖ Innovation

Program Focus:

The key focuses are to reduce poverty and vulnerability through capacity building and empowerment of women. Poverty is the most persistent problems of the country. UDDIPAN contributes really in this area through diverse programs especially Microfinance programs (MFP). Microfinance Program focuses to alleviate poverty by undertaking employment and Income Generating Activities (IGA) for the underprivileged families and increased people's participation, entrepreneurial skills and human resources potentials. This has direct approach on the poverty alleviation of the target people.

Programmatic Interventions:

The objective of the Microfinance Program (MFP) is to create employment generation and raise family income to reduce poverty through provision of skills education and micro credit support to the target peoples for undertaking livelihood options. Microfinance gives loan for people who are excluded from the formal banking system, it supports families to invest in income-generating activities, build assets, smooth consumption and reduce vulnerability to health shocks and natural disasters. The MFP addresses the monetary needs of the poor and marginalized section of the common people in order to open avenues of employment-cum-income

generation. There are different kinds of Livelihood options such as small trading, seasonal business, agriculture, fish culture, poultry and livestock rearing, beef fattening, nursery and plantation etc.

The MFP comprises of six main components as stated under:

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

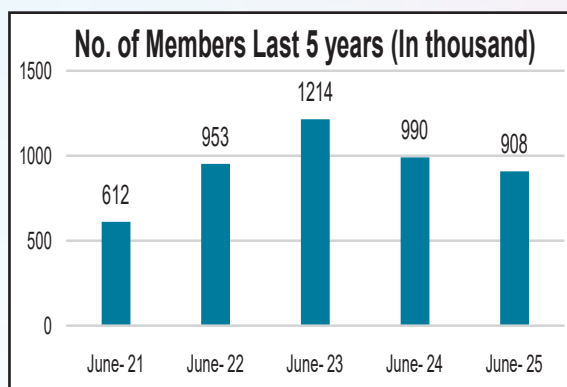
The details of MFP's six components are stated as under:

1) Institution Building (IB):

UDDIPAN believes that there should be a platform of the program beneficiaries through which all the development activities will be implemented. This Institution Building 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 take part in planning, designing, implementing and evaluating community demand driven activities to promote groups' synchronization & cohesiveness.



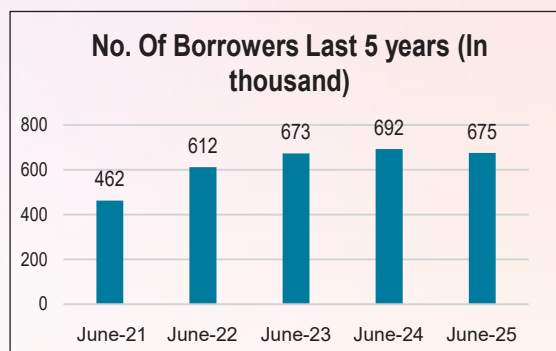
The graph is showing year wise member position for the last five years.



2) 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 support to the target people for undertaking livelihood options. There are various kinds of IEG such as small trading, seasonal business, rural transport, agriculture, fish culture, poultry and livestock rearing, beef fattening, nursery and plantation etc.

Increasing trends of the no. of borrowerhas shown below in the graphical presentation on last five years.



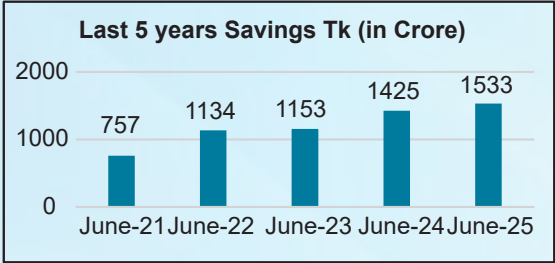
i) Savings Growth:

DDIPAN has been trying to influence beneficiaries to save money and to generate a fund that will be used by them during emergency. This savings fund is increasingly increased which stood at Tk. 1532.98 Crore as on June 30, 2025. There are various types of savings products offered by UDDIPAN, the target people save their money through these products and getting benefits. The savings products and its balance are shown below.

Table- 01: Savings Product as on June 30, 2025 (Amount in Crore)

Particular	Amount Tk. in Crore.
Short Term Deposit (STD)	684.74
Current Deposit (CD)	9.58
Marginal Savings	4.89
Clients Monthly Deposit (CMD)	179.30
Clients Fixed Deposit (CFD)	0.80
Clients Double Growth Benifit Scheme (CDGBS)	173.01
Clients Triple Growth Benifit Scheme (CTGBS)	105.92
Client Lakhopoti scheme	63.25
Client Millionaire Scheme	41.63
Children Education Saving Scheme	133.23
Women Development Saving Scheme	134.42
Marriage Deposit Scheme	2.20
Total	1,532.98

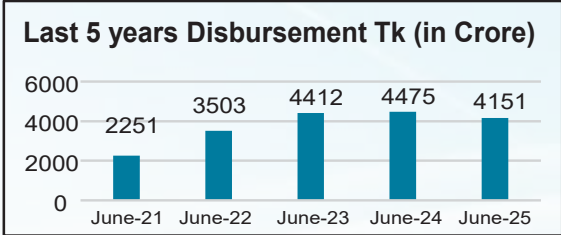
Year wise Savings generation trend is shown in graphical presentation below:



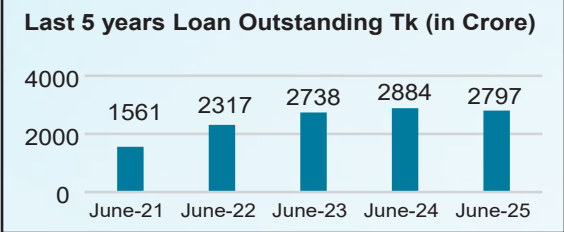
ii) Loan Operation– Performance & Trend

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. Yearly disbursement of microfinance is Tk. 4,151 Crore and the cumulative disbursement is Tk. 30,779 crore up to the June 30, 2025 out of which, realization stood at Tk. 27,982 crore, and outstanding Tk. 2,797 crore. Members 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) rate is 98.29% in June 30, 2025.

The year wise loan disbursement is shown in graphical presentation below:



The year wise loan outstanding is shown in graphical presentation below:



Product wise loan outstanding: (As on June 30, 2025).

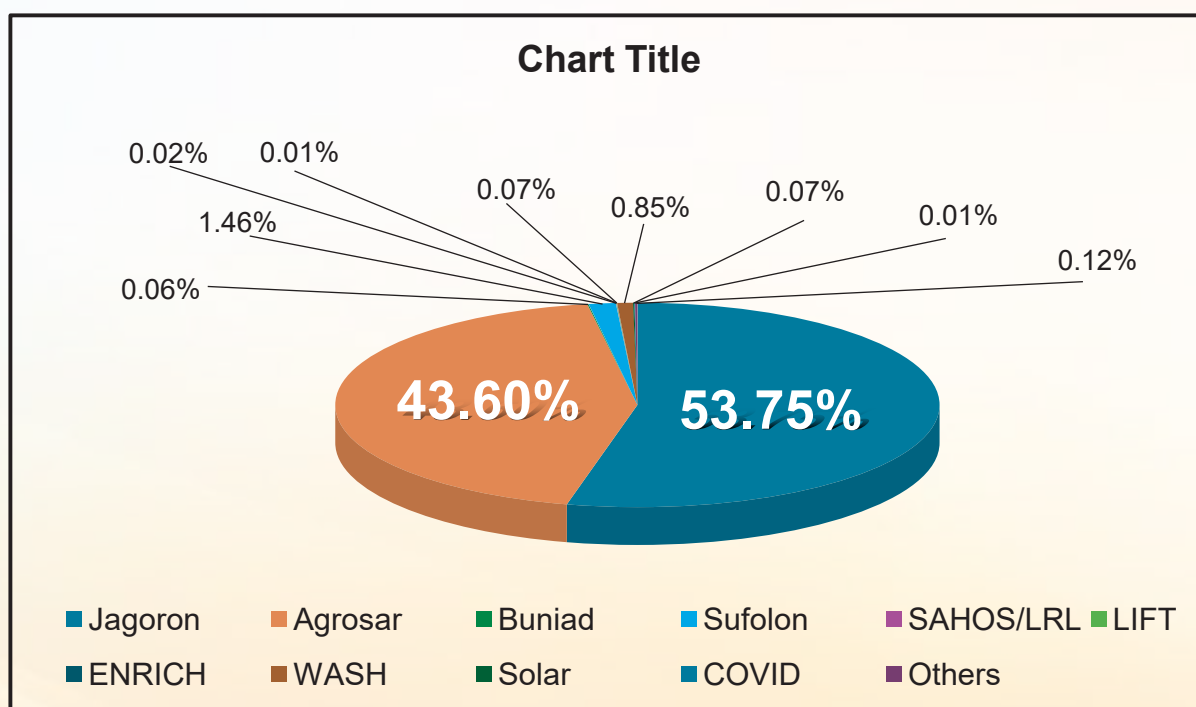
The loan comprises of some specific loan product viz. Jagoron, Agrosar, Buniad, Sufalon, SHAHOS/LRL, Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH), Learning and Innovation Fund to Test New Ideas (LIFT), Green Energy Project (GEP) and Water Sanitation & Hygiene (WASH), COVID-19 Revolving Refinance Loan. Each loan product has some specialty of nature in consideration of the target beneficiaries.



The product wise loan outstanding as on June 30, 2025 is shown in the table below:

Table: 02

Sl. No.	Name of loan product	Loan outstanding (Tk. In Crore)	% of total loan outstanding
1	Jagoron (Microcredit)	1,503.48	53.75%
2	Agrosar (Micro enterprise)	1,219.62	43.60%
3	Buniad	1.64	0.06%
4	Sufolon (Agriculture & Seasonal)	40.82	1.46%
5	SAHOS/LRL (Disaster Management Loan)	0.41	0.01%
6	Learning and Innovation Fund to Test New Ideas (LIFT)	0.69	0.02%
7	ENRICH	0.32	0.01%
8	Water Sanitation & Hygiene (WASH)	23.81	0.85%
9	Green Energy Project (Solar)	1.98	0.07%
10	COVID-19 Revolving Refinance Loan	1.05	0.07%
11	Others	3.43	0.12%
Total		2,797.25	100%



Total Outstanding BDT: 2797 Crore

Skill Development Training (SDT)

Skill development training provided for the clients include pond fish cultivation, poultry, beef fattening, goat rearing etc. Skill development training provided by the external resource persons mainly govt. officials of agriculture and livestock departments. These skills enable the group members to carry out income generating livelihood activities. Skill development training provided to the beneficiaries for the year 2024-2025 is 23,788 and the cumulative 75,859 no. of beneficiaries provided skill development training.

3) Gender Equity Development (GED):

UDDIPAN continues to focus its interventions towards women and endeavors to adopt in all its practices a gender-sensitive approach that takes into account the inequalities prevalent in society. Gender equality is a sensitive issue which requires commitment from every level of the organization and the integration of gender-perspective into all activities.

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.

As an organization, sensitive to gender equity and equality, UDDIPAN has a conscious and well-articulated gender policy that has been updated last year which offers equal opportunity to the staff members for participation in the decision-making process of the organization. They will become more gender-sensitive and contribute further to achieving gender equality in all their work and ensure gender-friendly work environment.

4) 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.

5) Health, Sanitation and Safe Water

The component aims to provide services towards improvement of health and hygiene, sanitation and safe water status through implementing different activities like training to group members and community people as well on the 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. UDDIPAN provide credit for construction and installation of tube well & sanitation options among targeted households.

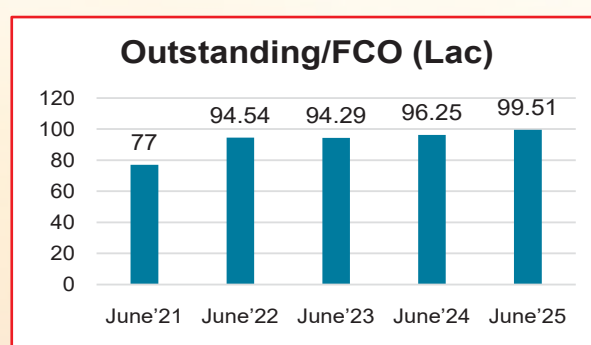
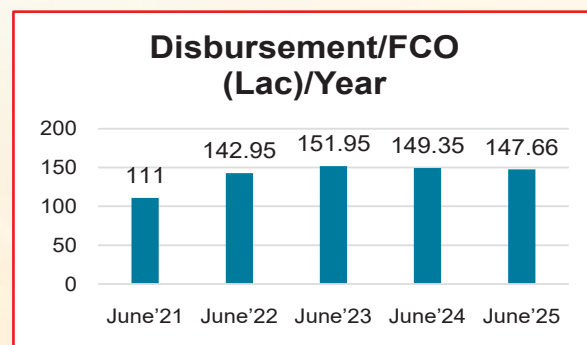
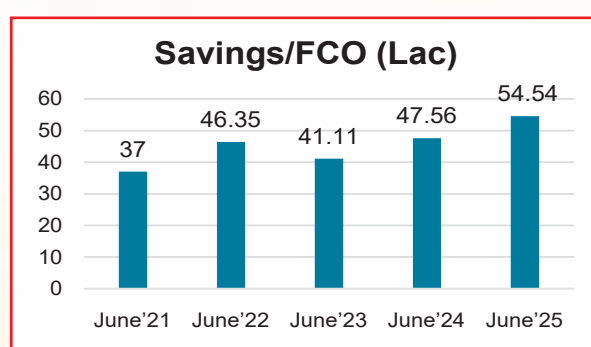
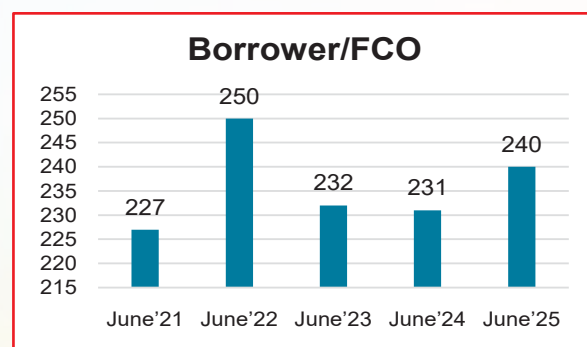
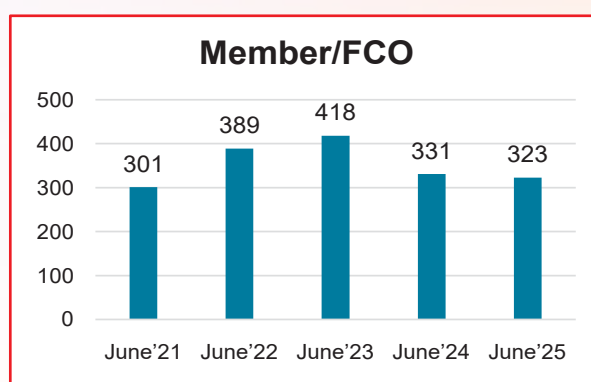
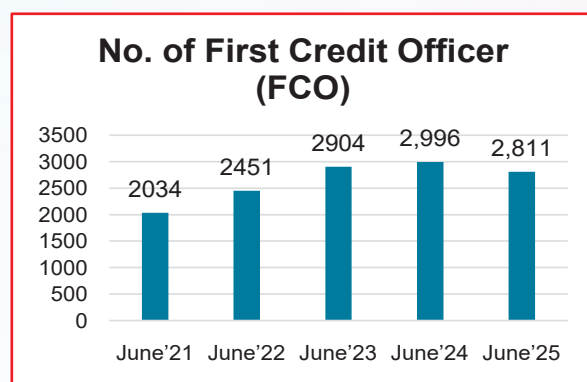
6) Capacity Building of UDDIPAN

Capacity building of the staff members with regard to 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 1,344 staff members received professional training.

Staff Productivity (Last 5 years)

Staff Productivity table indicate year wise increase trend in different indicators. Especially Savings, Loan disbursement and loan outstanding per staff is increased.

Particulars	June'21	June'22	June'23	June'24	June'25
No. of First Credit Officer (FCO)	2034	2451	2904	2,996	2,811
Member/FCO	301	389	418	331	323
Borrower/FCO	227	250	232	231	240
Savings/FCO (Lac)	37	46.35	41.11	47.56	54.54
Disbursement/FCO (Lac)/Year	111	142.95	151.95	149.35	147.66
Outstanding/FCO (Lac)	77	94.54	94.29	96.25	99.51



Current status

The Microfinance Program has so far spread over 931 branches in 477 Upazila's of 64 districts. UDDIPAN covered 907,885 members through 57,833 village organizations (VO)/Samity of which 674,723 are loanee members. Cumulative disbursement of loan is about 30,779 Crore and outstanding loan is 2,797 Crore.

Entrepreneurs' Development: Micro Enterprise:

Bangladesh still rely heavily on agriculture. The industrial development that started in the eighties has not yet reached its desired goal. There is no alternative but to expand MSME (Micro, Small & Medium Enterprises) for overall economic development in Bangladesh, starting from the creation of employment every year including the elimination of income inequality. Bangladesh has been able to alleviate poverty in the past decades in an exemplary manner. According to the World Bank, about 3.30 billion people have moved above the poverty line since 2000. According to the World Economic Forum, the female labour force in the 2020 labor market is about 45%. Bangladesh is the best in South Asia in terms of gender equality. According to the data, Bangladesh ranks 47th while our neighboring country India ranks 108th. According to the data of the Asian Development Bank, the population rate below the poverty line of Bangladesh has come down from 24.3% in 2016 to 21.4% in 2018. The population living below the international dollar \$ 1.90 decreased from 14.6% in 2016 to 9.20% in 2019. According to the Bangladesh Bureau of Statistics, the per capita income of Bangladesh in 2019 is \$ 1,856. According to the International Dollar (adjusting the cost of living) it is \$ 4,754 (World Bank). There is no alternative but to expand our MSME sector for the elimination of the existing income inequality, creation of employment along with eradication of extreme poverty as well as for overall economic development of the country.

Micro Enterprise

In order to empower the underprivileged people of the society, especially women, all the members of the family such as children, women and men should be involved in the development process. UDDIPAN has been working since 1984 with the aim of creating a social security zone through the formation and development of human resources.

Social development (education, health, hygiene, etc.) alone is not enough for the

sustainable development of a person/family's quality of life. In the case of sustainable development, it is essential to have "Access to Finance" or "financing opportunity". There are various entrepreneurs including marginal traders of the society who do not get the opportunity to finance their enterprises/businesses due to a lack of collateral which has to be given to banks to get financing. Ever since its inception, UDDIPAN has been financing entrepreneurs who are deprived of all these financing opportunities from banks.

According to various statistics, Bangladesh is now on the list of middle-income countries. UDDIPAN is also moving forward with a focus on the implementation of long-term plans, especially, MDGs in Bangladesh. The main condition for becoming a developed country is industrial development and the basis of industrial development is, expansion of MSME (Micro, Small & Medium Enterprises). Therefore, in the current context of Bangladesh, there is no alternative but to develop MSME sector.



In the case of industrial development, through expansion, small enterprises will gradually move to medium enterprises, which will gradually turn into large corporations over time. In this process, the desired industrial development of Bangladesh is possible through development of MSME sector.

UDDIPAN provides various types of loans to its members for the socio-economic development of the people, of which "Micro Enterprise Loan" is designed for MSMEs. The journey of UDDIPAN Micro Enterprise loan

started in the financial year 2004-05. Although, since its inception, UDDIPAN has been financing marginal entrepreneurs with various small business/project based loans

for the economic self-reliance.

At present Bangladesh Bank has defined Micro Enterprises along with SME which are as follows:

Details	Fixed Assets (Excluding land and buildings)	Number of employees
Micro Enterprise	Tk. 10.00 Lakh – Tk. 75.00 Lakh (Processing)	Below 16-30
	Tk. 10.00 lakh below (service)	Maximum 15
COTTAGE	Below Tk. 10.00 lakhs	Maximum 15
SMALL	Tk. 75.00 lakhs (processing)	31 - 120
	Tk. 10.00 lakh - Tk. 2.00 crore (service)	16 - 50
MEDIUM	Tk. 15.00 crore - Tk. 50.00 crore (processing)	121 - 300 (at least 1000 in garments)
	Tk. 2.00 crore - Tk. 30.00 crore (service)	51 - 120

According to PKSf (Palli KormoShohayok Foundation), loans from Tk. 50,000 / - and above are considered as small enterprise or microenterprise loans. At UDDIPAN, Loans of Tk. 1, 01,000 - and above are treated as micro-enterprise loans. As the ceiling of an individual loan is 25,00,000/-, SME customers are also covered under the micro-enterprise loan in a broader sense.

Goal of the “Micro-Enterprise” department of UDDIPAN

- ❖ Establish a new potential venture / business
- ❖ Creating new entrepreneurs
- ❖ Meeting the financial needs of the businesses, especially the current capital deficit
- ❖ Increase the scope of business
- ❖ Provide overall support for an enterprise / business to gradually grow from small to medium and large organizations
- ❖ Achieving economic development along with creating employment in the area through expansion of MSME
- ❖ Any other business needs

Existing and new potential entrepreneurs with potential enterprises, who are capable of creating employment through proper use of loans, increase his/her income and expand the business.

- ❖ Potential entrepreneur of all stages
- ❖ All new and existing potential projects

UDDIPAN is operating Micro Enterprise Loans through its 10 zones, 113 Region, 931 branches in 26,425 villages 3,520 unions, 477 upazilas and 64 districts.

Features of Microenterprise loans UDDPAN:

- ❖ **Loan Range:** Incentives disburse loans ranging from a minimum of Tk. 1,01,000/- to a maximum of Tk. 25,00,000 / -
- ❖ **Loan Term:** Loan term is 01 (one) year to maximum 02 (two) years. However, considering the project, the loan term can be up to a maximum of 03 (three) years which is approved by the higher authority.
- ❖ **Disbursement Process:** Micro-enterprise loans are also provided as like community-based loans like microcredit. However, in case of potential projects, it is also provided individually or solidary approach can be followed.

Micro Enterprise lending process

At first a group is formed with potential loan customers. Through this group or Village Organizations regular savings are collected from the customers to habituate them to regular savings mentality and to taste their sincerity and commitment. Meetings are held with all the members of the group or VO on weekly / monthly basis. The meeting

discusses important contemporary social issues ranging from storm surge / social awareness to business. In this case, our field level Credit Officer (CO) conducts group meetings. In this meeting it is also assessed which member of the association needs loan, whether he should be given the loan, who will be the guarantor of the loan and so on. Through the formation of this association / group / VO, the customers are getting closer to each other mentally and unity is formed. If one person has a problem, the other members of the association try to help collectively. Through the formation of these groups, organization can understand the customer better. This process makes it possible for a customer to be properly checked and selected.

Micro Enterprise loans are provided on a community basis, similar to the microcredit loans currently in operation. However, in the case of potential projects, it is also provided individually. Solidary approach can be taken in case of very potential businesses and entrepreneurs. UDDIPAN Micro Enterprise lending is not limited to lending and collection but also ensures proper use of the loans and use technology in the business through various non-credit activities. In general UDDIPAN follow Credit Plus approach in providing loans.

- ❖ **Market Connection:** Coordination of communication with relevant traders through the customer database.
- ❖ **Market Information:** Using customer database and relation, market information is shared among our customers.
- ❖ **Coordinating various social activities** under UDDIPAN. For example, the inclusion of the elderly and children in the customer's family in some social programs - senior citizen programs, youth clubs, etc.
- ❖ Increase the overall business capacity / awareness of the customer.

UDDIPAN is also collaborating with customers in all 360 strategies from the beginning of a business to customer level sales –

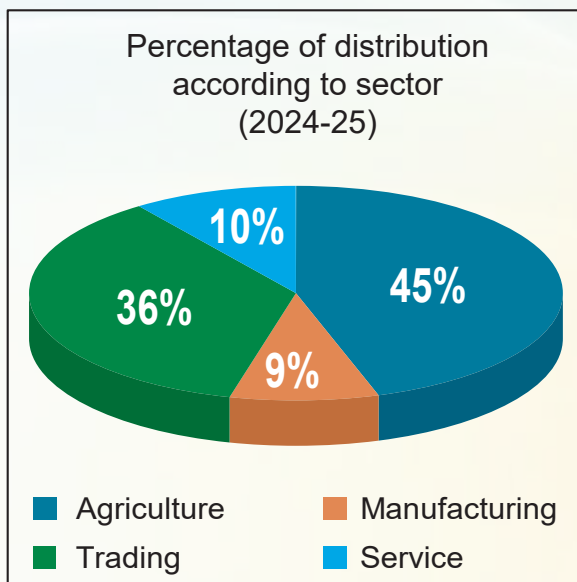
- ❖ In research and technology
- ❖ In setting up a business
- ❖ In the collection of raw materials
- ❖ In the method of product production
- ❖ In business management
- ❖ In marketing
- ❖ In sales and supply

Progress of small enterprise loan activities; (Last 5 Years)

Year	Borrower (person)	Disbursement (Core)	Loan outstanding (core)
2020-2021	65,591	803	588
2021-2022	102,491	1,409	1,004
2022-2023	121,645	1,995	1,286
2023-2024	121,089	1,977	1,316
2024-2025	113,538	1730	1,220

It was started in the fiscal year 2004-05. The progress of this credit program since its inception deserves wide acclaim.

Sl.	Sector	%
1	Agriculture	45%
2	Manufacturing	09%
3	Trading	36%
4	Service	10%



UDDIPAN Micro Enterprises is committed to creating timely large enterprises/entrepreneurs through financial assistance, advice, use of effective technology and market analysis, and is committed to advancing women entrepreneurs in all fields

Human Resource Management (HRM)

The Human Resource Management (HRM) Division of UDDIPAN continued its role as a strategic partner of the organization during the reporting period from July 2024 to June 2025. In 2024 Socio-Political transformation of Bangladesh also force UDDIPAN to cut down its programmatic Economic initiative. Building on the systems, experiences, and achievements of the previous year (2023–2024), the HRM Division focused on strengthening workforce planning, improving retention, ensuring compliance, and enhancing staff performance in line with organizational goals.

Major Functional Activities of HRM Division

During the year, the HRM Division carried out the following core functions:

- ❖ Recruitment and Selection
- ❖ Attendance and Leave Management
- ❖ Personal File and Documentation Management
- ❖ Payroll Management
- ❖ Compensation and Benefits Administration
- ❖ Succession Management (Confirmation, Increment, Promotion, Transfer, Separation, and Welfare Fund)
- ❖ Conflict Management (Grievance Handling, Redress, and Disciplinary Actions)
- ❖ Performance Appraisal Management
- ❖ HR Database Management (HRIS)

Staff Position

As part of organizational expansion and programmatic needs, HRM ensured timely recruitment and deployment of staff. The staff strength at the beginning of the reporting period (July 2024) was 5288 employees.

Staff Position by Category (as of June 30, 2024 – Opening Base)

Sl.	Staff Category	Program	Male	Female	Total
1	Regular Staff (Field & HO)	MFP & Different Departments	4856	1165	6021
2	Project Staff (HO & Field)	Different Projects	67	32	99
3	Contractual Staff (HO & Field)	MFP & Different Programs	75	616	690
Total			4988	1810	6811

HR Planning and Workforce Movement (2024–2025)

HR Planning plays a vital role in ensuring the availability of the right people in the right positions at the right time. Based on organizational requirements, HRM prepared and implemented a comprehensive recruitment and retention plan for the year.

HR Planning Summary for July 2024– June 2025

- ❖ Opening Staff (July 2024):6811
- ❖ Total Staff Enrolment during the Year:1111
- ❖ Total Staff Dropout during the Year:1828
- ❖ Net Growth Rate: Approximately -11%
- ❖ Closing Staff Strength (June 2025): 6094

The steady growth reflects the expansion of programs and strengthening of operational capacity across field and head office levels.

Employee Turnover

UDDIPAN emphasizes staff retention by offering competitive compensation, a supportive work environment, and appropriate health and safety measures. During the reporting period, the overall employee turnover rate remained controlled.

Turnover Trend (Previous Years)

Year	Dropout Rate
2019-20	21%
2020-21	10%
2021-22	8%
2022-23	17%
2023-24	20%
2024-25	28%

The employee turnover trend over the last six years shows noticeable fluctuations. After a comparatively high turnover in 2019–20 (21%), the rate declined significantly during 2020–21 and 2021–22 due to improved retention initiatives and operational stability. However, turnover increased again in 2022–23 and peaked in 2023–24 at 20%, primarily due to program transitions and workforce mobility.

In **2024–25**, the turnover rate declined to 28%, reflecting the effectiveness of enhanced retention measures, improved workforce planning, and a more stable operational environment.

Gender Balance and Equal Opportunity

UDDIPAN strongly upholds the principle of equal employment opportunity. The organization maintains a balanced gender composition, particularly encouraging female participation across programs and support services.

As of the beginning of the reporting period:

- ❖ Male Employees: 4,988
- ❖ Female Employees: 1,810

The HRM Division continued to promote gender equity through fair recruitment, promotion practices, and a supportive workplace environment.

Performance Management and Staff Development

During the year, HRM ensured:

- ❖ Timely performance appraisals
- ❖ Confirmation and promotion of eligible staff
- ❖ Increment processing in line with organizational policy
- ❖ Capacity development through on-the-job support and internal coordination with training units

These initiatives contributed to improved staff motivation, accountability, and productivity.

Throughout July 2024 to June 2025, the HRM Division played a pivotal role in strengthening

UDDIPAN's human capital. Through effective planning, transparent systems, and staff-focused initiatives, HRM supported sustainable organizational growth. The division remains committed to continuous improvement and aligning human resource strategies with organizational goals in the coming years.

Human Resource Development (HRD)

The Human Resource Development (HRD) function of UDDIPAN plays a strategic role in strengthening institutional effectiveness by enhancing the knowledge, skills, motivation, and professional competence of both staff and beneficiaries. Through structured orientation programs, capacity-building training, workshops, and an integrated Performance Management System, HRD supports inclusive and sustainable organizational development.

HRD designs and delivers need-based training curricula aligned with organizational priorities and programmatic requirements. These initiatives are intended to develop core competencies, improve operational efficiency, and ensure high-quality program implementation. Key training areas include participatory and organizational management, credit and financial management, accounting and cost efficiency, organizational development, operations management, microfinance and microenterprise management, entrepreneurship development, sustainable programming, best practices, and good governance.

In addition to staff development, HRD conducts skills and entrepreneurship development training, as well as livelihood-focused capacity-building programs for beneficiaries to enhance income-generating opportunities and economic resilience. UDDIPAN operates two modern, well-equipped training centers located in Dhaka and Pirojpur, which serve both internal and external participants. These facilities include fully equipped conference halls, residential accommodation for dignitaries, and dormitory facilities for

trainees, ensuring a professional learning environment and contributing to the sustainability of training operations.

Objectives of the UDDIPAN Human Resource Development (HRD):

The overall goal of the UDDIPAN Human Resource Development (HRD) is to improve the management competencies of development practitioners and to enhance the human and operational skills of beneficiaries and programme participants. The specific objectives of the Training are the following:

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

To meet the criteria of an ideal training centre, each Training Centers is equipped with a trainee's hostel, cafeteria, classroom with air-conditioning, library facility. In addition, training aids such as laptop, multimedia, sound system, overhead projectors, and other devices are available to make training courses more effective and acceptable.

Training principles

In order to yield the best training course results, the following training principles have been adopted:

- ❖ Learner-Centered
- ❖ Problem-Based
- ❖ Need-Oriented
- ❖ Experience-Based
- ❖ Flexible
- ❖ Participatory
- ❖ Action/Result-Oriented

Course trainers strive to create and maintain a learning environment of openness, friendliness, mutual trust and respect. Trainers regard themselves not as pedagogues but simply as facilitators in the learning process. When selecting training participants, UDDIPAN values homogeneity with respect to age, education and experience.

Training Methodology:

UDDIPAN Human Resource Development (HRD) intends to make the session more participatory. The following participatory and experiential training methodologies are used to effectively facilitate different training contents the methods are Brainstorming, Group Discussion, Question-Answer, Case Study, Role Play, Group Exercise, Field Trip, SWOT, Demonstration, Miniversity, Seminar and Workshop. VIPP etc.

Major Job Responsibility of UDDIPAN Human Resource Development (HRD):

1. Training Plan & Marketing
2. Curriculum Development & Revised
3. Training Conduct
4. Training Management & Coordination
5. Training Report & Documentation
6. Training Monitoring & Follow up
7. Training Evaluation
8. Resource (Knowledge)

List of Training is given below:

1. Foundation Training
2. Branch Operation & Management Training
3. Accounting and Financial Management Training
4. Region Operation & Management Training
5. Refresher Course on Basic Training for FCO
6. Training on IT
7. Leadership Development Training for Group Leader
8. Training of Trainer (ToT)
9. Risk Management

Training Target and Achievement Of the reporting period 2023-2024

Training	2024 - 2025				
	Target			Achievement	
	Batch	Batch	Participants	Batch	Participants
Staff Training	63	72	1800	66	1344
Group Member Training	750	1000	25000	874	21120
Total	813	52	1300	196	1949

Information Technology Division

UDDIPAN's Information Technology (IT) Division continued to play a pivotal role in supporting all divisions and programs by ensuring smooth, secure, and efficient business operations. The IT Division remained committed to strengthening data integrity, system security, and seamless information sharing across the organization.

To achieve UDDIPAN's strategic objectives, mission, and long-term vision, significant investments were made in IT infrastructure development, business process automation, and digital transformation initiatives. The organization consistently prioritizes budget allocation for adopting evolving technologies to enhance operational efficiency and institutional sustainability.

IT Infrastructure and Security

UDDIPAN has deployed a centralized storage management system integrated with virtualized environments to ensure high reliability, performance, and availability of core systems. This infrastructure supports Management Information Systems (MIS), Accounting Information Systems (AIS), and other business-critical microservices and applications. Emphasis has been placed on data accuracy, system resilience, and uninterrupted service delivery.

The IT Division has successfully maintained and managed the campus network, Wi-Fi infrastructure, servers, databases, data warehouse, Power BI, and other enterprise tools. To strengthen cybersecurity, UDDIPAN invested in next-generation security solutions, including enterprise-grade routers, Sophos next-generation firewalls, endpoint security solutions, F5 solutions, network load balancing (NLB), virtual machines (VMs), and advanced anti-malware systems.

Automation and Digitalization of Microfinance Operations

"A better information system is a necessary tool for managing a Microfinance Institution successfully." In line with this principle, UDDIPAN IT has worked extensively to centralize and automate organizational data management. Over the past few years, all operational data have been progressively consolidated into central servers to fully automate MIS and Financial Information Systems (FIS) across all branches and the Head Office.

Despite challenges such as wide geographical coverage, limited resources, and implementation risks, UDDIPAN has achieved remarkable progress in digitalization. As of the reporting period, all 931 branches, along with 10 Zonal Offices and 113 Regional Offices, have been successfully automated. The IT Division has played a leading role in fulfilling management's digital transformation vision since the inception of these initiatives.

In-house Application Development

To further strengthen service delivery, operational transparency, and institutional control, the IT Division has designed and developed several in-house software applications tailored to UDDIPAN's operational needs.

One of the key initiatives is the "Online Passbook", a digital application developed for UDDIPAN beneficiaries and members. This application enables members to view their loan, savings, installment, and transaction details in real time, reducing dependency on physical passbooks and manual inquiries. The Online Passbook enhances transparency, improves member trust, and supports UDDIPAN's vision of inclusive digital financial services.

In addition, the IT Division has developed a **Case Management System (CMS)** to effectively manage and monitor legal cases filed by both Branch Offices and the Head Office. This system facilitates systematic recording, tracking, and reporting of all legal actions, enabling management to oversee case status, follow-up actions, and legal outcomes in a centralized and structured manner. The CMS has significantly improved coordination between the Legal Department, branch offices, and management, ensuring accountability and timely legal interventions.

Data Analytics and Performance Monitoring

The IT Division continues to leverage technology to reduce operational costs, enhance efficiency, and expand outreach. Advanced data analysis is being conducted on branch-wise portfolio performance, staff productivity, and product and service performance across different geographical regions. These insights support evidence-based decision-making and continuous organizational improvement.

Management Dashboard

IT Division developed an integrated performance dashboard using business intelligence tools. This dashboard enables senior management to view key organizational indicators at a glance, including zone-, region-, and field-level performance. Based on these insights, the Head Office Management and Field Management review performance and provide strategic guidance. This initiative has substantially strengthened supervision, coordination, and monitoring mechanisms.

Mobile and Digital Financial Services (MFS/DFS)

As part of UDDIPAN's digital transformation agenda, digital payment systems have been introduced through API-based integration with web-enabled services. This initiative has reduced dependency on cash transactions, enhanced operational safety, and minimized cash-handling risks.

The adoption of MFS/DFS has saved significant working hours for field staff and beneficiaries alike. As a result, field personnel are now able to devote more time to customer engagement, product promotion, savings mobilization, and service expansion, contributing positively to UDDIPAN's overall organizational performance.

Administration Division

Administration Division acts as the operational backbone of an organization. It manages daily workflow, oversees facilities and logistics, and provides critical support. By streamlining internal processes and optimizing resources, the department ensures that all other teams can function efficiently to achieve their strategic goals.

The activities, policies and regulations that relate to running the organization and to maintain both Head office & field offices are also stated below:

Process:

- ❖ Provide access to Procurement Policy, regulations, guidelines, information to prompt smooth running of procurement process;
- ❖ Administer consistent procurement best practices across the organization both for Head office & field offices;
- ❖ Selection of an appropriate method guided by the Policy for shortening time to procure goods, works & services. Encourage peaceful supplier competition to meet quality and cost objectives;
- ❖ Keep eyes on spending money in compliance with the policy.

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

Services: Accommodation, Electricity, Gas, Water, Logistics, maintenance, Security, Discipline, Utilization of service staff, dispatch etc.

The Administration undertakes the following activities with transparency, accountability, fairness & honesty:

- ❖ General Office Management
- ❖ Property & Infrastructure Management
- ❖ Procurement of goods, works & services (Guided by the procurement Policy)
- ❖ Store Management
- ❖ Asset Management
- ❖ Transport Management
- ❖ Safety & Security Management

- ❖ Maintenance of services/ Logistics like electricity, water, gas, lift, generator, IPS, Server, photocopier, equipment etc.
- ❖ Protocol
- ❖ Front desk & dispatch management

Services: Accommodation, Electricity, Gas, Water, Logistics, maintenance, Security, Discipline, Utilization of service staff, dispatch etc.

The Administration undertakes the following activities with transparency, accountability, fairness & honesty:

- ❖ General Office Management
- ❖ Property & Infrastructure Management
- ❖ Procurement of goods, works & services (Guided by the procurement Policy)
- ❖ Store Management
- ❖ Asset Management
- ❖ Transport/Vehicle Management
- ❖ Safety & Security Management
- ❖ Maintenance of services/ Logistics like electricity, water, gas, lift, generator, IPS, Server, photocopier, equipment etc.
- ❖ Protocol
- ❖ Front desk & dispatch management

Communication, Publication & Research Department

The Communication, Publication & Research (CPR) Department of UDDIPAN aims to empower targeted program participants — including communities, development organizations and partners, members of print and electronic media, and civil society—through meetings, workshops, sharing sessions, consultations, small group discussions, and seminars. A core mandate of the department is to conduct research studies and surveys as required by organizational priorities and program needs. In addition, the department is responsible for managing both internal and external communication of the organization.

The department is actively involved in publishing a wide range of Information, Education and Communication (IEC)

materials, including annual reports, donor reports, research publications, baseline survey reports, information booklets, posters, leaflets, folders, training manuals, stickers, action plans, guidelines, brochures, and newsletters. These publication efforts have contributed to increased visibility of UDDIPAN, encouraging print media to publish features and success stories and to conduct interviews with senior management, including the CEO. The department also engages electronic media, facilitating talk shows and panel discussions where UDDIPAN representatives participate as discussants or, in some cases, host the events—thereby strengthening public engagement and reinforcing confidence and commitment among staff, beneficiaries (including children and adolescents), and the wider community.

In addition, the department plays a critical role in responding to Expressions of Interest (Eols) and in the preparation and development of project proposals, concept notes, and thematic development write-ups. It also leads the production of organizational and project documentaries, contributing to knowledge dissemination and institutional branding.

Furthermore, the Communication, Publication & Research Department is responsible for external resource mobilization and for maintaining liaison and coordination with government agencies, donors, media outlets, bilateral and multilateral organizations, and other civil society organizations, thereby strengthening partnerships and supporting the sustainable growth of UDDIPAN.



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

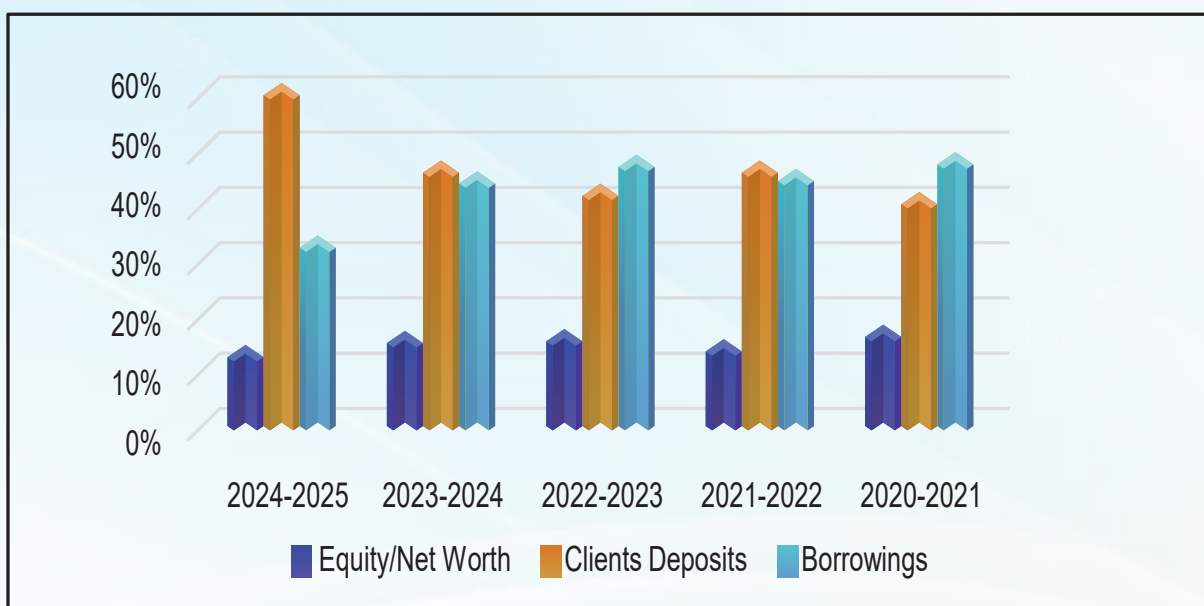
Stakeholder Information

Information Relevant for Stakeholders & other users of Financial Statements

Financial Source

Amount in Million BDT

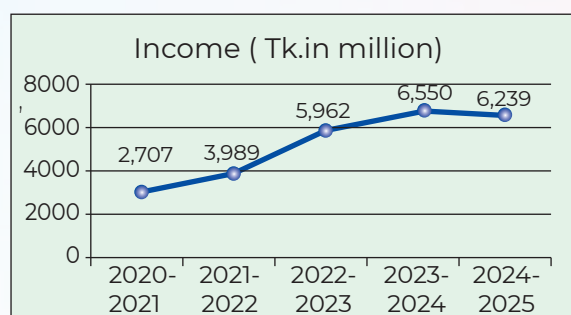
Particular	2024-2025		2023-2024		2022-2023		2021-2022		2020-2021	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Equity/Net Worth	3,258	12.07%	4,657	14.34%	4,677	15.53%	3,585	13.78%	3,170	16.12%
Clients Deposits	15,330	56.78%	14,250	43.87%	11,940	39.63%	11,359	43.68%	7,576	38.54%
Borrowings	8,410	31.15%	13,575	41.79%	13,508	44.84%	11,062	42.54%	8,914	45.34%
Total	26,997	100.00%	32,481	100.00%	30,125	100.00%	26,007	100.00%	19,660	100.00%
Growth Rate	(5,484)	-16.88%	2,356	7.82%	4,119	15.84%	6,347	32.28%	7,551	62.36%



Graphical Presentation

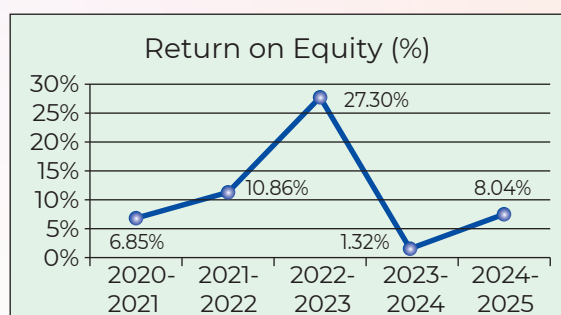
Income (Tk.in million)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Income (Tk.in million)	2,707	3,989	5,962	6,550	6,239



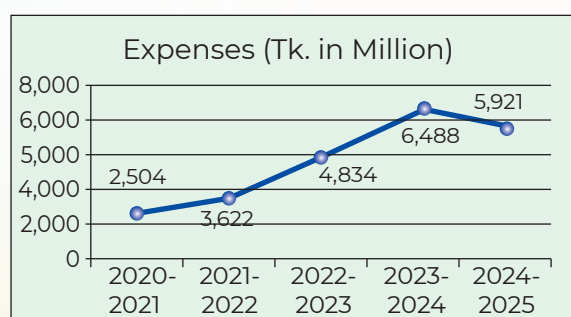
Return on Equity (%)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Return on Equity (%)	6.85%	10.86%	27.30%	1.32%	8.04%



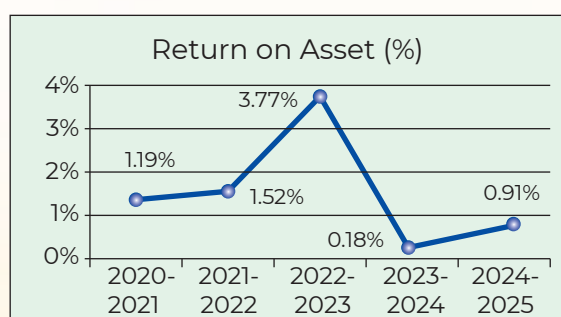
Expenses (Tk. in Million)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Expenses (Tk. in Million)	2,504	3,622	4,834	6,488	5,921



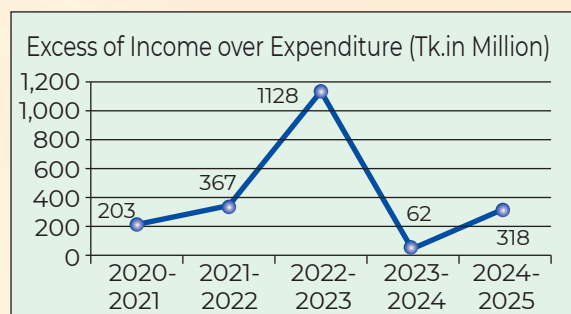
Return on Assets

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Return on Assets	1.19%	1.52%	3.77%	0.18%	0.91%



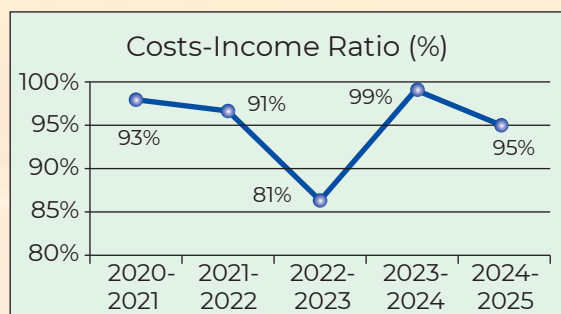
Excess of Income over Expenditure (Tk.in Million)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Excess of Income over Expenditure (Tk.in Million)	203	367	1,128	62	318



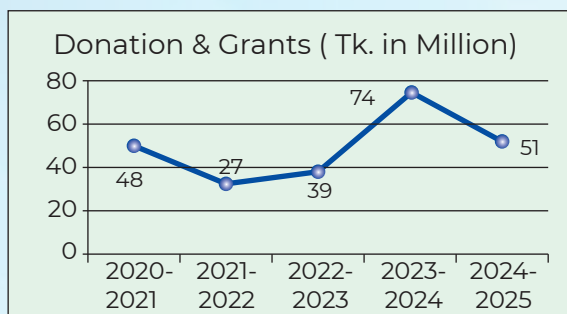
Costs-Income Ratio (%)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Cots-Income Ratio (%)	93%	91%	81%	99%	95%



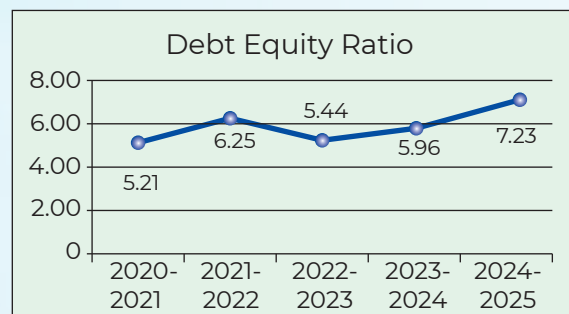
Donation & Grants (Tk. in Million)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Donation & Grants (Tk. in Million)	48	27	39	74	51



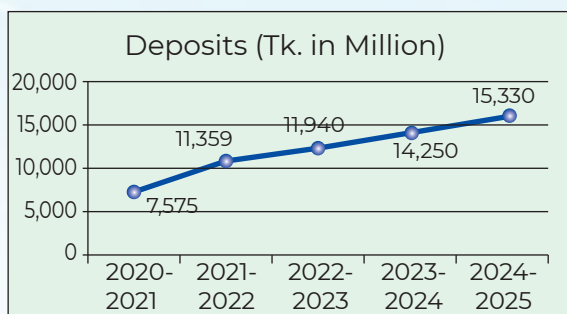
Debt Equity Ratio

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Debt Equity Ratio	5.21	6.25	5.44	5.96	7.23



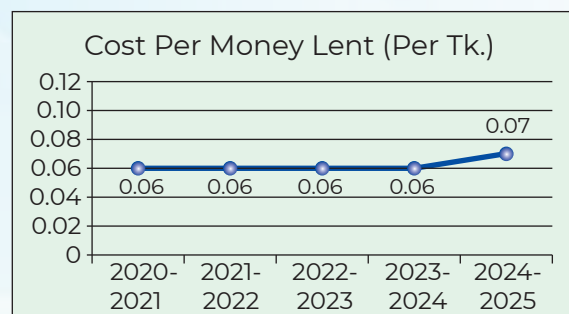
Deposits (Tk. in Million)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Deposits (Tk. In Million)	7,575	11,359	11,940	14,250	15,330



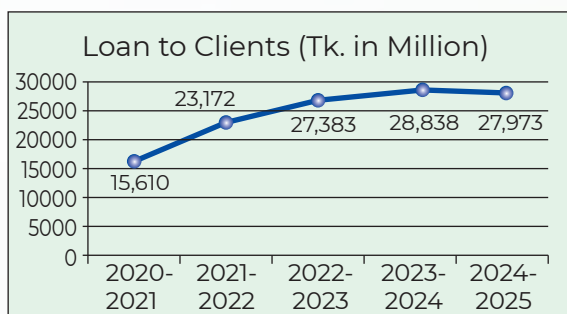
Cost Per Money Lent (Per Tk.)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Cost Per Money Lent (Per Tk.)	0.06	0.06	0.06	0.06	0.07



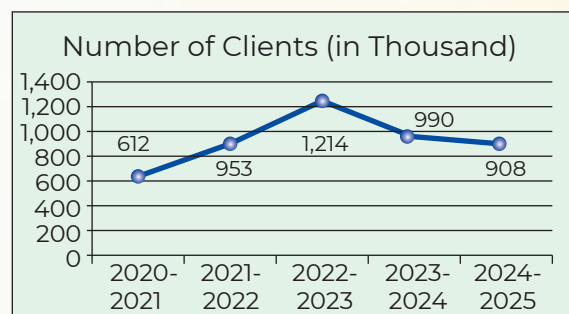
Loan to Clients (Tk. in Million)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Loan to Clients (Tk. in Million)	15,610	23,172	27,383	28,838	27,973



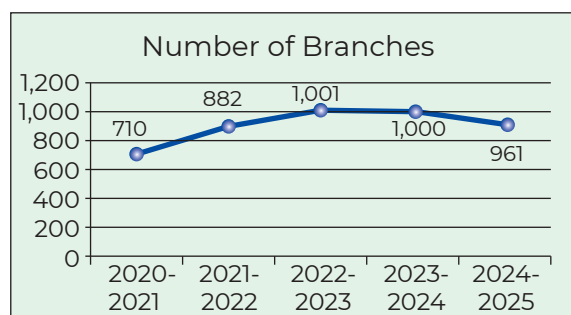
Number of Clients (in Thousand)

Year	2020 -2021	2021 -2022	2022 -2023	2023 -2024	2024 -2025
Number of Clients (in Thousand)	612	953	1,214	990	908



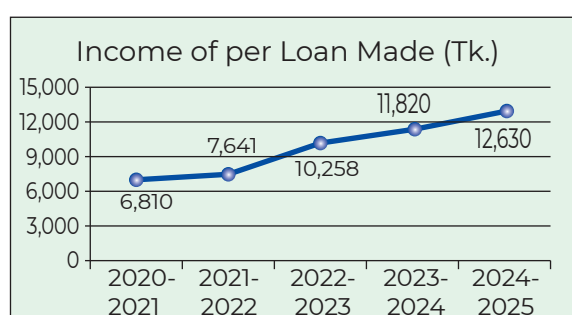
Number of Branches

Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Number of Branches	710	882	1,001	1,000	961



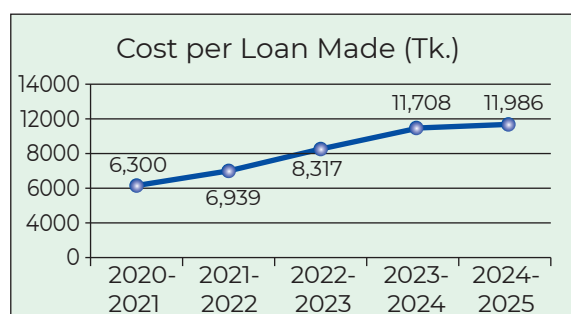
Income of per Loan Made (Tk.)

Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Income of per Loan Made (Tk.)	6,810	7,641	10,258	11,820	12,630



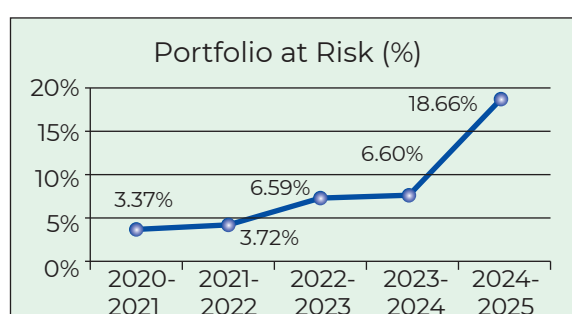
Cost per Loan Made (Tk.)

Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Cost per Loan Made (Tk.)	6,300	6,939	8,317	11,708	11,986



Portfolio of Risk (%)

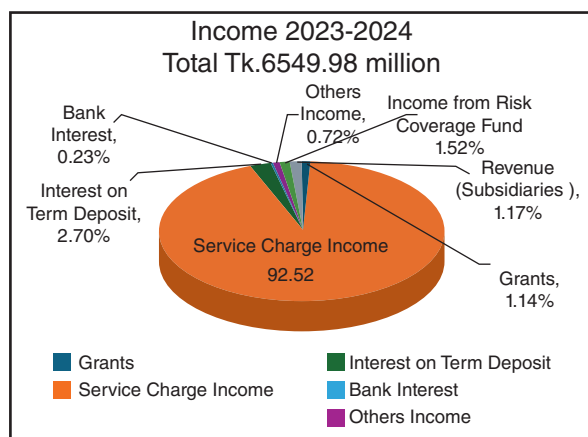
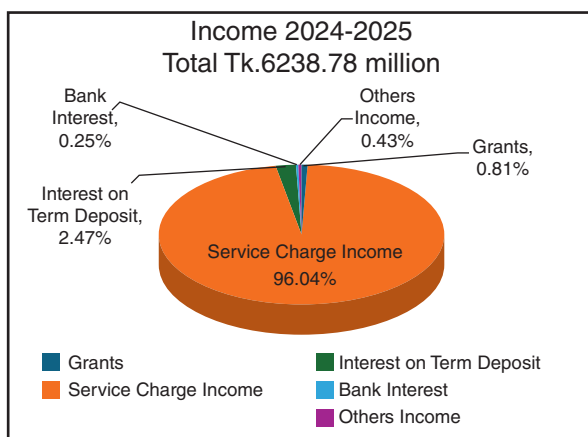
Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Portfolio at Risk (%)	3.37%	3.72%	6.59%	6.60%	18.66%



Financial Summary

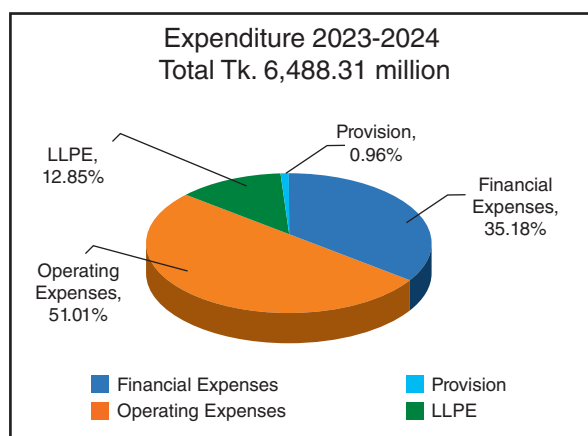
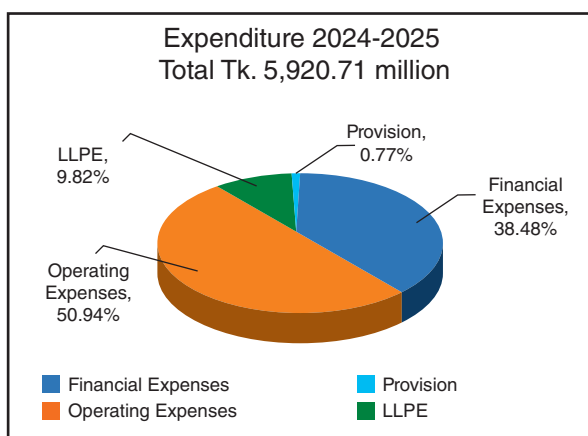
Revenue Income

In 2024-25 total Income decreased by 5% to 311.00 million in comparison 2023-2024

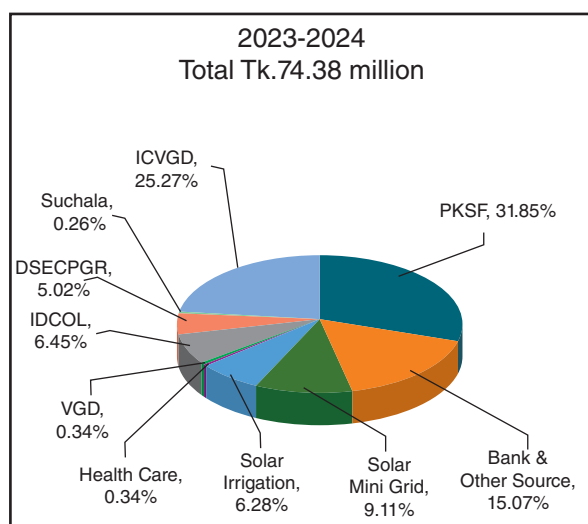
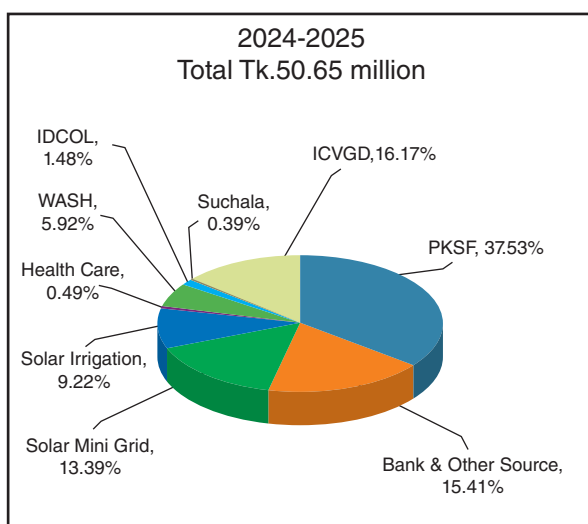


Revenue Expenditure

In 2024-25 total Expenditure decreased by 9% to 567.60 million in comparison 2023-2024

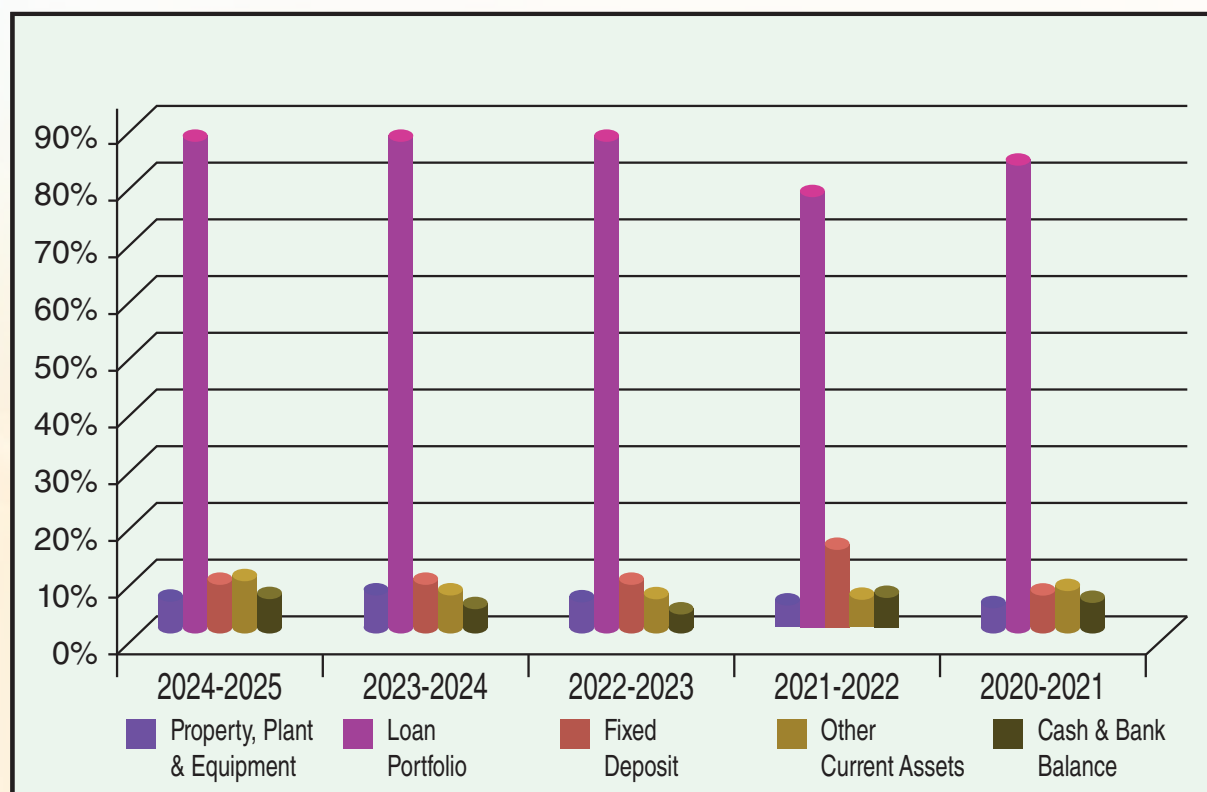


Grants Composition (Donor Wise)



Amount in Million BDT

Assets Composition	2024-25		2023-24		2022-23		2021-22		2020-21	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Property, Plan & Equipment	835	2.49%	889	2.45%	839	2.59%	636	2.32%	590	2.84%
Loan Portfolio	27973	83.57%	28,838	79.60%	27,383	84.44%	23,172	84.44%	15,610	75.26%
Fixed Deposit	1411	4.21%	2,655	7.33%	2,220	6.85%	2,357	8.59%	2,581	12.44%
Other assets	2309	6.90%	2,451	6.77%	1,439	4.44%	916	3.34%	930	4.48%
Cash & Bank balance	946	2.83%	1,394	3.85%	548	1.69%	360	1.31%	1,030	4.97%
Total	33,473	100%	36,226	100%	32,429	100%	27,441	100%	20,741	100%
Growth rate	(2,754)	-8%	3,797	12%	6,696	32.28%	7,426	55.77%	1,645	14.09%



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

Amount in Tk.

PARTICULARS	Financial Year				
	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
PROPERTIES & ASSETS					
Non-Current Assets					
Property, Plant and Equipment	59,03,99,466	63,59,88,422	83,88,96,735	88,85,05,849	83,49,71,101
Investment	13,14,87,441	13,14,87,441	13,14,87,441	54,93,00,492	54,93,00,492
Loan to Clients	11,71,74,042	80,54,36,464	1,20,21,19,403	2,64,14,14,054	2,59,05,20,354
Other Loans	10,43,47,499	10,55,50,111	9,79,11,449	16,72,11,038	16,69,71,549
Preliminary Expenses	88,920	66,690	44,460	22,230	22,230
Total Non- Current Assets	94,34,97,368	1,67,85,29,128	2,27,04,59,487	4,24,64,53,663	4,14,17,85,726
Current Assets					
Loan to Clients	15,49,32,51,869	22,36,65,76,195	26,18,10,76,849	26,19,65,75,893	25,38,20,23,735
Others Loan	5,05,22,300	7,79,98,447	9,37,62,357	6,52,78,347	5,62,05,537
Term Deposit	2,58,09,01,708	2,35,69,45,581	2,22,02,15,233	2,65,48,39,686	1,41,06,32,624
Inventories/Stocks	71,46,156	1,10,21,255	81,02,968	4,40,42,883	4,30,68,671
Accounts Receivable	24,65,19,105	19,03,14,424	17,27,27,925	10,53,91,664	7,96,57,367
Deposits & Repayments	38,88,94,853	39,99,35,723	93,46,78,535	1,52,00,05,005	1,41,36,91,276
Cash and Cash Equivalents	1,03,39,90,972	35,97,50,476	54,78,36,543	1,39,38,06,529	94,56,49,417
Total Currents Assets	19,80,12,26,962	25,76,25,42,100	30,15,84,00,411	31,97,99,40,007	29,33,09,28,629
Total Properties & Assets	20,74,47,24,331	27,44,10,71,228	32,42,88,59,898	36,22,63,93,670	33,47,27,14,354
CAPITAL & LIABILITIES					
Capital :					
Cumulative Surplus	2,35,09,17,099	3,00,46,37,822	3,96,56,17,214	3,89,01,29,252	2,72,34,18,955
Non-controlling interest	78	28	51	10,01,248	10,01,248
Reserve Fund	27,75,43,525	35,69,05,055	45,60,25,633	50,40,96,299	30,55,68,917
Risk Coverage Fund	39,13,77,906	-	-	-	-
Loan Loss Reserve Fund (LLRF)	15,06,81,519	22,34,17,236	25,57,30,741	26,17,96,613	22,75,19,218
Disaster Management Fund (DMF)	3,300	-	-	-	-
Total Capital Fund	3,17,05,23,427	3,58,49,60,141	4,67,73,73,639	4,65,70,23,411	3,25,75,08,339
Non- Current Liabilities					
Term Loan	1,05,67,91,979	1,74,02,15,949	4,14,05,73,958	4,62,73,87,301	1,92,15,39,739
Clients Deposits	4,50,68,04,853	6,50,18,40,213	9,38,85,98,436	8,54,98,43,360	9,19,61,33,133
Staff Welfare Deposit	-	-	-	-	-
Motor Cycle Replacement Fund	76,69,048	-	-	-	-
Staff Security Deposit	33,75,457	32,07,457	31,17,457	31,12,457	31,12,457
Staff Welfare Fund	3,06,57,398	3,54,77,981	3,98,23,360	4,72,08,423	5,51,99,232
Total Non- Currents Liabilities	5,60,52,98,735	8,28,07,41,600	13,57,21,13,211	13,22,75,51,541	11,17,59,84,562
Current Liabilities					
Loan Loss Reserve Fund (LLRF)-MFP	45,49,67,698	35,73,85,412	59,53,54,267	1,42,27,66,789	3,71,24,85,929
Provision against Investment and Deposits & Prepayments	9,20,84,600	12,50,13,230	12,57,45,069	13,16,77,965	13,23,73,977
Term Loan	7,85,74,26,185	9,32,18,40,845	9,36,78,32,619	8,94,71,51,482	6,48,81,82,003
Client's Deposits	3,06,78,66,258	4,85,76,59,125	2,55,09,31,691	5,69,98,95,576	6,13,36,85,332
Staff Welfare Deposits	-	-	-	-	-
Risk Coverage Fund	12,15,08,267	22,45,33,738	28,90,81,944	29,93,05,952	41,66,68,703
Other Loans	4,42,44,592	-	-	-	-
Accounts Payable	12,26,11,591	20,79,98,530	11,55,01,013	55,57,09,724	57,61,91,729
Provisions for Expenses	4,15,82,602	4,80,19,349	65,75,88,865	83,12,24,084	1,09,23,37,155
Other Liabilities	16,66,10,375	43,29,19,259	47,73,37,581	45,40,87,144	48,72,96,626
Total Current Liabilities	11,96,89,02,169	15,57,53,69,487	14,17,93,73,049	18,34,18,18,718	19,03,92,21,454
Total Capital & Liabilities	20,74,47,24,331	27,44,10,71,228	32,42,88,59,898	36,22,63,93,670	33,47,27,14,354

United Development Initiatives for Programmed Actions (UDDIPAN)
Comparative Statement of Profit or Loss and Other Comprehensive Income (Five Years)

For the year ended June 30

Amount in Tk.

PARTICULARS	Financial Year				
	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Income:					
Service Charge	2,45,23,36,835	3,76,05,61,187	5,69,48,52,800	6,06,01,65,459	5,99,17,69,624
Bank interest	1,85,89,650	1,92,56,120	79,49,704	1,53,07,309	1,56,05,787
Interest on Term Deposit	8,90,13,391	11,69,31,802	11,42,03,550	17,67,94,005	15,40,96,056
Grants & Donations	4,79,98,101	2,69,41,129	3,93,50,302	7,43,81,457	5,06,47,051
Others Income	2,54,79,489	3,84,82,963	4,99,24,826	4,73,47,590	2,66,62,969
Revenue (Subsidiaries)	3,76,82,192	61,27,987	29,37,115	7,64,77,078	-
Income from Risk Coverage Fund	3,59,51,651	2,06,74,151	5,23,58,183	9,95,10,817	-
Profit on Sale of Assets	-	-	-	-	-
Total Income	2,70,70,51,309	3,98,89,75,338	5,96,15,76,480	6,54,99,83,715	6,23,87,81,487
Expenditure					
Financial Expenses :					
Interest On Term Loan	46,76,35,855	79,99,00,733	81,66,75,223	1,49,77,60,552	1,32,14,15,076
Interest on Clients' Deposits	38,54,19,747	57,92,35,393	91,76,86,504	74,74,90,229	92,16,31,961
Bank charges & commission	3,81,33,569	3,55,37,286	6,95,26,690	3,76,58,959	3,53,63,078
Total Financial Cost	89,11,89,171	1,41,46,73,412	1,80,38,88,416	2,28,29,09,740	2,27,84,10,115
Operating Expenses					
Salary & Allowances	1,11,27,16,890	1,64,58,95,304	2,08,31,45,213	2,47,25,14,875	2,42,14,17,926
Office Rent	9,18,81,978	12,60,32,676	13,06,75,492	13,18,71,766	13,60,70,846
Printing, Stationeries & Supplies	1,77,01,506	3,01,31,665	2,70,52,708	2,95,63,104	2,31,89,998
Travelling & Transportation	5,66,55,554	7,74,11,913	10,51,81,056	13,07,73,753	13,36,69,614
Utilities	2,97,23,178	4,41,08,104	5,15,17,020	7,51,87,529	5,30,96,281
Postage & Telegram	8,61,998	7,26,947	13,46,247	13,38,774	11,69,749
Repair & Maintenance	4,36,94,211	5,41,84,951	10,60,72,237	6,27,89,842	5,54,63,891
Entertainment	65,62,292	1,02,83,426	1,30,17,720	1,42,51,845	1,20,86,532
Training & Development Expenses	2,58,86,493	6,60,33,198	8,55,78,603	19,75,42,033	4,52,69,263
Training Material Expenses	1,29,155	84,225	24,229	23,526	-
General Expenses	1,01,68,356	1,10,24,523	1,00,68,860	1,33,85,399	86,33,320
Recruitment Expenses	21,99,039	8,61,895	62,731	6,38,655	3,29,070
Legal Expenses	32,41,374	51,22,165	1,59,66,541	2,87,69,860	2,80,66,272
Audit Fees	7,67,500	8,27,500	9,15,000	17,05,600	14,10,667
Board Member Honorium	29,22,900	42,25,000	54,52,599	75,72,947	11,29,422
Professional Fees	66,575	3,48,472	11,72,727	55,50,280	67,65,236
Membership Fees	39,97,226	60,53,238	87,82,725	96,59,041	1,22,38,510
Promotional Activities	52,20,684	99,16,412	97,09,706	66,79,274	7,21,530
Staff Materials	16,17,200	13,80,804	18,50,156	21,63,079	21,82,026
Material Support to Beneficiary	20,85,796	7,62,212	6,45,312	1,81,863	800
Program Materials Expenses	41,63,714	57,18,204	18,08,407	77,20,326	37,71,226
Infrastructure Development Expenses					
Capacity Building Reserves Expenses					
Loss on on Sale of Assets	22,59,052	3,58,555	3,91,134	-	1,22,790
Claim Settlement	18,99,572	1,04,330	-	-	-
Covariant Risk Fund Expenses					
Uncertain Reserve Expenses					
Interest paid to CLWP	14,84,973	-	-	-	-
Cost of goods sold (Subsidiaries)	3,39,75,358	42,47,200	-	3,77,68,793	-
Depreciation	5,38,29,887	4,75,08,139	5,64,37,677	7,19,94,425	6,90,09,972
Total Operating Expenses	1,51,57,12,461	2,15,33,51,058	2,71,68,74,100	3,30,96,46,590	3,01,58,14,941
Loan Loss Provision Expenses (LLP)	2,55,15,079	(2,48,40,280)	27,02,82,819	83,34,77,957	58,11,23,676
Disaster management fund					
Provision against Investment and Deposits & Prepayments	3,11,81,001	3,29,28,630	7,31,841	59,36,198	6,96,218
Total Expenditures	2,46,35,97,712	3,57,61,12,820	4,79,17,77,176	6,43,19,70,485	5,87,60,44,950
Excess/(Shortage) of Income over Expenditure before Tax	24,34,53,597	41,28,62,518	1,16,97,99,304	11,80,13,230	36,27,36,537
Income tax provision	4,08,95,355	4,61,79,377	4,19,33,111	5,63,40,733	4,46,67,768
Excess/(Shortage) of Income over Expenditure after Tax	20,25,58,242	36,66,83,141	1,12,78,66,193	6,16,72,497	31,80,68,768

United Development Initiatives for Programmed Actions (UDDIPAN)
Five Years at a Glance
As on June 30

Amount in Tk.

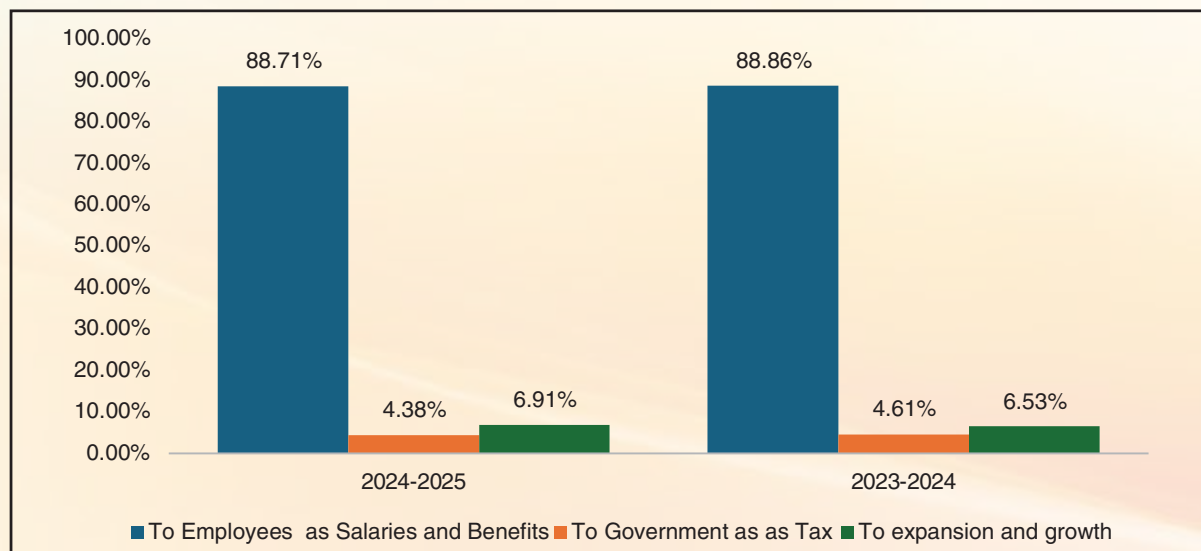
PARTICULARS	Financial Year				
	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
A. Institutional Profile					
Number of Districts	64	64	64	64	64
Number of Upazilas	463	476	477	477	477
Number of Unions	2,205	3,140	3,407	3,505	3,520
Number of Villages	12,322	21,460	24,883	26,296	26,425
Number of Branches	710	882	1,001	1,000	961
Number of Loan	3,97,528	5,22,035	5,81,157	5,54,160	4,93,960
Total Personnel	4,346	5,563	6,518	6,474	6,052
Total Collection Personnel	2,034	2,451	2,904	2,996	2,811
Number of Clients	6,12,001	9,53,328	12,13,811	9,90,244	9,07,885
Number of Active borrowers	4,62,444	6,12,451	6,73,603	6,92,335	6,74,723
Borrower/Client ratio	75.56%	64.24%	55.49%	69.92%	74.32%
B Savings Portfolio (BD Taka)					
Yearly Savings Deposit	4,37,05,14,317	7,59,13,15,874	11,08,83,82,761	9,31,52,98,467	7,94,24,21,586
Cumulative Savings Deposit	21,74,16,78,187	29,33,29,94,061	40,42,13,76,822	49,73,66,75,289	57,67,90,96,875
Interest on savings	25,38,47,435	37,15,07,107	32,77,31,776	36,31,77,105	32,29,52,435
Yearly Savings Withdrawals	2,90,80,14,359	4,17,79,94,754	10,83,60,83,749	7,36,82,66,762	7,18,52,94,492
Savings Portfolio	7,57,46,71,111	11,35,94,99,338	11,93,95,30,127	14,24,97,38,936	15,32,98,18,465
Savings Portfolio Growth	29.30%	49.97%	5.11%	19.35%	7.58%
Savings Portfolio to Total Assets	36.52%	41.40%	36.82%	39.34%	45.80%
Savings Portfolio to Loan Portfolio	48.52%	49.02%	43.60%	49.41%	54.80%
C Loan Portfolio (BD Taka)					
Yearly Loan Disbursed	22,81,11,45,312	35,28,08,46,036	44,56,78,92,830	44,74,66,14,000	41,50,63,75,000
Cumulative Loan Disbursed	1,42,43,64,81,090	1,77,71,73,27,126	2,22,28,52,19,956	2,67,03,18,33,956	3,08,53,82,08,956
Yearly Loan Recovered	17,97,16,85,706	27,71,92,59,288	40,35,67,09,237	43,29,18,20,305	42,37,18,20,858
Cumulative Loan Recovered	1,26,77,16,10,574	1,54,49,08,69,862	1,94,84,75,79,099	2,38,13,93,99,405	2,80,51,12,20,262
Loan Portfolio	15,61,04,25,911	23,17,20,12,659	27,38,31,96,252	28,83,79,89,947	27,97,25,44,089
Loan Portfolio Growth	44.93%	48.44%	18.17%	5.31%	-3.00%
D Assets & Liabilities					
Total Assets	20,74,47,24,331	27,44,10,71,228	32,42,88,59,898	36,22,63,93,670	33,47,27,14,354
Total Liabilities	17,57,42,00,904	23,85,61,11,087	27,75,14,86,259	31,56,93,70,259	30,21,52,06,015
Total Equity	3,17,05,23,427	3,58,49,60,141	4,67,73,73,639	4,65,70,23,411	3,25,75,08,339
Liquidity	15.28%	13.06%	14.42%	12.86%	9.73%
E Sustainability/ Profitability					
Return on Equity (ROE)	6.85%	10.86%	27.30%	1.32%	8.04%
Return on Assets	1.19%	1.52%	3.77%	0.18%	0.91%
Financial Self - Sufficiency	104%	108%	118%	100%	100%
Operating Self-Sufficiency	108%	110%	123%	101%	105%
Operating Cost Ratio	11.49%	11.10%	10.75%	11.77%	10.62%
F Portfolio Quality					
On Time Recovery Rate (OTR)	96.00%	97.00%	96.78%	96.70%	90.95%
Portfolio at Risk	3.37%	3.72%	6.59%	6.60%	18.66%
G Assets/ Liability Management					
Yield on Gross Portfolio	18.59%	19.39%	22.53%	21.56%	21.09%
Current Ratio	1.65:1	1.65:1	2.13:1	2:1	1.46:1
Annual Growth to Total Assets	55.79%	32.28%	18.18%	11.71%	-7.60%
H Leverage					
Debt to Equity	5.21:1	6.25:1	5.44:1	5.96:1	7.23:1
Debt Service Coverage Ratio	1.03:1	1.02:1	1.05:1	1:1	1:1
Equity as Percent of Total Assets	15.28%	13.06%	14.42%	12.86%	9.73%
I Efficiency/Productivity					
Credit Officer (CO) Productivity	301	389	418	331	323
Credit Officer (CO) Borrowers	227	250	232	231	240
Credit Officer (CO) (Loan BDT)	76,74,742	94,54,106	94,29,475	96,25,497	99,51,101
Credit Officer (CO) (Savings BDT)	37,24,027	46,34,639	41,11,408	47,56,255	54,53,511
Loan Disbursed Per Credit Officer (CO)	1,12,14,919	1,43,94,470	1,53,47,071	1,49,35,452	1,47,65,697
Average Disbursement Loan Size (BDT)	56,657	67,115	75,930	80,747	84,0258
Average Outstanding Loan Size (BDT)	33,756	37,835	40,652	41,653	41,458
Cost of per Loan Made (BDT)	6,300	6,939	8,317	11,708	11,986
Income of per Loan Made (BDT)	6,810	7,641	10,258	11,820	12,630
Cost of per Money Lent Tk.1.00 (BDT)	0.06	0.06	0.06	0.06	0.07

Statement of Value Added

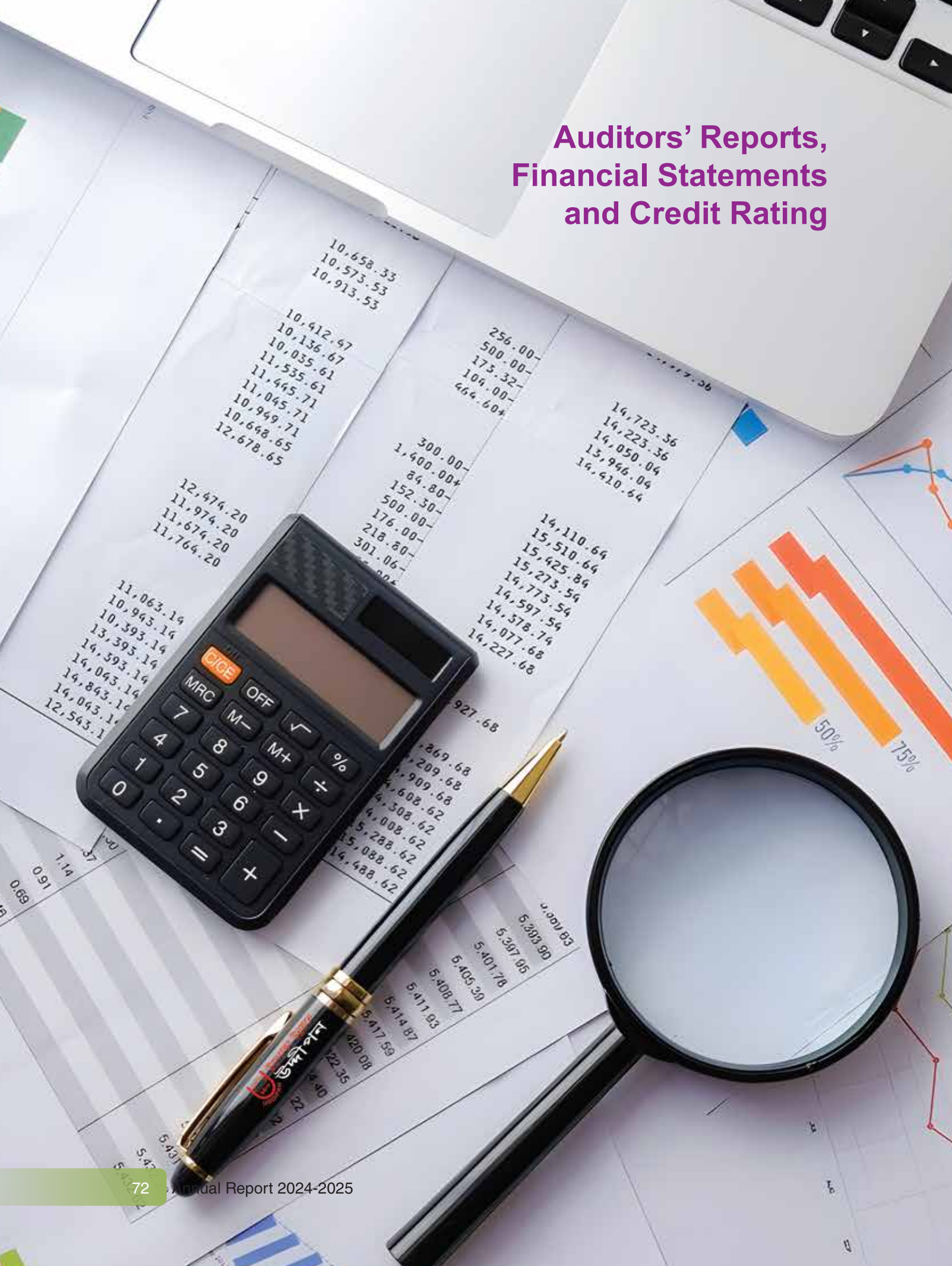
for thr year ended 30th June 2025

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

Particulars	Amount in Taka	
	2024-2025	2023-2024
Income from Social and Microfinance service		
Service Charge	5,99,17,69,624	6,06,01,65,459
Bank Interest	1,56,05,787	1,53,07,309
Interest on Term Deposit	15,40,96,056	17,67,94,005
Grants & Donations	5,06,47,051	7,43,81,457
Other Income	2,66,62,969	4,73,47,590
Revenue (Subsidiaries)	-	7,64,77,078
Income from Risk Coverage Fund	-	9,95,10,817
	6,23,87,81,487	6,54,99,83,715
Less: Cost of Services		
Financial Expesnse (Including Interest on Client's Deposits)	2,27,84,10,115	2,28,29,09,740
Operating Expenses		
(Excluding Salary & benefits, GOB Tax & VAT, Reserve & Depreciation)	60,42,37,253	58,87,35,517
Provisions for Loans and Services	62,64,87,662	89,57,54,888
Valu Added	2,72,96,46,457	2,78,25,83,569
Distribution of Value Addition		
To Employees as Salaries and Benefits	2,42,14,17,926	2,47,25,14,875
To Government as Tax & VAT	11,96,77,173	12,83,31,107
To expansion and growth		
Retained Surplus	31,80,68,768	6,16,72,497
Statutory Reserve	(19,85,27,382)	4,80,70,666
Depreciation	6,90,09,972	7,19,94,425
	2,72,96,46,457	2,78,25,83,569
Distribution of Value Addition	2024-2025	2023-2024
To Employees as Salaries and Benefits	88.71%	88.86%
To Government as as Tax	4.38%	4.61%
To expansion and growth	6.91%	6.53%



Auditors' Reports, Financial Statements and Credit Rating



Khan Wahab Shafique Rahman & Co.

CHARTERED ACCOUNTANTS
SINCE 1968



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of independent audit, tax, accounting and consulting firms

Independent Auditors' Report

To the Board of Directors of Micro Finance Program
of

United Development Initiatives for Programmed Actions (UDDIPAN)

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Micro Finance Program (MFP) of United Development Initiatives for Programmed Actions (UDDIPAN) which comprise the statement of financial position as at 30 June 2025 and the statement of profit or loss and other comprehensive income, statements of changes in equity, statement of cash flows and statement of receipts and payments for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at 30 June 2025 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the following matters:

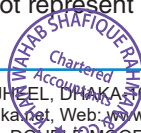
- i. UDDIPAN recorded a prior-year Loan Loss Provision (LLP) adjustment of BDT 1,683,306,446 directly in the Statement of Changes in Equity, in contravention of IAS 8, which requires such adjustments to be reflected through the Statement of Profit or Loss and other comprehensive income. This treatment has resulted in an overstatement of current-year profit. Furthermore, LLP for the financial year 2023–2024 was understated. As the calculation included rescheduled loans not approved by the MRA. Consequently, UDDIPAN was not eligible for the 50% provisioning benefit under MRA Circular No. 82 (30 June 2025) and the reported "excess provision" does not represent an actual surplus.

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- ii. As per MRA Act 2010, 19(1), the Capital Fund of Micro credit organization can be used only on micro credit activities and other specific source. The UDDIPAN has invested and balance amount is come to BDT 1,009,031,747 in name of "UDDIPAN Energy Ltd (UEL)", "UDDIPAN Renewable Energy Ltd (UREL)", "UDDIPAN Agro Ltd", "Gold Brick", "Gram Bangla System", "Uddipan Nursing Project", "A & P Factory", "Fish Project" and "Ummokto Jalashoy". Which is disclosed to note # 7.01 & 13.
- iii. The unaudited financial statements of UDDIPAN Agro Ltd. have been consolidated into the financial statements of UDDIPAN. Furthermore, the balances used for consolidation pertain to the 2023–2024 financial year. UDDIPAN has invested BDT 69,011,648 in this subsidiary.
- iv. The unaudited financial statements of UDDIPAN UREL Ltd. have been consolidated into the financial statements of UDDIPAN. The balances used for consolidation also relate to the 2023–2024 financial year. UDDIPAN has invested BDT 672,746,624 in this subsidiary.
- v. As disclosed in notes # 7.02 and 24 to the financial statements, UDDIPAN has purchased land and floating assets without approval of MRA in the name of "Reptile Firm" by an amount of BDT 417,813,051 which shown as land and floating assets under the "investment".

Our opinion is not modified in respect of these above matters.

Other Matter

- i. The financial statements of the organization for the year ended 30 June 2024 were audited by MABS & J Partners who expressed an unmodified opinion on those financial statements.
- ii. We requested direct confirmations from banks, financial institutions and third parties regarding the balances of bank accounts, loans, FDRs and receivables/payables. However, not all confirmations were received. Consequently, we were unable to obtain sufficient and appropriate audit evidence to verify the accuracy and completeness of the reported balances and to determine whether any adjustments were necessary in the financial statements. Our opinion is not modified in respect of these above matters.

Other Information

Management is responsible for the other information. The other information comprises all of the information other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to the board of directors of the organization.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, Rules and Regulation issued by Micro Credit Regulatory Authority (MRA) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free

from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

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

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Dated, Dhaka 15 December 2025



A handwritten signature in black ink, appearing to read "FAC".

Faruk Ahmed FCA
ICAB Enrolment No.: 1591
Partner
Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Firm Registration No.: 11970 E.P.
DVC: 2512151591AS536195

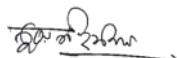
United Development Initiatives for Programmed Actions (UDDIPAN)

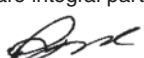
Consolidated Statement of Financial Position

As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Assets:			
Non-Current Assets:			
Property, Plant and Equipment	6.00	834,971,101	888,505,849
Investment	7.00	549,300,492	549,300,492
Loan to Clients	8.00	2,590,520,354	2,641,414,054
Others Loan	9.00	166,971,549	167,211,038
Preliminary Expenses		22,230	22,230
Total Non-Current Assets		4,141,785,726	4,246,453,663
Current Assets:			
Loan to Clients	8.00	25,382,023,735	26,196,575,893
Others Loan	9.00	56,205,537	65,278,347
Term Deposit	10.00	1,410,632,624	2,654,839,686
Stocks	11.00	43,068,671	44,042,883
Accounts Receivable	12.00	79,657,367	105,391,664
Deposits and Prepayments	13.00	1,413,691,276	1,520,005,005
Cash and Cash Equivalents	14.00	945,649,417	1,393,806,529
Total Currents Assets		29,330,928,629	31,979,940,007
Total Assets		33,472,714,354	36,226,393,670
Capital and Liabilities:			
Capital:			
Cumulative Surplus	15.00	2,723,418,955	3,890,129,252
Non-controlling Interest		1,001,248	1,001,248
Reserve Fund	16.00	305,568,917	504,096,299
Loan Loss Reserve Fund (LLRF)-MFP	17.00	227,519,218	261,796,613
Total Capital Fund		3,257,508,339	4,657,023,411
Non-Current Liabilities:			
Term Loan	19.00	1,921,539,739	4,627,387,301
Client's Deposit	20.00	9,196,133,133	8,549,843,360
Staff Security Deposit	21.00	3,112,457	3,112,457
Staff Welfare Fund	22.00	55,199,232	47,208,423
Total Non-Current Liabilities		11,175,984,562	13,227,551,541
Current Liabilities:			
Loan Loss Reserve Fund (LLRF) -MFP	17.00	3,712,485,929	1,422,766,789
Provision against Investment and Deposits & Prepayments	18.00	132,373,977	131,677,965
Term Loan	19.00	6,488,182,003	8,947,151,482
Client's Deposit	20.00	6,133,685,332	5,699,895,576
Risk Coverage Fund	23.00	416,668,703	299,305,952
Accounts Payable	24.00	576,191,729	555,709,724
Provisions for Expenses & Tax	25.00	1,092,337,155	831,224,084
Other Liabilities	26.00	487,296,626	454,087,144
Total Current Liabilities		19,039,221,454	18,341,818,718
Total Capital and Liabilities		33,472,714,354	36,226,393,670

The annexed notes are integral part of these financial statements.


Administrator

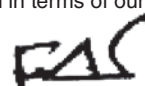

Executive Director & CEO


Deputy Director (F & A)

Signed in terms of our annexed report of even date.

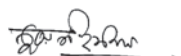
Dated, Dhaka 15 December 2025




Faruk Ahmed FCA
ICAB Enrolment No.: 1591
Partner
Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Firm Registration No.: 11970 E.P.
DVC: 2512151591AS536195

United Development Initiatives for Programmed Actions (UDDIPAN)
Consolidated Statement of Profit or Loss and Other Comprehensive Income
for the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
Income:			
Service Charges		5,991,769,624	6,060,165,459
Bank Interest		15,605,787	15,307,309
Interest on Term Deposit		154,096,056	176,794,005
Grants and Donations	5.04	50,647,051	74,381,457
Other Income	27.00	26,662,969	47,347,590
Revenue (Subsidiaries)		-	76,477,078
Income from Risk Coverage Fund	23.01	-	99,510,817
Total Income		6,238,781,487	6,549,983,715
Expenditure:			
Financial Expenses:			
Interest on Term Loan		1,321,415,076	1,497,760,552
Interest on Clients' Deposit		921,631,961	747,490,229
Bank Charges and Commission		35,363,078	37,658,959
Total Financial Expenses		2,278,410,115	2,282,909,740
Operating Expenses:			
Salary & Allowances		2,421,417,926	2,472,514,875
Office Rent		136,070,846	131,871,766
Printing, Stationeries & Supplies		23,189,998	29,563,104
Travelling & Transportation		133,669,614	130,773,753
Utilities		53,096,281	75,187,529
Postage & Telegram		1,169,749	1,338,774
Repair & Maintenance		55,463,891	62,789,842
Entertainment		12,086,532	14,251,845
Training & Development Expenses		45,269,263	197,565,559
General Expenses		8,633,320	13,385,399
Recruitment Expenses		329,070	638,655
Legal Expenses		28,066,272	28,769,860
Audit Fees		1,410,667	1,705,600
Board Member Honorarium		1,129,422	7,572,947
Professional Fees		6,765,236	5,550,280
Membership Fees		12,238,510	9,659,041
Promotional Activities		721,530	6,679,274
Staff Materials		2,182,026	2,163,079
Material Support to Beneficiary		800	181,863
Program Materials Expenses		3,771,226	7,720,326
Loss on Sale of Assets		122,790	-
Cost of goods sold (Subsidiaries)		-	37,768,793
Depreciation	6.00	69,009,972	71,994,425
Total Operating Expenses:		3,015,814,941	3,309,646,590
Provision for LLP, Income Tax & Investment and Deposits & Prepayments	28.00	626,487,662	895,754,888
Total Expenditures		5,920,712,718	6,488,311,218
Excess/(Shortage) of Income over Expenditure		318,068,768	61,672,497


Administrator

The annexed notes are integral part of these financial statements.

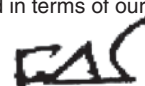

Executive Director & CEO


Deputy Director (F & A)

Signed in terms of our annexed report of even date.

Dated, Dhaka 15 December 2025




Faruk Ahmed FCA
ICAB Enrolment No.: 1591
Partner
Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Firm Registration No.: 11970 E.P.
DVC: 2512151591AS536195

United Development Initiatives for Programmed Actions (UDDIPAN)
Consolidated Statement of Changes in Equity
For the year ended June 30, 2025

Particulars	Surplus	Non-Controlling Interest	Reserve Fund	Loan Loss Provision Fund (LLPF)	Total
Balance as on 01.07.2024	3,890,129,252	1,001,248	504,096,299	261,796,613	4,657,023,411
Add: Excess of Income over Expenditure	318,068,768	-	-	-	318,068,768
Add: Prior year adjustment	(1,683,306,446)	-	-	-	(1,683,306,446)
Add: Non-controlling interest	-	-	-	-	-
Add: Transfer from surplus	-	-	(198,527,382)	-	(198,527,382)
Add: Provision during the year	-	-	-	(34,277,394)	(34,277,394)
Sub-Total	2,524,891,574	1,001,248	305,568,917	227,519,218	3,058,980,958
Less: Transfer to Reserve Fund	198,527,381.60	-	-	-	198,527,382
Balance as on 30.06.2025	2,723,418,956	1,001,248	305,568,917	227,519,218	3,257,508,339

Consolidated Statement of Changes in Equity
For the year ended June 30, 2025

Particulars	Surplus	Non-Controlling Interest	Reserve Fund	Loan Loss Provision Fund (LLPF)	Total
Balance as on 01.07.2023	3,965,617,214	51	456,025,633	255,730,741	4,677,373,639
Add: Excess of Income over Expenditure	61,671,300	1,197	-	-	61,672,497
Add: Prior year adjustment	(89,088,596)	-	-	-	(89,088,596)
Add: Non-controlling interest	-	1,000,000	-	-	1,000,000
Add: Transfer from surplus	-	-	48,070,666	-	48,070,666
Add: Provision during the year	-	-	-	6,065,872	6,065,872
Sub-Total	3,938,199,918	1,001,248	504,096,299	261,796,613	4,705,094,077
Less: Transfer to Reserve Fund	48,070,666	-	-	-	48,070,666
Balance as on 30.06.2024	3,890,129,252	1,001,248	504,096,299	261,796,613	4,657,023,411

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


Administrator

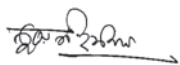

Executive Director & CEO




Deputy Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)
Consolidated Statement of Cash flows
for the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
A. Cash flowss from operating activities			
Surplus for the year		318,068,768	61,672,496
Prior year adjustment		(1,683,306,446)	(89,088,596)
Depreciation		69,009,972	71,994,425
Non cash transaction		85,221	(4,057,378)
Loan Loss Reserve Fund (LLRF) - MFP		2,255,441,745	833,478,394
Preliminary Expenses		-	22,230
Provision against Investment and Deposits & Prepayments		696,012	5,932,896
Sub-total		959,995,272	879,954,468
Loan Disbursed to Clients		(41,506,375,000)	(44,746,614,000)
Loan realized from clients		42,371,820,858	43,291,820,305
Inventories		974,212	(35,939,915)
Increase other loans		9,312,299	(40,815,579)
Increase accounts receivable		25,734,297	67,336,261
Deposits & Prepayments		106,313,728	(585,326,470)
Accounts payable		20,482,004	440,208,711
Provisions for expenses		261,113,071	173,635,219
Other liabilities		33,209,483	(23,250,438)
Sub-total		1,322,584,952	(1,458,945,906)
Net cash used in operating activities		2,282,580,224	(578,991,437)
B. Cash flows from investing activities			
Property, Plant and Equipment		(15,560,444)	(117,546,162)
Investment		-	(417,813,051)
Non-controlling interest (Subsidiaries)		-	1,000,000
New Term Deposit		(450,615,042)	(736,473,711)
Term Deposit Encashment		1,694,822,103	301,849,258
Net cash used in investing activities		1,228,646,618	(968,983,665)
C. Cash flows from financing activities			
Term loan receipts		7,442,164,201	15,953,437,622
Term loan refunds		(12,606,981,242)	(15,887,010,664)
Client's deposit receipt		7,942,421,586	9,315,298,467
Client's deposit refund		(7,185,294,492)	(7,368,266,762)
Interest on clients' deposit		322,952,435	363,177,105
Staff security deposit refunds		(3,112,457)	(5,000)
Staff welfare fund receipts		9,864,709	10,114,311
Staff welfare fund refunds		(1,873,900)	(2,729,248)
Risk Coverage fund receipts		292,516,198	314,542,604
Risk Coverage fund payments		(175,153,447)	(304,318,596)
Other loans		-	(294,751)
Inter projects loan received		1,532,171,219	3,716,465,423
Inter projects loan refund		(1,532,171,219)	(3,716,465,423)
Net cash provided from financing activities		(3,959,383,953)	2,393,945,088
D. Net increase in cash and cash equivalents (A+B+C)		(448,157,112)	845,969,986
E. Cash and cash equivalents at beginning of the year		1,393,806,529	547,836,543
F. Cash and cash equivalents at end of the year (D+E)		945,649,417	1,393,806,529


Administrator


Executive Director & CEO




Deputy Director (F & A)

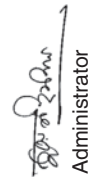
Segment Reporting Statement of Financial Position

As at 30 June, 2025

Amount in Taka

Particulars	Notes	UDDIPAN		Subsidiaries (UREL)		Subsidiaries (Agro)		Consolidated	
		30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Assets:									
Non-Current Assets:									
Property, Plant and Equipment	6.00	830,317,641	883,852,390	2,205,354	2,205,354	2,448,106	2,448,106	834,971,101	888,505,849
Investment	7.00	559,300,392	559,300,392	(999,900)	(999,900)	(9,000,000)	(9,000,000)	549,300,492	549,300,492
Loan to Clients	8.00	2,590,520,354	2,641,414,054	-	-	-	-	2,590,520,354	2,641,414,054
Others Loan	9.00	166,971,549	167,211,038	-	-	-	-	166,971,549	167,211,038
Preliminary Expenses		-	-	22,230	22,230	-	-	22,230	22,230
Total Non-Current Assets		4,147,109,936	4,251,777,874	1,227,684	1,227,684	(6,551,895)	(6,551,895)	4,141,785,726	4,246,453,663
Current Assets:									
Loan to Clients	8.00	25,382,023,735	26,196,575,893	-	-	-	-	25,382,023,735	26,196,575,893
Others Loan	9.00	56,205,537	65,278,347	-	-	-	-	56,205,537	65,278,347
Term Deposit	10.00	1,408,632,624	2,652,839,686	2,000,000	2,000,000	-	-	1,410,632,624	2,654,839,686
Stocks	11.00	6,030,687	7,004,899	-	-	37,037,984	37,037,984	43,068,671	44,042,883
Accounts Receivable	12.00	74,717,792	100,452,089	4,939,575	4,939,575	-	-	79,657,367	105,391,664
Deposits and Prepayments	13.00	851,931,477	839,227,206	678,840,672	678,840,672	1,937,127	1,937,127	1,532,709,276	1,520,006,005
Deposits and Prepayments (UREL & Agro)	13.00	612,740,372	731,758,372	(671,746,724)	(671,746,724)	(60,011,648)	(60,011,648)	(119,018,000)	-
Cash and Cash Equivalents	14.00	913,595,172	1,361,752,283	3,236,564	3,236,564	28,817,682	28,817,682	945,649,417	1,393,806,529
Total Currents Assets		29,305,877,397	31,954,888,775	17,270,087	17,270,087	7,781,145	7,781,145	29,330,928,629	31,979,940,007
Total Assets		33,452,987,333	36,206,666,649	18,497,771	18,497,771	1,229,250	1,229,250	33,472,714,354	36,226,393,670
Capital and Liabilities:									
Capital:									
Cumulative Surplus	15.00	2,711,943,060	3,878,653,357	11,475,895	11,475,895	-	-	2,723,418,955	3,890,129,252
Non-controlling interest		-	-	1,248	1,248	-	-	1,001,248	1,001,248
Reserve Fund	16.00	305,568,917	504,096,299	-	-	1,000,000	1,000,000	305,568,917	504,096,299
Loan Loss Reserve Fund (LLRF)-MFP	17.00	227,519,218	261,796,613	-	-	-	-	227,519,218	261,796,613
Total Capital Fund		3,245,031,196	4,644,546,268	11,477,143	11,477,143	1,000,000	1,000,000	3,257,508,339	4,657,023,411
Non-Current Liabilities:									
Term Loan	19.00	1,921,539,739	4,627,387,301	-	-	-	-	1,921,539,739	4,627,387,301
Client's Deposit	20.00	9,196,133,133	8,549,843,360	-	-	-	-	9,196,133,133	8,549,843,360
Staff Security Deposit	21.00	3,112,457	3,112,457	-	-	-	-	3,112,457	3,112,457
Staff Welfare Fund	22.00	55,199,232	47,208,423	-	-	-	-	55,199,232	47,208,423
Total Non-Current Liabilities		11,175,984,562	13,227,551,541	-	-	-	-	11,175,984,562	13,227,551,541
Current Liabilities:									
Loan Loss Reserve Fund (LLRF) -MFP	17.00	3,712,485,929	1,422,766,789	-	-	-	-	3,712,485,929	1,422,766,789
Provision against Investment and Deposits & Prepayments	18.00	132,373,977	131,677,965	-	-	-	-	132,373,977	131,677,965
Term Loan	19.00	6,488,182,003	8,947,151,482	-	-	-	-	6,488,182,003	8,947,151,482
Client's Deposit	20.00	6,133,685,332	5,699,895,576	-	-	-	-	6,133,685,332	5,699,895,576
Risk Coverage Fund	23.00	416,668,703	299,305,952	-	-	-	-	416,668,703	299,305,952
Accounts payable	24.00	573,788,079	553,306,074	-	-	229,250	229,250	576,191,729	555,709,724
Provisions for Expenses & Tax	25.00	1,087,607,178	826,494,107	2,174,400	2,174,400	-	-	1,092,337,155	831,224,084
Other Liabilities	26.00	487,180,375	453,970,893	116,251	116,251	-	-	487,296,626	454,087,144
Total Current Liabilities		19,031,971,576	18,334,568,840	7,020,628	7,020,628	229,250	229,250	19,039,221,454	18,341,818,718
Total Capital and Liabilities		33,452,987,333	36,206,666,649	18,497,771	18,497,771	1,229,250	1,229,250	33,472,714,354	36,226,393,670

Dated, Dhaka 15 December 2025


Administrator


Executive Director & CEO


Deputy Director (F & A)



Segment Reporting

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2025

Amount in Taka

Particulars	Notes	UDDIPAN		Subsidiaries		Subsidiaries (Agro)		Consolidated	
		2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024
Income:									
Service Charge		5,991,769,624	6,060,165,459	-	-	-	-	5,991,769,624	6,060,165,459
Bank Interest		15,605,787	14,719,721	-	463,832	-	123,756	15,605,787	15,307,309
Interest on Term Deposit		154,096,056	176,794,005	-	-	-	-	154,096,056	176,794,005
Grants and Donations	5.04	50,647,051	74,381,457	-	-	-	-	50,647,051	74,381,457
Other Income	27.00	26,662,969	47,347,590	-	-	-	-	26,662,969	47,347,590
Revenue (Subsidiaries)		-	-	-	29,003,760	-	47,473,318	-	76,477,078
Income from Risk Coverage Fund		-	99,510,817	-	-	-	-	-	99,510,817
Total Income	23.01	6,238,781,487	6,472,919,049	-	29,467,592	-	47,597,074	6,238,781,487	6,549,983,715
Expenditure:									
Financial Expenses:									
Interest on Term Loan		1,321,415,076	1,497,760,552	-	-	-	-	1,321,415,076	1,497,760,552
Interest on Clients' Deposit		921,631,961	747,490,229	-	-	-	-	921,631,961	747,490,229
Bank Charges and Commission		35,363,078	37,626,330	-	14,636	-	17,993	35,363,078	37,658,959
Total Financial Expenses		2,278,410,115	2,282,877,111	-	14,636	-	17,993	2,278,410,115	2,282,909,740
Operating Expenses:									
Salary & Allowances		2,421,417,926	2,469,991,678	-	603,531	-	1,919,666	2,421,417,926	2,472,514,875
Office Rent		136,070,846	130,587,891	-	733,875	-	550,000	136,070,846	131,871,766
Printing, Stationeries & Supplies		23,189,998	29,403,867	-	109,295	-	49,942	23,189,998	29,563,104
Travelling & Transportation		133,669,614	127,058,943	-	2,620,534	-	1,094,276	133,669,614	130,773,753
Utilities		53,096,281	74,739,188	-	113,670	-	334,671	53,096,281	75,187,529
Postage & Telegram		1,169,749	1,318,675	-	-	-	20,099	1,169,749	1,338,774
Repair & Maintenance		55,463,891	62,259,213	-	165,542	-	365,087	55,463,891	62,789,842
Entertainment		12,086,532	14,150,643	-	73,183	-	28,019	12,086,532	14,251,845
Training & Development Expenses		45,269,263	197,565,559	-	-	-	-	45,269,263	197,565,559
General Expenses		8,633,320	11,527,067	-	1,761,908	-	96,424	8,633,320	13,385,399
Recruitment Expenses		329,070	638,655	-	-	-	-	329,070	638,655
Legal Expenses		28,066,272	28,769,860	-	-	-	-	28,066,272	28,769,860
Audit Fees		1,410,667	1,590,600	-	115,000	-	-	1,410,667	1,705,600
Board Member Honorarium		1,129,422	3,042,947	-	4,530,000	-	-	1,129,422	7,572,947
Professional Fees		6,765,236	3,564,450	-	1,985,830	-	-	6,765,236	5,550,280
Membership Fees		12,238,510	9,602,041	-	-	-	57,000	12,238,510	9,659,041
Promotional Activities		721,530	6,102,274	-	-	-	577,000	721,530	6,679,274
Staff Materials		2,182,026	2,163,079	-	-	-	-	2,182,026	2,163,079
Material Support to Beneficiary		800	181,863	-	-	-	-	800	181,863
Program Materials Expenses		3,771,226	3,165,348	-	-	-	4,554,978	3,771,226	7,720,326
Loss on Sale of Assets		122,790	-	-	-	-	-	122,790	-
Cost of goods sold (Subsidiaries)		-	-	-	-	-	-	-	-
Depreciation	6.00	69,009,972	71,698,363	-	132,936	-	163,126	69,009,972	71,994,425
Total Operating Expenses:		3,015,814,941	3,249,122,205	-	12,945,304	-	47,579,081	3,015,814,941	3,309,646,590
Provision for LLP, Income Tax & Investment and Deposits & Prepayments	28.00	626,487,662	891,215,284	-	4,539,604	-	-	626,487,662	895,754,888
Total Expenditures		5,920,712,718	6,423,214,600	-	17,499,544	-	47,597,074	5,920,712,718	6,488,311,218
Excess/(Shortage) of Income over Expenditure		318,068,768	49,704,449	-	11,968,048	-	-	318,068,768	61,672,497


Administrator


Executive Director & CEO


Deputy Director (F & A)

Note:			
UREL			
During the year profit/Loss attributable to : Owners of the entity (UDDIPAN) for 9999 share			
		-	11,966,851
Non-controlling interest for 1 share			
		-	1,197
Cumulative profit/Loss attributable to : Owners of the entity (UDDIPAN) for 9999 share			
		11,475,895	11,475,895
Non-controlling interest for 1 share			
		1,148	1,148
Now Share Value of Non-controlling interest (Per share 100 taka)			
		1,248	1,248
Agro			
During the year profit/Loss attributable to : Owners of the entity (UDDIPAN) for 90000 share			
		-	-
Non-controlling interest for 10000 share			
		-	-
Now Share Value of Non-controlling interest (Per share 100 taka)			
			1,000,000

Segment Reporting

Statement of Cash flows

For the year ended 30 June 2025

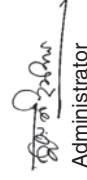
Amount in Taka

Particulars	Notes	UDDIPAN		Subsidiaries		Subsidiaries (Agro)		Consolidated	
		2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024
A. Cash flows from operating activities									
Surplus for the year		318,068,768	49,704,448	-	11,968,048	-	-	318,068,768	61,672,496
Prior year adjustment		(1,683,306,446)	(89,088,596)	-	-	-	-	(1,683,306,446)	(89,088,596)
Depreciation		69,009,972	71,698,363	-	132,936	-	163,126	69,009,972	71,994,425
Non cash transaction		85,221	(4,057,378)	-	-	-	-	85,221	(4,057,378)
Loan Loss Reserve Fund (LLRF) - MFP		2,255,441,745	833,478,394	-	-	-	-	2,255,441,745	833,478,394
Preliminary Expenses		-	-	-	22,230	-	-	-	22,230
Provision against Investment and Deposits & Prepayments		696,012	5,932,896	-	-	-	-	696,012	5,932,896
Sub-total		959,995,272	867,668,128	-	12,123,214	-	163,126	959,995,272	879,954,468
Loan Disbursed to Clients		(41,506,375,000)	(44,746,614,000)	-	-	-	-	(41,506,375,000)	(44,746,614,000)
Loan realized from clients		42,371,820,858	43,291,820,305	-	-	-	-	42,371,820,858	43,291,820,305
Inventories		974,212	1,098,069	-	-	(37,037,984)	974,212	(35,939,915)	-
Increase other loans		9,312,299	(40,815,579)	-	-	-	-	9,312,299	(40,815,579)
Increase accounts receivable		25,734,297	67,174,476	-	161,785	-	-	25,734,297	67,336,261
Deposits & Prepayments		106,313,728	(630,125,776)	-	(13,275,215)	-	58,074,521	106,313,728	(585,326,470)
Accounts payable		20,482,004	439,449,206	-	530,255	-	229,250	20,482,004	440,208,711
Provisions for expenses		261,113,071	169,549,271	-	4,085,948	-	-	261,113,071	173,635,219
Other liabilities		33,209,483	(23,210,438)	-	(40,000)	-	-	33,209,483	(23,250,438)
Sub-total		1,322,584,952	(1,471,674,466)	-	(8,537,227)	-	21,265,787	1,322,584,952	(1,458,945,906)
Net cash used in operating activities		2,282,580,224	(604,006,338)	-	3,585,988	-	21,428,913	2,282,580,224	(578,991,437)
B. Cash flows from investing activities									
Property, Plant and Equipment		(15,560,444)	(112,664,800)	-	(2,270,130)	-	(2,611,232)	(15,560,444)	(117,546,162)
Investment		-	(426,813,051)	-	-	-	9,000,000	-	(417,813,051)
Non-controlling interest (Subsidiaries)		-	-	-	-	-	1,000,000	-	1,000,000
New Term Deposit		(450,615,042)	(734,473,711)	-	(2,000,000)	-	-	(450,615,042)	(736,473,711)
Term Deposit Encashment		1,694,822,103	301,849,258	-	-	-	-	1,694,822,103	301,849,258
Net cash used in investing activities		1,228,646,618	(972,102,304)	-	(4,270,130)	-	7,388,769	1,228,646,618	(968,983,665)



Amount in Taka

Particulars	Notes	UDDIPAN		Subsidiaries		Subsidiaries (Agro)		Consolidated	
		2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024
C. Cash flows from financing activities									
Term loan receipts		7,442,164,201	15,953,437,622	-	-	-	-	7,442,164,201	15,953,437,622
Term loan refunds		(12,606,981,242)	(15,887,010,664)	-	-	-	-	(12,606,981,242)	(15,887,010,664)
Client's deposit receipt		7,942,421,586	9,315,298,467	-	-	-	-	7,942,421,586	9,315,298,467
Client's deposit refund		(7,185,294,492)	(7,368,266,762)	-	-	-	-	(7,185,294,492)	(7,368,266,762)
Interest on clients' deposit		322,952,435	363,177,105	-	-	-	-	322,952,435	363,177,105
Staff security deposit receipts		3,112,457	-	-	-	-	-	3,112,457	-
Staff security deposit refunds		(3,112,457)	(5,000)	-	-	-	-	(3,112,457)	(5,000)
Staff welfare fund receipts		9,864,709	10,114,311	-	-	-	-	9,864,709	10,114,311
Staff welfare fund refunds		(1,873,900)	(2,729,248)	-	-	-	-	(1,873,900)	(2,729,248)
Risk Coverage fund receipts		292,516,198	314,542,604	-	-	-	-	292,516,198	314,542,604
Risk Coverage fund payments		(175,153,447)	(304,318,596)	-	-	-	-	(175,153,447)	(304,318,596)
Other loans		-	-	-	-	(294,751)	-	-	(294,751)
Inter projects loan received		1,532,171,219	3,716,465,423	-	-	-	-	1,532,171,219	3,716,465,423
Inter projects loan refund		(1,532,171,219)	(3,716,465,423)	-	-	-	-	(1,532,171,219)	(3,716,465,423)
Net cash provided from financing activities		(3,959,383,953)	2,394,239,838	-	(294,751)	-	-	(3,959,383,953)	2,393,945,088
D. Net increase in cash and cash equivalents (A+B+C)		(448,157,112)	818,131,197	-	(978,893)	-	28,817,682	(448,157,112)	845,969,986
E. Cash and cash equivalents at beginning of the year		1,361,752,283	543,621,086	3,236,564	4,215,457	28,817,682	-	1,393,806,529	547,836,543
F. Cash and cash equivalents at end of the year (D+E)		913,595,172	1,361,752,283	3,236,564	3,236,564	28,817,682	28,817,682	945,649,417	1,393,806,529


Administrator


Executive Director & CEO




Deputy Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Financial Position
As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Assets:			
Non-Current Assets:			
Property, Plant and Equipment	6.00	830,317,641	883,852,390
Investment	7.00	559,300,392	559,300,392
Loan to Clients	8.00	2,590,520,354	2,641,414,054
Others Loan	9.00	166,971,549	167,211,038
Total Non-Current Assets		4,147,109,936	4,251,777,874
Current Assets:			
Loan to Clients	8.00	25,382,023,735	26,196,575,893
Others Loan	9.00	56,205,537	65,278,347
Term Deposit	10.00	1,408,632,624	2,652,839,686
Stocks	11.00	6,030,687	7,004,899
Accounts Receivable	12.00	74,717,792	100,452,089
Deposits and Prepayments	13.00	1,464,671,849	1,570,985,578
Cash and Cash Equivalents	14.00	913,595,172	1,361,752,283
Total Currents Assets		29,305,877,397	31,954,888,775
Total Assets		33,452,987,333	36,206,666,649
Capital and Liabilities:			
Capital:			
Cumulative Surplus	15.00	2,711,943,060	3,878,653,357
Reserve Fund	16.00	305,568,917	504,096,299
Loan Loss Reserve Fund (LLRF)-MFP	17.00	227,519,218	261,796,613
Total Capital Fund		3,245,031,196	4,644,546,268
Non-Current Liabilities:			
Term Loan	19.00	1,921,539,739	4,627,387,301
Client's Deposit	20.00	9,196,133,133	8,549,843,360
Staff Security Deposit	21.00	3,112,457	3,112,457
Staff Welfare Fund	22.00	55,199,232	47,208,423
Total Non-Current Liabilities		11,175,984,562	13,227,551,541
Current Liabilities:			
Loan Loss Reserve Fund (LLRF) -MFP	17.00	3,712,485,929	1,422,766,789
Provision against Investment and Deposits & Prepayments	18.00	132,373,977	131,677,965
Term Loan	19.00	6,488,182,003	8,947,151,482
Client's Deposit	20.00	6,133,685,332	5,699,895,576
Risk Coverage Fund	23.00	416,668,703	299,305,952
Accounts payable	24.00	573,788,079	553,306,074
Provisions for Expenses & Tax	25.00	1,087,607,178	826,494,107
Other Liabilities	26.00	487,180,375	453,970,893
Total Current Liabilities		19,031,971,576	18,334,568,840
Total Capital and Liabilities		33,452,987,333	36,206,666,649

The annexed notes are integral part of these financial statements.


Administrator


Executive Director & CEO


Deputy Director (F & A)

Dated, Dhaka 15 December 2025

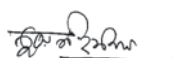



Faruk Ahmed FCA
ICAB Enrolment No.: 1591
Partner
Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Firm Registration No.: 11970 E.P.
DVC: 2512151591AS536195

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Profit or Loss and Other Comprehensive Income
for the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
Income:			
Service Charge		5,991,769,624	6,060,165,459
Bank Interest		15,605,787	14,719,721
Interest on Term Deposit		154,096,056	176,794,005
Grants and Donations	5.04	50,647,051	74,381,457
Other Income	27.00	26,662,969	47,347,590
Income from Risk Coverage Fund	23.01	-	99,510,817
Total Income		6,238,781,487	6,472,919,049
Expenditure:			
Financial Expenses:			
Interest on Term Loan		1,321,415,076	1,497,760,552
Interest on Clients' Deposit		921,631,961	747,490,229
Bank Charges and Commission		35,363,078	37,626,330
Total Financial Expenses		2,278,410,115	2,282,877,111
Operating Expenses:			
Salary & Allowances		2,421,417,926	2,469,991,678
Office Rent		136,070,846	130,587,891
Printing, Stationeries & Supplies		23,189,998	29,403,867
Travelling & Transportation		133,669,614	127,058,943
Utilities		53,096,281	74,739,188
Postage & Telegram		1,169,749	1,318,675
Repair & Maintenance		55,463,891	62,259,213
Entertainment		12,086,532	14,150,643
Training & Development Expenses		45,269,263	197,565,559
General Expenses		8,633,320	11,527,067
Recruitment Expenses		329,070	638,655
Legal Expenses		28,066,272	28,769,860
Audit Fees		1,410,667	1,590,600
Board Member Honorarium		1,129,422	3,042,947
Professional Fees		6,765,236	3,564,450
Membership Fees		12,238,510	9,602,041
Promotional Activities		721,530	6,102,274
Staff Materials		2,182,026	2,163,079
Material Support to Beneficiary		800	181,863
Program Materials Expenses		3,771,226	3,165,348
Depreciation	6.00	69,009,972	71,698,363
Total Operating Expenses:		3,015,814,941	3,249,122,205
Provision for LLP, Income Tax & Others	28.00	626,487,662	891,215,284
Total Expenditures		5,920,712,718	6,423,214,600
Excess/(Shortage) of Income over Expenditure		318,068,768	49,704,449

The annexed notes are integral part of these financial statements.


Administrator


Executive Director & CEO


Deputy Director (F & A)

Dated, Dhaka 15 December 2025




Faruk Ahmed FCA
ICAB Enrolment No.: 1591
Partner
Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Firm Registration No.: 11970 E.P.
DVC: 2512151591AS536195

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Changes in Equity

For the year ended 30 June 2025

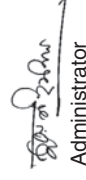
Particulars	Surplus	Reserve Fund	Loan Loss Provision Fund (LLPF)	Total (Taka)
Balance as on 01.07.2024	3,878,653,356.87	504,096,298.65	261,796,612.52	4,644,546,268
Add: Excess of Income over Expenditure	318,068,768	-	-	318,068,768
Add: Prior year adjustment	(1,683,306,446)	-	-	(1,683,306,446)
Add: Transfer from surplus	-	(198,527,382)	-	(198,527,382)
Add: Provision during the year	-	-	(34,277,394)	(34,277,394)
Sub-Total	2,513,415,679	305,568,917	227,519,218	3,046,503,815
Less: Transfer to Reserve Fund	(198,527,382)	-	-	(198,527,382)
Balance as on 30.06.2025	2,711,943,061	305,568,917	227,519,218	3,245,031,196

Statement of Changes in Equity

For the year ended 30 June 2024

Particulars	Surplus	Reserve Fund	Loan Loss Provision Fund (LLPF)	Total (Taka)
Balance as on 01.07.2023	3,966,108,170	456,025,633	255,730,741	4,677,864,544
Add: Excess of Income over Expenditure	49,704,449	-	-	49,704,449
Add: Prior year adjustment	(89,088,596)	-	-	(89,088,596)
Add: Transfer from surplus	-	48,070,666	-	48,070,666
Add: Provision during the year	-	-	6,065,872	6,065,872
Add: Motor Cycle Replacement Fund	-	-	-	-
Sub-Total	3,926,724,022	504,096,299	261,796,613	4,692,616,934
Less: Transfer to Reserve Fund	48,070,666	-	-	48,070,666
Balance as on 30.06.2024	3,878,653,357	504,096,299	261,796,613	4,644,546,268

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


Administrator


Executive Director & CEO



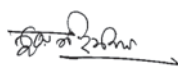

Deputy Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Cash flows for the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
A. Cash flows from operating activities			
Surplus for the year		318,068,768	49,704,448
Prior year adjustment		(1,683,306,446)	(89,088,596)
Depreciation		69,009,972	71,698,363
Non cash transaction		85,221	(4,057,378)
Loan Loss Reserve Fund (LLRF) - MFP	Annex-J	2,255,441,745	833,478,394
Provision against Investment and Deposits & Prepayments		696,012	5,932,896
Sub-total		959,995,272	867,668,128
Loan Disbursed to Clients	Annex-J	(41,506,375,000)	(44,746,614,000)
Loan realized from clients	Annex-J	42,371,820,858	43,291,820,305
Stocks	Annex-J	974,212	1,098,069
Increase other loans	Annex-J	9,312,299	(40,815,579)
Increase accounts receivable	Annex-J	25,734,297	67,174,476
Deposits & Prepayments	Annex-J	106,313,728	(630,125,776)
Accounts payable	Annex-J	20,482,004	439,449,206
Provisions for expenses	Annex-J	261,113,071	169,549,271
Other liabilities	Annex-J	33,209,483	(23,210,438)
Sub-total		1,322,584,952	(1,471,674,466)
Net cash used in operating activities		2,282,580,224	(604,006,338)
B. Cash flows from investing activities			
Property, Plant and Equipment	Annex-J	(15,560,444)	(112,664,800)
Investment	Annex-J	-	(426,813,051)
New Term Deposit	Annex-J	(450,615,042)	(734,473,711)
Term Deposit Encashment	Annex-J	1,694,822,103	301,849,258
Net cash used in investing activities		1,228,646,618	(972,102,304)
C. Cash flows from financing activities			
Term loan receipts	Annex-J	7,442,164,201	15,953,437,622
Term loan refunds	Annex-J	(12,606,981,242)	(15,887,010,664)
Client's deposit receipt	Annex-J	7,942,421,586	9,315,298,467
Client's deposit refund	Annex-J	(7,185,294,492)	(7,368,266,762)
Interest on clients' deposit	Annex-J	322,952,435	363,177,105
Staff security deposit refunds	Annex-J	(3,112,457)	(5,000)
Staff welfare fund receipts	Annex-J	9,864,709	10,114,311
Staff welfare fund refunds	Annex-J	(1,873,900)	(2,729,248)
Risk Coverage fund receipts	Annex-J	292,516,198	314,542,604
Risk Coverage fund payments	Annex-J	(175,153,447)	(304,318,596)
Inter projects loan received	Annex-J	1,532,171,219	3,716,465,423
Inter projects loan refund	Annex-J	(1,532,171,219)	(3,716,465,423)
Net cash provided from financing activities		(3,959,383,953)	2,394,239,838
D. Net increase in cash and cash equivalents (A+B+C)		(448,157,112)	818,131,197
E. Cash and cash equivalents at beginning of the year		1,361,752,283	543,621,086
F. Cash and cash equivalents at end of the year (D+E)		913,595,172	1,361,752,283

The annexed notes are integral part of these financial statements.


Administrator


Executive Director & CEO




Deputy Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Receipts and Payments
for the year ended 30 June 2025

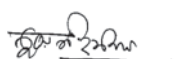
Particulars	Notes/ Annex	Amount in Taka	
		2024-2025	2023-2024
Opening Balance			
Cash in Hand		69,696,773	23,920,052
Cash at Bank		1,292,055,511	519,701,034
		1,361,752,283	543,621,086
Receipts:			
Service Charge- Loan	Annex-I	3,683,657,298	3,881,239,175
Bank Interest	Annex-I	15,249,727	14,643,784
Interest on Term Deposit	Annex-I	16,683,056	17,886,117
Grants & Donations	Annex-I	7,946,370	4,733,894
Others Income	Annex-I	51,346,365	52,125,390
Receipts against Sale of Assets	Annex-I	-	363,366
Loan Realized from Clients	Annex-I	25,521,939,085	26,534,177,124
Other Loans Receipts	Annex-I	24,273,229	14,414,703
Term Deposit Encashment	Annex-I	1,703,294,196	301,849,258
Sales of Stocks	Annex-I	791,712	1,965,032
Accounts Receivable Realized	Annex-I	63,199,922	179,525,238
Realized against Deposits & Prepayments	Annex-I	139,169,627	553,147,524
Advance From Borrower	Annex-I	18,930,438,811	18,562,978,604
Term Loan Receipt	Annex-I	7,418,763,889	14,577,400,072
Clients Deposits Receipt	Annex-I	7,942,421,586	9,315,298,467
Risk Coverage fund	Annex-I	292,516,198	314,542,604
Other Loans Realized	Annex-I	6,415,540	6,177,580
Other Liabilities Receipt	Annex-I	7,763,420	40,084,310
Receipts against Other Subsidiary Fund	Annex-I	-	36,334
Inter Project Loan Receipt	Annex-I	11,622,484,700	23,465,914,327
		77,448,354,731	97,838,502,902
Total Receipts		78,810,107,015	98,382,123,988
Payments:			
Interest on Term Loan	Annex-I	1,369,182,325	1,518,517,735
Interest on Clients' Deposit	Annex-I	336,617,640	224,463,969
Bank Charges & Commission	Annex-I	36,732,349	82,823,335
Salary & Allowances	Annex-I	1,931,579,055	1,986,814,026
Office Rent	Annex-I	138,583,563	133,858,107
Printing, Stationeries & Supplies	Annex-I	20,960,330	29,723,347
Travelling & Transportation	Annex-I	132,289,198	123,005,539
Utilities	Annex-I	52,419,689	69,991,755
Postage & Telegram	Annex-I	895,635	1,027,562
Repair & Maintenance	Annex-I	49,448,062	125,874,940
Entertainment	Annex-I	11,660,963	13,739,567
Training & Development Expenses	Annex-I	43,747,994	64,641,295
Training Material Expenses	Annex-I	-	17,841
General Expenses	Annex-I	8,337,689	11,032,008
Recruitment Expenses	Annex-I	290,052	518,124
Legal Expenses	Annex-I	25,201,355	28,533,979



United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Receipts and Payments
for the year ended 30 June 2025

Particulars	Notes/ Annex	Amount in Taka	
		2024-2025	2023-2024
Audit Fees	Annex-I	288,000	503,478
Board Member Honorarium	Annex-I	214,116	1,994,799
Professional Fees	Annex-I	5,393,388	1,154,118
Membership Fees	Annex-I	1,919,144	1,962,285
Promotional Activities	Annex-I	986,398	5,944,200
Staff Materials	Annex-I	2,163,180	2,199,499
Material Support to Beneficiary	Annex-I	5,800	60,313
Program Materials Expenses	Annex-I	3,691,481	3,096,851
Purchases against Property, Plant & Equipment	Annex-I	12,935,473	61,671,406
Loan disburse to Clients	Annex-I	41,506,375,000	44,746,614,000
Other Loans	Annex-I	82,630,301	108,094,454
New Term Deposits	Annex-I	472,316,397	620,500,000
Purchases	Annex-I	52,499	1,106,623
Accounts Receivable	Annex-I	450,253	162,858,819
New Deposits & Prepayments	Annex-I	66,114,083	1,187,514,619
Term Loan Refund	Annex-I	12,495,632,808	15,000,978,532
Client's Deposit Refund	Annex-I	7,009,278,533	6,629,703,574
Staff Welfare Fund Refund	Annex-I	258,200	-
Risk Coverage fund	Annex-I	23,029,017	31,607,255
Accounts Payable paid	Annex-I	163,622,555	69,170,572
Other Loan Refund	Annex-I	-	171,425,998
Provision paid	Annex-I	12,158,625	58,568
Other Liabilities Refund	Annex-I	7,289,878	10,802,200
Inter Project Loan Refund		11,871,760,814	23,786,766,413
Total Payments		77,896,511,843	97,020,371,705
Closing Balance			
Cash in Hand	Note-14	59,634,688	69,696,773
Cash at Bank	Note-14	853,960,484	1,292,055,511
		913,595,172	1,361,752,283
Total		78,810,107,015	98,382,123,988

The accompanying notes form an integral part of these financial statements.


Administrator


Executive Director & CEO




Deputy Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)

Notes to the Financial Statements with sufficient disclosures

As at and For the year ended 30 June 2025

1.00 Background:

United Development Initiatives for Programmed Actions (UDDIPAN) as a national development organization, UDDIPAN came into the development field in 1984 with the objective of establishment and promotion of fundamental rights of the disadvantaged, marginalized and poverty hit masses including children, women & men through poverty alleviation, empowerment and mainstreaming them in the development process of the country. In course of working for more than 41 years, UDDIPAN is now a days a well - known non-profit development organization with its multiple programs tangible everywhere in its working areas spread over 477 upazilas of 64 districts. It focuses and emphasizes on participations and involvement of children, youths, women & men irrespective of class, culture, colors, religion and creed in its development ventures surrounding national poverty sectors like micro credit, micro enterprise, women's empowerment, technical and vocational education, green energy, child development, micro insurance, health care, nursery 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-a-vis international level in general. with the considerably long experiences of working with & learning from the people, the organization has been capable of developing its approach & strategy in development that reflects 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 of national crisis and need (like natural calamities and man-made disasters). It also offers and organizes training services on Child Rights Convention (CRC), Technical & Vocational Education and Training (TVET), Anti-trafficking, Business Development Services (BDS), Micro-finance, Business Accounts, Micro Enterprise, Child Development, Water & Sanitation, Solar Irrigation, Solar Minigrid, Health Care, Reaching Out School Children (ROSC) etc. having facilities and logistics at the national & regional levels thereon.

1.01 Vision:

Vision is to create an environmentally sound society without poverty, free from exploitation, oppression, injustice and discrimination where children, women and men live with dignity and capable to exercise and enjoy their rights and will have access to opportunities irrespective of cast, creed and color and participation in the mainstream socio-economic political and cultural processes.

1.02 Mission:

Mission is to alleviate poverty and improve quality of life of the disadvantaged poor through providing them employment and income generating activities (IGA); facilitating development of their potentials and skills through capacity building; empowering them to claim their rights and entitlements through awareness raising, motivation, institutional development, advocacy, lobbying and collective social actions.

1.03 Legal Status:

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

1.04 Head Office:

The principal place of activity of the organization is located at 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:

Others Loan

1. Year of establishment 1984
2. Legal Entity Social Welfare Registration No. Dha- 01914, Date: '27/04/1986
 NGO Affairs Bureau Registration No. 286 , Date: '22/2/1989
 RJSCF Stock S-4243(345)/04
 MRA License No. 00123-00848-00003, Date: '05/09/2007
3. Nature of operations (Program) Economic & Social Development Program
4. Statutory Audit conduct up to 13/08/2025
5. Name of statutory auditor for current year Khan Wahab Shafique Rahman & Co.
6. No. of Executive Committee meeting held in FY 2024- 2025 2
7. Date of Last AGM held 26.08.2023

Formation of Board of Directors Ongoing:

Name	Position	Qualification	Profession	Present Address
1. A.H.M. Nurul Islam	Administrator	M. A in Public Administration	Retired Government Secretary	House#+63, Road#19, Sector#11, Uttara Model Town, Dhaka.
2. Syed Mustafizur Rahman	Member Secretary and Executive Director & CEO	B.A (Hon's) in English	Retired Government Secretary	309, West Dhanmondi, Rayer Bazar, Flat no# Hns-4, D-5, Dhaka-1209

3.00 Basis of Preparation of Financial Statements:

3.01 Basis of Accounting Preparation:

The Financial Statements have been prepared in accordance with International Financial Reporting Standards (IFRSs), the regulations of Microcredit Regulatory Authority (MRA), the regulations of NGO Affairs Bureau and other applicable laws and regulations wherever appropriate, such principles are explained in the succeeding notes. The Financial Statements have been prepared on a going concern basis and accrual method (except for donation and service charge income which is accounted on a cash basis method) under historical cost convention; therefore does not take into consideration the effect of inflation. No adjustment has been made for inflationary factors affecting the financial statements.

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 programme, are held by the Head Office and transferred to programme as required. Balance between projects are eliminated upon combination for the purposes of presentation of the financial statements but it present separately Note No. 31 to 37.

3.03 Use of Estimates and Judgments:

The preparation of the financial statements in conformity with International Financial Reporting Standards (IFRSs) requires managements to make estimates and assumptions that affect the reported amounts of assets, liabilities, income and expenses. It also requires disclosures of contingent assets and liabilities at the Financial Statemenents

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:

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

As per IAS-1: "Presentation of Financial Statements" complete a set of Financial Statements are:

- 1) Consolidated Statement of Financial Position;
- 2) Consolidated Statement of Profit or Loss and Other Comprehensive Income;
- 3) Consolidated Statement of Cash flows;
- 4) Consolidated Statement of Changes in Equity;
- 5) Notes to the Financial Statements comprising a summary of significant accounting policies.

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 and previous year's figures have been rearranged where it necessary, to conform to current year's presentation.

4.02. Revenue Recognition:

IFRS-15 supersedes IAS-11 Construction Contracts, IAS-18 Revenue and Related Interpretations and it applies to all revenue arising from contracts with customers, unless those contracts are in the scope of other standards. As per IFRS-15 "Revenue from Contracts with Customers" revenue is only recognized when it meets the following five steps model : (1) Identifying the contract(s) with customer, (2) Identifying the performance obligations in the contract, (3) Determining the transaction price, (4) Allocating the transaction price to the performance obligation in the contract, and (5) Recognizing the revenue when the entity satisfies a performance obligation. Under IFRS-15, revenue is recognized at an amount that reflects the consideration to which an entity expects to be entitled in exchange for transferring goods or services to a customer. The standard requires entities to practice judgment, taking into consideration all of the relevant facts and circumstances when applying each step of the model to contracts with their customers. The standard also specifies the accounting for the incremental costs of obtaining a contract and the costs directly related to fulfilling a contract.

4.02.1 Revenue:

Service charge received from microcredit on cash basis. Revenues earned on services rendered are recognized in the accounting period in which the services were rendered.

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

4.03 Expenditure Recognition:

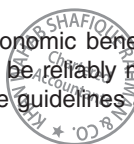
Expenses in carrying out the projects and other activities of the organization are recognized in the Statement of Profit or Loss and Other Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining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

4.03.1 Interest on Clients' Deposit:

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

4.04. Property, Plant and Equipment:

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



a) Cost and Valuation:

All Property, plant & equipment are stated at cost less accumulated depreciation as per IAS-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 repair and maintenance, is normally charged off as revenue expenditure in the period in which it is incurred.

c) Depreciation:

Depreciation is charged for the year on straight-line method at the following rates based on the nature and estimated useful life of each asset. For additions during the year, depreciation is charged for the year and for disposal depreciation is charged up to the date of disposal. On disposal of property, plant & equipment, the cost and accumulated depreciation are eliminated from the Property, plant & equipment 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 Property, plant & equipment	Rate
Land & Land Development	0%
Buildings & Constructions	2%
Building (Tin Shade)	20%
Computer & Computer Equipment's	30%
Vehicle	20%
Furniture & Fixtures	10%
Office Equipment's	10%
Air Conditioner	10%
Machinery	20%
Medical Equipment, including Lift	20%
Tools and Accessories	15%
Other Equipment	10%
Rickshaw Van	20%
River Transport	20%
Agriculture Equipment	20%
Miniflature Equipment	20%
Weaving Equipment	20%
Reeling Shades	15%
Miniflature Shades	15%
Weaving Shades	15%
Fish Pond	20%
Bio-gas Plant	20%
Software system (Bangladesh)	50%
Software system (Aboard)	10%

d) Donated Assets:

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

4.05. Comparative Information :

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

4.06. Taxation:

Under the Income Tax Ordinance (ITO), 1984 as amended, UDDIPAN is subject to taxation for present activities/projects. UDDIPAN has paid all tax amount up-to 2023-2024 and received tax clear certificate from National Board of Revenue (NBR). UDDIPAN has complied National Board of Revenue (NBR) rules and regulations.

4.07. Anti Money Laundering:

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

4.08. Offsetting:

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

4.09. Borrowing Cost:

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

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

4.10. Segment Information:

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

4.11. Valuation of Assets and their basis of measurement:

4.11.1 Property, Plant and Equipment:

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

4.11.2 Loan to Client's:

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

4.11.3 Other Loans:

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

4.11.4. Term Deposit:

Term Deposit are on the basis of their useful maturity.

4.11.5. Stocks:

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

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

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

4.11.6. Accounts Receivable:

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

4.11.7. Deposits & Prepayments:

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

4.11.8. Cash and Cash Equivalents:

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

4.12. Basis for valuation of liabilities and provisions:

4.12.1. Reserve Fund:

This fund created 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) Ordinance 2010. This fund will be used after getting approval from MRA for the purpose of the Client's poverty reduction and as per guidance of MRA this fund amount invest to the banks in FDR form.

4.12.2. Loan Loss Reserve Fund (LLRF):

UDDIPAN makes provision for loan losses fund based on loan outstanding classification in accordance with provision of Section 44 of The Micro Credit Regulatory Authority (MRA) Ordinance 2010 and makes provisions for loan losses every month in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan based on the classification and provisioning methodology which is shown in the forthcoming paragraphs.; if required, are made and accounted for in the financial statements for the year as per MRA circular letter no-75, Dated 22/06/2023.

4.12.3. Term Loan:

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

4.12.4. Client's Deposit:

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

4.12.5. Staff Gratuity Fund:

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

4.12.6. Motor Cycle Replacement Fund:

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

4.12.7. Risk Coverage Fund:

Premium received from loanee Taka 7/- against taken loan Tk. 1000/- and Taka 10/- against taken loan Tk. 1000/- more than one year and buniad loan Tk. 5 per thousand. From this fund, loanee or any main earning member of loanee's family if die or disable then loanee's loan outstanding is waived and all types of deposit will be refunded. If the client's wife or husband die, prescribe diseases affected then he/she will get Tk.5,000/-, kidney and heart operation he/she will get Tk.10,000/- as financial support. If loanee's business house will burn, he/she gets Tk. 25,000/- for micro enterprise and Tk.10,000/- for any other micro credit loan. If loanee's children achieve GPA - 5 in S.S.C/ H.S.C examination then get Tk. 5,000/- as financial support.

4.12.8. Other Loans:

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

4.12.9. Accounts Payable:

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



4.12.10. 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 IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

4.12.11. 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. The policy are mention below note No. 4.16.3.

4.12.12. Other Liabilities:

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

4.13. Accounting for the receipt and utilization of Funds:

4.13.1. Funds:

a. Unrestricted Funds:

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

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

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

b. Designated Funds:

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

c. Restricted Funds:

Where grants are received for use in an identified project or activity, such funds are held in a restricted fund account and transferred to the Statement of Profit or Loss and Other 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 these is certainly that the balance will be received such amount is recognized through Accounts Receivable in the Statement of Financial Position.

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

d. Endowment Funds:

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

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

4.14. Reporting Period:

These financial statements cover one year from 1st July 2024 to 30th June 2025.

4.15. Risk Management:

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

4.15.1 Donor Fund Management Risk:

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

4.15.2 Credit Risk:

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

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

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

4.15.3 Liquidity Risk:

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

4.15.4 Equity Risk:

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

4.15.5 Operational Risk:

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

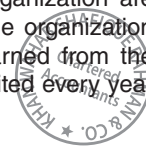
4.15.6 Reputation Risk arising from money laundering incidences:

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

4.16. Employee Benefit Schemes :

4.16.1 Provident Fund :

UDDIPAN, operates a contributory provident fund benefits from which are given to its employees in accordance with its policies. National Board of Revenue (NBR) approved and recognized this fund for the purpose of taxation. The fund is operated by a board of trustees consisting of seven members selected from the employees of the Organization. All permanent employees of the organization are contributing monthly to the fund by an amount equal to 10% of their basic salaries. The organization also contributes 10% of employees' basic salary to the fund each month. Interest earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by a Chartered Accountants firm.



4.16.2 Gratuity Fund :

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

4.16.3 Staff Welfare Fund:

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

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

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

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

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

The rate of subscription for the all staff monthly amount Tk.100/.

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

4.16.4 Accommodation Facility:

UDDIPAN provides free accommodation facility in rural level for regular staff and in city corporation area it provides city allowance as well. Regional official and Branch Managers can also be provided residential facility with family if it is deemedly considered a necessity by the ED and after having prior approval from the Executive Director & CEO. In these cases, if he/she received the accommodation facility for family use than 30% of house rent are to be deducted from his/her salary and he/she received the accommodation facility for only one use than 10% of house rent are to be deducted from his/her salary.

4.16.5 Performance Bonus :

UDDIPAN introduced performance bonus for field level staff. First time only FCO (First Credit Officer) are entitled for performance bonus. In three categories A, B and C. To achieve this bonus FCO must be have outstanding Tk.above one core forty lac, OTR will be 98.5% + and get Tk. 3,500/- for A categories, outstanding Tk.one crore twenty five lac to one crore forty lac and OTR 98.5% for B categories and get Tk. 2,500/-, outstanding Tk. one crore fifteen to one crore twenty five and OTR 98.5% for C categories and get Tk. 1,500/-. The Branch Manager will receive 25% of the total branch bonus, and the Regional Manager will receive 10% of the total regional bonus. This bonus will continue until he/she performs as per this indicator. When he/she will not be achieve this indicator he/she will not entitled for bonus.

4.16.6 Leave Salary :

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

4.16.7 Hardship Allowance:

UDDIPAN introduced hardship allowance for the staff according to authorized salary scale.

4.16.8 Distance Allowance:

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

4.16.9 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 9% on declining method. If a staff is eligible to become the member of PF but does not get the membership, he/she will not be allowed to apply for staff loan. A staff is allowed to avail that much amount which is bigger between two months' salary and his/her PF deposit. The staff will lose the eligibility to avail loan second time if he/she violates any conditions in his/her first loan.

4.16.10 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 have 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 is to be curtailed in each month as per the condition laid in the agreement. Appropriate measures will be taken as per the agreement if the motorcycle is stolen or lost.

4.16.11 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 is to be curtailed in each month as per the condition laid in the agreement. Appropriate measures will be taken as per the agreement if the bi-cycle is stolen or lost.

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

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

4.18.1 Events after the Statement of Financial Position:

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

4.19. Management Responsibility on Statement:

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

4.20. Financial Instruments:

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

a) Receivables:

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



b) Payables:

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

c) Interest -Bearing Borrowings:

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

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

5.00. Significant Organizational Policies:

5.01. Provision for Loan Losses :

5.01.1. Loan Classification, loan loss Providing:

UDDIPAN generally provides for loan losses based on loan outstanding classification. Management makes provisions for loan losses every six 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 as per MRA circular letter no-82.; if required, are made and accounted for in the financial statements for the year.

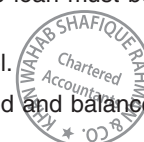
Loan Classification	Days in Arrears	Provision required (%)
Standard Loan	No Installment is Overdue	1%
Watch list	Loan overdue up to 30 days	5%
Sub-Standard Loan	Loan overdue up to 180 days	25%
Doubtful Loan	Loan overdue up to 365 days	75%
Bad Loan	Loan overdue for 365+ days (30 June, 2024)	100%
Bad Loan	Loan overdue for 365+ days	50%

5.01.2. Loan write off:

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

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

Total write off amount of Tk. 171,760,634/- from this amount taka 5,755,022/- realized and balance amount taka 166,005,612/-



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.

5.02. Policy on Deposits Collection:

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

- 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
- Improving the sustainability of the institution by developing a relatively stable means to finance its loan portfolio.

5.03. 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.

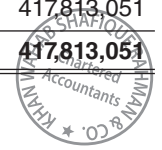
Grants related to assets are generally deferred in the Statement of Financial Position and credited to the statement of Profit or Loss and Other comprehensive income over the useful life of the asset.

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

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

Project Name	Donor Name	2024-2025	2023-2024
Micro Credit Program	Palli Karma-Sahayak Foundation (PKSF)	12,606,079	9,582,649
Solar (IDCOL)	Infrastructure Development Company Ltd. (IDCOL)	748,000	4,796,519
Enhancing resources and Increasing capacities of poor Household Towards Elimination of their Poverty (ENRICH)	Palli Karma-Sahayak Foundation (PKSF)	2,866,434	5,201,480
Solar Mini-grid	Infrastructure Development Company Ltd. (IDCOL)	6,779,528	6,779,528
Solar Irrigation	Infrastructure Development Company Ltd. (IDCOL)	4,670,585	4,670,585
Water Treatment Plant (WTP)	Palli Karma-Sahayak Foundation (PKSF)	147,778	169,092
UDDIPAN Micro Finance Program	Bank & Other Source	7,804,297	11,212,031
Health Care	Anukul Foundation	249,600	249,600
Rural Microenterprise Transformation Project(RMTP)	Palli Karma-Sahayak Foundation (PKSF)	3,385,430	8,740,193
Vulnerable Group Development (VGD)	Department of Women's Affairs	-	250,487
Investment Component for Vulnerable Group Development Project (ICVGD)	Department of Women's Affairs	8,189,320	18,799,413
Suchala	Anukul Foundation	200,000	195,520
Development of Socio-Economic Conditions of the People at the Grass-Roots	Iqra International	-	3,734,360
Development and Introduction of WASH Loan Program for Marginalized to Create Access to Improved WASH Services	Water.Org	3,000,000	
		50,647,051	74,381,457

		Amount in Taka	
		30.06.2025	30.06.2024
6.00.	Property, Plant & Equipment: Tk. 834,971,101		
	a. Cost Value:		
	Balance as on 01.07.2024	1,457,560,740	1,345,333,441
	Add: Addition during the year	15,560,444	116,864,183
	Less: Adjustment during the year	-	(4,636,884)
	Balance as on 30.06.2025	1,473,121,184	1,457,560,740
	b. Accumulated Depreciation :		
	Balance as on 01.07.2024	573,708,350	506,504,866
	Add: Addition during the year	69,009,972	71,698,363
	Less: Adjustment during the year	85,221	(4,494,879)
	Balance as on 30.06.2025	642,803,543	573,708,350
	c. Written down value as on 30.06.2025 (a-b)	830,317,641	883,852,390
	d.Subsidiaries (UREL)	2,205,354	2,205,354
	E.Subsidiaries (Agro)	2,448,106	2,448,106
	F. Total written down value as on 30.06.2025	834,971,101	888,505,849
7.00.	Investment: Tk. 549,300,492		
	Balance as on 01.07.2024	559,300,392	132,487,341
	Add: Investment during the year	-	426,813,051
	Balance as on 30.06.2025	559,300,392	559,300,392
	Less: Adjustment during the year	-	-
	Balance as on 30.06.2025	559,300,392	559,300,392
	Subsidiaries (UREL)	(999,900)	(999,900)
	Subsidiaries (Agro)	(9,000,000)	(9,000,000)
	Balance as on 30.06.2025	549,300,492	549,300,492
UDDIPAN has investment above amount to UDDIPAN Energy Ltd (UEL), UDDIPAN Renewable Energy Ltd (UREL), Solar Minigrid, Solar Irrigation and UDDIPAN Agro Ltd.			
Details are as follows:			
7.01	UDDIPAN Fund		
	UDDIPAN Energy Ltd (UEL)	85,000,000	85,000,000
	UDDIPAN Renewable Energy Ltd (UREL)	999,900	999,900
	Solar Minigrid	27,118,113	27,118,113
	Solar Irrigation	19,369,328	19,369,328
	UDDIPAN Agro Ltd	9,000,000	9,000,000
	Balance as on 30.06.2025	141,487,341	141,487,341
7.02	Reptiles Firm		
	Assets & Floating Assets	417,813,051	417,813,051
		417,813,051	417,813,051



8.00. Loan to Clients: Tk. 27,972,544,089

Balance as on 01.07.2024	28,837,989,947	27,383,196,252
Add: Disburse during the year	41,506,375,000	44,746,614,000
Add: Adjustment during the year	-	-
	70,344,364,947	72,129,810,252
Less: Realize during the year	25,521,939,085	26,534,177,124
Less: Adjustment during the year	16,849,881,773	16,757,643,181
Balance as on 30.06.2025	27,972,544,089	28,837,989,947
Loan to Clients are analysis as follows:		
Amount receivable within 12 months	25,382,023,735	26,196,575,893
Amount receivable after 12 months:	2,590,520,354	2,641,414,054
	27,972,544,089	28,837,989,947

Loan Classification & Required Provision	Days in Arrears	2024-2025		2023-2024	
		Principal	Loan Loss Provision	Principal	Loan Loss Provision
Standard - Required Provision 1%	Current (no arrear)	22,751,921,827	227,519,218.27	26,179,661,301	261,796,613
Watch list - Required Provision 5%	1-30	256,471,420	12,823,571	384,008,413	19,200,421
Substandard - Required Provision 25%	31-180	723,250,720	180,812,680	971,107,791	242,776,948
Doubtful - Required Provision 75%	181-365	850,858,868	638,144,151	569,692,053	427,269,040
Bad Required Provision 100%	Over 365	733,520,389	733,520,389	733,520,389	733,520,389
Bad Required Provision 50%	Over 365	2,656,520,865	1,328,260,433	-	-
		27,972,544,089	3,121,080,442	28,837,989,947	1,684,563,410

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

Details of the above amount are as follows:

Jagoron: Tk. 15,034,815,728

This loan is to allow Rural and Urban People to finance their economic activities. Jagoron Loans are working capital loans given to poor and disadvantaged households. Jagoron Loan range from Tk. 1,000 to Tk. 100,000 are given for one year and service charge 24% (decline) per year.

Agrosar: Tk. 12,196,227,690

Agrosar loans are assessed on the basis of household cash flow, business projections and the reputation of the borrower. The Agrosar Loan borrowers are expected to generate equity and wage labour employment. Agrosar loan ranges from Tk. 101,000 to Tk. 25,00,000 is given for one year and two year service charge 24% (decline) per year.

Sufalon: Tk. 169,033,215

The Sufalon Loan also enhances "Social Food Security Net" of the households. Sufalan loan ranges from Tk. 1,000 to Tk. 200,000 is given for six months (one time) or one year (weekly/ monthly) and service charge 24% (decline) per year or monthly 2% one time loan.

Buniad: Tk. 16,432,959

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

SAHOSH Loan: Tk. 177,129

Due to natural disasters, the loan is provided to micro-credit borrowers for repairing their house, purchase medicine and cost living. SAHOSH Loan ranges from Tk. 1,000 to Tk. 15,000 are given for one year. This loan interest is 8% (decline) per year.

Water & Sanitation: Tk. 102,801,888

This loan is for extremely poor peoples under unhygienic water and sanitation system. There are two categories of loan, the loan for sanitation (Latrine) and other for safe water (Tube well). The maximum loan Tk. 40,000 for shell tube-well, Tk. 100,000 for Deep tube- well and maximum Tk. 40,000 for sanitation purpose. The monthly charge and service charge is 24% (decline) per year.

Green Energy Project (Solar Home System-SHS): Tk. 658,652

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.

Green Energy Project (Solar Home System-SHS, IDCOL): Tk. 19,103,115

To provide electricity in the household level by using solar energy with the fund of Infrastructure Development Company 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.

Learning and Innovation Fund to Test New Ideas (LIFT): Tk.6,869,059

This initiative is being taken in Kurigram Sadar and Chilmari upazila of Kurigram district under 11 branches where every year many families lost their house with cultivable land by river erosion and became landless. This distress poor family try their best to survive and sale their manual labor to landlord. The objective of the project is to give them loan to take land on lease and produce seasonal crops to ensure food security. This loan is given for one year and service charge 20% (decline) per year.

ENRICH: Tk.3,153,008

This loan is exclusively for income generating activities (IGA), livelihood improvement and assets creation loan. IGA loan is maximum 10.00 lac and interest rate 24% per year under reducing method. Livelihood loan is maximum 10,000 and assets creation loan is maximum 30,000 under interest rate 8% per year under reducing method.

Small & Marginal Sized Farmers Agricultural Productivity Improvement And Diversification Financing Project (SMAP): Tk. 238,697,801

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

Sanitation Development Loan (SDL): Tk. 88,848

To develop sanitation system for rural area, UDDIPAN has been disbursing interest free Sanitation Development Loan (SDL) and technical support. Under this program, 90% women Clients is Mandatory & loan ceiling maximum 15,000. This loan disbursed to client as service charge 18% (decline).

Livelihood Restoration Loan (LRL): Tk. 3,901,568

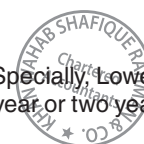
This objectives of this loan is to agricultural and agricultural production and service activities, various initiatives of entrepreneurs associated with small and cottage industries and business and self-employment of young and unemployed youth. The Livelihood Restoration Loan (LRL) ranges from maximum Tk. 1,00,000 is given for one year and service charge 18% (decline).

COVID-19 : Tk. 10,516,467

For providing credit facilities as micro finance to the low-income professionals and farmers on the outbreak of COVID-19 pandemic through UDDIPAN under the refinance scheme of Bangladesh Bank. We have received this sanction loan @ 3.5% per annum and this loan is given for one year and service charge 9% (decline) per year.

UDDIPAN- Household loan : Tk. 809,575

When clients family needs to incur an urgent big expenses then pay to clients this loan. Specially, Lower and middle class working woman. This loan range 10,000/- to 100,000/-. Loan period one year or two year and service charge 24% p.a.(reducing balance method).



UDDIPAN- Education loan : Tk. 12904

Families where parents or the student him/herself cannot arrange required admission and tuitions fee for school/college/ University. Our focus group for this loan are the lower and middle class families. This loan range 10,000/- to 100,000/-. Loan period one year or two year and service charge 24% p.a.(reducing balance method).

UDDIPAN- Easy loan : Tk. 10,076,370

To meet up emergency needs, they use this savings and as an end result they lose it to certain emergencies. If that person had his savings of Tk.2.00 lac with UDDIPAN as a term deposit, and then he needed an urgent amount of Tk. 1.75 lac, under this loan scheme, UDDIPAN would provide him 90% of his savings amount i.e. 1.80 lac. The benefit is, the customer will never lose his savings amount for a certain big need.

UDDIPAN- Consumer loan : Tk. 94,009

The Consumer Loan is to finance for sewing machine purpose for self-employments. Consumer loan ranges maximum Tk. 9,500 is given for one year and service charge 24% (decline) per year.

Specific Time Loan- STL: Tk. 111,087

UDDIPAN has received TK. 1.50 Crore from The Premier Bank Ltd. @ 4% p.a. for one year. This loan to improve the quality of farmers life, UDDIPAN has been disbursing low interest for the cultivation of spices, oilseeds, pulses and corn crops purpose. This loan range maximum 100,000/-. Loan period one year and service charge 4% p.a.(reducing balance method).

Refinance Scheme for Financial Inclusion Program (RSFIP) : Tk. 42,067

UDDIPAN has received TK. 1.00 Crore from The Premier Bank Ltd. @ 7% p.a. This Loan amount is Refinance Scheme for Financial Inclusion Program (RSFIP) loan is to finance for income generating activity purpose. Consumer loan ranges maximum Tk. 50,000 is given for one year and service charge 7% (decline) per year.

Bangladesh bank Grehaon : Tk. 21,455,168

To develop housing system for rural area, UDDIPAN has received 1.30 Crore @ 1.5% from Bangladesh Bank. This loan period for 5 years and service charge 5.5% (reducing balance method) per year.

LEPIG- Probin : Tk. 63,286

UDDIPAN Loan for Elder peoples income generation (LEPIG) has received Tk.30.00 lac from PKSF @2% P.a. This loan reference to Elderly peoples for income generating purpose. Consumer loan ranges maximum Tk. 60,000 in given for one year three month and service charge 16% (reducing balance method) per year with three month grace period.

BD WASH : Tk. 135,195,744

This Loan amount is Refinance for Water supply and hygienic sanitation. This is given for one year and service charge 18% (reducing balance method) per year.

Ethnic Entrepreneur : Tk. 1,666,567

This loan provided by UDDIPAN to developed ethnic group people. Loans are disbursed at 9% service charge to provide benefits to women entrepreneurs and disadvantage groups living in hill areas.

Health Kids : Tk. 196,258

This loan provided by UDDIPAN to developed health checkup for backward people. All group leader received this loan for one year without service charge and maximum range of Loan TK.10,000. UDDIPAN gives one Health kits box as a loan. Group leader gives various health checkup for UDDIPAN member and village people.

Sunflower Seed : Tk. 318,521

The purpose of this Loan is to enhance for sunflower cultivation. This loan is given for six months and service charge 9% (reducing balance method).

Shosshyagola : Tk. 25,406

This loan provided for temporary reservation system to marginal farmers of UDDIPAN to get fair prices of their product. This loan is given for one year and service charge 9% (reducing balance method).



		Amount in Taka	
		30.06.2025	30.06.2024
9.00. Others Loan: Tk. 223,177,086			
Balance as on 01.07.2024		232,489,385	191,673,806
Add: Paid during the year		82,630,301	108,094,454
Add: Adjustment during the year		-	-
		315,119,686	299,768,260
Less: Realized during the year		24,273,229	14,414,703
Less: Adjustment during the year		67,669,371	52,864,172
Balance as on 30.06.2025		223,177,086	232,489,385
** Details of Term Deposit have been shown in Schedule - 3			
Staff Loan (Special)		27,158,636	31,851,819
Staff Loan (Normal)		12,914,875	14,397,427
Motor cycle Loan		177,387,013	180,569,722
Bi-cycle Loan		66,300	65,145
Education Loan		334,442	334,452
Staff Car Loan		5,270,820	5,270,820
		223,132,086	232,489,385
Others Loans are analyses as follows:			
Amount Receivable within 12 months		56,205,537	65,278,347
Amount Receivable after 12 months:		166,971,549	167,211,038
		223,177,086	232,489,385

10.00. Term Deposits: Tk. 1,410,632,624

Name of fund	Fund Position	Investment on FDR	Cash & Cash equivalents	% of Investment
Deposit	15,329,818,465	878,502,763	872,265,628	11.42%
Reserve Fund	305,568,917	443,778,959	-	145.23%
Total	15,635,387,382	1,322,281,722		

*** Liquidity analysis with cumulative Microfinance Program**

Balance as on 01.07.2024	2,652,839,686	2,220,215,233
Add: Investment during the year	472,316,397	620,500,000
Add: Transfer from receivable	7,102,258	113,973,711
	3,132,258,341	2,954,688,944
Less: Encashment during the year	1,723,625,717	301,849,258
Balance as on 30.06.2025	1,408,632,624	2,652,839,686
Subsidiaries (UREL)	2,000,000	2,000,000
Balance as on 30.06.2025	1,410,632,624	2,654,839,686

**** Details of Term Deposit have been shown in Schedule - 4**



11.00. Stocks: Tk. 43,068,671		
Balance as on 01.07.2024	7,004,899	8,102,968
Add: Purchases during the year	52,499	1,106,623
Add: Adjustment during the year	-	-
	7,057,398	9,209,591
Less: Sales during the year	791,712	1,965,032
Less: Adjustment during the year	234,999	239,660
Balance as on 30.06.2025	6,030,687	7,004,899
Subsidiaries (Agro)	37,037,984	37,037,984
Balance as on 30.06.2025	43,068,671	44,042,883
** Details of Inventories have been shown in Schedule-5		
12.00. Accounts Receivable: Tk. 79,657,368		
Balance as on 01.07.2024	100,452,089	167,626,565
Add; Accrued during the year	51,575,639	162,858,819
	152,027,728	330,485,384
Less: Realized during the year	63,199,922	179,525,238
Less: Adjustment during the year	14,110,013	50,508,057
Balance as on 30.06.2025	74,717,793	100,452,089
Subsidiaries (UREL)	4,939,575	4,939,575
Balance as on 30.06.2025	79,657,368	105,391,664
Details are as below:		
Palli Karma-Sahayak Foundation (PKSF)	3,452,888	12,718,490
Interest on Term Deposit	50,655,003	68,105,700
From Staff	45,553	45,553
Staff Welfare Fund	9,137,580	595,983
Labor Migration	40,820	40,820
Bank Grantee Margin	6,300,000	7,467,203
Amader Gram Cancer & Research Society	2,100,000	2,500,000
Other Receivable	2,985,949	8,978,340
	74,717,792	100,452,089
Subsidiaries (UREL)	4,939,575	4,939,575
	79,657,367	105,391,664
** Details of Accounts Receivable have been shown in Schedule-6		
13.00. Deposits and Prepayments: Tk. 1,413,691,276		
Balance as on 01.07.2024	1,570,985,578	940,859,802
Add: Paid during the year	66,114,083	1,187,514,619
Add: Adjustment during the year	5,825,192	-
	1,642,924,853	2,128,374,421
Less: Realized during the year	139,169,627	553,147,524
Less: Adjustment during the year	39,083,377	4,241,319
Balance as on 30.06.2025	1,464,671,849	1,570,985,578
Subsidiaries (UREL)	7,093,948	7,093,948
Subsidiaries (Agro)	(58,074,521)	(58,074,521)
	1,413,691,276	1,520,005,005



Details are as below:

Prepayments against Office Rent	8,842,000	10,481,350
Prepayments against Procurement & Office Expenses	8,018,262	11,138,352
Prepayments against Security Deposit (Electric Line)	120,000	120,000
Advance to 3rd Party	2,147,119	1,391,521
Advance Tax	42,658,109	35,172,987
UDDIPAN Energy Ltd (UEL)	129,464,356	129,464,356
UDDIPAN Renewable Energy Ltd. (UREL)	552,728,724	671,746,724
Suspense Account	4,814,548	4,812,048
Unsettled Staff Advance	53,913,794	43,599,755
Advance to Gold Brick	85,731,377	96,281,377
Advance to Gram Bangla System	10,000,000	10,000,000
Advance to Uddipan Nursing project	24,130,176	21,566,763
Advanceto Reptiles Firm	430,126,171	423,710,631
Advance To A&P Factory	44,800,466	44,322,966
Advance Fish Project	4,605,100	4,605,100
Advance to Agro Ltd	60,011,648	60,011,648
Advance to Ummokto Jalashoy	2,560,000	2,560,000
	1,464,671,849	1,570,985,578

Note: UDDIPAN has paid advance against “UDDIPAN Energy Ltd (UEL)” “UDDIPAN Renewable Energy Ltd (UREL)” “UDDIPAN Agro Ltd” “Gold Brick” “Gram Bangla System” “Uddipan Nursing project” “A&P Factory” “Fish Project” and “Ummokto Jalashoy” as per board resolution no- 126, 166, 170, 186, 193, 194, 196, 200, 203, 204, 205, 206, 207, 211, 213, 215 of UDDIPAN accordingly, the Board of Directors of UDDIPAN has been decided to invest in the others activities.

Subsidiaries (UREL)

Advance against Expenses	755,000	755,000
Advance Income Tax (AIT)	2,186,584	2,186,584
Advance to Parties	163,175,920	163,175,920
Advance Office Rent & Security	446,100	446,100
UDDIPAN	(671,746,724)	(671,746,724)
Deposits	497,685,068	497,685,068
Investment in Agro Ltd	1,000,000	1,000,000
Investment in Kaz Software	1,500,000	1,500,000
Investment in RahimAfrooz	10,592,000	10,592,000
Investment in Waiser-Gates	1,500,000	1,500,000
	7,093,948	7,093,948

Subsidiaries (Agro)

Advance Tax	37,127	37,127
UDDIPAN	(60,011,648)	(60,011,648)
Temporary advance for M4RD Ltd	1,900,000	1,900,000
	(58,074,521)	(58,074,521)
	1,413,691,276	1,520,005,005

**** Details of Deposits & Prepayments have been shown in Schedule-7**



14.00. Cash & Cash Equivalents: Tk. 945,649,417

Cash in hand	59,634,688	69,696,773
Cash at Bank	853,960,484	1,292,055,511
	913,595,172	1,361,752,283
Subsidiaries (UREL)	3,236,564	3,236,564
Subsidiaries (Agro)	28,817,682	28,817,682
	945,649,417	1,393,806,529

**** Details of Cash and Cash Equivalents have been shown in Schedule-8**

15.00. Cumulative Surplus: Tk. 2,724,420,203

Balance as on 01.07.2024	3,878,653,357	3,966,108,170
Add: Excess of Income over Expenditure	318,068,768	49,704,449
Add: Prior year adjustment	(1,683,306,446)	(89,088,596)
Less: Transfer to Reserve Fund	198,527,382	(48,070,666)
Balance as on 30.06.2025	2,711,943,060	3,878,653,357
Subsidiaries (UREL)	11,477,143	11,477,143
Subsidiaries (Agro)	1,000,000	1,000,000
	2,724,420,203	3,891,130,500

Note: During the year, prior-period errors relating to Loan Loss Provision (LLP) based on the board resolution and other provision related to Gratuity and others were identified and corrected. the cumulative impact amounting to BDT 1,683,306,446 has been adjusted retrospectively against the opening balance of cumulative surplus through the Statement of Changes in Equity.

16.00. Reserve Fund: Tk. 305,568,917

Balance as on 01.07.2024	504,096,299	456,025,633
Add: During the year	(198,527,382)	48,070,666
Balance as on 30.06.2025	305,568,917	504,096,299

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

17.00. Loan Loss Reserve Fund: Tk. 3,940,005,147

Balance as on 01.07.2024	1,684,563,402	851,085,008
Add: Provision during the year	581,123,676	833,477,957
Add: Adjustment during the year	1,674,318,069	-
	3,940,005,147	1,684,562,965
Less: Adjustment during the year	-	(437)
Balance as on 30.06.2025	3,940,005,147	1,684,563,402
Amount Payable within 12 months	227,519,218	261,796,613
Amount Payable after 12 months	3,712,485,929	1,422,766,789
	3,940,005,147	1,684,563,402

17.01. PKSF & Bank & Financial Institution

2,177,273,154 1,018,964,457

17.02. Green Energy (UDDIPAN)

658,652 658,652

17.03. Green Energy (IDCOL)

19,103,115 19,103,115

17.04. UDDIPAN Microfinance

1,739,924,241 644,328,283

17.05. Bazar Samittee

3,045,985 1,508,895

3,940,005,147 1,684,563,402



17.01.	PKSF, Bank & Financial Institution: Tk. 2,177,273,154		
	Balance as on 01.07.2024	1,018,964,457	518,195,695
	Add: Provision during the year	185,457,217	501,432,691
	Add: Adjustment during the year	972,851,480	-
		2,177,273,154	1,019,628,386
	Less: Adjustment during the year	-	663,929
	Balance as on 30.06.2025	2,177,273,154	1,018,964,457
17.02.	Green Energy (UDDIPAN): Tk. 658,652		
	Balance as on 01.07.2024	658,652	658,652
	Add: Provision during the year	-	-
		658,652	658,652
	Less: Adjustment during the year	-	-
	Balance as on 30.06.2025	658,652	658,652
17.03.	Green Energy (IDCOL): Tk. 19,103,115		
	Balance as on 01.07.2024	19,103,115	19,103,115
	Add: Provision during the year	-	-
		19,103,115	19,103,115
	Less: Adjustment during the year	-	-
	Balance as on 30.06.2025	19,103,115	19,103,115
17.04	UDDIPAN Microfinance: Tk. 1,739,924,241		
	Balance as on 01.07.2024	644,328,283	313,127,546
	Add: Provision during the year	398,725,926	330,536,808
	Add: Adjustment during the year	696,870,032	-
		1,739,924,241	643,664,354
	Less: Adjustment during the year	-	(663,929)
	Balance as on 30.06.2025	1,739,924,241	644,328,283
17.05	Bazar Samittee: Tk. 3,045,985		
	Balance as on 01.07.2024	1,508,895	-
	Add: Provision during the year	(3,059,467)	1,508,458
	Add: Adjustment during the year	4,596,557	-
		3,045,985	1,508,458
	Less: Adjustment during the year	-	(437)
	Balance as on 30.06.2025	3,045,985	1,508,895
18.00	Provision against Investment and Deposits & Prepayments: Tk. 132,373,977		
	Balance as on 01.07.2024	131,677,965	125,745,069
	Add: Provision during the year	696,012	5,936,198
	Add: Adjustment during the year	87,722,003	-
		220,095,980	131,681,267
	Less: Adjustment during the year	87,722,003	3,302
	Balance as on 30.06.2025	132,373,977	131,677,965
	Provision made during the year @15%		



18.01. PKSF, Bank & Financial Institution: Tk. 90,512,640**i) UDDIPAN Energy Ltd. (UEL)**

Balance as on 01.07.2024	-	-
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Add: Provision during the year		-
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Add: Adjustment during the year	87,722,003	
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87,722,003	-	
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Less: Adjustment during the year	-	-
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Balance as on 30.06.2025	87,722,003	-
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ii) Suspense Account

Balance as on 01.07.2024	2,126,323	1,437,850
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Add: Provision during the year	664,314	691,938
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Add: Adjustment during the year	-	-
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2,790,637	2,129,788	
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Less: Adjustment during the year	-	3,465
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Balance as on 30.06.2025	2,790,637	2,126,323
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18.02. UDDIPAN Microfinance: Tk. 118,984**i) UDDIPAN Energy Ltd. (UEL)**

Balance as on 01.07.2024	44,685,003	39,474,900
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Add: Provision during the year	-	5,210,103
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Add: Adjustment during the year	-	-
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44,685,003	44,685,003	
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Less: Adjustment during the year	44,685,003	-
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Balance as on 30.06.2025	-	44,685,003
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ii) Suspense Account

Balance as on 01.07.2024	87,286	52,966
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Add: Provision during the year	31,698	34,157
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Add: Adjustment during the year	-	-
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118,984	87,123	
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Less: Adjustment during the year	-	(163)
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Balance as on 30.06.2025	118,984	87,286
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18.03. UDDIPAN Own Fund: Tk. 41,742,353**i) UDDIPAN Energy Ltd. (UEL)**

Balance as on 01.07.2024	84,779,353	84,779,353
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Add: Provision during the year	-	-
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Add: Adjustment during the year	-	-
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84,779,353	84,779,353	
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Less: Adjustment during the year	43,037,000	-
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Balance as on 30.06.2025	41,742,353	84,779,353
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19.00 Term Loan: Tk. 8,409,721,742**Particulars are as follows:****Balance as on 01.07.2024**

Add: Received during the year

Add: Adjustment during the year

Less: Refund during the year

Less: Adjustment during the year

Balance as on 30.06.2025**Term Loans are analysed as follows:**

Amount repayable within 12 months

Amount repayable after 12 months or more:

Repayable after 12 months but less than 24 months

Repayable after 24 months but less than 36 months

Repayable after 36 months but less than 48 months

Subsidiaries (UREL)**** Details of Term Loan have been shown in Schedule - 9****19.01 Bank Loan: Tk. 3,601,405,129**

i) Eastern Bank PLC.

ii) Dutch Bangla Bank PLC. (DBBL)

iii) United Commercial Bank PLC.

iv) Uttara Bank Ltd.

v) HSBC

vi) Dhaka Bank PLC.

vii) Bangladesh Bank (SMAP)

viii) Mutual Trust Bank PLC.

ix) Commercial Bank of Ceylon

x) Prime Bank PLC

xi) The City Bank PLC.

xii) Woori Bank

xiii) Exim Bank PLC.

xiv) Trust Bank PLC.

xv) South East Bank PLC.

xvi) NCC

xvii) Premier Bank Ltd.

xviii) Bangladesh BANK (Grehoyan)

xix) MTBL Syndicate Loan

xx) Marcential bank PLC.

13,574,538,783 13,508,111,826

7,418,763,889 14,577,400,072

- 490,005,417

20,993,302,673 28,575,517,315

12,495,632,808 15,000,978,532

87,948,122 -

8,409,721,742 13,574,538,783

6,488,182,003 8,947,151,482

1,856,016,878 4,226,037,554

64,078,409 389,294,179

1,444,452 12,055,569

1,921,539,739 4,627,387,301

8,409,721,742 13,574,538,783

- -

8,409,721,742 13,574,538,783

-	711,091,600
100,000,000	100,000,000
800,000,000	1,100,000,000
197,325,889	228,992,110
-	245,000,000
-	258,625,098
353,500,000	353,500,000
500,000,000	664,000,000
122,483,443	-
-	-
125,000,000	245,000,000
60,000,000	120,000,000
-	294,513,524
270,000,000	600,000,000
-	-
-	171,120,085
-	50,000,000
18,777,780	28,311,112
-	-
-	13,160,968



xxi)Bank Asia PLC.	16,961,529	155,060,348
xxii)NRB	145,345,542	423,013,308
xxiii)Shimanto Bank	500,000,000	500,000,000
xxiv)BDBL	-	-
xxv)Midland bank PLC.	-	46,427,357
xxvi)South bangla bank PLC.	347,781,438	328,196,263
xxvii)Citizens Bank PLC.	-	150,000,000
xxviii) Jamuna bank	-	8,276,430
xxix)Community bank PLC.	44,229,508	77,260,547
Sub- Total	3,601,405,129	6,871,548,751
19.02 Non-Bank Loan: Tk. 4,572,516,613		
i) The UAE - Bangladesh Investment Company Ltd.	-	5,067,798
ii) Special Credit Initiatives	4,116,526,610	5,090,430,000
iii) Lanka Bangladesh Finance Ltd.	-	147,928,561
iv) Meridian Finance	-	30,492,176
v) Lanka Alliance Finance LTD.	-	280,806,262
vi)National Finance	91,775,101	127,827,149
vii)CVC Finance	-	10,000,000
viii)Anukul Foundation	58,207,796	65,461,935
ix)IPDC	300,000,000	300,000,000
x)United finance	6,007,106	73,885,306
Sub- Total	4,572,516,613	6,131,899,187
Note: ii) Special Credit Initiatives Loan Details as follows:		
a) Micro Finance Programme(MFP)	2,952,134,400	3,675,044,000
c) UDDIPAN Micro Finance Programme (UMFP)	1,164,192,210	1,413,761,000
c) Bazar Samity	200,000	1,625,000
Total	4,116,526,610	5,090,430,000
19.03 Financial Institution Loan: Tk. 235,800,000		
i) Palli Karma-Sahayak Foundation (PKSF)	235,800,000	556,683,332
ii) Infructure Development Company Ltd. (IDCOL)	-	14,407,514
Sub- Total	235,800,000	571,090,846
Grand Total	8,409,721,742	13,574,538,784
Note: ii) IDCOL Loan Details as follows:		
a) Solar Irrigation Project	-	1,843,185
b) Solar Mini-grid Project	-	12,564,329
Total	-	14,407,514
19.01 Bank Loan: Tk. 3,601,405,129		
19.01 Bank Loan		
Particulars are as follows:		
Balance as on 01.07.2024	6,871,548,751	8,283,486,389
Add: Received during the year	5,525,680,400	9,847,291,017



Add: Adjustment during the year	8,690,311	755,668,579
	12,405,919,462	18,886,445,985
Less: Refund during the year	8,762,140,594	11,242,109,632
Less: Adjustment during the year	42,373,739	772,787,602
Balance as on 30.06.2025	3,601,405,129	6,871,548,751
Bank Loans are analysis as follows:		
Amount repayable within 12 months	3,363,848,849	6,189,592,560
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	182,076,099	477,450,572
Repayable after 24 months but less than 36 months	54,035,729	193,527,835
Repayable after 36 months but less than 48 months	1,444,452	10,977,784
	237,556,280	681,956,191
	3,601,405,129	6,871,548,751

i) Eastern Bank PLC.: Tk. Nil

UDDIPAN has received Tk. 500,000,000 from Eastern Bank PLC. as loan and duration of this loan is six months. The loan is repaid to the Bank in two equal installments (Principal and Interest) with 14% interest. UDDIPAN received nine times this loan from above bank during the financial year. This loan is disbursed for agriculture and Micro Enterprise purpose.

Balance as on 01.07.2024	711,091,600	777,755,100
Add: Received during the year	500,000,000	1,109,504,419
Add: Adjustment during the year	-	1,178,670
	1,211,091,600	1,888,438,189
Less: Refund during the year	1,211,091,600	1,177,346,589
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	-	711,091,600

ii) Dutch Bangla Bank PLC. : Tk 100,000,000

UDDIPAN has received Tk.100,000,000 of loan from Dutch Bangla Bank PLC. during this year. This loan is repayment of each STL will be made on or before 270 days from the date of each disbursement. However, interest will be paid in each quarter during the facility period. with 11.50% interest. This loan is disbursed for agriculture financing.

Balance as on 01.07.2024	100,000,000	100,000,000
Add: Received during the year	100,000,000	100,000,000
	200,000,000	200,000,000
Less: Refund during the year	100,000,000	100,000,000
Balance as on 30.06.2025	100,000,000	100,000,000

iii) United Commercial Bank PLC.: Tk. 800,000,000

UDDIPAN has received Tk. 1,800,000,000 from UCBL during the year. This loan is refund to bank with 180 days with 13% to 14% interest. The repayment condition of these loan as sanction letter terms and conditions.

Balance as on 01.07.2024	1,100,000,000	1,100,000,000
Add: Received during the year	1,800,000,000	2,234,286,000
Add: Adjustment during the year	-	714,000
	2,900,000,000	3,335,000,000



Less: Refund during the year	2,100,000,000	2,235,000,000
Less: Adjustment during the year	(0)	-
Balance as on 30.06.2025	800,000,000	1,100,000,000

iv) Uttara Bank Ltd.: Tk. 197,325,889

UDDIPAN has taken Tk. 250,375,550 from UTTARA Bank PLC. For corp. fisheries and animal. The duration of this loan is two years without any moratorium period and interest rate is 13.00% p.a. The repayment condition of this loan is monthly installment with interest.

Balance as on 01.07.2024	228,992,110	171,287,660
Add: Received during the year	250,375,550	200,000,000
Add: Adjustment during the year	-	50,530
	479,367,659	371,338,190
Less: Refund during the year	281,805,553	142,346,081
Less: Adjustment during the year	236,217	-
Balance as on 30.06.2025	197,325,889	228,992,110

v) HSBC: Tk Nil

UDDIPAN has taken Tk. 245,000,000 from HSBC and the duration of this loan is one year. Each loan amount is refunded 30% at end of 180 days, 30% at end of 270 days and rest 40% at end of 360 days respectively. The loan paid to the bank in three installments above terms. The rate of interest is 13.55%. This loan is disbursed for SME sector.

Balance as on 01.07.2024	245,000,000	245,000,000
Add: Received during the year	245,000,000	245,000,000
Add: Adjustment during the year	-	485,000,000
	490,000,000	975,000,000
Less: Refund during the year	490,000,000	490,000,000
Less: Adjustment during the year	-	240,000,000
Balance as on 30.06.2025	-	245,000,000

vi) Dhaka Bank PLC.: Tk. Nil

UDDIPAN has not received from Dhaka Bank during the financial year.

Balance as on 01.07.2024	258,625,098	327,178,172
Add: Received during the year	-	740,000,000
Add: Adjustment during the year	-	-
	258,625,098	1,067,178,172
Less: Refund during the year	257,144,716	565,070,939
Less: Adjustment during the year	1,480,383	243,482,135
Balance as on 30.06.2025	0	258,625,098

vii) Bangladesh Bank (SMAP): Tk. 353,500,000

UDDIPAN has taken Tk. 353,500,000 from Bangladesh Bank (SMAP) during this financial year and the duration of this loan is one year. The whole amount of loan with interest is to refund only one installment with interest. The rate of interest is 5% per annum. This loan is disbursed for agriculture purpose under "small and marginal sized farmers agricultural productivity improvement and diversification project."

Balance as on 01.07.2024	353,500,000	337,000,000
Add: Received during the year	353,500,000	353,500,000
Add: Adjustment during the year	-	3,000,000
	707,000,000	693,500,000
Less: Refund during the year	353,500,000	340,000,000
Balance as on 30.06.2025	353,500,000	353,500,000



viii) Mutual Trust Bank PLC.: Tk. 500,000,000

UDDIPAN has received Tk. 564,000,000 from Mutual Trust Bank PLC. during the financial year and the duration of this loan is 1 years. The loan is repaid to the Bank in quarterly installment with interest of 13.50% per annum. This loan is disbursed for agricultural activities such as crop. livestock, poultry, fisheries etc and micro enterprise purpose.

Balance as on 01.07.2024	664,000,000	664,000,000
Add: Received during the year	564,000,000	664,000,000
Add: Adjustment during the year	-	-
	1,228,000,000	1,328,000,000
Less: Refund during the year	728,000,000	664,000,000
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	500,000,000	664,000,000

ix) Commercial Bank of Ceylon: Tk. 122,483,443

UDDIPAN has received Tk. 350,000,000 from Commercial Bank of Ceylon during the financial year and the duration of this loan is 1 years. The loan is repaid to the Bank in monthly installment with interest of 13.50% per annum. This loan is disbursed for cottage,micro, small and medium enterprise(CMSME) purpose.

Balance as on 01.07.2024	-	43,400,241
Add: Received during the year	350,000,000	-
Add: Adjustment during the year	243,020	-
	350,243,020	43,400,241
Less: Refund during the year	227,759,577	43,400,241
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	122,483,443	-

x) Prime Bank PLC.: Nil

UDDIPAN has not received from Prime Bank during the financial year.

Balance as on 01.07.2024	(0)	250,000,000
Add: Received during the year	-	250,000,000
Add: Adjustment during the year	-	-
	(0)	500,000,000
Less: Refund during the year	-	496,548,901
Less: Adjustment during the year	-	3,451,099
Balance as on 30.06.2025	(0)	(0)

xi) The City Bank PLC.: Tk. 125,000,000

UDDIPAN has received Tk. 375,000,000 from The City Bank PLC. during this financial year and the duration of this loan is various tenor as per terms & conditions. The loan is repaid to the Bank in 180 days and 270 days at a time with interest of 12.00% for Agriculture and 14.00% for Rural credit purpose.

Balance as on 01.07.2024	245,000,000	286,000,000
Add: Received during the year	375,000,000	375,000,000
Less: Adjustment during the year	-	250,000,000
	620,000,000	911,000,000
Less: Refund during the year	495,000,000	438,000,000
Less: Adjustment during the year	-	228,000,000
Balance as on 30.06.2025	125,000,000	245,000,000



xii) Woori Bank Ltd.: Tk. 60,000,000

UDDIPAN has not received loan from Woori Bank Ltd during this financial year. The loan is repaid to the Bank in quarterly installment with interest of 9% per annum. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2024	120,000,000	-
Add: Received during the year	-	120,000,000
	120,000,000	120,000,000
Less: Refund during the year	60,000,000	-
Balance as on 30.06.2025	60,000,000	120,000,000

xiii) Exim Bank PLC.: Tk. Nil

UDDIPAN has received Tk. 65,000,000 from Exim Bank during this financial year and the duration of this loan is 01 years. The loan is repaid to the Bank in monthly installment with interest of 13.55% per annum. This loan is disbursed for agriculture purpose.

Balance as on 01.07.2024	294,513,524	248,180,045
Add: Received during the year	65,000,000	418,500,000
Less: Adjustment during the year	-	-
	359,513,524	666,680,045
Less: Refund during the year	359,462,412	366,979,639
Less: Adjustment during the year	51,112	5,186,882
Balance as on 30.06.2025	(0)	294,513,524

xiv) Trust Bank PLC.: Tk. 270,000,000

UDDIPAN has received Tk. 270,000,000 from Trust Bank PLC. during this financial year and the duration of this loan is 01 year This loan facility is Revolving Time loan. The loan is full payment after 180 and 360 days and the interest paid monthly with 14.00% per annum. This loan is disbursed for agro-based sector through micro finance program.

Balance as on 01.07.2024	600,000,000	600,000,000
Add: Received during the year	270,000,000	600,000,000
Less: Adjustment during the year	-	-
	870,000,000	1,200,000,000
Less: Refund during the year	600,000,000	600,000,000
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	270,000,000	600,000,000

xv) South East Bank PLC.: Nil

UDDIPAN has not received loan from South East Bank Ltd during this financial year.

Balance as on 01.07.2024	-	70,000,000
Add: Received during the year	-	-
Less: Adjustment during the year	-	-
	-	70,000,000
Less: Refund during the year	-	70,000,000
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	-	-



xvi) NCC Bank PLC.: Tk. Nil

UDDIPAN has not received from NCC Bank PLC during the financial year.

Balance as on 01.07.2024	171,120,085	498,106,710
Add: Received during the year	-	490,000,000
	171,120,085	988,106,710
Less: Refund during the year	169,094,429	801,883,813
Less: Adjustment during the year	2,025,656	15,102,812
Balance as on 30.06.2025	-	171,120,085

xvii) The Premier Bank PLC.: Tk. Nil

UDDIPAN has not received from The Premier Bank PLC during the financial year.

Balance as on 01.07.2024	50,000,000	310,000,000
Add: Received during the year	-	-
Less: Adjustment during the year	-	1,035,272
	50,000,000	311,035,272
Less: Refund during the year	14,094,698	261,035,272
Less: Adjustment during the year	35,905,302	-
Balance as on 30.06.2025	-	50,000,000

xviii) Bangladesh BANK(Grehoyan) : Tk. 18,777,780

UDDIPAN has not received from Bangladesh Bank during this financial year and the duration of this loan is 10 years. The interest of loan is 1.5% per annum. This loan is disbursed for housing program.

Balance as on 01.07.2024	28,311,112	23,400,000
Add: Received during the year	-	13,000,000
	28,311,112	36,400,000
Less: Refund during the year	8,088,888	8,088,888
Balance as on 30.06.2025	18,777,780	28,311,112

xix) MTBL Syndicate loan : Nil

UDDIPAN has not received Syndicate loan during this financial year.

Balance as on 01.07.2024	-	816,353,567
Add: Received during the year	-	-
Less: Adjustment during the year	-	-
	-	816,353,567
Less: Refund during the year	-	816,353,567
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	-	-

xx) Mercantile bank PLC. : Tk. Nil

UDDIPAN has not received Mercantile bank PLC. during this financial year.

Balance as on 01.07.2024	13,160,968	193,290,693
Less: Adjustment during the year	-	-
	13,160,968	193,290,693
Less: Refund during the year	13,160,968	179,943,967
Less: Adjustment during the year	-	185,759
Balance as on 30.06.2025	(0)	13,160,968



xxi) Bank Asia PLC.: Tk. 16,961,529

UDDIPAN has received TK. 28,04,851 from Bank Asia PLC during this financial year and the duration of this loan is one year. The loan is repaid to the Bank in four equal quarterly installment with interest of 14% per annum. This loan is disbursed for agriculture and micro finance sector through micro finance program.

Balance as on 01.07.2024	155,060,348	82,602,455
Add: Received during the year	2,804,851	400,000,000
Less: Adjustment during the year	893,339	1,084,633
	158,758,537	483,687,088
Less: Refund during the year	141,797,008	328,626,740
Balance as on 30.06.2025	16,961,529	155,060,348

xxii) NRB : Tk. 145,345,542

UDDIPAN has not received loan from NRB Bank Ltd during this financial year and the duration of this loan is 1 and 3 years This loan facility is Revolving Time loan and Term loan. The loan is repaid to the Bank in quarterly installment with interest of 15.50% per annum. This loan is disbursed for micro credit - SME sector through micro finance program.

Balance as on 01.07.2024	423,013,308	332,546,669
Add: Received during the year	-	378,950,000
	427,019,143	711,496,669
Less: Refund during the year	281,673,601	277,277,842
Less: Adjustment during the year	-	11,205,519
Balance as on 30.06.2025	145,345,542	423,013,308

xxiii) Shimanto Bank.: Tk. 500,000,000

UDDIPAN has received Tk. 500,000,000 from Shimanto Bank PLC during this financial year and the duration of this loan is 1 year This loan facility is Revolving Time loan. The loan is repayment of each specific time loan will be made within validity of 270 days from the date of disbursement. However, charged interest amount will be serviced on a quarterly basis. interest of 13.50% per annum. This loan is disbursed for CMSME sector through micro finance program.

Balance as on 01.07.2024	500,000,000	300,000,000
Add: Received during the year	500,000,000	500,000,000
Less: Adjustment during the year	-	13,605,475
	1,000,000,000	813,605,475
Less: Refund during the year	500,000,000	313,605,475
Balance as on 30.06.2025	500,000,000	500,000,000

xxiv) BDBL.: Tk. Nil

UDDIPAN has not received loan from BDBL during this financial year.

Balance as on 01.07.2024	-	51,336,875
Add: Received during the year	-	-
Less: Adjustment during the year	-	-
	-	51,336,875
Less: Refund during the year	-	51,336,875
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	-	-



xxv) Midland Bank PLC.: Tk. 46,427,357

UDDIPAN has not received loan from Midland Bank PLC during this financial year. This loan facility is Over Draft loan. The loan is repaid to the Bank in monthly installment with interest of 13.55% per annum.

Balance as on 01.07.2024	46,427,357	45,876,759
Add: Received during the year	-	550,598
	46,427,357	46,427,357
Less: Refund during the year	46,427,357	-
Less: Adjustment during the year	0	-
Balance as on 30.06.2025	-	46,427,357

xxvi) South Bangla (SBAC) PLC.: Tk. 347,781,438

UDDIPAN has received Tk. 150,000,000 from South Bangla (SBAC) during this financial year and the duration of this loan is 3 years This loan facility is Term loan. The loan is repaid to the Bank in monthly installment with interest of 13.95% and 14.95% per annum. This loan is disbursed for agriculture and micro finance sector through micro finance program.

Balance as on 01.07.2024	328,196,263	190,171,442
Add: Received during the year	150,000,000	200,000,000
	478,196,263	390,171,442
Less: Refund during the year	129,184,199	61,949,264
Less: Adjustment during the year	1,230,626	25,915
Balance as on 30.06.2025	347,781,438	328,196,263

xxvii) Citizens Bank PLC.: Tk. Nil

UDDIPAN has not received loan from Citizens Bank PLC during this financial year.

Balance as on 01.07.2024	150,000,000	150,000,000
Add: Received during the year	-	300,000,000
	150,000,000	450,000,000
Less: Refund during the year	150,000,000	300,000,000
Balance as on 30.06.2025	-	150,000,000

xxviii) Jamuna Bank: Tk. Nil

UDDIPAN has not received loan from Jamuna Bank during this financial year.

Balance as on 01.07.2024	8,276,430	-
Add: Received during the year	-	100,000,000
	8,276,430	100,000,000
Less: Refund during the year	8,276,430	90,576,089
Less: Adjustment during the year	-	1,147,482
Balance as on 30.06.2025	-	8,276,430

xxix) Community Bank Bangladesh PLC.: Tk. 44,229,508

UDDIPAN has not received loan from Citizens Bank PLC during this financial year. This loan facility is Term loan. The loan is repaid to the Bank in monthly installment with interest of 13.55% per annum. This loan is disbursed for agriculture and micro finance sector through micro finance program.

Balance as on 01.07.2024	77,260,547	70,000,000
Add: Received during the year	-	30,000,000
	80,808,665	100,000,000
Less: Refund during the year	36,579,157	22,739,453
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	44,229,508	77,260,547



19.02. Non-Bank Loan: Tk. 4,572,516,613

Balance as on 01.07.2024	6,131,899,187	4,779,215,069
Add: Received during the year	1,893,083,489	4,290,109,055
Add: Adjustment with interest	11,660,000	620,368,970
	8,036,642,677	9,689,693,094
Less: Refund during the year	3,406,013,868	3,446,549,376
Less: Adjustment during the year	58,112,196	111,244,531.14
Balance as on 30.06.2025	4,572,516,613	6,131,899,187

Term Loans are analyses as follows:

Amount repayable within 12 months	2,927,583,154	2,562,252,822
Repayable after 12 months but less than 24 months	1,634,890,779	3,553,280,882
Repayable after 24 months but less than 36 months	10,042,680	16,365,483
	1,644,933,459	3,569,646,365
	4,572,516,613	6,131,899,187

i) The UAE - Bangladesh Investment Company Ltd.: Tk. Nil

UDDIPAN has not received loan from The UAE - Bangladesh Investment Company Ltd during this financial year. Previous year the duration of the loan was three years with 9% interest. This loan is monthly installment and purpose is to strengthen micro lending for supporting Micro Credit Program.

Balance as on 01.07.2024	5,067,798	24,248,101
Add: Received during the year	-	-
	5,067,798	24,248,101
Less: Refund during the year	5,067,798	19,180,303
Balance as on 30.06.2025	-	5,067,798

ii) Special Credit Initiative (SCI): Tk. 4,116,526,610

UDDIPAN has taken this loan amount from various Institutions/persons this financial year. Duration of this loan is six months & minimum one year. Monthly benefits per month 900 taka of per lac or maturity interest rate is 10.8%.

Balance as on 01.07.2024	5,090,430,000	3,793,932,300
Add: Received during the year	1,464,842,000	3,193,609,055
Add: Adjustment during the year	11,660,000	518,106,000
	6,566,932,000	7,505,647,355
Less: Refund during the year	2,438,730,390	2,311,259,055
Less: Adjustment during the year	11,675,000	103,958,300
Balance as on 30.06.2025	4,116,526,610	5,090,430,000

iii) Lanka Bangla Finance Ltd.: Nil

UDDIPAN has not received loan from Lanka Bangla Finance Ltd. during this financial year. The previous duration of the loan was two years with 13.50% interest. This loan is monthly installment and purpose is to strengthen micro lending for supporting Micro Credit Program to the socially mobilized and organized poor.

Balance as on 01.07.2024	147,928,561	385,635,545
Add: Received during the year	-	-
Add: Adjustment during the year	-	2,256,486
	147,928,561	387,892,031
Less: Refund during the year	129,608,438	239,963,470
Less: Adjustment during the year	18,320,123	-
Balance as on 30.06.2025	(0)	147,928,561



Meridian Finance: Tk. Nil

UDDIPAN has not taken loan from Meridian Finance during this financial year. The previous loan is refunded to the organization in monthly installment with interest rate of 11.50%. This loan is disbursed for microfinance purpose.

Balance as on 01.07.2024	30,492,176	48,124,849
Add: Received during the year	-	50,000,000
Add: Adjustment during the year	-	-
	30,492,176	98,124,849
Less: Refund during the year	21,267,139	60,346,442
Less: Adjustment during the year	9,225,037	7,286,230
Balance as on 30.06.2025	0	30,492,176

v) Lanka Alliance Finance LTD.: Tk. 0

UDDIPAN has not taken loan from Lanka Alliance Finance LTD during this financial year. The previous loan was refunded to the organization in monthly installment with 14% p.a interest.

Balance as on 01.07.2024	280,806,262	202,175,151
Add: Received during the year	-	500,000,000
Add: Adjustment during the year	-	0
	280,806,262	702,175,151
Less: Refund during the year	272,064,557	421,368,889
Less: Adjustment during the year	8,741,705	-
Balance as on 30.06.2025	-	280,806,262

vi) National Finance: Tk. 91,775,101

UDDIPAN has taken Tk. 100,000,000 from National Finance during this financial year. The loan is refunded to the organization in monthly installment with interest rate of 14.50%. This loan is disbursed to strengthen micro-finance activity among cottage, micro and other income generating activities.

Balance as on 01.07.2024	127,827,149	59,986,663
Add: Received during the year	100,000,000	200,000,000
	227,827,149	259,986,663
Less: Refund during the year	136,052,048	132,159,514
Balance as on 30.06.2025	91,775,101	127,827,149

vii) CVC Finance : Tk. Nil

UDDIPAN has not taken loan from CVC Finance during this financial year. The previous loan was refunded to the organization in monthly installment with interest rate of 10.75%. This loan was disbursed for micro finance purpose.

Balance as on 01.07.2024	10,000,000	-
Add: Received during the year	-	10,000,000
Add: Adjustment during the year	-	-
	10,000,000	10,000,000
Less: Refund during the year	-	-
	10,000,000	-
Balance as on 30.06.2025	-	10,000,000

viii) Loan from Anukul Foundation: Tk. 58,207,796

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 9.90% per annum on declining balance method in 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 one installment from Anukul Foundation during reporting period.

Balance as on 01.07.2024	65,461,935	65,112,459
Add: Receive during the year	28,241,489	36,500,000
Add: Adjustment during the year	-	6,483
	93,703,424	101,618,942
Less: Refund during the year	35,495,628	36,157,007
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	58,207,796	65,461,935

ix) IPDC: Tk. 300,000,000

UDDIPAN has taken loan TK.300,000,000 from IPDC during this financial year. The loan is refunded to the organization in monthly instalment for interest and full principal amount paid at maturity date and rate of installment 13.75%. This loan is disbursed for micro finance purpose.

Balance as on 01.07.2024	300,000,000	200,000,000
Add: Receive during the year	300,000,000	300,000,000
	600,000,000	500,000,000
Less: Refund during the year	300,000,000	200,000,000
Balance as on 30.06.2025	300,000,000	300,000,000

x) United finance: Tk. 6,007,106

UDDIPAN has not taken loan from United Finance during this financial year. The loan is refunded to the organization in monthly installment with interest rate of 11.50%. This loan is disbursed for micro finance purpose.

Balance as on 01.07.2024	73,885,306	-
Add: Receive during the year	-	-
Add: Adjustment during the year	-	100,000,000
	73,885,306	100,000,000
Less: Refund during the year	67,727,869	26,114,695
Less: Adjustment during the year	150,331	-
Balance as on 30.06.2025	6,007,106	73,885,306

19.03. Financial Institution Loan Tk. 235,800,000

19.03.i. Palli Karma Sahayak Foundation (PKSF): Tk. 235,800,000

Balance as on 01.07.2024	556,683,332	421,616,661
Add: Received during the year	-	440,000,000
Add: Adjustment during the year	3,050,000	-
	559,733,332	861,616,661
Less: Refund during the year	313,070,832	304,933,329
Less: Adjustment during the year	10,862,500	-
Balance as on 30.06.2025	235,800,000	556,683,332

Term Loans are analyses as follows:

Amount repayable within 12 months	196,750,000	190,862,857
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	39,050,000	190,862,857
Repayable after 24 months but less than 36 months	-	174,957,618
	39,050,000	365,820,475
	235,800,000	556,683,332



Enhancing Resources and Increasing (IGA) : Tk. 4,500,000

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 7.5%. UDDIPAN has received two installment of this component as loan from PKSf in this audit period.

ENRICH -Assets Creation Loan: Tk. 250,000

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

ENRICH - Livelihood Loan: Tk. 50,000

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

Jagoron: Tk. 49,000,000

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

Agroshar: Tk. 57,000,000

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

Buniad: Tk. 5,000,000

This loan is taken from PKSf and the duration of this loan is two years with six months grace period. The loan is repaid to the funding agency on quarterly basis with a declining rate of interest of 1.00%. UDDIPAN has received two installment of this component as loan from PKSf during this financial year.

BD Wash: Tk. 120,000,000

This loan is taken from PKSf and the duration of this loan is two years with six months grace period. The loan is refund to the funding agency at a time with 6% interest. UDDIPAN has received one installment of this loan component from PKSf during audit period.

19.03.ii Infrastructure Development Company Ltd. (IDCOL): Tk.Nil**Particulars are as follows:**

Balance as on 01.07.2024	14,407,514	23,793,708
Add: Received during the year	-	-
Add: Adjustment during the year	-	-
	14,407,514	23,793,708
Less; Refund during the year	14,407,514	7,386,194
Less: Adjustment during the year	-	2,000,000
Balance as on 30.06.2025	-	14,407,514
Bank Loans are analysis as follows:		
Amount repayable within 12 months	-	4,443,243
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	-	4,443,243
Repayable after 24 months but less than 36 months	-	4,443,243
Repayable after 36 months but less than 48 months	-	1,077,785
	-	9,964,271



19.03.ii(a) Loans from - IDCOL (SHS): Tk. Nil

Balance as on 01.07.2024	-	2,000,000
Add: Received during the year	-	-
	-	2,000,000
Less: Refund during the year	-	-
Less: Adjustment during the year	-	2,000,000
Balance as on 30.06.2025	-	-

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

19.03.ii(b) Solar Irrigation (IDCOL): Tk. Nil

UDDIPAN hasn't taken any loan from IDCOL during this financial year. The pervious loan duration is eight years with a grace period of nine months. The loan is repaid to the organization in thirty two equal installment with interest rate of 6%.

Balance as on 01.07.2024	1,843,185	4,660,535
Add: Receive during the year	-	-
	1,843,185	4,660,535
Less: Refund during the year	1,843,185	2,817,350
Less: Adjustment during the year	-	-
Balance as on 30.06.2025	-	1,843,185

19.03.ii(c) Solar Mini-grid (IDCOL): Tk. Nil

UDDIPAN hasn't taken any loan from IDCOL during this year. Previous loan is ten years duration with a grace period of two years. The loan is repaid to the organization in forty equal installment with interest rate of 6%.

Balance as on 01.07.2024	12,564,329	17,133,173
Add: Receive during the year	-	-
	12,564,329	17,133,173
Less: Refund during the year	12,564,329	4,568,844
Balance as on 30.06.2025	-	12,564,329

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

20.00. Client's Deposit: Tk. 15,329,818,465

Balance as on 01.07.2024	14,249,738,936	11,939,530,127
Add: Received during the year	7,942,421,586	9,315,298,467
	22,192,160,522	21,254,828,594
Less: Refund during the year	7,009,278,533	6,629,703,574
Less: Adjustment during the year	176,015,959	220,457,188
Add: Deposit Interest	322,952,435	363,177,105
Less: Transfer to Spacial Credit Iniative	-	518,106,000
Balance as on 30.06.2025	15,329,818,465	14,249,738,936

Client's Deposits are analysis as follows:

Amount payable within 12 months	6,133,685,332	5,699,895,576
Amount payable after 12 months	9,196,133,133	8,549,843,360
	15,329,818,465	14,249,738,936

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



i) Short Term Deposit (STD)	6,847,400,294	6,804,140,515
Sub- Total	6,847,400,294	6,804,140,515
ii) Current Account Deposit (CAD)	95,781,013	98,117,954
iii) Marginal savings Deposit	48,948,083	45,624,780
Sub- Total	144,729,096	143,742,734
iv) Monthly Deposit (MD)	1,792,967,310	1,801,907,830
v) Fixed Deposit (FD)	7,999,000	8,436,000
vi) Double Growth Deposit (DGD)	1,730,148,000	1,453,073,500
vii) Lacpati Deposit (LD)	632,519,965	606,716,977
viii) Triple Growth Benefit Scheme (TGBS)	1,059,229,000	928,782,000
ix) Millennium Deposit Scheme (MDS)	416,347,330	314,996,790
x) Child Education Deposit	1,332,291,000	1,101,374,300
xi) Woman Development Deposit	1,344,217,670	1,069,845,390
xii) Marriage savings Deposit	21,969,800	16,722,900
Sub- Total	8,337,689,075	7,301,855,687
Grand Total	15,329,818,465	14,249,738,936

i) Short Term Deposit (STD): Tk. 6,847,400,294

This deposit is not usually withdraw able and regularly deposited by the client. In special cases a portion of this deposit can be withdrawn once in a year by taking the approval of appropriate authority and by keeping depositing of 50% of loan outstanding. Clients can choose to deposit weekly deposits in the minimum range of Taka 30. A rate of 6% interest is implied with this deposit. The Client/nominee has to come to office physically during the time of withdrawal of deposit. Depositing minimum taka 30 in every week for each client is mandatory. This deposit can be withdrawn if following incidents happen. 1. Death of the Client. 2. Disability of client by an accident. 3. Death of the principal wage earner. 4. Suffering from incurable diseases. 5. Marriage of daughter. Deposits can be withdrawn once in a year for the mentioned causes.

ii) Current Account Deposit (CAD): Tk.95,781,013

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 deposit stands for those deposits which the clients deposit voluntarily behind their regular deposit. The minimum depositing amount of this fund is Tk. 20.00 to above. This special deposit is to be mentioned in the pass book, subsidiary ledger, general ledger individually and 6% interest is implied with this deposit. While refunding this deposit, the clients have to come to officer and complete the required process for withdrawal above taka 1000 and below taka 1000 withdrawn from field level.

iii) Marginal savings Deposit: Tk. 48,948,083

Marginal savings Deposit 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. The minimum depositing amount of this fund is Tk. 10.00 to above. This deposit is to be mentioned in the pass book, subsidiary ledger, general ledger individually and 8% interest is implied with this deposit. While refunding this deposit, the clients have to come to officer and complete the required process for withdrawal above taka 1000 and below taka 1000 withdrawn from field level.

iv) Client Monthly Deposit Scheme (CMD): Tk.1,792,967,310

Client Monthly Deposit Scheme is only for UDDIPAN clients. This deposit has various tenure such as 1, 2, 3, 5, 8 & 10 years and deposit amount is Tk. 100/ 200/ 300/ 400/ 500/ 800/ 1,000/ 1,500/ 2,000/ 5,000/ 6000/ 8000 & 10000 and interest rate 6.5%, 7%, 8.43%, 10.38%, 10.58% & 11.64% respectively. If a client wants to withdraw the amount of account will be closed and not get last tenure amount after certain period clients will get a fixed amount.

v) Client Fixed Deposit Scheme (CFD): Tk.7,999,000

Client Fixed Deposit Scheme (CFD) is only for UDDIPAN clients. This deposit tenure is minimum three months, interest rate is 6.5% and deposit amount is Tk. 5,000 to maximum any amount. If clients want to withdraw the amount before maturity, the account will be closed and get 6% interest. After certain period clients will get a fixed amount with interest according to deposit.

vi) Double Growth Benefit Scheme (DGBS): Tk.1,730,148,000

Double Growth Benefit Scheme (DGBS) is only for UDDIPAN clients. Minimum deposit amount is Tk. 10,000/- only and period is six years, interest rate 12.25% . If clients want to withdraw the amount of account before maturity period they will get as per UDDIPAN policy.

vii) Lacpati Deposit (LD): Tk.632,519,965

This deposit is only for UDDIPAN clients. This deposit has various tenure and net usually withdraw able. If a client want to withdraw the amount of account will be close and not get last tenure amount and deposit amount of Tk. 2,390/-, 1,700/-, 1,290/-, 1,000 /- 825/-, 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 10.29% in various period. But if client withdraw the deposit before one year he/ she not get interest.

viii) Triple Growth Benefit Scheme (TGBS): Tk.1,059,229,000

Triple Growth Benefit Scheme (TGBS) is only for UDDIPAN clients. Minium deposit amount is Tk. 10,000/- only and period is nine years, interest rate 13%. When a client withdraws the amount immature period they will get as per UDDIPAN policy.

ix) Millennium Savings Deposit (MDS): Tk.416,347,330

This deposit is only for UDDIPAN clients. This deposit has various tenure such as 3,4,5,6,7,8 & 10 years and interest rate is 6%-10.37% respectively as per policy. If a client wants to withdraw the amount of account will be closed. deposit amount of Tk. 23,900/-, 17,000/-, 12,900/-, 10,000/-, 8,250/-, 6,800/- and Tk. 4,780/- .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 10.37% in various period. But if client withdraw the deposit before one year he/ she not get interest.

x) Child Education Saving Scheme: Tk.1,332,291,000

This deposit is only for UDDIPAN client's children. This deposit has various tenure such as 1,2,3,5,8 & 10 years and interest rate is 7%, 8%,9%,10.5%,11% &12% respectively. This deposit scheme can be opened by Tk. 10. After opening, the account holder can deposit various amount such as Tk. 100/200/300/400/500/800/1,000/1,500 /2,000/5000/6000/8000 & 10,000 . Normally this deposit will not encash before maturity. If one wants to encash before maturity will get 0% before one year, more than one year but less than three years 7-8%, more than three years but less than five years 9%, more than five years but less than eight years 10.50%, more than eight years but less than ten years profit 11% and after ten years profit 12%. Five taka penal charge will be applicable for failing its month deposit. This process will continue till three months and all the money with penal charge must deposit in 4th month, if fails, the account will be remained closed by refunding all deposits.

xi) Women Development Scheme: Tk.1,344,217,670

This deposit is only for UDDIPAN client's woman member. This deposit has various tenure such as 1,2,3,5,8 & 10 years and interest rate is 7%, 8%,9%,10.50%,11%&12% respectively. This deposit scheme can be opened by Tk. 10. After opening, the account holder can deposit various amount such as Tk. 100/200/300/400/500/800/1,000/1,500/2,000/5,000/6,000/8,000 & 10,000 . Normally this deposit will not encash before maturity. If one wants to encash before maturity will get 0% before one year, more than one year but less than three years 7-8%, more than three years but less than five years 9%, more than five years but less than eight years 10.50%, more than eight years but less than ten years profit 11% and after ten years profit 12%. Five taka penal charge will be applicable for failing its month deposit. This process will continue till three months and all the money with penal charge must deposit in 4th month, if fails, the account will be remained closed by refunding all deposits.

xii) Marriage savings Deposit: Tk.21,969,800

This deposit is only for UDDIPAN client's woman member. This deposit has various tenure such as 1,2,3,5,8 & 10 years and interest rate is 7%, 8%,9%,10.50%,11%&12% respectively. This deposit scheme can be opened by Tk. 10. After opening, the account holder can deposit various amount such as Tk. 100/ 200/ 300/400/500/ 800/1,000/ 1,500/ 2,000 & 5,000 . Normally this deposit will not encash before maturity. If one wants to encash before maturity will get 0% before one year, more than one year but less than three years 7-8%, more than three years but less than five years 9%, more than five years but less than eight years 10.50%, more than eight years but less than ten years profit 11% and after ten years profit 12%. Five taka penal charge will be applicable for failing its month deposit. This process will continue till three months and all the money with penal charge must deposit in 4th month, if fails, the account will be remained closed by refunding all deposits.

21.00. Staff Security Deposit: Tk. 3,112,457

Balance as on 01.07.2024	3,112,457	3,117,457
Add: Received during the year	-	-
	3,112,457	3,117,457
Less: Adjustment during the year	-	5,000
Balance as on 30.06.2025	3,112,457	3,112,457

22.00. Staff Welfare Fund: Tk. 55,199,232

Rate of Subscription Tk. 100/- every employee. The subscription will be realized by deducting the same from the monthly salary at the time of its payment the grant to a staff member will be allowed at the rate of 50% of the total subscribed amount by the incumbent.

Process of allowing grant :

A staff member will be allowed grant after one year of his joining of the fund. However, the trustee board may allow a grant to a member if his/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 handicap due to accident
- Cremation of dead body of an employee
- Stipend to meritorious children of an employee

Balance as on 01.07.2024	47,208,423	39,823,360
Add: Received during the year	-	-
Add: Adjustment Received during the year	9,864,709	10,114,311
	57,073,132	49,937,671
Less: Paid during the year	258,200	-
Less: Adjustment Paid during the year	1,615,700	2,729,248
Balance as on 30.06.2025	55,199,232	47,208,423

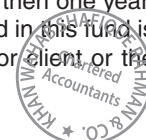
23.00. Risk Coverage Fund: Tk. 416,668,703

Balance as on 01.07.2024	299,305,952	289,081,944
Add : Received during the year	292,516,198	314,542,604
	591,822,150	603,624,548
Less : Claim Settlement during the year (CLWP)	23,029,017	31,607,255
Less : Adjustment during the year with loan	152,124,430	272,711,341
Balance as on 30.06.2025	416,668,703	299,305,952

23.01 Risk Coverage Fund Income Transfer to Profit or Loss Account

Risk Free Recovery from Risk Coverage Fund during the year	-	99,510,817
	-	99,510,817

The objective of Risk Coverage Fund is to provide financial assistance to those borrowings' family who die during his/her and her husband/legal guardian tenure as loanee and waive the outstanding loan amount of clients, If the client or their wife or husband die provide Tk. 5000/- for funeral. To have client ship of this fund interested borrowing has to deposit Taka 7/- against taken loan Tk. 1000/- and Taka 10/- against taken loan Tk. 1000/- more then one year in Risk Coverage Fund in each borrowing to get the client ship of this fund. The validity of the client ship of this fund is for one year and more then one year. 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 hard core poor client or the clients involved in this fund by paying Tk. 5/- each per thousand.



24.00. Accounts Payables: Tk. 576,191,729**Balance as on 01.07.2024**

Add: Provision during the year

Add: Adjustment during the year

Less: Paid during the year

Less: Adjustment during the year

Balance as on 30.06.2025

Subsidiaries (UREL)

Subsidiaries (Agro)

Details are as follows:

Salary & Benefits Payable

VAT Payable

Tax Payable

Audit Fees

Motor-Cycle Loan

Repair & Maintenance

Printing, Stationary & suppliers

Payable to MFP by UDDIPAN Fund

Leave Salary Payable

Professional fee/consultance fee

Travelling & Transportation

UDDIPAN Energy Ltd.(UEL)

Power pull ENG.

Staff DPS

Lab Expenses

Confident

Exelon

Scube

Lift

Payable to SEEDS (Gratuity)

Cunsultance fees

Membership Fee

Term Loan Interest

Payable Acc for customer savings

Staff Training

Sacial credit inatiative Phase -2

Others Payable

Health Insurance

Probe Bangladesh Ltd

PF

Gratuity

SWF

Reptiles Firm

553,306,075 113,856,868

6,415,540 423,990,631

177,689,020 256,055,146

737,410,634 793,902,645

163,622,555 240,596,570

- -

573,788,079 553,306,075

2,174,400 2,174,400

229,250 229,250

576,191,729 555,709,725

- 127,000

61,824 169,997

18,159 76,935

575,000 920,000

98,640

139,557 895,847

3,235,669

168,000 168,000

406,546 406,546

1,932,000

167,739 323,212

7,316,391 7,316,391

100,000

447,890 447,890

138,952

525,096

973,397

355,038

108,775 108,775

266,146 266,146

40,000 -

9,067,541

39,782,294

69,215,804 29,806,741

124,335 561,247

8,889,160

19,342,337 1,635,743

6,128,579

32,028,872 8,602,760

23,033,730 2,509,118

(19,157,597) 3,430,747

9,137,400 595,982

430,347,171 423,710,631

573,788,079 553,306,074

Subsidiaries (UREL)

Progoti Technological Solution	1,644,145	1,644,145
Payables against office expenses-Mohammadpur	294,751	294,751
Payables against office expenses-SKS Tower	214,942	214,942
Payables to Nazir Alam	3,841	3,841
Payables to Md.Mahbubur Rahman	16,721	16,721

Subsidiaries (Agro)

Salary	227,000	227,000
Internet Bill	2,250	2,250

576,191,729	555,709,724
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****Details of Accounts Payable have been shown in Schedule - 12**

25.00. Provisions for Expenses & Tax: Tk. 1,092,337,155

Balance as on 01.07.2024	826,494,107	656,944,837
Add: Provision during the year	286,180,704	79,182,003
Add: Adjustment during the year	-	90,425,836
	1,112,674,811	826,552,676
Less: Paid during the year	12,158,625	58,568
Less: Adjustment during the year	12,909,008	-
Balance as on 30.06.2025	1,087,607,178	826,494,107
Subsidiaries (UREL)	4,729,977	4,729,977
	1,092,337,155	831,224,084

Details are as follows:

Electricity Bill	-	28,175
Water & Gas	-	643
Staff DPS Interest	-	8,440
Provision for Savings Interest	1,036,390,892	772,599,823
Provision for Income Tax	51,216,286	53,857,027
	1,087,607,178	826,494,107

Subsidiaries (UREL)

Provision for Tax	4,729,977	4,729,977
	1,092,337,155	831,224,084

**** Details Provisions for Expenses have been shown in Schedule - 13**

26.00. Others Liabilities: Tk. 487,296,626

This is made up as follows :

Balance as on 01.07.2024	453,970,893	477,181,331
Add : Received during the year	18,938,202,231	18,603,062,914
Add : Adjustment during the year	-	-
	19,392,173,124	19,080,244,245
Less : Paid during the year	7,289,878	10,802,200
less : Adjustment during the year	18,897,702,870	18,615,471,152
Balance as on 30.06.2025	487,180,375	453,970,893
Subsidiaries (UREL)	116,251	116,251
	487,296,626	454,087,144



Details of Other Liabilities:

Security Deposit (Procurement & Others)	512,274	437,274
Staff Contributory Emergency Fund (SCEF)	319,793	319,793
Advance Grant	18,580,519	60,147,987
Advance From Borrower	457,597,560	376,354,669
Health Insurance	10,170,230	16,711,170
	487,180,375	453,970,893

Subsidiaries (UREL)

Audit Fees	115,000	115,000
Accounting Service	1,251	1,251
Salary TDS	-	-
	487,296,626	454,087,144

**** Details Others Liabilities have been shown in Schedule - 14****27.00. Other Income : Tk.26,662,969**

Members Admission Fee	872,760	718,088
Sales of Loan Form	955,843	606,420
Sales of Pass Book	1,196,449	895,029
Other Income	872,174	769,182
Write Off Loan Recovery	38,200	373,221
Profit on sale of Asset/Inventory	388,135	
Paravet fee	6,210	6,610
Training Income	795,006	1,191,963
Health Card Sale	5,815,281	40,474,807
Sale of Water	330,650	372,150
Agricultural Income	471,658	
Rental Income	139,388	608,000
Tree Sales		249,209
Procurement Schedule	12,000	10,500
Reptiles Firm (Paddy/Fruits/Vegetable sale)	1,529,073	684,277
Health Instrument & Fees	13,628,277	-
	26,662,969	47,347,590

28.00. Provision for LLP, Income Tax & Investment and Deposits & Prepayments : Tk. 631,027,266

Provision for Loan Loss Reserve Fund	581,123,676	833,477,957
Provision Expense for Investment and Deposits & Prepayments	696,218	5,936,198
Income Tax Provision	44,667,768	51,801,129
	626,487,662	891,215,284
Subsidiaries (UREL)		
Income Tax Provision	4,539,604	4,539,604
	631,027,266	895,754,888



29.00. Key Micro-Finance Ratios:**a) Portfolio Quality:**

Clients per Loan Collector	323	331
Borrower per Loan Collector	240	231
Portfolio per Loan Collector	9,951,101	9,625,497
Disbursement per Loan Collector	14,765,697	14,935,452
Cost per Tk. 100 lent	7.05%	6.91%
Cost per Loan	11,804	11,394
Income per Loan made	12,489	11,492
On time realization rate	90.95%	96.70%
Cumulative Rate of Return (CRR)	98.35%	99.20%
Overdue as a % of Total Portfolio	16.79%	6.62%
Loan Loss Provision Ratio	11.16%	5.84%
Portfolio at Risk (PAR)	18.66%	6.60%
Average Loan Size	84,028	80,747
Client Borrower Ratio	74.32%	69.92%

b) Profitability Analysis:

Operation Self Sufficiency (OSS)	106%	101%
Financial Self Sufficiency (FSS)	100%	100%
Return on Equity (ROE)	8.51%	1.16%
Return on Total Assets (RTA)	0.86%	0.15%

c) Assets/Liability Management:

Yield on Gross Portfolio	21.07%	21.54%
Current Ratio	1.46:1	2:1
Annual Growth to Total Assets	-2.95%	20.52%
Debt Capital Ratio	7.23:1	5.96:1

d) Liquidity Ratio

11.42%	18.04%
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* Ratio has been shown only UDDIPAN Microfinance accounts



United Development Initiatives for Programmed Actions (UDDIPAN)
Eligibility Criteria for Compliance Certificate
For the year ended 30 June 2025

(Annexure - A)

Sl.No	Eligibility criteria	Standard	Audited Figures or Compliance FY 2024-2025	Audited Figures or Compliance FY 2023-2024
1	Minimum loan recovery rates, computed quarterly, based on the following:			
	i. "Minimum cumulative loan collection ratio on total dues: Actual cumulative collection * 100 cumulative collectibles."	95%	98%	99.20%
	ii. "Minimum loan collection ratio on current dues: (on running 12 month basis) Actual collections during the past 12 months on current dues * 100 Collectibles on current dues"	92-100%	91%	96.70%
2	Minimum liquidity ratio on FDR	10%	9%	18.04%
3	Minimum current ratio	2:1	1.46 :1	2 :1
4	Minimum capital adequacy ratio	15%	9.00%	13.00%
5	Minimum debt service cover ratio	1.25:1	1:1	1:1
6	Debt to capital ratio	9:1	7.23:1	5.96:1
7	Minimum rate of return on capital	1%	9%	1.16%

* Ratio has been shown only UDDIPAN Microfinance accounts



United Development Initiatives for Programmed Actions (UDDIPAN)
For the year ended 30 June 2025

Performance Parameters	Formula	Calculation	Ratio
Cumulative Recovery Rate (CRR)	$\frac{(\text{Cumulative recovery - Advance recovery}) * 100}{(\text{Cumulative recovery - Advance recovery} + \text{Dues})}$	$\frac{(279,813,217,245 - 254,609,447) * 100}{(279,813,217,245 - 254,609,447 + 4,695,938,620)}$	98%
On Time Recovery Rate (OTR)	$\frac{(\text{Regular recovery in the last 12 months}) * 100}{\text{Regular recoverable in the last 12 months}}$	$\frac{36,700,470,304 * 100}{40,353,633,430}$	91%
Liquidity Ratio on FDR	$\frac{\text{FDR} * 100}{\text{Deposit Portfolio}}$	$\frac{1,322,281,722 * 100}{15,329,818,465}$	9%
Current Ratio	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	$\frac{35,912,345,112}{24,556,562,468}$	1.46:1
Capital Adequacy Ratio	$\frac{\text{Total Capital}}{\text{Total assets - Cash - Bank - FDR}}$	$\frac{3,283,208,385}{(38,960,556,182 - 872,265,628 - 1,322,281,722)}$	9%
Debt Service cover Ratio	$\frac{\text{Surplus} + \text{Principal amount paid} + \text{Service charge Paid}}{\text{Principal amount paid} + \text{Service charge Paid}}$	$\frac{338,349,649 + 12,592,573,728 + 1,321,041,559}{12,592,573,728 + 1,321,041,559}$	1:1
Debt to Capital Ratio	$\frac{\text{Total Debt}}{\text{Total Capital}}$	$\frac{23,739,540,207}{3,283,208,385}$	7.23:1
Rate of Return on Capital	$\frac{\text{Net Surplus} * 100}{\text{Average Capital}}$	$\frac{338,349,649 * 100}{(3,283,208,385 + 4,664,281,353)/2}$	9%

* Ratio has been shown only UDDIPAN Microfinance accounts



United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Liquidity Analysis (Maturity of Assets and Liabilities)

As at 30 June 2025

(Annexure - B)

Particulars	Notes	Up to one month	One to three months	Three to twelve months	One to five years	More than 5 years	Total Amount (Tk.)
Assets :							
Property, Plan and Equipment	6.00	5,750,831	11,501,662	51,757,479	207,029,915	558,931,214	834,971,101
Investments	7.00	-	-	-	-	549,300,492	549,300,492
Loan to Clients	8.00	2,115,168,644	4,230,337,288	19,036,517,803	2,590,520,354	-	27,972,544,089
Other Loans	9.00	4,683,794	9,367,588	42,154,155	166,971,549	-	223,177,086
Term Deposit	10.00	107,871,763	301,804,097	1,000,956,764	-	-	1,410,632,624
Preliminary Expenses	0.00	-	-	-	22,230	-	22,230
Stocks	11.00	3,589,055	7,178,110	32,301,506	-	-	43,068,671
Accounts Receivable	12.00	6,638,113	13,276,226	59,743,028	-	-	79,657,367
Deposits & Prepayments	13.00	117,807,606	235,614,912	1,060,268,758	-	-	1,413,691,276
Cash and cash equivalents	14.00	945,649,417	-	-	-	-	945,649,417
Total Assets		3,307,159,223	4,809,079,883	21,283,699,494	2,964,544,048	1,108,231,706	33,472,714,355

Liabilities :

Loan Loss Provision (LLP)	17.00	-	-	3,712,485,929	-	-	3,712,485,929
Provision against Investment and Deposits & Prepayments	18.00	-	-	-	132,373,977	-	132,373,977
Term Loan	19.00	540,681,833	1,081,363,666	4,866,136,504	1,921,539,739	-	8,409,721,742
Client's Deposit	20.00	599,314,206	1,198,628,412	4,335,742,714	5,358,060,496	3,838,072,637	15,329,818,465
Staff Security Deposit	21.00	-	-	-	1,292,132	1,820,325	3,112,457
Staff Welfare Fund	22.00	-	-	2,073,500	2,136,650	50,989,082	55,199,232
Risk Coverage Fund	23.00	1,559,625	3,119,250	411,989,828	-	-	416,668,703
Accounts Payable	24.00	25,037,524	551,154,205	-	-	-	576,191,729
Provision for Expenses	25.00	49,531,245	99,062,490	943,743,420	-	-	1,092,337,155
Other Liabilities	26.00	45,872,039	91,744,078	349,680,509	-	-	487,296,626
Total Liabilities		1,261,996,472	3,025,072,101	14,621,852,404	7,415,402,995	3,890,882,044	30,215,206,015
Net Liquidity difference		2,045,162,751	1,784,007,782	6,661,847,090	(4,450,858,947)	(2,782,650,338)	3,257,508,340

Percentage of Net Liquidity Difference

62%	37%	31%	-150%	-251%	10%
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Assumptions applied in the preparation of the maturity analysis are as under:

- i) Investments are on the basis of their respective maturity.
- ii) Other current assets are on the basis of their realization.
- iii) Loan to client is on the basis of realization / recovery.
- iv) Property, Plant and Equipment are on the basis of their useful lives.
- v) Term Loan are on the basis of their repayments.
- vi) Client's Deposit and other liabilities are on the basis of their maturity and repayments.



United Development Initiatives for Programmed Actions (UDDIPAN)
Review of Loan Classification and Provisions
Portfolio report for the year ended 30 June 2025

(i) Classification of Loan and Loan Loss Provision

(Annexure - C)

SL. No.	Particulars	No. of days Outstanding	Outstanding Loan	Required Provision	
			Amount (Taka)	Rate	Amount (Taka)
1.00.	Total Loan Outstanding		27,972,544,089		
2.00.	Total overdue		4,695,938,620		
3.00.	Regular	Loans with no overdue installments	22,751,921,827	1%	227,519,218
4.00.	Watchful	Loan default duration between 1 to 30 days	256,471,420	5%	12,823,571
5.00.	Sub- Substandard	Loan default duration between 31 to 180 days	723,250,720	25%	180,812,680
6.00.	Doubtful	Loan default duration between 181 to 365 days	850,858,868	75%	638,144,151
7.00.	Bad	Loan default duration between above 365 days	733,520,389	100%	733,520,389
8.00.	Bad	Loan default duration between above 365 days	2,656,520,865	50%	1,328,260,433
Total Amount			27,972,544,089		3,121,080,442

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

Particulars	Amount in Taka
Required provision as per MRA policy	3,121,080,442
Actual provision made by the Organization	3,940,005,147
Excess of provision	818,924,705
Loan written off balance as on 01.07.2024	166,043,812
Written off loan recovered during the year 2024-2025	38,200
Loan Written off balance as on 30.06.2025	166,005,612

(iii) Loan Operational Report

Si no	Particulars	2024-2025			2023-2024		
1.	Financial Service Product: Loan Product: Loan (PKSF,Bank & others) Housing Loan Sanitation Loan Savings Product: Clients Insurance Product: Others	27,713,002,441 21,455,168 238,086,480 15,329,818,465 416,668,703			28,450,513,814 26,496,717 360,979,416 14,249,738,936 299,305,952		
2	Number of Branches	931			1000		
		M	F	Total	M	F	Total
3	Number of Samities	4,064	53,769	57,833	4,091	53,560	57,651
4	Number of Members	65,529	842,356	907,885	72,346	917,898	990,244
5	Number of borrowers	45,649	629,074	674,723	47,774	644,561	692,335
6	Number of Staff	4,201	1,851	6,052	5,196	1,801	6,997
7	Amount (Taka) of loan outstanding with Samiti Members	2,563,883,781	25,408,660,308	27,972,544,089	2,833,125,935	26,004,864,012	28,837,989,947
8	Member: borrower	1.44:1	1.34:1	1.35:1	1.51:1	1.42:1	1.43:1
9	Average Loan size			84,028			80,747

United Development Initiatives for Programmed Actions (UDDIPAN)
Consolidated Schedule of Property, Plant and Equipment
As at 30 June 2025

(Annexure - D)

Particulars	Cost			Rate of Dep. (%)	Depreciation				WDV as on 30.06.2025	
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2025	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025		
	1	2	3	4=(1+2-3)	5	6	7	8	9=(6+7-8)	10=(4-9)
Land & Land Development	385,900,075	-	-	385,900,075	0%	-	-	-	-	385,900,075
Building & Other Construction	254,125,431	548,137	6,150	254,667,418	2%	65,921,593	5,847,223	(40,951)	71,809,766	182,857,652
Furniture & Fixtures	163,068,766	6,358,857	147,592	169,280,031	10%	74,925,472	13,880,856	1,242,218	87,564,110	81,715,921
Vehicle	93,020,645	-	-	93,020,645	20%	59,604,472	11,037,502	(1,827,283)	72,469,257	20,551,388
Motor Cycle	8,950,904	-	-	8,950,904	20%	8,888,156	62,745	-	8,950,901	3
Bi-Cycle	3,291,819	-	(19,260)	3,311,079	20%	3,054,455	78,308	(28,403)	3,161,166	149,913
Equipment's	164,288,667	5,822,631	2,453,151	167,658,147	10%	70,578,655	10,770,752	1,078,992	80,270,414	87,387,732
Computer, Printer & UPS	105,339,273	2,263,805	(210,277)	107,813,355	30%	80,563,308	13,875,001	(251,362)	94,689,671	13,123,684
Telephone	5,748,416	50,166	(2,417,217)	8,215,799	10%	4,682,755	185,682	(345,462)	5,213,899	3,001,900
Generator	18,137,651	-	39,861	18,097,790	20%	9,329,407	1,027,641	39,861	10,317,187	7,780,604
Substation & Transformer	1,558,850	-	-	1,558,850	10%	1,558,849	-	-	1,558,849	1
PABX	312,950	-	-	312,950	10%	312,949	-	-	312,949	1
Lift	3,375,500	-	-	3,375,500	20%	3,375,499	-	-	3,375,499	1
Photocopy Machine	300,000	-	-	300,000	10%	299,999	-	-	299,999	1
Software	38,511,931	-	-	38,511,931	10%	38,465,057	9,009	47,169	38,426,897	85,034
Battery	21,062,000	-	-	21,062,000	14%	21,061,998	-	-	21,061,998	2
Inverter	20,113,000	-	-	20,113,000	10%	16,090,400	2,011,300	-	18,101,700	2,011,300
Solar Panel	39,577,100	-	-	39,577,100	5%	15,830,840	1,978,855	-	17,809,695	21,767,405
Pump and control unit and others	31,582,467	516,848	-	32,099,315	20%	29,905,464	514,425	-	30,419,890	1,679,425
Civil Construction of Pump house	59,612,040	-	-	59,612,040	20%	59,612,039	-	-	59,612,039	1
Digital Camera	376,512	-	-	376,512	15%	373,974	2,534	-	376,508	4
Internet Modem	28,963	-	-	28,963	15%	28,960	-	-	28,960	3
Multimedia Projector	156,666	-	-	156,666	15%	156,664	-	-	156,664	2
Hachary Machinery	650,000	-	-	650,000	20%	240,055	130,000	-	370,055	279,945
Agriculture Equipment	99,198	-	-	99,198	20%	24,841	19,840	-	44,680	54,518
Machinery	34,011,087	-	-	34,011,087	20%	8,097,271	6,802,217	-	14,899,488	19,111,599
bio Gas	960,829	-	-	960,829	10%	295,903	96,083	-	391,986	568,843
Medical Equipment	3,400,000	-	-	3,400,000	20%	429,315	680,000	-	1,109,315	2,290,685
Sub - Total	1,457,560,740	15,560,444	-	1,473,121,184	-	573,708,350	69,009,972	(85,221)	642,803,542	830,317,641
Subsidiaries (UREL)										
Furniture & Fixtures	108,500	-	-	108,500	10%	19,830	-	-	19,830	88,670
Equipment's	289,871	-	-	289,871	10%	17,657	-	-	17,657	272,214
Office Decorations	1,866,555	-	-	1,866,555	10%	108,883	-	-	108,883	1,757,672
Website Development	90,404	-	-	90,404	10%	3,606	-	-	3,606	86,798
Sub - Total	2,355,330	-	-	2,355,330	-	149,976	-	-	149,976	2,205,354
Subsidiaries (Agro)										
Equipment's	958,722	-	-	958,722	10%	40,815	-	-	40,815	917,907
Printer	651,700	-	-	651,700	25%	74,544	-	-	74,544	577,156
Vehicle-Van	326,880	-	-	326,880	10%	716	-	-	716	326,164
Computer	264,930	-	-	264,930	25%	37,743	-	-	37,743	227,187
Software	130,000	-	-	130,000	10%	4,951	-	-	4,951	125,049
Air Conditioner	279,000	-	-	279,000	10%	4,357	-	-	4,357	274,643
Sub - Total	2,611,232	-	-	2,611,232	-	163,126	-	-	163,126	2,448,106
GRAND TOTAL	1,462,527,301	15,560,444	-	1,478,087,745	-	574,021,452	69,009,972	(85,221)	643,116,644	834,971,101



United Development Initiatives for Programmed Actions (UDDIPAN) Details Schedule of Property, Plant and Equipment As at 30 June 2025

Particulars	Cost			Rate of Dep. (%)	Depreciation				Sch-1
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025	Balance as on 01.07.2024	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025	WDV as on 30.06.2025
	1	2	3	4=(1+2-3)	6	7	8	9=(6+7-8)	10=(4-9)
PKSF, Bank & Financial Institution									
Land & Land Develop	46,360,763	-	-	46,360,763.00	-	-	-	-	46,360,763
Building & Other Construction	30,504,244	-	-	30,504,244.00	12,582,481	583,129	79,643	13,085,967.00	17,418,277
Furniture & Fixtures	58,153,635	2,206,910	(3,283,722)	63,644,267.00	43,032,835	3,841,072	672,132	46,201,775.00	17,442,492
Vehicle	53,468,256	-	(11,447,805)	64,916,061.00	40,415,688	5,992,352	(6,476,718)	52,884,758.00	12,031,303
Bi-Cycle	2,037,119	-	(19,260)	2,056,379.00	2,004,843	2,308	(28,403)	2,035,554.00	20,825
Equipment's	44,069,151	1,511,107	1,339,882	44,240,376.00	32,498,542	2,552,293	1,383,446	33,667,389.00	10,572,987
Telephone	5,289,665	49,066	(2,472,406)	7,811,137.00	4,301,321	170,031	(371,324)	4,842,676.00	2,968,461
Computer, Printer & UPS	43,220,265	1,203,105	(3,599,028)	48,022,398.00	37,309,955	4,066,692	(1,870,778)	43,247,425.00	4,774,973
Generator	39,861	-	39,861	-	39,861	-	39,861	-	-
Software	38,511,931	-	-	38,511,931.00	38,465,057	9,009	47,169	38,426,897.00	85,034.00
Sub Total:	321,654,890	4,970,188	(19,442,478)	346,067,556.00	210,650,583	17,216,886	(6,524,972)	234,392,441	111,675,115
Green Energy (UDDIPAN)									
Furniture & Fixture	12,840	-	-	12,840	12,839	-	-	12,839	1
Equipment	5,600	-	-	5,600	5,600	-	-	5,600	-
Sub total	18,440	-	-	18,440	18,439	-	-	18,439	1
Green Energy (IDCOL)									
Furniture & Fixture	800,908	-	-	800,908	793,332	7,531	-	800,863.00	45
Equipment	655,077	-	-	655,077	655,043	-	-	655,043.00	34
Sub total	1,455,985	-	-	1,455,985	1,448,375	7,531	-	1,455,906	79
UDDIPAN Micro Finance(UMFP)									
Land & Land Development	64,732,064	-	-	64,732,064	-	-	-	-	64,732,064
Building & Other Construction	29,609,051	-	6,150	29,602,901	2,536	583,532	(120,594)	706,662	28,896,239
Furniture & Fixture	86,745,209	2,799,891	3,486,404	86,058,696	22,211,368	8,566,739	337,193	30,440,914	55,617,782
Bi-cycle	44,628	-	-	44,628	44,621	-	-	44,621	7
Computer	51,274,357	1,025,200	3,479,901	48,819,656	35,808,185	8,129,498	1,475,404	42,462,279	6,357,377
Telephone	55,589	1,100	55,189	1,500	20,272	7,089	25,862	1,499	1
Equipment	31,019,400	2,380,928	1,183,830	32,216,498	6,011,927	3,264,494	174,979	9,101,442	23,115,056
Vehicle	21,609,809	-	11,447,805	10,162,004	12,247,028	2,138,634	4,649,435	9,736,227	425,777
Sub total	285,090,107	6,207,119	19,659,279	271,637,947	76,345,937	22,689,986	6,542,279	92,493,644	179,144,303
Rame Breeding									
Rame Breeding Shed Construction Cost	1,698,997	-	-	1,698,997	536,499	33,980	-	570,479	1,128,518
Furniture & Fixture	90,654	-	-	90,654	90,653	-	-	90,653	1
Equipment	21,639	-	-	21,639	21,638	-	-	21,638	1
Sub total	1,811,290	-	-	1,811,290	648,790	33,980	-	682,770	1,128,520

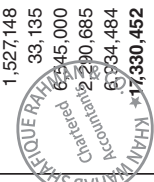
United Development Initiatives for Programmed Actions (UDDIPAN) Details Schedule of Property, Plant and Equipment As at 30 June 2025

Particulars	Cost			Rate of Dep. (%)	Depreciation				Sch-1
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2025	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025	
	1	2	3	4	5	6	7	8	9=(6+7-8)
					4=(1+2-3)				10=(4-9)
ENRICH									
Furniture & Fixture	4,200	-	-	-	4,200	4,199	-	4,199	1
Sub total	4,200	-	-	-	4,200	4,199	-	4,199	1
Remittance									
Telephone	3,000	-	-	-	3,000	2,400	300	2,700	300
Sub total	3,000	-	-	-	3,000	2,400	300	2,700	300
Water Treatment Plant (WTP)									
Building & Other Construction	360,000	-	-	-	360,000	57,600	7,200	64,800	295,200
Furniture & Fixture	5,470	-	-	-	5,470	5,108	361	5,469	1
Bi-cycle / Van	240,000	-	-	-	240,000	149,999	30,000	179,999	60,001
Generator	103,500	-	-	-	103,500	77,631	15,528	93,159	10,341
Equipment	1,548,685	-	-	-	1,548,685	1,445,054	103,630	1,548,684	1
Sub total	2,257,655	-	-	-	2,257,655	1,735,392	156,719	1,892,111	365,544
Agriculture Training Centre									
Land & Land Development	35,301,856	-	-	-	35,301,856	-	-	-	35,301,856
Furniture & Fixture	60,210	-	-	-	60,210	14,352	6,021	20,373	39,837
Bi-cycle/ Van	230,000	-	-	-	230,000	114,937	46,000	160,937	69,063
Equipment	147,680	-	-	-	147,680	39,146	14,768	53,914	93,766
Computer	-	-	-	-	-	-	-	-	-
Irrigation Pump	492,962	-	-	-	492,962	203,329	98,592	301,922	191,040
Air Conditioner	32,000	-	-	-	32,000	5,804	3,200	9,004	22,996
Hachary Machinery	650,000	-	-	-	650,000	240,055	130,000	370,055	279,945
Agriculture Equipment	99,198	-	-	-	99,198	24,841	19,840	44,680	54,518
Sub total	37,013,906	-	-	-	37,013,906	642,464	318,421	960,885	36,053,021
Solar Mini-grid									
Land & Land Development	3,776,232	-	-	-	3,776,232	-	-	-	3,776,232
Building	28,677,560	-	-	-	28,677,560	11,471,024	1,433,873	12,904,897	15,772,663
Equipment's	59,055,748	1,544,176	-	-	60,599,924	21,197,593	2,981,095	24,178,688	36,421,236
Battery	21,062,000	-	-	-	21,062,000	21,061,998	-	21,061,998	2
Furniture & Fixtures	281,366	-	-	-	281,366	268,091	12,569	280,660	706
Inverter	20,113,000	-	-	-	20,113,000	16,090,400	2,011,300	18,101,700	2,011,300
Office Equipment's	7,968	-	-	-	7,968	7,967	-	7,967	1
Computer & Accessories	223,750	-	-	-	223,750	223,748	-	223,748	2
Generator	4,110,525	-	-	-	4,110,525	4,110,523	-	4,110,523	2
Sub total	137,308,149	1,544,176	-	-	138,852,325	74,431,344	6,438,837	80,870,181	57,982,144



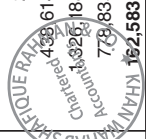
United Development Initiatives for Programmed Actions (UDDIPAN) Details Schedule of Property, Plant and Equipment As at 30 June 2025

Particulars	Cost				Rate of Dep. (%)	Depreciation				WDV as on 30.06.2025	Sch-1
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025		Balance as on 01.07.2024	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025		
	1	2	3	4=(1+2-3)	5	6	7	8	9=(6+7-8)	10=(4-9)	
Solar Irrigation											
Solar Panel	39,577,100	-	-	39,577,100	5%	15,830,840	1,978,855		17,809,695	21,767,405	
Pump and control unit and others	31,089,505	516,848	-	31,606,353	20%	29,702,135	415,833		30,117,968	1,488,385	
Civil Construction of Pump house	59,612,040	-	-	59,612,040	20%	59,612,039			59,612,039	1	
Office Building	3,200,000	-	-	3,200,000	5%	1,280,000	160,000		1,440,000	1,760,000	
Furniture & Fixture	13,850	-	-	13,850	20%	6,424	2,308		8,732	5,118	
Computer	118,500	-	-	118,500	20%	32,367	22,070		54,437	64,063	
Sub total	133,610,995	516,848	-	134,127,843		106,463,805	2,579,066	-	109,042,871	25,084,972	
OWN FUND											
Land & Land Develop	11,006,529			11,006,529	0%	-	-		-	11,006,529	
Building & Other Construction	75,720,332			75,720,332	2%	34,558,778	1,350,611		35,909,389	39,810,943	
Furniture & Fixture	6,333,023			6,333,023	10%	6,220,548	79,536		6,300,084	32,939	
Vehicle	3,410,000			3,410,000	20%	3,409,997			3,409,997	3	
Motor Cycle	6,464,816			6,464,816	20%	6,402,070	62,745		6,464,815	1	
Bi Cycle	489,144			489,144	20%	489,128			489,128	16	
Equipment's	4,368,087			4,368,087	10%	4,364,968	-		4,364,968	3,119	
Computer, Printer & UPS	4,408,783		(68,000)	4,476,783	30%	4,333,578	30,929	(34,149)	4,398,656	78,127	
Telephone	317,544			317,544	10%	317,541			317,541	3	
Generator	3,762,640			3,762,640	10%	3,762,638			3,762,638	2	
Substation & Transformer	1,558,850			1,558,850	10%	1,558,849			1,558,849	1	
PABX	312,950			312,950	10%	312,949			312,949	1	
Lift	3,375,500			3,375,500	15%	3,375,499			3,375,499	1	
Photocopy Machine	300,000			300,000	10%	299,999			299,999	1	
Digital Camera	79,642			79,642	10%	77,107	2,534		79,641	1	
Internet Modem	3,880			3,880	30%	3,879			3,879	1	
Multimedia Projector	80,166			80,166		80,165			80,165	1	
Sub Total:	121,991,886	-	(68,000)	122,059,886		69,567,693	1,526,355	(34,149)	71,128,197	50,931,689	
Health Care											
Furniture & Fixture	7,880	-	-	7,880	10%	7,879	-		7,879	1	
Sub total	7,880	-	-	7,880		7,879	-	-	7,879	1	
UDDIPAN Health Care											
Computer/Laptop	4,128,859	35,500	(23,150)	4,187,509	30%	1,504,686	1,332,023	176,348	2,660,361	1,527,148	
Telephone	82,618			82,618	10%	41,221	8,262	-	49,483	33,135	
Equipment	7,834,791	386,420	(70,561)	8,291,772	10%	919,461	347,461	(479,849)	1,746,772	6,545,000	
Medical Equipment	3,400,000			3,400,000	20%	429,315	680,000		1,109,315	2,290,685	
Furniture Fixture	6,949,946	1,352,056	(55,090)	8,357,092	10%	581,556	1,076,174	235,122	1,422,608	6,934,484	
Sub - Total	22,396,213.50	1,773,976.00	(148,801.00)	24,318,991	-	3,476,240.10	3,443,920	(68,379)	6,988,539	*17,330,452	



United Development Initiatives for Programmed Actions (UDDIPAN) Details Schedule of Property, Plant and Equipment As at 30 June 2025

Particulars	Cost			Rate of Dep. (%)	Depreciation				Sch-1
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year		Balance as on 01.07.2024	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025	
	1	2	3	5	6	7	8	9=(6+7-8)	10=(4-9)
SEEDS					4=(1+2-3)				
Computer	295,484	-	-	30%	295,483		-	295,483	1
Camera	154,300	-	-	10%	154,299		-	154,299	1
Internet Modem	13,491	-	-	30%	13,490		-	13,490	1
Motor Cycle	1,241,000	-	-	20%	1,240,999		-	1,240,999	1
Multimedia	76,500	-	-	10%	76,499		-	76,499	1
Equipment	376,850	-	-	10%	376,849		-	376,849	1
Furniture	790,084	-	-	10%	763,909	26,174	-	790,083	1
Bi-Cycle	150,488	-	-	20%	150,488		-	150,488	-
Sub total	3,098,197	-	-	0%	3,072,016	26,174	-	3,098,190	7
WASH									
Computer & Printer	732,585	-	-	30%	669,818	62,760	-	732,578	7
Camera	142,570	-	-	10%	142,568		-	142,568	2
Internet Modem	11,592	-	-	30%	11,591		-	11,591	1
Motor Cycle	1,245,088	-	-	20%	1,245,087		-	1,245,087	1
Equipment	107,888	-	-	10%	107,886		-	107,886	2
Furniture	410,196	-	-	10%	388,750	21,440	-	410,190	6
Bi-Cycle	100,440	-	-	20%	100,439		-	100,439	1
Sub total	2,750,359	-	-		2,666,139	84,200	-	2,750,339	20
ROSC- 2									
Furniture & Fixture	155,735	-	-	10%	107,538	15,574	-	123,112	32,623
Computer & Printer	98,696	-	-	30%	98,695		-	98,695	1
Equipment	1,117,090	-	-	10%	638,781	111,709	-	750,490	366,600
Sub -Total	1,371,521	-	-		845,014	127,283	-	972,297	399,224
Vakurta- 1									
Land & Land Development	114,590,998		-	0%	-		-	-	114,590,998.00
Building & Construction	49,481,232	548,137	-	2%	4,557,039	997,417	-	5,554,456	44,474,913.00
Air Conditioner	1,624,600		-	10%	488,504	162,460	-	650,964	973,636.00
Computer & Printer	169,200		-	30%	138,806	30,392	-	169,198	2.00
Equipment	604,121		-	10%	105,095	60,412	-	165,507	438,614.40
Furniture & Fixture	1,894,555		-	10%	378,911	189,456	-	568,367	1,325,188.00
Generator	1,064,250		-	10%	178,990	106,425	-	285,415	778,835.00
Sub- Total	169,428,956	548,137	-		5,847,345	1,546,562	-	7,393,907	162,583,186



United Development Initiatives for Programmed Actions (UDDIPAN)
Details Schedule of Property, Plant and Equipment
As at 30 June 2025

Particulars	Cost			Rate of Dep. (%)	Depreciation				Sch-1
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2025	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025	
	1	2	3	5	4=(1+2-3)	6	7	8	9=(6+7-8)
									10=(4-9)
Vakurta- 2									
Land & Land Development	74,318,223			0%	74,318,223	-	-	-	74,318,223
Furniture & Fixture	70,260			10%	70,260	17,128	7,026	24,154	46,106
Tubewell	1,868,876			10%	1,868,876	553,711	186,888	740,599	1,128,277
Bio- Gas Plant	960,829			10%	960,829	295,903	96,083	391,986	568,843
Equipment	6,400,878			10%	6,400,878	424,597	640,088	1,064,685	5,336,193
Building & Construction	17,269,879			2%	17,269,879	487,312	345,398	832,710	16,437,169
Generator	9,056,875			10%	9,056,875	1,159,764	905,688	2,065,452	6,991,424
Vehicle	14,532,580			20%	14,532,580	3,531,759	2,906,516	6,438,275	8,094,305
Machinery	34,011,087			20%	34,011,087	8,097,271	6,802,217	14,899,488	19,111,599
Sub -Total	158,489,487	-	-		158,489,487	14,567,445	11,889,903	26,457,348	132,032,139
Rupgonj									
Land & Land Development	35,813,410			0%	35,813,410	-	-	-	35,813,410
Building & Construction	17,604,136			2%	17,604,136	388,324	352,083	740,407	16,863,729
Tubewell	1,652,584			10%	1,652,584	513,462	165,259	678,721	973,863
Furniture & Fixture	47,008			10%	47,008	6,324	4,701	11,025	35,983
Air Conditioner	949,100			10%	949,100	143,277	94,910	238,187	710,913
Sub -Total	56,066,238	-	-		56,066,238	1,051,387	616,953	1,668,340	54,397,898
RMTP									
Furniture and Fixture	-			10%	-	-	-	-	-
Computer set/Laptop	107,849			30%	107,849	72,099	32,354	104,453	3,396
Bi-Cycle	-			20%	-	-	-	-	-
Sub total	107,849	-	-		107,849	72,099	32,354	104,453	3,396
UDDIPAN Harbal									
Equipment	31,590			10%	31,590	3,949	3,159	7,108	24,482
Sub -Total	31,590	-	-		31,590	3,949	3,159	7,108	24,482
ICVGD									
Computer	360,440			30%	360,440	66,008	108,131	172,326	188,114
Furniture & Fixture	199,057			10%	199,057	12,768	19,906	34,905	164,154
Other Equipment	6,360			10%	6,360	416	636	636	5,724
Sub -Total	565,857	-	-		565,857	79,192	128,673	207,865	357,992



United Development Initiatives for Programmed Actions (UDDIPAN)

Details Schedule of Property, Plant and Equipment

As at 30 June 2025

Particulars	Cost				Rate of Dep. (%)	Depreciation				Sch-1
	Balance as on 01.07.2024	Addition during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025		Balance as on 01.07.2024	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2025	
	1	2	3	4=(1+2-3)	5	6	7	8	9=(6+7-8)	10=(4-9)
UDDIPAN TV										
Computer	200,505			200,505	30%	9,880	60,152	-	70,032	130,473
Furniture & Fixture	42,680			42,680	10%	960	4,268	-	5,228	37,452
Other Equipment	782,904		-	782,904	10%	49,385	78,290	-	127,675	655,229
Sub -Total	1,026,089	-	-	1,026,089		60,225	142,710	-	202,935	823,154
TOTAL	1,457,560,740	15,560,444	-	1,473,121,184		573,708,350	69,009,972	(85,221)	642,803,542	830,317,64
Subsidiaries (UREL)										
Furniture and Fixture	108,500	-	-	108,500	10%	19,830	-	-	19,830	88,670
Office Equipment	289,871	-	-	289,871	10%	17,657	-	-	17,657	272,214
Office Decorations	1,866,555	-	-	1,866,555	10%	108,883	-	-	108,883	1,757,672
Website Development	90,404	-	-	90,404	10%	3,606	-	-	3,606	86,798
Sub -Total	2,355,330	-	-	2,355,330		149,976	-	-	149,976	2,205,354
Subsidiaries (Agro)										
Equipment's	958,722	-	-	958,722	10%	40,815	-	-	40,815	917,907
Printer	651,700	-	-	651,700	25%	74,544	-	-	74,544	577,156
Vehicle-Van	326,880	-	-	326,880	10%	716	-	-	716	326,164
Computer	264,930	-	-	264,930	25%	37,743	-	-	37,743	227,187
Software	130,000	-	-	130,000	10%	4,951	-	-	4,951	125,049
Air Conditioner	279,000	-	-	279,000	10%	4,357	-	-	4,357	274,643
Sub -Total	2,611,232	-	-	2,611,232		163,126	-	-	163,126	2,448,106
GRAND TOTAL	1,462,527,301	15,560,444	-	1,478,087,745	-	574,021,452	69,009,972	(85,221)	643,116,644	834,971,101



United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Investment on FDR
As on 30 June 2025

										(Annexure - E)	
Sl. No.	Name of Fund	No. of FDR	Name of Bank	Present Rate of Interest	Date of Investment	Tenor Year Ended	Date of Maturity	Date of Renewal Maturity	Principle Amount as on 01.07.2024	Principle Amount as on 30.06.2025	Remarks
1	Savings Fund	1115550307254	Eastern Bank Ltd. Shyamoli Branch	3.00%	7-Dec-20	360	7-Dec-25	7-Dec-24	86,656,535	-	-
2	Savings Fund	35124210307000003665/2020	Mutual Trust Bank Ltd. Gulshan Branch	8.50%	8-Dec-20	360	7-Dec-25	7-Dec-24	112,939,486	118,028,233	
3	Savings Fund	0124-03300002862	NCC Bank Ltd. Mohammadpur Branch	10.00%	31-Aug-20	360	31-Aug-25	31-Aug-24	17,116,537	18,075,064	
4	Savings Fund	0011022020257/020022100000187	Lankan Alliance Finance Ltd.	7.50%	2-Sep-20	360	2-Sep-25	2-Sep-24	24,026,107	-	-
5	Savings Fund	0160-24600000149	The Premier Bank Ltd.Dhaka New Market Branch	6.00%	2-Dec-20	360	3-Dec-25	3-Dec-24	33,948,483	-	-
6	Savings Fund	011029917/102-12-3943	National Finance Ltd.	7.00%	23-Dec-20	360	23-Dec-25	23-Dec-24	5,730,742	6,184,201	
7	Savings Fund	107325300514908/1073263000000004	UTARA Bank Ltd. Shyamoli Branch	6.75%	27-Dec-20	360	28-Dec-25	28-Dec-24	22,676,683	23,957,758	
8	Savings Fund	4431773707001	The City Bank, New Market	3.50%	7-Jan-21	360	8-Jan-26	8-Jan-25	16,370,403	16,835,140	
9	Savings Fund	4431773707002	The City Bank, New Market	3.50%	7-Jan-21	360	8-Jan-26	8-Jan-25	16,370,403	16,835,140	
10	Savings Fund	1143450000150	Dhaka Bank, Pragati Sarani	11.00%	24-Jan-21	360	24-Jan-26	24-Jan-25	11,141,534	11,852,515	
11	Savings Fund	114.345.161	Dhaka Bank Ltd. Pragati Sarani	11.00%	9-Nov-21	360	10-Nov-25	10-Nov-24	10,806,949	11,403,863	
12	Savings Fund	012403300011332	NCC Bank Ltd. Mohammadpur Branch	9.50%	2-Mar-22	360	2-Mar-26	2-Mar-25	24,722,280	-	-
13	Savings Fund	0809820/263-6	UTARA Bank Ltd. Shyamoli Branch	8.50%	7-Nov-24	360	7-Nov-25	7-Nov-24	-	25,000,000	
14	Savings Fund	102-12-4151	National Finance Ltd.	11.25%	30-Jun-21	180	30-Dec-25	30-Dec-24	29,158,641	31,821,065	
15	Savings Fund	102-12-4152	National Finance Ltd.	11.25%	30-Jun-21	180	30-Dec-25	30-Dec-24	29,158,641	31,821,065	
16	Savings Fund	0121001180285	EXIM Bank Ltd.	10.50%	2-Jun-22	360	4-Jun-26	4-Jun-25	27,740,725	25,000,000	
17	Savings Fund	0121001180269	EXIM Bank Ltd.	10.50%	2-Jun-22	360	4-Jun-26	4-Jun-25	27,740,725	29,759,048	
18	Savings Fund	5504-17100000032	Midland Bank Ltd. Moljheel Branch	9.50%	9-Mar-22	180	9-Sep-25	9-Sep-24	33,318,161	-	-
19	Savings Fund	5504-17100000041	Midland Bank Ltd. Moljheel Branch	9.50%	9-Mar-22	180	9-Sep-25	9-Sep-24	33,318,161	-	-
20	Savings Fund	08655001549	Bank Asia Ltd	10.00%	24-Jul-22	360	24-Jul-25	24-Jul-24	10,382,000	10,932,628	
21	Savings Fund	1001251000032151	IPDC Finance Ltd.	9.25%	1-Aug-22	360	1-Aug-25	1-Aug-24	52,811,250	51,000,000	
22	Savings Fund	3043390063327	NRB Bank	6.00%	14-Sep-22	90	11-Sep-25	11-Sep-24	10,938,118	11,631,835	
23	Savings Fund	3043390063338	NRB Bank	6.00%	14-Sep-22	90	11-Sep-25	11-Sep-24	10,938,118	11,631,835	
24	Savings Fund	13060104011645	Mutual Trust Bank Ltd. Gulshan Branch	7.50%	31-Oct-22	360	31-Oct-25	31-Oct-24	7,357,000	7,583,745	
25	Savings Fund	3043390064159	NRB Bank	6.00%	13-Nov-22	90	13-Aug-25	13-Aug-24	21,526,377	22,667,633	
26	Savings Fund	10012040000074	Citizens Bank	10.75%	11-May-23	360	11-May-26	11-May-25	23,953,125	-	-
27	Savings Fund	00120012200002702	CVC Finance Limited	9.50%	8-Mar-22	180	8-Sep-25	8-Sep-24	11,064,063	-	-
28	Savings Fund	111125200000012	Meghna Bank Ltd.Dhamondl Branch	9.00%	20-Aug-23	360	20-Jun-26	20-Jun-25	53,060,119	56,471,554	
29	Savings Fund	2301001053597	Jamuna Bank Ltd.	11.00%	6-Jul-23	180	6-Jul-25	6-Jul-24	10,236,997	11,062,152	
30	Savings Fund	0121002403402	Exim Bank Ltd.	7.50%	27-Jul-23	360	27-Jan-26	27-Jan-25	10,000,000	-	-
31	Savings Fund	0124-0330003581	NCC Bank Ltd. Mohammadpur Branch	10.00%	21-Aug-23	360	21-Aug-26	21-Aug-24	1,100,000	1,161,600	
32	Savings Fund	0124-0330003607	NCC Bank Ltd. Mohammadpur Branch	10.00%	24-Aug-23	360	24-Aug-26	24-Aug-24	100,000	105,600	
33	Savings Fund	08655001896	Bank Asia Ltd	9.25%	29-Aug-23	180	28-Aug-26	28-Aug-24	25,660,000	27,493,400	
34	Savings Fund	10570231146-0	Meridian Finance Ltd.	5.00%	30-Aug-23	720	30-Aug-25	30-Aug-24	5,000,000	-	-
35	Savings Fund	1001251000045648	Mutual Trust Bank Ltd. Gulshan Branch	7.50%	16-Oct-23	360	16-Oct-25	16-Oct-25	6,000,000	6,184,000	
36	Savings Fund	1001251000045648	IPDC Finance Ltd.	8.00%	28-Nov-23	360	28-Nov-25	28-Nov-24	30,000,000	31,905,000	
37	Savings Fund	3013400131537	NRB Bank	6.50%	24-Dec-23	360	24-Dec-25	24-Dec-24	5,000,000	5,320,000	
38	Savings Fund	3013400131548	NRB Bank	6.50%	24-Dec-23	360	24-Dec-25	24-Dec-24	5,000,000	5,320,000	
39	Savings Fund	1101344000035	Shimanto Bank PLC.	7.25%	22-Jan-24	360	22-Jan-26	22-Jan-25	20,000,000	21,212,500	
40	Savings Fund	101113700000016	United Finance Ltd.	5.75%	1-Jan-24	360	1-Jan-26	1-Jan-25	10,000,000	10,455,000	
41	Savings Fund	0032244001756	SBAC Bank Ltd.	10.50%	25-Jun-24	360	25-Jun-26	25-Jun-25	10,000,000	10,940,000	
42	Savings Fund	0032244001747	SBAC Bank Ltd.	10.50%	25-Jun-24	360	25-Jun-26	25-Jun-25	10,000,000	10,940,000	
43	Savings Fund	3805014105	Commercial Bank of Ceylon plc	9.50%	27-Oct-19	1080	27-Oct-25	27-Oct-24	6,290,000	6,290,000	
44	Savings Fund	3805014037	Commercial Bank of Ceylon plc	9.50%	17-Dec-19	1080	20-Sep-25	20-Sep-24	12,555,500	13,685,500	
45	Savings Fund	3805014659	Commercial Bank of Ceylon plc	11.00%	17-Dec-20	360	19-Dec-25	19-Dec-24	8,156,000	8,642,480	
46	Savings Fund	003524500006600	Southeast bank Ltd.	4.00%	14-Jun-22	360	14-Jun-26	14-Jun-25	16,006,320	-	-

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Investment on FDR

As on 30 June 2025

										(Annexure - E)	
Sl. No.	Name of Fund	No. of FDR	Name of Bank	Present Rate of Interest	Date of Investment	Tenor Year Ended	Date of Maturity	Date of Renewal Maturity	Principle Amount as on 01.07.2024	Principle Amount as on 30.06.2025	Remarks
47	Savings Fund	3000023680	Commercial Bank of Ceylon plc	11.50%	13-Nov-24	360	13-Nov-25	13-Nov-24	-	25,000,000	-
48	Savings Fund	001329300000037	Lanka Bangla Finance Ltd.	10.75%	22-Feb-24	360	22-Feb-26	22-Feb-25	17,756,765	-	-
49	Savings Fund	001329300000038	Lanka Bangla Finance Ltd.	10.75%	22-Feb-21	360	22-Feb-26	22-Feb-25	11,834,784	-	-
50	Savings Fund	001329300000039	Lanka Bangla Finance Ltd.	10.75%	22-Feb-21	360	22-Feb-26	22-Feb-25	11,834,784	-	-
51	Savings Fund	10552223809501	IDLC Finance Ltd.	11.25%	20-Apr-22	360	24-Apr-26	24-Apr-25	56,365,940	-	-
52	Savings Fund	0012001210002101	CVC Finance Limited	11.50%	28-Jun-21	180	28-Jun-25	28-Jul-24	3,118,421	3,398,904	-
53	Savings Fund	0012001200001615	CVC Finance Limited	9.50%	13-Aug-20	360	13-Aug-25	13-Aug-25	3,092,147	3,586,135	-
54	Savings Fund	0012001220002701	CVC Finance Limited	9.50%	8-Mar-22	180	8-Sep-25	8-Sep-24	11,064,063	12,763,168	-
55	Savings Fund	4751773707003	The City Bank, New Market	5.75%	24-Mar-22	180	24-Sep-25	24-Sep-24	21,966,019	-	-
56	Savings Fund	4751773707004	The City Bank, New Market	5.75%	24-Mar-22	180	24-Sep-25	24-Sep-24	21,966,019	-	-
57	Savings Fund	0032244001792	SBAC Bank Ltd.	11.25%	16-Apr-25	360	16-Apr-26	16-Apr-25	-	5,000,000	-
58	Savings Fund	0032244001793	SBAC Bank Ltd.	11.25%	16-Apr-25	360	16-Apr-26	16-Apr-25	-	10,000,000	-
59	Savings Fund	01240330007738	NCC Bank Ltd, Mohammadpur Branch	11.00%	29-Jun-25	180	29-Jun-25	29-Jun-25	-	15,000,000	-
60	Savings Fund	1802432000005113	UCBL Shyamoli Ring Road Branch	11.50%	30-Jun-25	360	30-Jun-26	30-Jun-25	-	10,000,000	-
61	Savings Fund	1802432000010113	UCBL Shyamoli Ring Road Branch	11.50%	30-Jun-25	360	30-Jun-26	30-Jun-25	-	10,000,000	-
62	Savings Fund	08655001893	Bank Asia Ltd	6.75%	29-Aug-23	180	28-Aug-25	28-Aug-24	25,660,000	-	-
63	Savings Fund	08655001894	Bank Asia Ltd	6.75%	29-Aug-23	180	28-Aug-25	28-Aug-24	25,660,000	-	-
64	Savings Fund	08655001895	Bank Asia Ltd	6.75%	29-Aug-23	180	28-Aug-25	28-Aug-24	25,660,000	-	-
65	Savings Fund	0024291000000003	Lanka Bangla Finance Ltd.	10.75%	30-May-22	360	31-May-26	31-May-25	11,148,059	-	-
66	Savings Fund	0024291000000004	Lanka Bangla Finance Ltd.	6.00%	30-May-22	360	31-May-26	31-May-25	11,148,059	-	-
67	Savings Fund	003524500006652	Southeast bank Ltd.	4.00%	9-May-23	360	9-May-26	9-May-25	7,235,000	-	-
68	Savings Fund	160279000000001	The Premier Bank Ltd,Dhaka New Market Branch	6.50%	7-Feb-22	360	7-Feb-26	7-Feb-25	24,223,021	-	-
69	Savings Fund	3509801306010000944/22	Mutual Trust Bank Ltd, Gulshan Branch	9.50%	10-Feb-22	360	10-Feb-26	10-Feb-25	225,425,594	-	-
70	Savings Fund	0283213/27162411014126	Mercantile Bank Ltd Ring Road Branch	4.75%	15-Jul-21	360	15-Jul-25	15-Jul-24	43,195,609	-	-
71	Savings Fund	116541334377693	Prime Bank, Ring Road Branch	4.50%	29-Dec-20	180	28-Dec-25	28-Dec-24	28,011,865	-	-
72	Savings Fund	1111252000000008	Meghna Bank Ltd,Dharmondi Branch	9.00%	10-Jul-23	360	12-May-26	12-May-25	52,942,308	-	-
73	Savings Fund	1111252000000009	Meghna Bank Ltd,Dharmondi Branch	9.00%	27-Jul-23	360	27-May-26	27-May-25	53,060,234	-	-
74	Savings Fund	1111252000000010	Meghna Bank Ltd,Dharmondi Branch	9.00%	27-Jul-23	360	27-May-26	27-May-25	53,060,234	-	-
75	Savings Fund	1111252000000011	Meghna Bank Ltd,Dharmondi Branch	9.00%	17-Aug-23	360	19-Jun-26	19-Jun-25	106,172,175	-	-
76	Savings Fund	1111252000000013	Meghna Bank Ltd,Dharmondi Branch	9.00%	20-Aug-23	360	20-Jun-26	20-Jun-25	53,060,119	-	-
77	Savings Fund	0505275000000862	The Premier Bank PLC, Banani	11.75%	30-Jun-25	180	30-Jun-26	30-Jun-25	-	15,000,000	-
78	Savings Fund	1306011303866	Mutual Trust Bank PLC, Gulshan Branch	11.00%	30-Jun-25	360	30-Jun-26	30-Jun-25	-	15,000,000	-
79	Savings Fund	4431773707005	The City Bank, New Market	11.25%	30-Jun-25	181	30-Jun-26	30-Jun-25	-	15,000,000	-
80	Savings Fund	1001343000716	Shimanto Bank P.L.C.	11.00%	30-Jun-25	180	30-Jun-26	30-Jun-25	-	15,000,000	-
81	Savings Fund	00120012500004445	CVC Finance Limited	12.50%	30-Jun-25	360	30-Jun-26	30-Jun-25	-	674,997	-
82	Savings Fund	1410002082287	Mercantile Bank Ltd Ring Road Branch	11.50%	30-Jun-25	360	30-Jun-26	30-Jun-25	-	15,000,000	-
83	Savings Fund	0100120000124	UTARA Fince And Investment Ltd.	9.00%	1-Jan-24	360	1-Jan-26	1-Jan-25	20,000,000	-	-
Total Savings Fund									1,869,615,628	878,502,763	
79	Reserve Fund	1143130000164	Dhaka Bank, Pragati Sarani	9.50%	23-Jul-18	360	23-Jul-25	23-Jul-24	25,824,604	26,713,465	-
80	Reserve Fund	1801404000000039	UCBL Shyamoli Ring Road Branch	4.00%	8-Mar-21	360	8-Mar-26	8-Mar-25	66,058,114	67,907,741	-
81	Reserve Fund	0124-03300000655	NCC Bank Ltd, Mohammadpur Branch	9.50%	29-Mar-21	360	29-Mar-26	29-Mar-25	42,779,845	-	-
82	Reserve Fund	1801404000000050	UCBL Shyamoli Ring Road Branch	4.00%	15-Jun-21	360	15-Jun-26	15-Jun-25	54,954,413	56,493,136	-
83	Reserve Fund	0017-0330039883	Trust Bank Ltd, Dilkhusha Branch	9.75%	15-Jun-21	360	15-Jun-26	15-Jun-25	67,236,214	72,329,784	-
84	Reserve Fund	1306000065117	Mutual Trust Bank Ltd, Gulshan Branch	7.50%	17-Jun-21	365	16-Jun-26	16-Jun-25	4,644,513	4,883,027	-
86	Reserve Fund	0010202020266020022100000167	Lankan Alliance Finance Ltd.	8.50%	2-Nov-20	360	2-Nov-25	2-Nov-24	12,056,115	-	-
87	Reserve Fund	0010202020287020022100000169	Lankan Alliance Finance Ltd.	8.50%	2-Nov-20	360	2-Nov-25	2-Nov-24	12,056,115	-	-

United Development Initiatives for Programmed Actions (UDDIPAN)
Statement of Investment on FDR
As on 30 June 2025

(Annexure - E)											
Sl. No.	Name of Fund	No. of FDR	Name of Bank	Present Rate of Interest	Date of Investment	Tenor Year Ended	Date of Maturity	Date of Renewal Maturity	Principle Amount as on 01.07.2024	Principle Amount as on 30.06.2025	Remarks
88	Reserve Fund	5504-1100000624	Midland Bank-Molliheer Br	7.50%	15-Sep-21	360	15-Sep-25	15-Sep-24	5,462,944	-	-
89	Reserve Fund	102-12-4265	National Finance Ltd.	11.00%	10-Oct-21	360	10-Oct-25	10-Oct-24	5,398,488	5,717,398	
90	Reserve Fund	011003055/102-12-4055	National Finance Ltd.	11.00%	1-Apr-21	360	1-Apr-26	1-Apr-25	12,445,109	13,445,478	
91	Reserve Fund	1001344000965	Shimanto Bank PLC.	6.75%	28-Sep-22	360	29-Sep-25	29-Sep-24	31,260,000	33,033,543	
92	Reserve Fund	0032243004424	SBAC Bank Ltd.	9.50%	3-Apr-23	180	3-Apr-26	3-Apr-25	10,632,660	11,545,594	
93	Reserve Fund	0032243004415	SBAC Bank Ltd.	9.50%	3-Apr-23	180	3-Apr-26	3-Apr-25	10,632,660	11,545,594	
94	Reserve Fund	001729100000007	Lanka Bangla Finance Ltd.	10.75%	16-Apr-23	360	16-Apr-26	16-Apr-25	31,770,000		
95	Reserve Fund	00747DCI230000213	Community Bank Ltd.	8.50%	17-Apr-23	180	17-Apr-26	17-Apr-25	10,557,440	11,451,296	
96	Reserve Fund	0173003/16241040020243/2162412007889	Prime Bank, Ring Road Branch	4.50%	13-May-15	90	11-May-26	11-May-25	36,648,190		
97	Reserve Fund	0789246/262-3/107328200000003	UTTARA Bank Ltd. Shyamoli Branch	7.25%	17-Apr-23	180	17-Apr-26	17-Apr-25	10,464,516	11,143,370	
98	Reserve Fund	120012100002217	CVC Finance Limited	11.50%	22-Sep-21	360	22-Sep-25	22-Sep-24	5,592,632	6,419,781	
99	Reserve Fund	001102/2020/288/020022100000180	Lankan Alliance Finance Ltd.	9.00%	2-Nov-20	360	2-Nov-25	2-Nov-24	12,056,115		
100	Reserve Fund	11960100067927	EXIM Bank Ltd.	10.50%	29-Mar-21	360	29-Mar-26	29-Mar-25	46,803,578	40,000,000	
101	Reserve Fund	11500210239	Strategic Finance and Investments Limited (SFIL)	8.00%	26-Aug-21	390	26-Sep-25	26-Sep-24	11,228,412		
102	Reserve Fund	003805015416	Commercial Bank of Ceylon plc	11.00%	12-Jul-22	366	12-Jun-25	12-Jul-24	53,137,500	55,764,614	
103	Reserve Fund	0024842/220	Bangladesh Development Bank Ltd	7.00%	21-Jul-22	360	21-Jul-25	21-Jul-24	15,645,000		
104	Reserve Fund	0024843/221	Bangladesh Development Bank Ltd	7.00%	21-Jul-22	360	21-Jul-25	21-Jul-24	2,085,000		
105	Reserve Fund	00847DCI22000356	Community Bank Ltd.	8.50%	10-Aug-22	180	10-Feb-26	10-Feb-25	5,442,422	5,817,299	
106	Reserve Fund	1450221145	Meridian Finance Ltd.	9.50%	11-Aug-22	180	11-Feb-26	11-Feb-25	5,511,486		
107	Reserve Fund	000429100000022	Lanka Bangla Finance Ltd.	8.75%	11-Aug-22	360	11-Aug-25	11-Aug-24	10,612,000		
108	Reserve Fund	0160-24600000159	The Premier Bank Ltd.Dhaka New Market Branch	6.50%	21-Jun-21	360	21-Jun-26	21-Jun-25	45,195,192		
109	Reserve Fund	116541334.122458/1410000524413	Mercantile Bank Ltd.Ring Road Branch	4.75%	7-Jun-21	360	7-Jun-26	7-Jun-25	11,235,141		
110	Reserve Fund	1485290000201	Dutch Bangla Bank Ltd.	3.00%	25-Aug-22	360	25-Aug-25	25-Aug-24	10,280,000	10,567,840	
111	Reserve Fund	001329100000050	Lanka Bangla Finance Ltd.	10.75%	17-May-23	360	17-May-26	17-May-25	15,877,500		
Total Reserve Fund									700,680,920	443,776,959	
112	General Fund (Irrigation)	4851773707002	The City Bank Ltd	3.50%	4-Apr-22	360	4-Apr-24	4-Apr-24	822,400		
113	General Fund(Min-Grid)	4851773707002	The City Bank Ltd	3.50%	4-Apr-22	360	4-Apr-24	4-Apr-24	2,570,000		
114	General Fund(SWF)	3729969	AB Bank, Rokeya Sharani	11.50%	27-Oct-21	90	27-Jan-25	27-Jan-25	5,902,093		
115	General Fund(SWF)	0861278/11960100086893	Exim Bank Ltd. Boxigoni Comilla	11.50%	25-Oct-21	360	25-Oct-24	25-Oct-24	5,495,832	6,010,442	
116	General Fund(SWF)	160278000000003	Premier Bank, New Market Br	10.50%	27-Oct-21	360	27-Oct-24	27-Oct-24	5,567,665	5,908,138	
117	General Fund(SWF)	0432774/1410000868521	Mercantile Bank, Ring Road	11.50%	4-Jul-22	180	4-Jan-25	4-Jan-25	5,473,466	5,965,957	
118	General Fund(SWF)	5991035000344	Rupali bank, Adabor Br.	10.50%	7-Jul-22	180	7-Jan-25	7-Jan-25	5,436,102	5,850,638	
119	General Fund(SWF)	3805015466	Commercial Bank, Dhamondri Br.	10.00%	30-Aug-22	366	31-Aug-24	31-Aug-24	5,314,250	5,655,605	
120	General Fund(SWF)	121004618685	Exim Bank Ltd. Boxigoni Comilla	12.00%	23-Jun-25	180	23-Jun-25	23-Jun-25	7,961,331	8,574,773	
121	General Fund(SWF)	3043400077127	NRB, Gulshan	12.00%	7-Jul-24	180	7-Jan-25	7-Jan-25	8,000,000	8,408,000	
122	General Fund(SWF)	1001343000690	Shimanto Bank, Principle Branch	11.00%	17-Feb-25	180	17-Feb-25	17-Feb-25	3,000,000		
123	General Fund(SWF)	59910350009863	Rupali bank, Adabor Br.	10.90%	17-Feb-25	360	17-Feb-25	17-Feb-25	3,000,000		
124	UDDIPAN Health Care	1240000105758	Global Islami Bank	11.00%	6/Nov/23	180	6/Nov/23	6-Nov-25	5,000,000.00	5,637,488	
125	UDDIPAN Health Risk Fund	0149275000000232	The Premier Bank	11.50%	22/Jun/23	180	22/Jun/23	22-Dec-25	5,000,000.00	5,854,819	
126	UDDIPAN Health Risk Fund	149275000000235	The Premier Bank	11.50%	8/Nov/23	180	8/Nov/23	8-Nov-25	10,000,000.00	11,131,248	
127	UDDIPAN Health Care	186244000000681	First Security Islami Bank Ltd	11.00%	8/Nov/23	180	8/Nov/23	8-Nov-25	5,000,000.00	5,709,352	
128	UDDIPAN Health Care	5508-1710000047	Midland bank	11.00%	7/Nov/23	180	7/Nov/25	7-Nov-25	5,000,000.00	5,644,444	
Total General Fund									82,543,138	86,350,903	
Total FDR									2,652,839,686	1,408,632,625	

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Interest Receivable on FDR

As on 30 June 2025

(Annexure - F)

Sl. No.	Name of Fund	No. of FDR	Name of Bank	Current FDR Balance	Date of Investment	Date of Renewal	Year Ended	Receivable Days Calculation	Tenor	Rate	Interest Receivable During the year
1	Savings Fund	351242/10307000003665/2020	Mutual Trust Bank PLC, Gulshan Branch	118,028,233	8-Dec-20	7-Dec-24	30-Jun-25	206	360	8.50%	5,712,894
2	Savings Fund	0124-03300000262	NCC Bank PLC, Mohammadpur Branch	18,075,064	31-Aug-20	31-Aug-24	30-Jun-25	303	360	10.00%	1,521,318
3	Savings Fund	011002991/102-12-3943	National Finance PLC.	6,184,201	23-Dec-20	23-Dec-24	30-Jun-25	190	360	1.00%	357,138
4	Savings Fund	107325300514908/1073263000000004	UTTARA Bank PLC, Shyamoli Branch	23,957,758	28-Dec-20	28-Dec-24	30-Jun-25	184	360	6.75%	826,543
5	Savings Fund	4431773707001	The City Bank, New Market	16,835,140	7-Jan-21	8-Jan-25	30-Jun-25	173	360	3.50%	283,158
6	Savings Fund	4431773707002	The City Bank, New Market	16,835,140	7-Jan-21	8-Jan-25	30-Jun-25	173	360	3.50%	283,158
7	Savings Fund	1143450000150	Dhaka Bank PLC, Pragati Sarani	11,852,515	24-Jan-21	24-Jan-25	30-Jun-25	157	360	1.00%	568,591
8	Savings Fund	1143450000161	Dhaka Bank PLC, Pragati Sarani	11,403,863	9-Nov-21	10-Nov-24	30-Jun-25	232	360	1.00%	808,407
9	Savings Fund	0809820/263-6	UTTARA Bank PLC, Shyamoli Branch	25,000,000	7-Nov-24	7-Nov-24	30-Jun-25	235	360	8.50%	1,387,153
10	Savings Fund	102-12-4151	National Finance PLC.	31,821,065	30-Jun-21	30-Jun-25	30-Jun-25	185	180	1.25%	-
11	Savings Fund	102-12-4152	National Finance PLC.	31,821,065	30-Jun-21	30-Jun-25	30-Jun-25	0	180	1.25%	-
12	Savings Fund	0121001180285	EXIM Bank PLC.	25,000,000	2-Jun-22	4-Jun-25	30-Jun-25	26	360	10.50%	189,583
13	Savings Fund	0121001180269	EXIM Bank PLC.	29,759,048	2-Jun-22	4-Jun-25	30-Jun-25	26	360	10.50%	225,673
14	Savings Fund	08655001549	Bank Asia PLC	10,932,628	24-Jul-22	24-Jul-24	30-Jun-25	341	360	10.00%	1,035,563
15	Savings Fund	1001251000032151	IPDC Finance PLC.	51,000,000	12-Dec-24	12-Dec-24	30-Jun-25	200	360	9.25%	2,620,833
16	Savings Fund	3043390063327	NRB Bank PLC	11,631,835	14-Sep-22	11-Sep-24	30-Jun-25	292	90	6.00%	566,083
17	Savings Fund	3043390063338	NRB Bank PLC	11,631,835	14-Sep-22	11-Sep-24	30-Jun-25	292	90	6.00%	566,083
18	Savings Fund	1306010401645	Mutual Trust Bank PLC, Gulshan Branch	7,583,745	31-Oct-22	31-Oct-24	30-Jun-25	206	360	7.50%	382,347
19	Savings Fund	3043390064159	NRB Bank PLC	22,667,633	13-Nov-22	13-Aug-24	30-Jun-25	321	90	6.00%	1,212,718
20	Savings Fund	111125200000012	Meghna Bank PLC, Dhanmondi Branch	56,471,554	20-Aug-23	20-Jun-25	30-Jun-25	10	360	9.00%	141,179
21	Savings Fund	2301001053597	Jamuna Bank PLC.	11,062,152	6-Jul-23	6-Jul-24	30-Jun-25	359	180	1.00%	1,213,457
22	Savings Fund	0124-0330003581	NCC Bank PLC, Mohammadpur Branch	1,161,600	21-Aug-23	21-Aug-24	30-Jun-25	302	360	10.00%	100,995
23	Savings Fund	0124-0330003607	NCC Bank PLC, Mohammadpur Branch	105,600	24-Aug-23	24-Aug-24	30-Jun-25	210	360	10.00%	9,093
24	Savings Fund	08655001896	Bank Asia PLC	27,493,400	29-Aug-23	28-Aug-24	30-Jun-25	306	180	9.25%	2,161,669
25	Savings Fund	1306010712498	Mutual Trust Bank PLC, Gulshan Branch	6,184,000	16-Oct-23	16-Oct-24	30-Jun-25	304	360	7.50%	331,102
26	Savings Fund	1001251000045648	IPDC Finance PLC.	31,905,000	28-Nov-23	28-Nov-24	30-Jun-25	214	360	8.00%	1,517,260
27	Savings Fund	3013400131537	NRB Bank PLC	5,320,000	24-Dec-23	24-Dec-24	30-Jun-25	188	360	6.50%	180,584
28	Savings Fund	3013400131548	NRB Bank PLC	5,320,000	24-Dec-23	24-Dec-24	30-Jun-25	188	360	6.50%	180,584
29	Savings Fund	11013440000035	Shimanto Bank PLC.	21,212,500	22-Jan-24	22-Jan-25	30-Jun-25	159	360	7.25%	679,242
30	Savings Fund	101113700000016	United Finance PLC.	10,455,000	1-Jan-24	1-Jan-25	30-Jun-25	180	360	5.75%	300,581
31	Savings Fund	0032244001756	SBAC Bank PLC.	10,940,000	25-Jun-24	25-Jun-25	30-Jun-25	5	360	9.50%	14,435
32	Savings Fund	0032244001747	SBAC Bank PLC.	10,940,000	25-Jun-24	25-Jun-25	30-Jun-25	5	360	9.50%	14,435
33	Savings Fund	3805014105	Commercial Bank of Ceylon PLC.	6,290,000	27-Oct-19	27-Oct-24	30-Jun-25	246	360	9.50%	408,326

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Interest Receivable on FDR

As on 30 June 2025

(Annexure - F)											
Sl. No.	Name of Fund	No. of FDR	Name of Bank	Current FDR Balance	Date of Investment	Date of Renewal	Year Ended	Receivable Days Calculation	Tenor	Rate	Interest Receivable During the year
34	Savings Fund	3805014037	Commercial Bank of Ceylon PLC	12,555,500	17-Dec-19	20-Sep-24	30-Jun-25	283	360	9.50%	937,652
35	Savings Fund	3805014659	Commercial Bank of Ceylon PLC	8,642,485	17-Dec-20	19-Dec-24	30-Jun-25	193	360	1.00%	509,667
36	Savings Fund	3000023680	Commercial Bank of Ceylon PLC	25,000,000	13-Nov-24	13-Nov-24	30-Jun-25	229	360	1.50%	1,828,819
37	Savings Fund	0012001210002101	CVC Finance Limited	3,398,904	28-Jul-21	28-Jun-25	30-Jun-25	2	180	1.50%	2,172
38	Savings Fund	0012001200001615	CVC Finance Limited	3,586,135	13-Aug-20	13-Aug-24	30-Jun-25	321	360	1.50%	367,728
39	Savings Fund	0012001220002701	CVC Finance Limited	12,763,168	8-Mar-22	8-Sep-24	30-Jun-25	295	180	1.50%	1,202,751
40	Savings Fund	0032244001792	SBAC Bank PLC.	5,000,000	16-Apr-25	16-Apr-25	30-Jun-25	75	360	1.25%	117,188
41	Savings Fund	0032244001783	SBAC Bank PLC.	10,000,000	16-Apr-25	16-Apr-25	30-Jun-25	75	360	1.25%	234,375
42	Savings Fund	0124-0330007738	NCC Bank PLC, Mohammadpur Branch	15,000,000	29-Jun-25	29-Jun-25	30-Jun-25	1	180	1.00%	4,583
43	Savings Fund	1802432000005113	UCB PLC Shyamoli Ring Road Branch	10,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	360	1.50%	-
44	Savings Fund	1802432000010113	UCB PLC Shyamoli Ring Road Branch	10,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	360	1.50%	-
45	Savings Fund	0505275000000862	The Premier Bank PLC, Banani	15,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	180	1.75%	-
46	Savings Fund	1306011303866	Mutual Trust Bank PLC, Gulshan Branch	15,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	360	1.00%	-
47	Savings Fund	4431773707005	The City Bank, New Market	15,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	181	1.25%	-
48	Savings Fund	1001343000716	Shimanto Bank PLC.	15,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	180	1.00%	-
49	Savings Fund	0012001250004445	CVC Finance Limited	674,997	23-Jun-25	23-Jun-25	30-Jun-25	7	360	2.50%	1,641
50	Savings Fund	1410002082287	Mercantile Bank PLC Ring Road Branch	15,000,000	30-Jun-25	30-Jun-25	30-Jun-25	0	180	1.50%	-
	Total Savings			878,502,763							31,006,759
51	Reserve Fund	1143130000164	Dhaka Bank PLC, Pragati Sarani	26,713,465	23-Jul-18	23-Jul-24	30-Jun-25	342	360	9.50%	2,410,890
52	Reserve Fund	1801404000000039	UCB PLC Shyamoli Ring Road Branch	67,907,741	8-Mar-21	8-Mar-25	30-Jun-25	114	360	4.00%	860,165
53	Reserve Fund	1801404000000050	UCB PLC Shyamoli Ring Road Branch	56,493,136	15-Jun-21	15-Jun-25	30-Jun-25	15	360	4.00%	94,155
54	Reserve Fund	0017-0330039883	Trust Bank PLC, Dilkhusha Branch	72,329,784	15-Jun-21	15-Jun-25	30-Jun-25	15	360	9.75%	293,840
55	Reserve Fund	13060000065117	Mutual Trust Bank PLC, Gulshan Branch	4,883,027	17-Jun-21	16-Jun-25	30-Jun-25	14	365	7.50%	14,242
56	Reserve Fund	102-12-4265	National Finance PLC.	5,717,398	10-Oct-21	10-Oct-24	30-Jun-25	263	360	1.00%	459,456
57	Reserve Fund	011003055/102-12-4055	National Finance PLC.	12,445,478	1-Apr-21	1-Apr-25	30-Jun-25	90	360	1.00%	342,251
58	Reserve Fund	1001344000965	Shimanto Bank PLC.	33,033,543	28-Sep-22	29-Sep-24	30-Jun-25	274	360	6.75%	1,697,098
59	Reserve Fund	00322430004424	SBAC Bank PLC.	11,545,594	3-Apr-23	3-Apr-25	30-Jun-25	88	180	1.25%	317,504
60	Reserve Fund	00322430004415	SBAC Bank PLC.	11,545,594	3-Apr-23	3-Apr-25	30-Jun-25	88	180	1.25%	317,504
61	Reserve Fund	0074TDCI23000213	Community Bank PLC.	11,451,296	17-Apr-23	17-Apr-25	30-Jun-25	74	180	8.50%	200,080
62	Reserve Fund	0789246/262-3/10732620000003	UTTARA Bank PLC, Shyamoli Branch	11,143,370	17-Apr-23	17-Oct-24	30-Jun-25	256	180	8.00%	633,934
63	Reserve Fund	12001210002217	CVC Finance Limited	6,419,781	22-Sep-21	22-Sep-24	30-Jun-25	281	360	1.50%	576,264
64	Reserve Fund	11960100067927	EXIM Bank PLC.	40,000,000	29-Mar-21	29-Mar-25	30-Jun-25	93	360	0.50%	1,085,000
65	Reserve Fund	003805015416	Commercial Bank of Ceylon PLC	55,764,614	12-Jul-22	12-Jul-24	30-Jun-25	353	366	1.00%	6,014,833

United Development Initiatives for Programmed Actions (UDDIPAN)

Statement of Interest Receivable on FDR

As on 30 June 2025

(Annexure - F)

Sl. No.	Name of Fund	No. of FDR	Name of Bank	Current FDR Balance	Date of Investment	Date of Renewal	Year Ended	Receivable Days Calculation	Tenor	Rate	Interest Receivable During the year
66	Reserve Fund	0084TDCI22000356	Community Bank PLC.	5,817,299	10-Aug-22	10-Feb-25	30-Jun-25	140	180	8.50%	192,294
67	Reserve Fund	1485290000201	Dutch Bangla Bank PLC.	10,567,840	25-Aug-22	25-Aug-24	30-Jun-25	309	360	3.00%	272,122
	Total Reserve			443,778,959							15,781,632
68	General Fund(SWF)	0861278/11960100086893	Exim Bank Ltd, Boxigonj Cornilla	6,010,442	25-Oct-21	25-Oct-24	30-Jun-25	248	360	1.50%	476,161
69	General Fund(SWF)	16027800000003	Premier Bank, New Market Br	5,908,138	27-Oct-21	27-Oct-24	30-Jun-25	246	360	0.50%	423,909
70	General Fund(SWF)	0432774/1410000868521	Mercantile Bank, Ring Road	5,965,957	4-Jul-22	4-Jan-25	30-Jun-25	177	180	1.50%	337,325
71	General Fund(SWF)	59910350000344	Rupali bank, Adabor Br.	5,850,638	7-Jul-22	7-Jan-25	30-Jun-25	174	180	0.50%	921,475
72	General Fund(SWF)	3805015466	Commercial Bank, Dhanmondi Br.	5,655,605	30-Aug-22	31-Aug-24	30-Jun-25	303	366	0.00%	476,013
73	General Fund(SWF)	121004618685	Exim Bank Ltd, Boxigonj Cornilla	8,574,773	23-Jun-25	23-Jun-25	30-Jun-25	7	180	2.00%	20,008
74	General Fund(SWF)	3043400077127	NRB, Gulshan	8,408,000	7-Jul-24	7-Jan-25	30-Jun-25	174	180	2.00%	487,664
75	General Fund(SWF)	1001343000690	Shimanto Bank, Principle Branch	3,000,000	17-Feb-25	17-Feb-25	30-Jun-25	133	180	1.00%	121,917
76	General Fund(SWF)	59910350000863	Rupali bank, Adabor Br.	3,000,000	17-Feb-25	17-Feb-25	30-Jun-25	133	360	0.90%	120,808
77	UDDIPAN Health Care	1240000105758	Global Islami Bank	5,637,488	6-Nov-23	6-May-25	30-Jun-25	55	180	1.50%	97,690
78	UDDIPAN Health Care	014927500000232	The Premier Bank	5,854,819	22-Jun-23	22-Jun-25	30-Jun-25	8	180	1.50%	14,757
79	UDDIPAN Health Care	14927500000235	The Premier Bank	11,131,248	8-Nov-23	8-May-25	30-Jun-25	53	180	1.50%	185,871
80	UDDIPAN Health Care	18624400000681	First Security Islami Bank Ltd	5,709,352	8-Nov-23	8-May-25	30-Jun-25	53	180	1.00%	91,160
81	UDDIPAN Health Care	5508-1710000047	Midland bank	5,644,444	7-Nov-23	7-May-25	30-Jun-25	54	180	1.00%	91,854
	Total General Fund			86,350,903							3,866,612
	Total FDR			1,408,632,624							50,655,003

United Development Initiatives for Programmed Actions (UDDIPAN)

Schedule of Details Notes to the Financial Statements

As at 30 June 2025

PKSF, Bank & Financial Institution												
Particulars	Jagoron	Agrosar	Agrosar-KFAED	Buniad	Sufolon	Sufolon-KFAED	LRL	SAHOS (New)	LIFT	WASH (Water & Sanitation)	ENRICH - IGA	ENRICH - Assets Creation
Balance as on 01.07.2024	7,188,818,594	7,235,749,301	499,814	19,957,732	191,749,292	1,437,020	7,271,899	182,540	10,059,351	85,008,267	8,322,171	2,977,156
Add: Disburse during the year	10,993,715,000	8,804,957,000	-	3,808,000	233,175,000	-	6,946,000	-	12,625,000	62,062,000	400,000	1,001,000
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
	18,182,533,594	16,040,706,301	499,814	23,765,732	424,924,292	1,437,020	14,217,899	182,540	22,684,351	147,070,267	8,722,171	3,978,156
Less: Realize during the year	7,194,522,650	5,884,844,016	9,374	5,063,828	151,662,608	197,985	5,765,183	4,970	2,416,049	45,638,455	3,640,617	1,177,097
Less: Adjustment	3,757,464,754	3,803,347,431	10,254	2,435,929	122,074,764	38,624	4,554,148	441	13,399,243	33,363,295	2,580,716	2,154,078
Balance as on 30.06.2025	7,230,546,190	6,352,514,854	480,186	16,265,975	151,186,920	1,200,411	3,895,568	177,129	6,869,059	68,068,517	2,500,838	646,981
Balance as on 30.06.2024	7,188,818,594	7,235,749,301	499,814	19,957,732	191,749,292	1,437,020	7,271,899	182,540	10,059,351	85,008,267	8,322,171	2,977,156

PKSF, Bank & Financial Institution												
Particulars	Bangladesh bank Grehson	LEPIG -Probin	BD WASH	ENRICH - Livelihood	SMAP	Sanitation Development Loan (SDL)	COVID-19	UDDIPAN - Household loan	UDDIPAN - Education loan	UDDIPAN -Easy loan	UDDIPAN Consumer Loan	UDDIPAN -STL
Balance as on 01.07.2024	17,791,620	98,775	109,241,037	226,520	201,655,834	92,512	10,125,886	1,004,110	11,844	7,174,461	68,400	1,150,063
Add: Disburse during the year	250,000	-	116,860,000	-	330,816,000	-	-	-	-	14,882,000	-	160,000
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
	18,041,620	98,775	226,101,037	226,520	532,471,834	92,512	10,125,886	1,004,110	11,844	22,056,461	68,400	1,310,063
Less: Realize during the year	1,762,142	20,440	92,420,648	87,181	150,719,039	580	1,593,212	356,891	-	5,547,273	17,832	695,003
Less: Adjustment	896,090	15,049	70,405,925	134,150	160,450,167	3,084	1,690,620	307,507	-	6,812,349	9,450	547,368
Balance as on 30.06.2025	15,383,388	63,286	63,274,464	5,189	221,302,628	88,848	6,842,054	339,712	11,844	9,696,839	41,118	67,692
Balance as on 30.06.2024	17,791,620	98,775	109,241,037	226,520	201,655,834	92,512	10,125,886	1,004,110	11,844	7,174,461	68,400	1,150,063

Details of Loan to Client: (Note No. 08)

Particulars	PKSF, Bank & Financial Institution					Green Energy Project-SHS		Green Energy Project-IDCOL		UDDIPAN Micro Finance Program (UMFP)				Continued	Schedule-2
	RSHIP	Ethnic Entrepreneur	Health kids	Sunflower Seeds	shashygola	Total				Jagoron	Agrosar	Sufolon	SMAP		
Balance as on 01.07.2024	43,718	1,525,423	147,599	65,364	-	15,102,456,303	658,652	19,103,115		7,575,322,166	5,914,625,822	4,927,137	14,076,438		
Add: Disburse during the year	-	2,505,000	28,000	-	-	20,584,190,000	-	-	-	12,202,374,000	8,492,790,000	29,418,000	25,440,000		
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Realize during the year							658,652	19,103,115		19,777,696,166	14,407,415,822	34,345,137	39,516,438		
Less: Adjustment	1,651	695,401	65,977	8,286	-	7,983,466,751	-	-	-	4,763,116,552	3,953,314,564	11,217,467	13,034,411		
Balance as on 30.06.2025	42,067	1,388,952	64,382	45,507	-	14,153,014,588	658,652	19,103,115		7,801,055,510	5,842,695,878	16,645,884	17,395,173		
Balance as on 30.06.2024	43,718	1,525,423	147,599	65,364	-	15,102,456,303	658,652	19,103,115		7,575,322,166	5,914,625,822	4,927,137	14,076,438		

Details of Loan to Client: (Note No. 08)

Particulars	UDDIPAN Micro Finance Program (UMFP)					Green Energy Project-SHS		Green Energy Project-IDCOL		UDDIPAN Micro Finance Program (UMFP)				Continued	Schedule-2
	COVID-19	WASH (Sanitation & Water)	UDDIPAN - Household loan	UDDIPAN - Easy loan	UDDIPAN Consumer Loan	UDDIPAN - STL	LRL	Sunflower	BD WASH	Health kid	Ethnic Entrepreneur	Bangladesh bank Grehon			
Balance as on 01.07.2024	5,241,737	71,066,971	421,687	1,788,960	60,978	274,642	16,271	331,542	95,570,629	304,297	1,050,478	8,705,097			
Add: Disburse during the year	-	24,806,000	1,035,000	770,000	-	-	-	-	128,202,000	58,000	1,010,000	-			
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-			
Less: Realize during the year	958,659	37,857,955	477,647	635,465	4,607	149,787	1,688	44,756	72,172,338	100,525	1,054,468	673,275			
Less: Adjustment	608,665	23,281,645	509,177	1,543,964	3,480	81,460	11,583	14,772	79,679,011	128,896	728,395	1,960,042			
Balance as on 30.06.2025	3,674,413	34,733,371	469,863	379,531	52,891	43,395	3,000	272,014	71,921,280	131,876	277,615	6,071,780			
Balance as on 30.06.2024	5,241,737	71,066,971	421,687	1,788,960	60,978	274,642	16,271	331,542	95,570,629	304,297	1,050,478	8,705,097			

Details of Loan to Client: (Note No. 08)

Particulars	UDDIPAN Micro Finance Program (UMFP)					Green Energy Project-SHS		Green Energy Project-IDCOL		UDDIPAN Micro Finance Program (UMFP)				Continued	Schedule-2
	Buniad	UDDIPAN Education Loan	shashygola	Total	Jagoron	Agrosar	Total								
Balance as on 01.07.2024	130,224	4,311	-	13,693,919,387	15,645,315	6,207,175	21,852,490	28,837,989,947	27,383,196,252						
Add: Disburse during the year	-	10,000.00	100,000.00	20,906,013,000	11,872,000	4,300,000	16,172,000	41,506,375,000	44,746,614,000						
Add: Adjustment	-	-	-	-	-	-	-	-	-						
Less: Realize during the year	17,062.00	10,939.00	41,848.00	11,954,699,143	11,550,854	5,524,134	17,074,988	25,521,939,085	26,534,177,124						
Less: Adjustment	(53,822)	2,312	32,746	8,849,216,320	12,752,433	4,446,269	17,198,702	16,849,881,773	16,757,643,181						
Balance as on 30.06.2025	166,984	1,060	25,406	13,796,016,924	3,214,028	536,772	3,750,800	27,972,544,089	28,837,989,947						
Balance as on 30.06.2024	130,224	4,311	-	13,693,919,387	15,645,315	6,207,175	21,852,490	28,837,989,947	27,383,196,252						

Details of Others Loan (Note-09)

Particular	PKSF, Bank & Financial Institution						UDDIPAN Micro Finance Program (UMFP)				Continued		Schedule-3
	Staff Loan (Normal)	Bi-cycle Loan	Staff Loan (Special)	Motor cycle Loan	Staff Car loan	Education Loan	Total	Staff Loan (Special)	Staff Loan- (Normal)	Motor cycle Loan	Bi-cycle Loan	Total	
Balance as on 01.07.2024	9,546,029	66,300	30,381,086	65,256,686	5,270,820	334,452	110,855,373	1,470,733	4,739,567	114,793,618	(1,155)	121,002,763	
Add: Disburse during the year	10,873,389	-	200,000	23,918,688	-	-	34,982,077	221,000	10,785,000	36,482,224	-	47,468,224	
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Realize during the year	842,671	-	290,844	8,173,202	-	-	9,306,717	1,500	1,274,884	13,643,608	4,026	14,924,018	
Less: Adjustment	12,326,852	-	3,805,550	12,654,712	-	10	28,787,124	1,016,289	8,597,534	29,216,977	(5,181)	38,825,619	
Balance as on 30.06.2025	7,249,895	66,300	26,484,692	68,347,460	5,270,820	334,442	107,753,609	673,944	5,652,149	108,415,257	-	114,741,350	
Balance as on 30.06.2024	9,546,029	66,300	30,381,086	65,256,686	5,270,820	334,452	110,855,373	1,470,733	4,739,567	114,793,618	(1,155)	121,002,763	

Details of Others Loan (Note-09)

Particular	UDDIPAN Micro Finance Program (UMFP)						Continued		Schedule-3
	Enrich	Agriculture Training Centre	Solar Mini - grid	Solar Irrigation	UDDIPAN Fund	UDDIPAN Health Care	Rupjoni Project	Total	
Balance as on 01.07.2024	87,500	120,504	138,564	172,850	12,831	99,000	-	232,489,385	191,673,806
Add: Disburse during the year	-	-	-	150,000	-	-	-	82,630,301	108,094,454
Add: Adjustment	-	-	-	-	-	-	-	-	-
Less: Realize during the year	-	-	-	-	-	-	-	-	-
Less: Adjustment	87,500	120,504	138,564	322,850	12,831	99,000	(45,000)	315,119,686	299,768,260
Balance as on 30.06.2025	87,500	105,126	116,028	315,642	12,831	-	45,000	223,177,086	232,489,385
Balance as on 30.06.2024	87,500	120,504	138,564	172,850	12,831	99,000	99,000	232,489,385	191,673,806

Details of Term Deposit (Note No. 10)

Particulars	UDDIPAN Micro Finance (UMFP)				Solar Irrigation		Solar Mini - grid		UDDIPAN Fund	Staff welfare fund		UDDIPAN Health Care		Total		Schedule-4
	Saving Fund	Reserve Fund	General Fund	General Fund	General Fund	General Fund	General Fund	General Fund		General Fund	General Fund	General Fund	General Fund	2024-2025	2023-2024	
Balance as on 01.07.2024	1,869,615,628	700,680,920	822,400	822,400	2,570,000	-	-	-	-	49,150,738	30,000,000	2,652,839,686	2,220,215,233	2,220,215,233	2,220,215,233	
Add: New Investment	466,316,397	-	-	-	-	-	-	-	-	6,000,000	-	472,316,397	620,500,000	620,500,000	620,500,000	
Add: Transfer from Receivable	-	-	-	-	-	-	-	-	-	3,124,907	-	3,977,351	113,973,711	113,973,711	113,973,711	
Less: Encashment	2,335,932,025	700,680,920	822,400	822,400	2,570,000	-	-	-	-	58,275,645	33,977,351	3,132,258,341	2,954,688,944	2,954,688,944	2,954,688,944	
Less: Transfer from Receivable	1,444,133,871	249,865,832	822,400	822,400	2,570,000	-	-	-	-	5,902,093	-	1,703,294,196	301,849,258	301,849,258	301,849,258	
Less: Adjustment	13,295,391	7,036,129	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance as on 30.06.2025	878,502,763	443,778,959	-	-	-	-	-	-	-	52,373,552	33,977,351	1,408,632,624	2,652,839,686	2,652,839,686	2,652,839,686	
Balance as on 30.06.2024	1,869,615,628	700,680,920	822,400	822,400	2,570,000	-	-	-	-	49,150,738	30,000,000	2,652,839,686	2,220,215,233	2,220,215,233	2,220,215,233	

Details of Stocks: (Note No. 11)

Particular	PKSF, Bank & Financial Institution	SOLAR (IDCOL)	UDDIPAN Micro Finance (UMFP)	Agriculture Training Centre	SOLAR Minigrid	Harbel	2024-2025	2023-2024
Balance as on 01.07.2024	2,006,336	57,280	1,911,933	704,840	2,186,000	138,510	7,004,899	8,102,968
Add: Purchase During The Year	6,999	-	45,500	-	-	-	52,499	1,106,623
Add : Adjustment during the year	-	-	-	-	-	-	-	-
Less: Encashment during the year	2,013,335	57,280	1,957,433	704,840	2,186,000	138,510	7,057,398	9,209,591
Less: Paid during the year	77,349	3,000	197,950	443,413	-	70,000	1,965,032	179,525,238
Less : Adjustment during the year	(134,127)	54,280	246,336	-	-	68,510	234,999	50,598,057
Balance as on 30.06.2025	2,070,113	-	1,513,147	261,427	2,186,000	-	6,030,687	7,004,899
Balance as on 30.06.2024	2,006,336	57,280	1,911,933	704,840	2,186,000	138,510	7,004,899	8,102,968

Details of Accounts Receivable (Note-12)

Particular	PKSF, Bank & Financial Institution			UMFP			ENRICH		Adolescent		Solar Minigrid		Schedule-6
	Labor Migration (PKSF)	Bank Grantee Margin	Amadee Gram Cancer & Research Society	Other Receivable	Total	Int. on Term Deposit	Other Receivable	Total	Salary & Others (PKSF)	Grant (PKSF)	Bank Grantee Margin	Int. on Term Deposit	Total
Balance as on 01.07.2024	40,820	7,372,216	2,500,000	2,400,691	12,313,727	65,484,854	1,869,278	67,354,132	5,909,833	2,662,363	71,960	22,347	94,307
Add: Accrued during the year	-	-	-	172,127	172,127	-	278,126	278,126	-	-	-	-	-
Add: Adjustment during the year	40,820	7,372,216	2,500,000	-	12,485,854	105,906,722	2,147,404	108,054,126	5,909,833	2,662,363	71,960	22,347	94,307
Less: Realized during the year	-	1,072,216	400,000	28,830	1,501,046	59,118,331	20,000	59,138,331	-	-	71,960	13,595	85,555
Less: Adjustment during the year	-	(0)	-	4,032,549	4,032,549	-	2,361,265	2,361,265	5,042,592	132,443	-	8,752	8,752
Balance as on 30.06.2025	40,820	6,300,000	2,100,000	(1,488,561)	6,952,259	46,788,390.91	(233,861)	46,554,529	5,909,833	2,662,363	71,960	22,347	94,307
Balance as on 30.06.2024	40,820	7,372,216	2,500,000	2,400,691	12,313,727	65,484,854	1,869,278	67,354,132	5,909,833	2,662,363	71,960	22,347	94,307

Details of Accounts Receivable (Note-12)

Particular	Solar Irrigation			UDDIPAN FUND			Staff Welfare Fund			Continued			Schedule-6		
	Int. on Term Deposit	Bank grantee	Total	From Staff & others	Total	MFP	UMFP	Minigrid	UDIPAN Health care	Irrigation	Vakurta	IDCOL			
Balance as on 01.07.2024	7,151	23,027	30,178	45,553	45,553	466,638	100,728	2,220	17,170	5,739	360	-	-	-	-
Add: Accrued during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	7,151	23,027	30,178	45,553	45,553	3,971,611	5,146,552	7,380	17,170	8,289	360	670	670	670	670
Less: Realized during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on 30.06.2025	-	-	-	45,553	45,553	3,971,611	5,146,552	7,380	17,170	8,289	360	670	670	670	670
Balance as on 30.06.2024	7,151	23,027	30,178	45,553	45,553	466,638	100,728	2,220	17,170	5,739	360	-	-	-	-

Details of Accounts Receivable (Note-12)

Particular	Staff Welfare Fund			UDDIPAN Health Care			Continued			Schedule-6		
	Rupgong	UDDIPAN TV	Anukul Health Care	Int. on Term Deposit	Total	Other Receivable	Int. on Term Deposit	Total	Vakurta-2 Other Receivable(Milk Sale)	RMTP Grant (PKSF)	Other Recivable (Dr.Jakir)	Total
Balance as on 01.07.2024	380	180	2,568	1,361,783	1,957,766	400,000	1,225,564	1,629,564	450,000	4,146,294	3,855,371	100,452,089
Add: Accrued during the year	-	-	-	2,144,161	10,703,518	-	-	-	-	-	-	450,283
Add: Adjustment during the year	-	-	180	3,505,945	12,661,205	400,000	1,225,564	1,629,564	450,000	4,146,294	3,855,371	51,125,386
Less: Realized during the year	380	180	2,748	3,505,945	12,661,205	400,000	1,225,564	1,629,564	450,000	4,146,294	3,855,371	162,027,728
Less: Paid during the year	200	180	-	120,685	120,685	-	-	-	-	2,324,147	63,199,922	63,199,922
Less: Adjustment during the year	-	-	-	17,760	17,760	-	748,232	748,232	0	1,756,120	-	14,110,013
Balance as on 30.06.2025	180	-	2,748	3,385,280	12,522,860	400,000	481,332	881,332	450,000	55,727	3,855,371	74,717,782
Balance as on 30.06.2024	380	180	2,568	1,361,783	1,957,766	400,000	1,225,564	1,629,564	450,000	4,146,294	3,855,371	100,452,089

Details of Deposits & Prepayments (Note-13)

Particular	PKSF, Bank & Financial Institution Funded						Continued			Schedule-7		
	Prepayment for Procurement & Office Expenses	Office Rent	Adv. Tax	Advance to 3rd party (UEL)	Unsettled Staff Advance	Suspense Account	Advance (UREL)	Advance to 3rd Party payment)	Total	Unsettled Staff Advance	Adv. Tax	Total
Balance as on 01.07.2024	6,817,380	3,726,950	17,667	87,722,003	36,409,973	4,612,930	112,446,769	-	251,753,672	302,150	48,720	350,870
Add : Paid during the year	7,543,124	1,321,000	84,429	-	3,304,200	-	-	-	12,252,753	-	16,299	16,299
Add : Adjustment during the year	-	-	10,727	-	4,446,597	-	-	-	4,457,324	-	-	-
Less : Realized during the year	14,360,504	5,047,950	112,822	87,722,003	44,160,770	4,612,930	112,446,769	-	268,463,748	302,150	65,019	367,169
Less : Adjustment during the year	4,173,600	606,750	-	-	3,013	(353)	-	-	4,783,363	-	-	-
Less : Adjustment during the year	5,069,100	846,400	-	-	-	-	-	-	5,007,875	-	48,720	48,720
Balance as on 30.06.2025	5,087,803.66	3,594,800.00	112,822.40	87,722,003.00	44,157,757.00	4,613,283.00	112,446,769.00	937,272.00	258,672,510.00	302,150.00	16,299.00	318,449.00
Balance as on 30.06.2024	6,817,380	3,726,950	17,667	87,722,003	36,409,973	4,612,930	112,446,769	-	251,753,672	302,150	48,720	350,870

Details of Deposits & Prepayments (Note-13)

Particular	SOLAR (UDDIPAN)		UDDIPAN Microfinance Program (UIMFP)										Continued		Schedule-7	
	Adv. Tax	Office Rent	Adv. Against Exp.	Advance Tax	Suspense Account	Unsettled Staff Advance	Advance (UREL)	Advance to 3rd party payment.	Advance Gold brick	Advance Gram Bangla System	Advance Uddipan nursing project					
Balance as on 01.07.2024	322	5,799,400	4,231,154	33,141,557	199,118	6,695,346	517,188,805	1,343,400	3,492,864	10,000,000	21,566,763					
Add : Paid during the year	381	1,025,000	12,598,553	22,178,733	-	1,210,534	-	316,625	-	-	2,562,880					
Add : Adjustment during the year	-	-	-	-	2,147	1,365,721	-	-	-	-	-					
Less : Realized during the year	703	6,824,400	16,824,707	55,320,290	201,265	9,271,601	517,188,805	1,660,025	3,492,864	10,000,000	24,129,643					
Less : Adjustment during the year	-	341,700	3,362,390	75,623	-	10,000	119,000,000	498,299	-	-	-					
Less : Adjustment during the year	322	1,864,500	11,572,460	13,659,859	-	-	18,000	-	-	-	-					
Balance as on 30.06.2025	381	4,618,200	1,894,857	41,584,808	201,265	9,261,601	398,170,805	1,161,726	3,492,864	10,000,000	24,130,176					
Balance as on 30.06.2024	322	5,799,400	4,231,154	33,141,557	199,118	6,695,346	517,188,805	1,343,400	3,492,864	10,000,000	21,566,763					

Details of Deposits & Prepayments (Note-13)

Particular	UDDIPAN Microfinance Program (UIMFP)										Continued		Schedule-7	
	Advance Replires firm	Advance To A&P Factory	Advance fish project	Advance Ummokto Jalashoy	Total	Advance Tax	Advance Against Exp.	Advance Tax	Advance Against Exp.	Total				
Balance as on 01.07.2024	422,510,631	44,322,966	4,605,100	1,077,657,104	7,892	27,512	-	7,892	-	27,512				
Add : Paid during the year	-	477,500	-	40,369,825	6,736	13,663	-	6,736	-	13,663				
Add : Adjustment during the year	-	-	-	1,367,868	-	-	-	-	-	-				
Less : Realized during the year	422,510,631	44,800,466	4,605,100	1,119,394,797	14,628	41,175	-	14,628	-	41,175				
Less : Adjustment during the year	-	-	-	122,789,713	-	200	-	-	-	31,055				
Less : Adjustment during the year	(618,542)	(0)	-	26,994,043	7,892	27,512	-	7,892	-	143,260				
Balance as on 30.06.2025	423,129,173	44,800,466	4,605,100	969,611,041	6,736	7,892	-	6,736	-	13,463				
Balance as on 30.06.2024	422,510,631	44,322,966	4,605,100	1,077,657,104	7,892	27,512	-	7,892	-	27,512				

Details of Deposits & Prepayments (Note-13)

Particular	UDDIPAN Fund										Continued		Schedule-7	
	Advance to UEL	Advance to UREL	Unsettled Staff Advance	Security Deposit (Electric Line)	Advance to 3rd party	Adv. Tax Paid	Advance Against Expenses	Advance Against Replires firm	Advance Against Gold brick	Advance Agro Ltd	Total			
Balance as on 01.07.2024	41,742,353	42,111,150	192,286	120,000	48,121	1,000,887	6,624,064	1,200,000	92,788,513	60,011,648	239,265,276			
Add : Paid during the year	-	-	-	-	-	-	5,394,621	-	-	-	12,016,685			
Add : Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-			
Less : Realized during the year	41,742,353	42,111,150	192,286	120,000	48,121	1,000,887	6,674,382	6,594,621	92,788,513	60,011,648	251,283,961			
Less : Adjustment during the year	-	-	-	-	-	-	5,785,209	-	-	-	11,492,345			
Less : Adjustment during the year	-	-	-	-	-	-	(96,960)	(402,377)	4,842,864	-	5,344,414			
Balance as on 30.06.2025	41,742,353	42,111,150	192,286	120,000	48,121	1,000,887	996,133	6,996,988	82,238,513	60,011,648	234,447,202			
Balance as on 30.06.2024	41,742,353	42,111,150	192,286	120,000	48,121	1,000,887	50,318	1,200,000	92,788,513	60,011,648	239,265,276			

Details of Deposits & Prepayments (Note-13)

Particular	UDDIPAN Health Care										Continued		Schedule-7	
	Advance against exp.	Office Rent	Advance Tax	Total	Advance against Exp.	Vakurta-1	Ruggonj	Staff welfare fund	RMTP	Advance against Exp.	Replires Firm	Total	2024-2025	2023-2024
Balance as on 01.07.2024	39,500	955,000	472,490	1,465,990	898,000	-	-	455,940	-	-	1,570,985,578	940,859,802	1,570,985,578	940,859,802
Add : Paid during the year	-	100,000	-	100,000	898,000	-	-	61,598	93,500	-	66,114,083	1,187,514,619	66,114,083	1,187,514,619
Add : Adjustment during the year	-	-	-	-	-	-	-	-	-	-	5,825,192	-	5,825,192	-
Less : Realized during the year	39,500	1,055,000	472,490	1,566,990	898,000	898,000	76,500	517,538	93,500	31,829	1,642,924,853	2,128,374,421	1,642,924,853	2,128,374,421
Less : Adjustment during the year	-	12,000	-	12,000	37,424	37,424	1,666	1,866	-	21,861	139,169,627	563,147,524	139,169,627	563,147,524
Less : Adjustment during the year	0	414,000	(65,834)	348,166	860,576	860,576	74,834	132,263	93,500	-	39,093,377	4,241,319	39,093,377	4,241,319
Balance as on 30.06.2025	39,500	629,000	539,324	1,205,824	-	-	-	385,275	-	9,968	1,664,671,849	1,570,985,578	1,664,671,849	1,570,985,578
Balance as on 30.06.2024	39,500	955,000	472,490	1,465,990	-	-	-	455,940	-	-	1,570,985,578	940,859,802	1,570,985,578	940,859,802

Details of Cash & Cash Equivalents (Notes No. 14)

Particulars	PKSF Funded	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UIMFP	Bazar Samittee	Total (MFP)	Rame Breeding	ENRICH	Remittance	Water Treatment Plant	Agricultural Training Center
Cash in Hand	24,633,600	-	189,592	33,821,771	129,291	58,774,254	-	1,261	-	7,688	13,056
Cash at Bank	237,356,025	45,011	777,160	573,436,992	1,676,186	813,491,375	-	1,633,976	674,408	55,162	16,866
Total	261,989,625	45,011	966,752	607,258,763	2,005,477	872,265,628	-	1,635,237	674,408	62,870	31,922

Details of Cash & Cash Equivalents (Notes No. 14)

Particulars	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2
Cash in Hand	15,807	8,266	3,521	-	-	521,106	-	-	6,553	-	-
Cash at Bank	2,360,032	1,916,984	16,735,110	1,709,833	250,405	8,558,219	172,239	100,115	10,900	350,427	-
Total	2,375,839	1,925,250	16,738,631	1,709,833	250,405	9,079,326	172,239	100,115	17,453	350,427	-

Details of Cash & Cash Equivalents (Notes No. 14)

Particulars	Rupgonj	RMTP	UDDIPAN Harbal	VGD	IVGD	Suchala	UDDIPAN TV	DSECPGR	Reptiles Firm	WASH-2	Continued	Schedule-8 Grand Total (2023-2024)
Cash in Hand	-	-	28,518	-	248,507	187	61,410	1,733,953	5,934	-	59,634,688	69,696,773
Cash at Bank	8,469	1,844	2,758	1,930	363,237	200,000	61,410	1,733,953	48,812	3,500,000	853,960,484	1,292,055,511
Total	8,469	1,844	31,276	1,930	611,744	200,187	61,410	1,733,953	54,746	3,500,000	913,595,172	1,361,752,283

Details of Term Loan (Note No. 19)

Particulars	MFP (PKSF)										Continued	Schedule-9
	ENRICH-HGA	ENRICH-Assets Creation	ENRICH-Livelihood	Jagoron	Agroshar	Sufolon	KGF-Sufolon	LRL	Bunlad	SDL	BD WASH	Total
Balance as on 01.07.2024	13,600,000	450,000	3,300,000	99,000,000	114,000,000	50,000,000	10,000,000	12,000,000	13,333,332	1,000,000	240,000,000	556,683,332
Add: Received during the year	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	3,050,000	-	-	-	-	-	-	-	-	-	-	3,050,000
Less: Refund during the year	16,650,000	450,000	3,300,000	99,000,000	114,000,000	50,000,000	10,000,000	12,000,000	13,333,332	1,000,000	240,000,000	559,733,332
Less: Refund during the year	12,150,000	200,000	200,000	50,000,000	57,000,000	50,000,000	-	12,000,000	8,333,332	1,000,000	120,000,000	313,070,832
Less: Adjustment during the year	-	-	3,050,000	-	-	-	7,812,500	-	-	-	-	10,862,500
Balance as on 30.06.2025	4,500,000	250,000	50,000	49,000,000	57,000,000	50,000,000	10,000,000	12,000,000	5,000,000	-	120,000,000	235,800,000
Balance as on 30.06.2024	13,600,000	450,000	3,300,000	99,000,000	114,000,000	50,000,000	10,000,000	12,000,000	13,333,332	1,000,000	240,000,000	556,683,332

Details of Term Loan (Note No. 19)

Details of Term Loan (Note No. 19)				UDDIPAN Micro Finance Program (Bank)										Continued	Schedule-9
Particulars	MFP (Bank)			MFP (Financial Institution)		Total PKSF, Bank & Financial Institution	UDDIPAN Micro Finance Program (Bank)						UCBL		
	DBBL	Bangladesh BANK(Grehoyan)	Total	Special Credit Initiatives	Total		Commercial Bank of Ceylon	Bangladesh BANK(SNAP)	NCC Bank	Premier Bank	UTTARA Bank	Eastern Bank Ltd			
Balance as on 01.07.2024	100,000,000	28,311,112	128,311,112	3,675,044,000	3,675,044,000	4,360,038,444	-	353,500,000	171,120,085	50,000,000	228,992,110	711,091,600	1,100,000,000		
Add: Received during the year	100,000,000	-	100,000,000	894,607,000	894,607,000	994,607,000	350,000,000	353,500,000	-	-	250,375,550	500,000,000	1,800,000,000		
Add: Adjustment during the year	-	-	-	11,660,000	11,660,000	14,710,000	243,020	-	-	-	-	-	-		
Less: Refund during the year	200,000,000	28,311,112	228,311,112	4,581,311,000	4,581,311,000	5,369,355,444	350,243,020	707,000,000	171,120,085	50,000,000	479,367,659	1,211,091,600	2,900,000,000		
Less: Refund during the year	100,000,000	8,088,888	108,088,888	1,629,176,600	1,629,176,600	2,050,336,320	227,759,577	353,500,000	169,094,429	14,094,698	281,805,553	1,211,091,600	2,100,000,000		
Less: Adjustment during the year	-	1,444,444	1,444,444	-	-	12,306,944	-	-	2,025,656	35,905,302	236,217	-	(0)		
Balance as on 30.06.2025	100,000,000	18,777,780	118,777,780	2,952,134,400	2,952,134,400	3,306,712,180	122,483,443	353,500,000	-	-	197,325,889	(0)	800,000,000		
Balance as on 30.06.2024	100,000,000	28,311,112	128,311,112	3,675,044,000	3,675,044,000	4,360,038,444	-	353,500,000	171,120,085	50,000,000	228,992,110	711,091,600	1,100,000,000		

Details of Term Loan (Note No. 19)

Details of Term Loan (Note No. 19)					UDDIPAN Micro Finance Program (Bank)										Continued		Schedule-9
Particulars					HSBC	Dhaka Bank Ltd.	Mutual Trust Bank	The City Bank	Exim Bank	Trust Bank	Bank Asia	Marcential bank	NRB	Shimanto Bank	Midland bank	South bangla bank	Woori Bank
Balance as on 01.07.2024					245,000,000	258,625,098	684,000,000	245,000,000	294,513,524	600,000,000	155,060,348	13,160,968	423,013,308	500,000,000	46,427,357	328,196,263	120,000,000
Add: Received during the year					245,000,000	-	564,000,000	375,000,000	65,000,000	270,000,000	2,804,851	-	-	500,000,000	-	150,000,000	-
Add: Adjustment during the year					-	-	-	-	-	-	893,339	-	4,065,835	-	-	-	-
Less: Refund during the year					490,000,000	258,625,098	1,228,000,000	620,000,000	359,513,524	870,000,000	158,758,537	13,160,968	427,019,143	1,000,000,000	46,427,357	478,196,263	120,000,000
Less: Refund during the year					490,000,000	257,144,716	728,000,000	495,000,000	359,462,412	600,000,000	141,797,008	13,160,968	281,673,601	500,000,000	46,427,357	129,184,199	60,000,000
Less: Adjustment during the year					-	1,480,383	-	-	51,112	-	-	-	-	-	0	1,230,626	-
Balance as on 30.06.2025					-	0	500,000,000	125,000,000	0	270,000,000	16,961,529	0	145,345,542	500,000,000	-	347,761,438	60,000,000
Balance as on 30.06.2024					245,000,000	258,625,098	684,000,000	245,000,000	294,513,524	600,000,000	155,060,348	13,160,968	423,013,308	500,000,000	46,427,357	328,196,263	120,000,000

Details of Term Loan (Note No. 19)

Details of Term Loan (Note No. 19)														Continued	
Particulars	UDDIPAN Micro Finance Program (Bank)					UDDIPAN Micro Finance Program (Financial Institution)									
	Citizens Bank	Community bank	Januna bank	Total Bank	The UAE Bangladesh	Lanka Bangla	Meridian Finance	Lanka Alliance Finance LTD.	National Finance	CVC Finance	Anukul Foundation	IPDC	United finance		
Balance as on 01.07.2024	150,000,000	77,260,547	8,276,430	6,743,237,639	5,067,798	147,928,561	30,492,176	280,806,262	127,827,149	10,000,000	65,461,935	300,000,000	73,885,306		
Add: Received during the year	-	-	-	5,425,680,400	-	-	-	-	100,000,000	-	28,241,489	300,000,000	-		
Add: Adjustment during the year	-	3,548,118	-	8,690,311	-	-	-	-	-	-	-	-	-		
Less: Refund during the year	150,000,000	80,808,665	8,276,430	12,177,606,350	5,067,798	147,928,561	30,492,176	280,806,262	227,827,149	10,000,000	93,703,424	600,000,000	73,885,306		
Less: Refund during the year	150,000,000	36,579,157	8,276,430	8,654,051,706	5,067,798	129,608,438	21,267,139	272,064,557	136,052,048	-	35,495,628	300,000,000	67,727,869		
Less: Adjustment during the year	-	-	-	40,929,295	-	18,320,123	9,925,037	8,741,705	-	10,000,000	-	-	150,331		
Balance as on 30.06.2025	-	44,229,508	-	3,482,627,349	-	(0)	-	-	91,775,101	-	58,207,796	300,000,000	6,007,106		
Balance as on 30.06.2024	150,000,000	77,260,547	8,276,430	6,743,237,639	5,067,798	147,928,561	30,492,176	280,806,262	127,827,149	10,000,000	65,461,935	300,000,000	73,885,306		

Details of Term Loan (Note No. 19)

Particulars	UDDIPAN Micro Finance Program (Financial Institution)				Bazar Samitee		Solar Irrigation		Solar Mini-grid		Schedule-9	
	Special Credit Initiative	Total Financial Institution	Total Bank & Financial Institution		Special Credit Initiative		IDCOL	IDCOL	IDCOL		2024-2025	2023-2024
Balance as on 01.07.2024	1,413,751,000	2,455,230,187	9,198,467,826		1,625,000		1,843,185		12,564,329	13,574,538,784	13,508,111,826	
Add: Received during the year	570,235,000	995,476,489	6,424,156,869		-		-		-	7,416,763,869	14,577,400,072	
Add: Adjustment during the year	-	-	8,690,311		-		-		-	23,400,312	1,376,037,560	
Less: Refund during the year	1,983,996,000	3,453,706,676	15,631,315,027		1,625,000		1,843,185		12,564,329	21,016,702,985	29,461,549,447	
Less: Adjustment during the year	500,128,790	1,775,412,268	10,429,463,974		1,425,000		1,843,185		12,564,329	15,000,976,532		
Less: Transfer to Special Credit Initiative	11,675,000	58,112,195	89,041,480		-		-		-	111,346,434	886,032,132	
Balance as on 30.06.2025	1,164,192,210	1,620,162,213	5,102,809,582		200,000		-		-	8,409,721,742	13,574,538,783	
Balance as on 30.06.2024	1,413,751,000	2,455,230,187	9,198,467,826		1,625,000		1,843,185		12,564,329	13,574,538,784	13,508,111,826	

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

Particulars	PKSF: Bank & Financial Institution										Continued		Schedule-10	
	Short Term Deposit (STD)	Current Account Deposit (CD)	Child Education Deposit	Woman Development Deposit	Marginal savings Deposit	Marriage savings	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit Scheme	Lacpott Savings Scheme	Triple Growth Benefit Scheme	Millennium Savings Deposit	Total	
Balance as on 01.07.2024	4,012,985,043	57,271,458	781,914,400	666,210,550	28,993,145	9,388,500	1,509,933,780	7,099,000	1,115,823,000	457,820,885	634,299,000	246,623,610	9,528,332,321	
Add: Received during the year	2,317,232,787	66,661,948	381,488,100	360,704,180	45,988,167	6,312,200	437,294,860	3,160,000	344,784,500	255,103,865	154,078,000	179,858,840	4,552,687,447	
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Paid during the year	6,330,217,830	123,953,406	1,163,402,500	1,026,914,730	74,981,312	15,670,700	1,947,228,640	10,259,000	1,460,607,500	712,924,700	788,377,000	428,482,450	14,081,019,788	
Less: Adjustment during the year	2,569,009,375	67,721,251	232,415,000	208,696,610	42,970,691	1,983,100	479,927,980	3,005,000	129,312,000	256,543,234	64,322,000	108,102,050	4,164,010,281	
Add: Deposit Interest	41,995,603	2,711,260	(3,162,600)	(8,368,000)	32,365	(69,100)	5,474,300	-	(3,804,000)	(1,911,769)	(3,125,000)	(2,303,490)	27,469,570	
Less: Transfer to Special Credit Initiative	189,359,869	1,590,770	-	-	1,981,481	-	-	-	-	-	-	-	192,932,120	
Balance as on 30.06.2025	3,906,572,721	55,111,665	934,150,100	826,584,120	33,959,737	13,756,700	1,461,826,360	7,254,000	1,335,099,500	458,293,234	727,180,000	320,663,890	10,082,472,027	
Balance as on 30.06.2024	4,012,985,043	57,271,458	781,914,400	666,210,550	28,993,145	9,388,500	1,509,933,780	7,099,000	1,115,823,000	457,820,835	634,299,000	246,623,610	9,528,332,321	

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

Particulars	UDDIPAN Micro Finance Program (UMFP)										Continued		Schedule-10	
	Short Term Deposit (STD)	Current Account Deposit (CD)	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit Scheme	Tripal Benefit Savings Scheme	Lacpott Savings Scheme	Millennium Savings Deposit	Marginal	Child Education Deposit	Woman Development Deposit	Marriage	Total	
Balance as on 01.07.2024	2,763,155,756	40,844,814	291,860,850	1,337,000	337,150,500	294,483,000	148,514,724	67,523,680	16,045,889	319,288,600	403,475,840	7,364,400	4,711,045,053	
Add: Received during the year	2,210,815,515	61,924,324	183,793,100	405,000	111,616,000	71,160,500	112,183,077	59,332,350	25,817,881	225,927,200	311,889,680	4,789,600	3,380,096,727	
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Paid during the year	4,993,971,271	102,769,138	475,653,950	1,742,000	448,766,500	366,088,000	260,697,801	126,856,030	41,863,770	545,215,900	715,365,520	12,154,000	8,091,143,780	
Less: Adjustment during the year	2,072,837,770	62,711,403	139,741,300	987,000	50,234,000	32,699,000	83,520,866	30,957,780	27,126,930	138,559,500	185,108,670	3,890,500	2,828,374,709	
Add: Deposit Interest	110,605,652	797,757	4,857,200	10,000	3,484,000	1,340,000	3,121,872	1,812,210	639,766	8,931,700	12,722,300	50,400	148,372,857	
Less: Transfer to Special Credit Initiative	127,722,095	1,409,283	-	-	-	-	-	-	888,947	-	-	-	130,020,315	
Balance as on 30.06.2025	2,936,249,834	40,669,261	331,055,450	745,000	395,048,500	332,049,000	174,055,073	94,086,040	14,986,021	397,724,600	517,534,550	8,213,100	5,244,416,529	
Balance as on 30.06.2024	2,763,155,756	40,844,814	291,860,850	1,337,000	337,150,500	294,483,000	148,514,724	67,523,680	16,045,889	319,288,600	403,475,840	7,364,400	4,711,045,053	

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

Particulars	Bazar Samitee						Total	
	Short Term Deposit (STD)	Current Account Deposit (CD)	Marginal	Monthly Deposit (MD)	Double Growth savings deposit Scheme	Lacpott Savings Scheme	2024-2025	2023-2024
Balance as on 01.07.2024	7,999,716	1,682	585,746	113,200	100,000	361,418	10,361,582	11,939,530,127
Add: Received during the year	6,637,938	17,730	1,238,894	165,800	-	199,450	9,635,412	9,315,298,467
Add: Adjustment during the year	-	-	-	-	-	-	-	-
Less: Paid during the year	14,637,654	19,412	1,824,640	279,000	100,000	560,268	19,996,974	21,254,828,594
Less: Adjustment during the year	13,898,521	18,984	1,808,508	193,300	100,000	411,220	16,893,533	6,629,709,574
Add: Deposit Interest	161,495	341	13,807	200	-	(2,610)	173,533	220,457,188
Less: Transfer to Special Credit Initiative	-	-	-	-	-	-	-	363,177,105
Balance as on 30.06.2025	577,938	87	2,325	85,500	-	171,658	2,929,908	15,329,518,465
Balance as on 30.06.2024	7,999,716	1,682	585,746	113,200	100,000	361,418	10,361,582	14,249,736,936
								11,939,530,127

Details of Risk Coverage Fund (Note No. 23)

Particulars	Schedule-11			
	PKSF, Bank & Financial Institution	UDDIPAN Micro Finance Program (UMFP)	Bazar Samittee	Total
	Risk Coverage Fund	Risk Coverage Fund	Risk Coverage Fund	
Balance as on 01.07.2024	156,707,128	142,085,714	513,110	299,305,952
Add : Received during the year	145,197,404	147,206,045	112,749	314,542,804
Add: Adjustment during the year	-	-	-	-
Less : Paid during the year	301,904,532	289,291,759	626,659	591,822,150
Less: Adjustment during the year	12,797,027	10,221,250	10,100	23,028,017
Less: Adjustment during the year	81,899,520	70,102,723	182,185	152,124,430
Balance as on 30.06.2025	201,207,993	208,997,744	466,974	410,695,033
Less: Adjustment during the year	136,707,128	142,085,714	513,110	279,305,952
Balance as on 30.06.2024	-	-	-	-

Details of Accounts Payables (Note-24)

PKSF, Bank & Financial Institution														Schedule-12
Details of Accounts Payables (Note-24)														
Particular	VAT	Tax	MC Loan	Salary & benefits	Others Payable	Term Loan Interest	Travelling & Transportation	PF	Gratuity	SWF	Staff training	Social credit initiative Phase-2	Payable Acc for customer savings	Total
Balance as on 01.07.2024	75,597	22,872	98,640	0	881,865	2,160,054	-	96,315	4,612,604	466,638	259,000	7,206,478	16,960,613	32,839,676
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	4,345,214	5,690,900	(98,640)	54,106,635	33,484	(2,160,054)	13,420	6,347,100	(24,800,298)	3,504,973	(259,000)	(7,206,478)	26,001,121	65,409,377
Less : Paid during the year	4,420,811	5,603,772	-	54,106,635	915,349	-	13,420	6,443,415	(20,187,695)	3,971,611	-	-	42,961,734	96,249,052
Less: Adjustment during the year	4,419,190	5,602,773	-	54,106,635	246,659	-	13,420	-	-	-	-	-	202,599	64,591,276
Balance as on 30.06.2025	1,621	999	-	-	668,690	-	-	6,443,415	(20,187,695)	3,971,611	-	-	42,759,135	33,657,776
Balance as on 30.06.2024	75,597	22,872	98,640	0	881,865	2,160,054	-	96,315	4,612,604	466,638	259,000	7,206,478	16,960,613	32,839,676

Details of Accounts Payables (Note-24)

Particular	UDDIPAN Micro Finance Program (UMFP)										Schedule-12	
	Salary	Term loan Interest	TAX	VAT	Others Payable	PF	SWF	Gratuity	Membership Fee	Audit fee	Program Activity	
Balance as on 01.07.2024	127,000	37,625,357	38,120	63,794	753,978	2,200,158	100,727	(1,181,857)	9,067,541	920,000	-	-
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	61,263,694	(37,625,357)	10,569,013	10,342,269	32,393,198	14,049,310	5,045,825	2,009,280	-9,067,541	375,000	18,000	-
Less : Paid during the year	10,390,094	-	10,398,133	10,496,053	33,117,076	16,249,466	1,146,552	827,433	0	1,295,000	18,000	-
Less: Adjustment during the year	61,390,094	-	10,365,417	10,444,317	14,443,429	-	-	-	-	720,000	18,000	-
Balance as on 30.06.2025	-	-	12,716	53,536	18,673,617	16,249,468	5,146,552	827,433	0	575,000	-	-
Balance as on 30.06.2024	127,000	37,625,357	38,120	63,794	753,978	2,200,158	100,727	(1,181,857)	9,067,541	920,000	-	-

Details of Accounts Payables (Note-24)

Particular	UDDIPAN Micro Finance Program (UMFP)										Schedule-12	
	Traveling	Repair & maintenance	Printing & stationary	Spacila credit initiative phase-2	Professional fee/consultance fee	Payable acc for customer saving	Total	Payable acc for customer saving	PF	Gratuity	Others Payable	Total
Balance as on 01.07.2024	311,420	715,260	3,235,669	1,682,682	1,932,000	12,843,788	70,435,537	2,340	-	-	-	-
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	-286,555	-715,260	-3,235,669	-1,682,682	-1,891,038	13,688,839	95,303,326	(2,340)	2,026	1	33,080	35,107
Less : Paid during the year	24,865	0	0	0	40,962	26,532,627	165,738,863	-	2,026	1	33,080	13,782
Less: Adjustment during the year	-	-	-	-	-	97,743,842	97,743,842	-	-	-	33,080	13,782
Balance as on 30.06.2025	-	-	-	-	-	26,456,669	67,995,021	-	2,026	1	-	2,027
Balance as on 30.06.2024	311,420	715,260	3,235,669	1,682,682	1,932,000	12,843,788	70,435,537	2,340	-	-	-	-

Details of Accounts Payables (Note-24)

Schedule-12	Continued													
	Details of Accounts Payables (Note-24)													
Particular	Adolescent					Solar Irrigation								
	Tax	Vat	SWF	Total	UEL	Term Loan Interest	PF	SWF	Gratuity	Salary	Tax	Vat	Others Payable	Total
Balance as on 01.07.2024	-	-	-	-	7,316,391	(3,117)	63,485	5,739	-	-	-	-	-	7,382,498
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	21,944	29,941	670	52,555	7,316,391	3,117	(76,756)	2,550	104,700	111,901	31,750	55,552	50,861	283,675
Less : Paid during the year	21,944	29,941	670	52,555	7,316,391	-	(13,271)	8,289	104,700	111,901	31,750	55,552	50,861	7,666,173
Less: Adjustment during the year	-	-	-	-	51,885	-	-	-	-	111,901	31,750	55,552	50,861	250,064
Balance as on 30.06.2025	-	-	670	-	7,316,391	-	(13,271)	8,289	104,700	-	-	-	-	7,416,109
Balance as on 30.06.2024	-	-	-	-	7,316,391	(3,117)	63,485	5,739	-	-	-	-	-	7,382,498

Details of Accounts Payables (Note-24)

Particular	Solar Minigrid					Continued		Schedule- 12	
	Confidend	Exelon	Scube	PF	SWF	Power pull ENG.	Tax	Vat	Total
Balance as on 01.07.2024	525,096	973,397	355,038	52,308	2,220	100,000	-	-	2,008,059
Add : Received during the year	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	(525,096)	(973,397)	(355,038)	277,180	5,160	(5,000)	69,897	100,522	97,784
	-	-	-	329,488	7,380	95,000	69,897	100,522	366,331
Less : Paid during the year	-	-	-	-	-	-	69,897	100,522	631,750
Less: Adjustment during the year	-	-	-	329,488	7,380	-	-	-	97,784
Balance as on 30.06.2025	-	-	-	52,308	2,220	100,000	-	-	434,652
Balance as on 30.06.2024	525,096	973,397	355,038	52,308	2,220	100,000	-	-	2,008,059

Details of Accounts Payables (Note-24)

Particular	UDDIPAN Fund										Continued		Schedule- 12	
	Tax	VAT	Payable to MPP	Leave salary	Lift	Staff DPS	Payable to SEEDS (Gratuity)	Repair & Maintenance	Cunsultance fees	Total	PF	SWF	Salary	TOTAL
Balance as on 01.07.2024	15,637	30,453	168,000	406,546	108,775	447,890	266,146	26,000	-	1,469,447	19,672	2,568	-	22,240
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	4,444	6,667	-	406,546	-	447,890	266,146	6,960	40,000	1,527,518	14,205	180	39,826	34,539
Less : Paid during the year	20,081	37,120	168,000	-	108,775	-	-	-	40,000	58,071	-	-	39,826	56,779
Less: Adjustment during the year	15,637	30,453	-	-	-	-	-	11,240	57,330	-	-	-	39,826	39,826
Balance as on 30.06.2025	4,444	6,667	168,000	406,546	108,775	447,890	266,146	21,720	40,000	1,470,188	14,205	2,748	-	16,953
Balance as on 30.06.2024	15,637	30,453	168,000	406,546	108,775	447,890	266,146	26,000	-	1,469,447	19,672	2,568	-	22,240

Details of Accounts Payables (Note-24)

UDDIPAN Health Care													Continued		Schedule- 12	
Details of Accounts Payables (Note-24)																
Particular		Tax	VAT	Health Insurance	Probe Bangladesh Ltd	Lab Expenses	Repair	Travelling	Training	SWF	PF	Total				
Balance as on 01.07.2024		306	153	6,126,578.64	8,602,760	138,952	118,107	1,220	303,247	17,170	73,782	15,384,276				
Add : Received during the year		-	-	-	-	-	-	-	-	-	-	-				
Add: Adjustment during the year		13,870	33,576	(6,128,579)	23,426,112	(138,952)	(270)	(1,220)	(303,247)	(17,170)	(73,782)	16,810,398				
14.17.29		14,176	33,729	-	32,028,872	-	117,837	-	-	-	-	32,194,614				
Less : Paid during the year		-	-	-	-	-	-	-	-	-	-	47,905				
Less: Adjustment during the year		-	-	-	-	-	-	-	-	-	-	-				
Balance as on 30.06.2025		-	-	-	32,028,872	-	117,837	-	-	-	-	32,146,709				
Balance as on 30.06.2024		306	153	6,126,579	8,602,760	138,952	118,107	1,220	303,247	17,170	73,782	15,384,276				

Details of Accounts Payables (Note-24)

Details of Accounts Payables (Note-24)													Continued		Schedule- 12	
Particular	Vakurta-1						Ruggoni						Total	SWF	Total	
	Tax	-	VAT	Repair	SWF	PF	Repair	TAX	VAT	PF						
Balance as on 01.07.2024	-	-	-	25,480	360	1,128	26,968	11,000	-	-	2,270	-	380	13,650	-	
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add: Adjustment during the year	18,301	28,024	28,024	(10,720)	(210)	1,128	36,523	(11,000)	128	202	3,873	202	(200)	(6,988)	-	
Less : Paid during the year	18,301	28,024	28,024	14,760	150	2,256	63,491	-	128	202	6,143	202	-	180	6,633	
Less: Adjustment during the year	-	-	-	-	-	-	61,085	-	128	-	-	-	-	330	-	
Balance as on 30.06.2025	-	-	-	-	150	2,256	2,406	-	-	-	-	6,143	180	6,323	-	
Balance as on 30.06.2024	-	-	-	25,480	360	1,128	26,968	11,000	-	-	2,270	-	380	13,650	-	

Details of Accounts Payables (Note-24)

Particular	Schedule- 12										Continued	
	SWF	Others Payable	Total	IOVGD Travelling Bill	Repiles Firm Loan	DSECPGR (Iqra Int.)	Wash-2 Training	2024-2025	2023-2024	Total	SWF	Total
Balance as on 01.07.2024	180	-	180	10,572	423,710,631	-	-	553,306,074	113,656,868	-	-	-
Add : Received during the year	-	-	-	-	6,415,540	-	-	6,415,540	423,990,631	-	-	-
Add: Adjustment during the year	(180)	11,100	10,920	157,167	221,000	89,300	124,335	177,689,020	256,055,146	-	-	-
Less : Paid during the year	-	11,100	11,100	167,739	430,347,171	89,300	124,335	737,410,634	793,902,645	-	-	-
Less: Adjustment during the year	-	-	-	-	-	-	-	163,622,555	240,596,570	-	-	-
Balance as on 30.06.2025	-	-	-	167,739	430,347,171	-	124,335	573,788,079	553,306,074	-	-	-
Balance as on 30.06.2024	180	-	180	10,572	423,710,631	-	-	553,306,074	113,656,868	-	-	-

Details of Provision for expenses (Note-25)

Particular	Electricity	Water & Gas	Employee Monthly Deposit (Interest)	Employee Lacpoti Savings Scheme(Interest)	Child Education Deposit	Woman Development Deposit	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit Scheme	Lacpoti Savings Scheme	Triple Growth Benefit Scheme	Millennium Savings Deposit	Total
Balance as on 01.07.2024	11,395	643	6,146	2,294	87,983,900	64,497,882	370,999,916	1,732,974	84,842,215	46,990,221	33,638,210	20,537,282	711,243,079
Add: Provision during the year					48,274,276	39,997,052	20,042,647		69,092,740		47,291,900	4,479,823	229,178,437
Add: Adjustment during the year													-
Less : Paid during the year	11,395	643	6,146	2,294	136,258,176	104,494,934	391,042,563	1,732,974	153,834,955	46,990,221	80,930,110	25,017,105	940,421,516
Less: Adjustment during the year	5,604	605	6,146	2,294				19,405					12,903,532
Less: Adjustment during the year	5,801	38	-	-									6,199
Balance as on 30.06.2025	-	-	-	-	136,258,176.00	104,494,934.00	391,042,563.00	1,732,974	153,834,955.00	34,120,373	80,930,110	25,017,105	927,511,785
Balance as on 30.06.2024	11,395	643	6,146	2,294	87,983,900	64,497,882	370,999,916	1,732,974	84,842,215	46,990,221	33,638,210	20,537,282	711,243,079

Details of Provision for expenses (Note-25)

Particular	Water & Gas	Electricity	Income Tax	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit Scheme	Tripal Benefit Savings Scheme	Lacpoti Savings Scheme	Millennium Savings Deposit	Child Education Deposit	Woman Development Deposit	Total
Balance as on 01.07.2024	(0)	16,780	53,857,027	20,354,970	103,005	1,670,430	936,890	3,449,391	1,414,962	15,745,425	17,702,149	115,251,028
Add: Provision during the year	5,600		9,494,781	9,589,311	5,495	6,562,220	4,166,510	1,496,711	532,275	11,706,988	13,442,365	79,182,003
Add: Adjustment during the year												286,180,704
Less : Paid during the year	5,600	16,780	63,351,808	29,944,281	108,500	8,232,650	5,103,400	4,346,102	1,947,237	27,452,423	31,144,514	172,253,295
Less: Adjustment during the year	5,600	11,304	12,135,522									12,152,426
Less: Adjustment during the year	-	5,476	-	-	-	-	-	-	-	-	-	58,568
Balance as on 30.06.2025	-	-	51,216,286	29,944,281	108,500	8,232,650	5,103,400	4,346,102.00	1,947,237.00	27,452,423.00	31,144,514.00	160,095,393
Balance as on 30.06.2024	(0)	16,780	53,857,027	20,354,970	103,005	1,670,430	936,890	3,449,391	1,414,962	15,745,425	17,702,149	115,251,028
												826,494,107
												656,944,836

Details of Other Liabilities: (Note No. 26)

Particulars	PKSF, Bank & Financial Institution				UDDIPAN Micro Finance (UMFP)				Schedule-14			
	Grant in advance	Advance from Borrower	Total	Advance From Borrower	Grant in Advance	Total	Advance From Borrower	Grant in Advance	Security money	Total	Grant in advance	Total
Balance as on 01.07.2024	18,128,947	177,366,856	195,495,803	187,480,750	7,707,847	205,198,597	1,497,063	327,132	6,980	334,112	9,736,679	
Add : Received during the year	7,073,420	9,232,696,639	9,239,970,059	9,680,409,633	690,000	9,681,099,633	17,132,339	-	-	-	-	
Add: Adjustment during the year												
Less : Paid during the year	25,202,867	9,410,263,495	9,435,465,662	9,877,900,583	8,397,847	9,886,298,430	18,629,402	327,132	6,980	334,112	9,736,679	
Less: Adjustment during the year	343,500	9,188,170,708	9,188,514,208	9,642,681,908	676,728	9,643,358,636	18,343,304	147,778	-	147,778	4,670,585	
Less: Adjustment during the year	2,895,600	8,671,917,917	8,674,813,517	8,671,917,917	7,721,119	8,654,199,036	265,098	179,354	6,980	186,334	5,086,094	
Balance as on 30.06.2025	867,517	222,092,707	222,960,004	235,218,675	7,707,847	235,218,675	1,497,063	327,132	6,980	334,112	9,736,679	
Balance as on 30.06.2024	18,128,947	177,366,856	195,495,803	187,480,750	7,707,847	205,198,597	1,497,063	327,132	6,980	334,112	9,736,679	

Details of Other Liabilities: (Note No. 26)

Particulars	Solar MiniGrid			UDDIPAN FUND			UDDIPAN Health Care			Vakurra-1			Schedule-14		
	Grant in advance	Total	Sec. Received (Procurement & Others)	Staff Contributory Emergency Fund (SCEF)	Total	Grant in advance	Health Insurance	Total	Security Money	Grant in advance	2024-2025	2023-2024			
Balance as on 01.07.2024	18,938,383	18,938,383	430,294	319,793	750,087	5,000,000	16,711,170	16,711,170	-	308,999	453,970,893	477,181,331			
Add : Received during the year											18,938,202,231	18,603,062,914			
Add: Adjustment during the year															
Less : Paid during the year	18,938,383	18,938,383	430,294	319,793	750,087	5,000,000	16,711,170	16,711,170	-	308,999	19,392,173,124	19,080,244,245			
Less: Adjustment during the year	6,779,528	6,779,528	-	-	-	-	6,267,600	6,267,600	-	-	7,289,878	10,802,200			
Less: Adjustment during the year	12,158,855	12,158,855	430,294	319,793	750,087	5,000,000	273,340	273,340	(75,000)	-	18,897,702,870	18,615,471,152			
Balance as on 30.06.2025							10,170,230	10,170,230	75,000	308,999	487,180,375	453,970,893			
Balance as on 30.06.2024	18,938,383	18,938,383	430,294	319,793	750,087	5,000,000	16,711,170	16,711,170	-	308,999	453,970,893	477,181,331			

United Development Initiatives for Programmed Actions (UDDIPAN) Segmental Statement of Financial Position As at 30 June 2025

31. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samitee	Total MFP	Ram Breeding	ENRICH	Remittance	Water Treatment Plant	Adolescent
		1	2	3	4	5	6= (1to5)	7	8	9	10	11
Assets:												
Non-Current Assets:												
Property, Plant & Equipment	6	111,675,115.00	-	-	179,144,303	-	290,819,498	1,128,520	-	300	365,544	-
Investment	7	-	-	-	-	-	2,590,520,354	-	-	-	-	-
Loans to Clients	8	1,499,602,871	658,652	19,103,115	1,067,550,549	3,594,867	169,871,318	-	87,500	-	-	-
Other Loans	9	80,815,206	-	-	86,036,012	-	-	-	-	-	-	-
Total Non-Current Assets		1,692,093,192	658,653	19,103,194	1,332,761,164	3,594,867	3,048,211,070	1,128,520	87,501	300	365,544	-
Current Assets:												
Loan to Clients	8	12,653,411,727	-	-	12,728,456,076	155,933	25,382,023,735	-	-	-	-	-
Other loans	9	26,938,403	-	-	28,685,338	-	55,623,741	-	-	-	-	-
Term Deposits	10	2,211,142	-	-	1,322,251,742	-	1,322,251,742	-	-	-	-	-
Staff Security Deposit	11	2,070,113	-	-	2,070,113	-	2,070,113	-	-	-	-	-
Accounts Receivables	12	6,952,259	-	-	46,554,529	-	53,506,788	-	867,241	-	-	2,529,920
Deposits & Prepayments	13	258,672,510	381	318,449	969,611,041	-	1,228,602,628	-	-	-	-	-
Cash & Cash equivalents	14	261,989,625	45,011	966,752	607,258,763	2,005,477	872,265,981	-	1,635,237	674,408	62,870	-
Inter Project Loan	15	6,610,552,209	2,813,900	61,797,207	315,083,787	4,210,754	6,994,457,856	-	3,064,913	-	-	-
Total Currents Assets		19,820,586,846	2,859,292	63,082,408	16,019,444,402	6,372,164	35,912,345,112	-	5,567,391	674,408	62,870	2,529,920
Total Assets		21,512,680,038.12	3,517,945	82,185,602	17,352,205,566	9,967,031	38,960,556,183	1,128,520	5,654,892	674,708	428,414	2,529,920
Capital Fund & Liabilities												
Capital Fund:												
Cumulative Surplus	15	4,008,443,614	2,573,364	54,872,018	(1,317,136,378)	1,367,631	2,750,120,249	(3,481,536)	(1,795,108)	674,708	(684,850)	-
Reserve Fund	16	445,382,624	285,929	6,096,891	(146,348,486)	151,959	305,568,917	-	-	-	-	-
Loan Loss Reserve Fund (LLRF - MFP)	17	114,779,591	-	-	112,739,273.7	353	227,519,218	-	-	-	-	-
Total Capital Fund		4,568,605,829	2,859,293	60,968,909	(1,350,745,591)	1,519,944	3,283,208,385	(3,481,536)	(1,795,108)	674,708	(684,850)	-
Non Current Liabilities:												
Term Loan	19	1,528,117,204	-	-	393,422,535	-	1,921,539,739	-	-	-	-	-
Clients Deposits	20	6,049,483,216	-	-	3,146,649,917	-	9,196,133,133	-	-	-	-	-
Staff Security Deposit	21	3,112,457	-	-	-	-	3,112,457	-	-	-	-	-
Staff Welfare Fund	22	-	-	-	-	-	-	-	-	-	-	-
Total Non Current Liabilities		7,580,712,877	-	-	3,540,072,452	-	11,120,785,330	-	-	-	-	-
Current Liabilities:												
Inter Project Loan		7,433,791	-	2,113,578	6,056,144,282	1,492,475	6,067,184,126	4,610,056	7,450,000	-	926,930	2,529,250
Loan Loss Reserve Fund (LLRF) - MFP	17	2,062,493,563	658,652	19,103,115	1,627,184,967.3	3,045,632	3,712,485,929	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	90,512,640	-	-	118,984	-	90,631,624	-	-	-	-	-
Term Loan	19	1,778,594,976	-	-	4,709,387,027	200,000	6,488,182,003	-	-	-	-	-
Clients Deposit	20	4,032,988,811	-	-	2,097,766,612	2,925,908	6,133,685,332	-	-	-	-	-
Risk Coverage Fund	23	207,207,985	-	-	208,967,744	492,974	416,668,703	-	-	-	-	-
Accounts Payable	24	33,657,776	-	-	67,995,021	-	1,01,652,797	-	-	-	-	670
Provision against Investment and Deposits & Prepayments	25	92,758,743	-	-	235,218,725	286,098	459,464,172	-	-	-	186,334	-
Other liabilities	26	222,960,002	-	-	235,218,725	286,098	459,464,172	-	-	-	186,334	-
Total Current Liabilities		9,363,361,332	658,652	21,216,693	15,162,878,705	8,447,087	24,556,562,468	4,610,056	7,450,000	-	1,113,264	2,529,920
Total Capital Fund & Liabilities		21,512,680,038	3,517,945	82,185,602	17,352,205,566	9,967,031	38,960,556,183	1,128,520	5,654,892	674,708	428,414	2,529,920

31. Segmental Financial Information (Contd.)

(Annexure - G)
[Amount in ₹T]

Particulars	Notes	Agricultural Training Center	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1
Assets:		12	13	14	15	16	17	18	19	20	21	22.00
Non-Current Assets:												
Property, Plant & Equipment	6	36,053.021	57,982.144	25,084.972	50,931.689		1	17,330.452	7	20	399,224	162,583,186.40
Investment	7				141,487.341		-	-	-	-	-	
Loan to Clients	8		-	-	-		-	-	-	-	-	
Other Loans	9	-	-	-	12,831		-	-	-	-	-	
Total Non-Current Assets		36,053.021	57,982.144	25,084.972	192,431.861	-	1	17,330.452	7	20	399,224	162,583,186.40
Current Assets:												
Loan to Clients	8		-	-	-		-	-	-	-	-	
Other loans	9	105.126	116.028	315.642	-	52,373.552	-	33,977.351	-	-	-	
Term Deposits	10		-	-	-		-	-	-	-	-	
Stocks	11	261.427	2,186,000	-	-		-	-	-	-	-	
Account Receivables	12	-	-	-	45,553	12,522.860	-	881.332	-	-	-	
Deposits & Prepayments	13	-	13.463	6,736	234,447.202	385,275	-	1,206.824	-	-	-	
Cash & Cash equivalents	14	31.922	2,375.839	1,925.280	16,738.631	1,709.833	250.405	9,079.326	172,239	100,115	17,453	350,426.57
Inter Project Loan		-	1,221.562	6,448	28,173.519	-	-	-	28,500	-	79,308	166,088,124.00
Total Currents Assets		398.475	5,912.892	2,254.106	279,404.905	66,991,519	250.405	45,144.833	200,739	100,115	96,761	166,438,550.57
Total Assets		36,451,496	63,895,036	27,339,078	471,836,766.05	66,991,519.13	250.406	62,475,285	200,746.40	100,135	495,985	329,021,736.97
Capital Fund & Liabilities												
Capital Fund:												
Cumulative Surplus	15	(8,696,780)	(6,820,405)	(53,533,755)	109,271,199	11,792,287	(1,443,169)	(2,317,785)	200,746	100,135	495,985	(26,402,164.84)
Reserve Fund	16	-	-	-	-	-	-	-	-	-	-	
Loan Loss Reserve Fund (LLRF - MFP)	17	-	-	-	-	-	-	-	-	-	-	
Total Capital Fund		(8,696,780)	(6,820,405)	(53,533,755)	109,271,199	11,792,287	(1,443,169)	(2,317,785)	200,746	100,135	495,985	(26,402,164.84)
Non Current Liabilities:												
Term Loan	19	-	-	-	-	-	-	-	-	-	-	
Clients Deposits	20	-	-	-	-	-	-	-	-	-	-	
Staff Security Deposit	21	-	-	-	-	-	-	-	-	-	-	
Staff Welfare Fund	22	-	-	-	-	55,199,232	-	-	-	-	-	
Total Non Current Liabilities		-	-	-	-	55,199,232	-	-	-	-	-	-
Current Liabilities:												
Inter Project Loan		45,146,249	58,121,934	68,390,629	318,602,941		1,676,622	22,476,131	-	-	-	355,346,495.00
Loan Loss Reserve Fund (LLRF) - MFP	17		-	-	-		-	-	-	-	-	
Provision against Investment and Deposits & Prepayments	18	-	-	-	41,742,353		-	-	-	-	-	
Term Loan	19		-	-	-		-	-	-	-	-	
Clients Deposit	20		-	-	-		-	-	-	-	-	
Risk Coverage Fund	23		-	-	-		-	-	-	-	-	
Accounts Payable	24	2,027	434,652	7,416,109	1,470,188		16,953	32,146,709	-	-	-	2,406.47
Provisions for expenses	25		-	-	-		-	-	-	-	-	
Other Liabilities	26		12,158,855	5,066,094	750,087		-	10,170,230	-	-	-	75,000.00
Total Current Liabilities		45,148,276	70,715,441	80,872,832	362,565,568	-	1,693,575	64,793,070	-	-	-	355,423,901.47
Total Capital Fund & Liabilities		36,451,496	63,895,036	27,339,078	471,836,767	66,991,519.00	250.406	62,475,285	200,746.40	100,135	495,985	329,021,736.63

31. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSECPGR	Reptiles Firm	WASH-2	FY 2024-2025	FY 2023-2024
		23	24	25	26	27	28	29	30	31	32	33	33-- (6 to 32)	
Assets:														
Non-Current Assets:														
Property, Plant & Equipment	6	132,032,139	54,397,898	3,396	24,482		357,992		823,154				830,317,641	883,852,390
Investment	7												559,300,392	559,300,392
Loan to Clients	8												2,590,520,354	2,641,414,054
Other Loans	9												166,971,549	167,211,038
Total Non-Current Assets		132,032,139	54,397,898	3,396	24,482	-	357,992	-	823,154	-	417,813,051	-	4,147,109,936	4,251,777,874
Current Assets:														
Loan to Clients	8												25,382,023,735	26,196,575,893
Other loans	9		45,000										56,205,537	65,278,347
Term Deposits	10												1,408,632,624	2,652,839,686
Stocks	11	-			-								6,030,687	7,004,899
Account Receivables	12	450,000	-	55,727	3,858,371								74,717,792	100,452,089
Deposits & Prepayments	13	0	0	0									1,464,671,849	1,570,985,578
Cash & Cash equivalents	14		8469	1,844	31,276	1,930	611,744	200,187	61,410	1,733,953	9,968	3,500,000	913,595,172	1,361,752,283
Inter Project Loan		43071	0	6,098		674,123	2,620,464				54,746		7,196,463,986	5,663,576,989
Total Current Assets		493,071	53,469	63,669	3,889,647	676,053	3,232,208	200,187	61,410	1,733,953	64,714	3,500,000	36,502,341,384	37,618,465,764
Total Assets		132,525,210	54,451,367	67,065	3,914,129	676,053	3,590,200	200,187	884,564	1,733,953	417,877,765	3,500,000	40,649,451,320	41,870,243,638
Capital Fund & Liabilities														
Capital Fund:														
Cumulative Surplus	15	(36,267,232)	(9,007,641)	1,671	(2,340,312)	676,053	3,113,462	(32,213)	(3,820,696)	1,733,953	(12,469,406)	2,875,665	2,711,943,060	3,878,653,357
Reserve Fund	16												305,568,917	504,096,299
Loan Loss Reserve Fund (LLRF - MFP)	17												227,519,218	261,796,613
Total Capital Fund		(36,267,232)	(9,007,641)	1,671	(2,340,312)	676,053	3,113,462	(32,213)	(3,820,696)	1,733,953	(12,469,406)	2,875,665	3,245,031,196	4,644,546,268
Non Current Liabilities:														
Term Loan	19												1,921,539,739	4,627,387,301
Clients Deposits	20												9,196,133,133	8,549,843,360
Staff Security Deposit	21												3,112,457	3,112,457
Staff Welfare Fund	22												55,199,232	47,208,423
Total Non Current Liabilities		-	-	-	-	-	-	-	-	-	-	-	11,175,984,562	13,227,551,541
Current Liabilities:														
Inter Project Loan		168,792,442	63,452,686	65,394	6,254,441	-	-	232,400	4,705,260	-		500,000	7,196,463,986	5,663,576,989
Loan Loss Reserve Fund (LLRF) - MFP	17												3,712,485,929	1,422,766,789
Provision against Investment and Deposits & Prepayments	18													
													132,373,977	131,677,965
Term Loan	19												6,488,182,003	8,947,151,482
Clients Deposit	20												6,133,685,332	5,690,895,576
Risk Coverage Fund	23												416,668,703	299,305,952
Accounts Payable	24	-	6,323		-		167,739			-	430,347,171	124,335	573,788,079	553,306,074
Provisions for expenses	25												1,087,607,178	826,494,107
Other Liabilities	26						308,999						487,180,375	453,970,893
Total Current Liabilities		168,792,442	63,459,009	65,394	6,254,441	-	476,738	232,400	4,705,260	-	430,347,171	624,335	26,228,435,562	23,998,145,829
Total Capital Fund & Liabilities		132,525,210	54,451,367	67,065	3,914,129	676,053	3,590,200	200,187	884,564	1,733,953	417,877,765	3,500,000	40,649,451,319	41,870,243,638

United Development Initiatives for Programmed Actions (UDDIPAN) Segmental Statement of Financial Position As at 30 June 2024

31. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Ram Breeding	ENRICH	Remittance	Water Treatment Plant	Adolescent
		1	2	3	4	5	6= (1to5)	7	8	9	10	11
Assets:												
Non-Current Assets:												
Property, Plant & Equipment	6	111,004,306.66	1	7,610	208,744,170	-	319,756,088	1,162,500	1	600	522,263	-
Investment	7	-	-	-	-	-	-	-	-	-	-	-
Loan to Clients	8	1,584,599,710	-	-	1,052,909,375	3,904,969	2,641,414,054	-	-	-	-	-
Other Loans	9	79,815,868	-	-	87,121,989	-	166,937,857	-	87,500	-	-	-
Total Non-Current Assets		1,775,419,885	1	7,610	1,348,775,534	3,904,969	3,128,107,999	1,162,500	87,501	600	522,263	-
Current Assets:												
Loan to Clients	8	13,517,856,593	658,652	19,103,115	12,641,010,012	17,947,521	26,196,575,893	-	-	-	-	-
Other loans	9	31,039,505	-	-	33,880,774	-	64,920,279	-	-	-	-	-
Term Deposits	10	-	-	-	2,570,296,548	-	2,570,296,548	-	-	-	-	-
Stocks	11	2,006,336	-	57,280	1,911,933	-	3,975,549	-	-	-	-	-
Account Receivables	12	12,313,727	-	-	67,354,132	-	79,667,859	-	5,909,833	-	-	2,662,363
Deposits & Prepayments	13	251,753,672	322	350,870	1,077,657,104	-	1,329,761,968	-	-	-	-	-
Cash & Cash equivalents	14	319,469,399	44,125	5,605,947	980,568,920	2,561,033	1,308,249,424	-	1,721,588	675,098	50,097	-
Inter Project Loan		5,072,731,829	2,813,578	56,410,205	330,491,779	-	5,462,447,391	-	-	-	-	-
Total Currents Assets		19,207,171,062	3,516,677	81,527,417	17,703,171,201	20,508,553	37,015,894,911	-	7,631,421	675,098	50,097	2,662,363
Total Assets		20,982,590,946.17	3,516,678	81,535,027	19,051,946,736	24,413,522	40,144,002,909	1,162,500	7,718,922	675,698	572,360	2,662,363
Capital Fund & Liabilities												
Capital Fund:												
Cumulative Surplus	15	4,479,034,849.21	2,572,224	54,286,500	(638,478,243)	973,112	3,898,388,442	(3,447,556)	(2,162,319)	675,698	(657,463)	-
Reserve Fund	16	497,670,539	285,803	6,031,833	-	108,124	504,096,299	-	-	-	-	-
Loan Loss Reserve Fund (LLRF - MFP)	17	136,799,354	-	-	124,873,867.0	123,391	261,796,613	-	-	-	-	-
Total Capital Fund		5,113,504,743	2,858,026	60,318,334	(513,604,376)	1,204,627	4,664,281,353	(3,447,556)	(2,162,319)	675,698	(657,463)	-
Non Current Liabilities:												
Term Loan	19	2,521,247,416	-	-	2,096,175,614	-	4,617,423,030	-	-	-	-	-
Clients Deposits	20	5,716,999,392	-	-	2,826,627,031	6,216,937	8,549,843,360	-	-	-	-	-
Staff Security Deposit	21	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund	22	-	-	-	-	-	-	-	-	-	-	-
Total Non Current Liabilities		8,238,246,808	-	-	4,922,802,645	6,216,937	13,167,266,390	-	-	-	-	-
Current Liabilities:												
Inter Project Loan		138,327	-	2,113,578	4,558,840,652	7,824,317	4,568,916,874	4,610,056	9,881,241	-	895,711	2,662,363
Loan Loss Reserve Fund (LLRF) - MFP	17	882,165,103	658,652	19,103,115	519,454,416.0	1,385,504	1,422,766,789	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	2,126,323	-	-	44,772,289	-	46,898,612	-	-	-	-	-
Term Loan	19	1,838,791,028	-	-	7,102,292,212	1,625,000	8,942,708,239	-	-	-	-	-
Clients Deposit	20	3,811,332,929	-	-	1,884,418,022	4,144,625	5,699,895,576	-	-	-	-	-
Risk Coverage Fund	23	156,707,128	-	-	142,085,714	513,110	299,305,952	-	-	-	-	-
Accounts Payable	24	32,839,676	-	-	70,435,537	2,340	103,277,553	-	-	-	-	-
Provisions for expenses	25	711,243,079	-	-	115,251,028	-	826,494,107	-	-	-	-	-
Other Liabilities	26	195,495,803	-	-	205,198,597	1,497,063	402,191,463	-	-	-	334,112	-
Total Current Liabilities		7,630,839,396	658,652	21,216,693	14,642,748,467	16,991,959	22,312,455,166	4,610,056	9,881,241	-	1,229,823	2,662,363
Total Capital Fund & Liabilities		20,982,590,946	3,516,678	81,535,027	19,051,946,736	24,413,523	40,144,002,910	1,162,500	7,718,922	675,698	572,360	2,662,363

31. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	Agricultural Training Center	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1
Assets:												
Non-Current Assets:												
Property, Plant & Equipment	6	36,371,442	62,876,805	27,147,190	52,424,193			18,919,973	26,181	84,220	526,507	163,581,612
Investment	7		-	-	141,487,341		-	-	-	-	-	-
Loan to Clients	8		-	-	-		-	-	-	-	-	-
Other Loans	9	-	-	172,850	12,831		-	-	-	-	-	-
Total Non-Current Assets		36,371,442	62,876,805	27,320,040	193,924,365	-	1	18,919,973	26,181	84,220	526,507	163,581,612
Current Assets:												
Loan to Clients	8		-	-	-		-	-	-	-	-	-
Other loans	9	120,504	138,564		-		-	99,000	-	-	-	-
Term Deposits	10		2,570,000	822,400	-	49,150,738	-	30,000,000	-	-	-	-
Stocks	11	704,840	2,186,000		-		-	-	-	-	-	-
Account Receivables	12	-	94,307	30,178	45,553	1,957,766	-	1,629,564		-	-	-
Deposits & Prepayments	13	-	27,512	7,892	239,265,276	455,940	-	1,466,990		-	-	0
Cash & Cash equivalents	14	40,876	620,304	652,949	12,723,113	1,397,030	212,850	26,937,168	168,994,52	97,515	17,453	762,349,36
Inter Project Loan		-	1,562	-	34,225,007		-	-	28,500	-	79,308	166,078,027
Total Currents Assets		866,220	5,638,249	1,513,419	286,258,950	52,961,474	212,850	60,132,723	197,495	97,515	96,761	166,840,376
Total Assets		37,237,662	68,515,054	28,833,459	480,183,315	52,961,474.20	212,851	79,052,696	223,675.92	181,735	623,268	330,421,988
Capital Fund & Liabilities												
Capital Fund:												
Cumulative Surplus	15	(8,256,847)	(10,216,116)	(56,399,532)	93,701,479	5,753,051	(1,053,123)	21,768,925	223,676	181,735	623,268	(23,310,454)
Reserve Fund	16	-	-	-	-	-	-	-	-	-	-	-
Loan Loss Reserve Fund (LLRF - MFP)	17	-	-	-	-	-	-	-	-	-	-	-
Total Capital Fund		(8,256,847)	(10,216,116)	(56,399,532)	93,701,479	5,753,051	(1,053,123)	21,768,925	223,676	181,735	623,268	(23,310,454)
Non Current Liabilities:												
Term Loan	19	-	9,964,271	-	-	-	-	-	-	-	-	-
Clients Deposits	20	-	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit	21	-	-	-	3,112,457	-	-	-	-	-	-	-
Staff Welfare Fund	22	-	-	-	-	47,208,423	-	-	-	-	-	-
Total Non Current Liabilities		-	9,964,271	-	3,112,457	47,208,423	-	-	-	-	-	-
Current Liabilities:												
Inter Project Loan		45,494,509	45,220,399	66,270,629	296,370,493		1,243,734	25,188,326	-	-	-	353,705,473
Loan Loss Reserve Fund (LLRF) - MFP	17		-	-	-		-	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	-	-	-	84,779,353		-	-	-	-	-	-
Term Loan	19		2,600,058	1,843,185	-		-	-	-	-	-	-
Client's Deposit	20		-	-	-		-	-	-	-	-	-
Risk Coverage Fund	23		-	-	-		-	-	-	-	-	-
Accounts Payable	24	-	2,008,059	7,382,498	1,469,447		22,240	15,384,276	-	-	-	26,968
Provisions for expenses	25	-	-	-	-		-	-	-	-	-	-
Other Liabilities	26		18,938,383	9,736,679	750,087		-	16,711,170	-	-	-	-
Total Current Liabilities		45,494,509	68,766,899	85,232,991	383,369,379	-	1,265,974	57,283,772	-	-	-	353,732,442
Total Capital Fund & Liabilities		37,237,662	68,515,054	28,833,459	480,183,315	52,961,474.31	212,851	79,052,696	223,676.40	181,735	623,268	330,421,988

31. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSECPGR	Reptiles Firm	FY 2023-2024	FY 2022-2023
		23	24	25	26	27	28	29	30	31	32	33= (6 to 32)	
Assets:													
Non-Current Assets:													
Property, Plant & Equipment	6	143,922,042	55,014,851	35,750	27,641		486,665		965,864			883,852,390	838,828,575
Investment	7										417,813,051	559,300,392	132,487,341
Loan to Clients	8											2,641,414,054	1,202,119,403
Other Loans	9											167,211,038	97,911,449
Total Non-Current Assets		143,922,042	55,014,851	35,750	27,641	-	486,665	-	965,864	-	417,813,051	4,251,777,874	2,271,346,767
Current Assets:													
Loan to Clients	8											26,196,575,893	26,181,076,849
Other loans	9											65,278,347	93,762,357
Term Deposits	10											2,652,839,686	2,220,215,233
Stocks	11	-			138,510							7,004,899	8,102,968
Account Receivables	12	450,000	-	4,146,294	3,858,371							100,452,089	167,626,565
Deposits & Prepayments	13	0	0									1,570,985,578	940,859,802
Cash & Cash equivalents	14	0	42987,27	949,859	12,213	1,930	1,727,020	61,932	247,940	3,734,360	-	1,361,752,283	543,621,086
Inter Project Loan		43071				674,123					647,233	5,663,576,989	1,947,183,123
Total Currents Assets		493,071	42,987	5,096,153	4,009,094	676,053	1,727,020	61,932	247,940	3,734,360	647,233	37,618,465,764	32,102,447,984
Total Assets		144,415,113	55,057,838	5,131,903	4,036,735	676,053	2,213,685	61,932	1,213,804	3,734,360	418,460,284	41,870,243,638	34,373,794,752
Capital Fund & Liabilities													
Capital Fund:													
Cumulative Surplus	15	(23,731,420)	(7,553,917)	131,903	(2,197,706)	676,053	(10,572)	11,532	(2,969,392)	3,734,360	(5,250,347)	3,878,653,357	3,966,108,170
Reserve Fund	16											504,096,299	456,025,633
Loan Loss Reserve Fund (LLRF) - MFP	17											261,796,613	255,730,741
Total Capital Fund		(23,731,420)	(7,553,917)	131,903	(2,197,706)	676,053	(10,572)	11,532	(2,969,392)	3,734,360	(5,250,347)	4,644,546,268	4,677,864,544
Non Current Liabilities:													
Term Loan	19											4,627,387,301	4,140,573,958
Clients Deposits	20											8,549,843,360	9,388,598,436
Staff Security Deposit	21											3,112,457	3,117,457
Staff Welfare Fund	22											47,208,423	39,823,360
Total Non Current Liabilities		-	-	-	-	-	-	-	-	-	-	13,227,551,541	13,572,113,211
Current Liabilities:													
Inter Project Loan		168,146,533	62,598,106		6,234,441	-	1,904,686	50,400	4,183,016	-		5,663,576,989	1,947,183,124
Loan Loss Reserve Fund (LLRF) - MFP	17											1,422,766,789	595,354,267
Provision against Investment and Deposits & Prepayments	18											131,677,965	125,745,069
Term Loan	19											8,947,151,482	9,367,537,868
Client's Deposit	20											5,699,895,576	2,550,931,691
Risk Coverage Fund	23											299,305,952	289,081,944
Accounts Payable	24	-	13,650		-		10,572		180		423,710,631	553,306,074	113,856,868
Provisions for expenses	25						308,999					826,494,107	656,944,836
Other Liabilities	26			5,000,000								453,970,893	477,181,331
Total Current Liabilities		168,146,533	62,611,756	5,000,000	6,234,441	-	2,224,257	50,400	4,183,196	-	423,710,631	23,998,145,829	16,123,816,997
Total Capital Fund & Liabilities		144,415,113	55,057,838	5,131,903	4,036,735	676,053	2,213,685	61,932	1,213,804	3,734,360	418,460,284	41,870,243,638	34,373,794,752

United Development Initiatives for Programmed Actions (UDDIPAN)
Segmental Statement of Profit or Loss and Other Comprehensive Income (Continued)

For the year ended 30 June 2025

33. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Ram Breeding	ENRICH	Remittance	WTP	Adolescent	Agricultural Training Center
Income:													
Service Charge		3,077,988,752	-	-	2,903,145,394	2,647,285	5,983,781,431	-	-	-	-	-	4,752
Bank Interest		833,092	1,267	86,795	14,331,466	7,644	15,260,265	-	32,602	-	-	-	-
Interest on Term Deposit		-	-	-	144,240,071	-	144,240,071	-	-	-	-	-	-
Grants & Donations	5.5	12,608,079	-	748,000	7,804,297	-	21,158,376	-	2,866,434	-	147,778	-	-
Others Income	27	2,294,066	-	10,700	2,166,619	5,305	4,476,690	-	26,680	-	330,650	-	471,658
Recovery from Risk Coverage Fund		-	-	-	-	-	-	-	-	-	-	-	-
Total Income		3,093,721,989	1,267	845,495	3,071,687,847	2,660,235	6,168,916,833	-	2,925,716	-	478,428	-	476,410
Expenditure:													
Financial Cost:													
Interest on Term Loan		407,373,169	-	-	913,578,659	89,730	1,321,041,559	-	-	-	-	-	-
Interest on Deposit		711,894,899	-	-	209,724,605	12,457	921,631,961	-	-	-	-	-	-
Bank Charges & Commission		10,283,627	-	20,009	23,854,757	23,580	34,181,972	-	14,337	690	863	-	1,139
Total Financial Cost		1,129,551,695	-	20,009	1,147,158,021	125,767	2,276,855,492	-	14,337	690	863	-	1,139
Operating Expenses:													
Salary & Allowances		1,083,991,900	-	-	1,290,771,268	143,281	2,374,906,449	-	1,247,900	-	173,828	-	578,419
Office Rent		50,395,433	-	-	98,795,869	-	149,191,302	-	10,500	-	-	-	(40,000)
Printing, Stationeries & Supplies		10,163,498	-	-	12,759,169	830	22,923,497	-	32,318	-	-	-	-
Travelling & Transportation		47,967,339	-	-	78,834,718	5,225	126,807,282	-	60,300	-	16,460	-	2,100
Utilities		18,648,769	-	-	30,135,676	-	48,784,445	-	27,871	-	85,583	-	38,344
Postage & Telegram		190,765	-	-	659,194	-	849,959	-	536	-	-	-	-
Repair & Maintenance		7,454,850	-	-	46,625,498	800	54,081,148	-	-	-	54,462	-	17,920
Entertainment		3,196,004	-	-	8,705,848	-	11,901,852	-	1,500	-	-	-	-
Training & Development Expenses		18,902,424	-	-	18,497,773	-	37,400,197	-	1,146,847	-	-	-	-
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-	-
General Expenses		3,363,120	-	-	4,375,809	-	7,738,929	-	-	-	-	-	-
Recruitment Expenses		118,144	-	-	210,926	-	329,070	-	-	-	-	-	-
Legal Expenses		11,431,964	-	-	16,434,508	-	27,866,472	-	-	-	-	-	-
Audit Fees		-	-	-	1,410,667	-	1,410,667	-	-	-	-	-	-
Board Member Honorarium		300,006	-	-	829,416	-	1,129,422	-	-	-	-	-	-
Professional Fees		-	-	-	6,707,625	-	6,707,625	-	-	-	-	-	-
Membership Fees		-	-	-	12,238,510	-	12,238,510	-	-	-	-	-	-
Promotional Activities		150,424	-	-	456,320	95,600	702,344	-	19,186	-	-	-	-
Staff Materials		980,090	-	-	1,191,686	500	2,172,276	-	-	-	-	-	-
Material Support to Beneficiary		-	-	-	800	-	800	-	-	-	-	-	-
Program Materials Expenses		-	-	-	113,100	-	113,100	-	(2,790)	-	17,900	-	-
Infrastructure Development Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Capacity Building Reserve Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Loss on Sale of Assets		-	-	-	-	-	54,280	-	-	-	-	-	-
Loss on Sale of Inventory		-	-	-	-	-	-	-	-	-	-	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-
Depreciation		17,216,886	-	7,531	22,689,986	-	39,914,403	33,980	-	300	156,719	-	318,421
Total Operating Expenses:		1,274,471,617	-	174,911	1,652,331,266	246,236	2,927,224,030	33,980	2,544,168	300	504,952	-	915,204
Provision for Loan Loss Reserve Fund		185,457,217	-	-	398,725,926	(3,059,467)	581,123,676	-	-	-	-	-	-
Provision Expense for Investment and Deposits & Prepayments		664,975	-	-	31,243	-	696,218	-	-	-	-	-	-
Income Tax Provision		-	-	-	44,667,768	-	44,667,768	-	-	-	-	-	-
Total Expenditures		2,590,145,504	-	194,920	3,242,914,225	(2,687,464)	5,830,567,184	33,980	2,558,505	990	505,815	-	916,343
Excess/(Shortage) of Income over Expenditure		503,576,485	1,267	650,575	(171,226,378)	5,347,699	338,349,649	(33,980)	367,211	(990)	(27,387)	-	(439,933)

33. Segmental Financial Information (Contd.)

(Annexure - H)
[Amount in BDT]

Particulars	Notes	Solar Mini Grid	Solar Irrigation	UDDIPAN FUND	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2	Rupgonj
		13	14	15	16	17	18	19	20	21	22	23	24
Income:													
Service Charge		4,031,660	3,951,781	-	-	-	-	-	-	-	-	-	-
Bank Interest		35,814	8,367	7,650	39,050	-	141,944	4,850	4,500	-	3,709	-	1,972
Interest on Term Deposit		-	23,582	-	6,034,959	-	3,797,444	-	-	-	-	-	-
Grants & Donations	5.5	6,779,528	4,670,585	-	-	249,600	-	-	-	-	-	-	-
Others Income	27	-	-	12,000	-	-	19,416,878	-	-	-	368,868	-	30,472
Recovery from Risk Coverage Fund		-	-	-	-	-	-	-	-	-	-	-	-
Total Income		10,847,002	8,654,315	19,650	6,074,009	249,600	23,356,266	4,850	4,500	-	372,577	-	32,444
Expenditure:													
Financial Cost:													
Interest on Term Loan		325,539	47,978	-	-	-	-	-	-	-	-	-	-
Interest on Deposit		-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		24,861	11,572	19,634	34,773	-	1,002,237	1,606	1,900	-	7,075	-	1,960
Total Financial Cost		350,400	59,550	19,634	34,773	-	1,002,237	1,606	1,900	-	7,075	-	1,960
Operating Expenses:													
Salary & Allowances		2,316,589	2,429,822	-	-	531,232	30,487,312	-	-	-	1,303,028	-	745,038
Office Rent		(201,578)	74,600	(17,587,200)	-	-	4,540,097	-	-	-	-	-	-
Printing, Stationeries & Supplies		1,870	9,560	1,580	-	4,874	151,896	-	-	-	6,698	-	2,890
Travelling & Transportation		89,100	49,738	-	-	36,470	6,512,988	-	-	-	13,760	-	5,989
Utilities		10,600	13,950	-	-	3,600	861,289	-	-	-	258,000	645,909	103,658
Postage & Telegram		235	4,669	-	-	597	312,109	-	-	-	-	-	-
Repair & Maintenance		157,640	538,760	-	-	1,640	113,171	-	-	-	193,127	-	9,680
Entertainment		53,582	18,073	-	-	3,882	4,060	-	-	-	22,645	-	-
Training & Development Expenses		810	-	-	-	-	-	-	-	-	-	-	-
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-	-
General Expenses		70,785	4,059	438,450	-	-	-	-	-	-	106,893	-	-
Recruitment Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Legal Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Audit Fees		-	-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	-	-	-	-	-	-	-	-	-	-
Professional Fees		-	-	51,111	-	-	-	-	-	-	6,500	-	-
Membership Fees		-	-	-	-	-	-	-	-	-	-	-	-
Promotional Activities		-	-	-	-	-	-	-	-	-	-	-	-
Staff Materials		7,200	690	-	-	1,860	-	-	-	-	-	-	-
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-	-	-
Program Materials Expenses		-	-	-	-	55,491	13,895	-	-	-	-	-	-
Infrastructure Development Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Capacity Building Reserve Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Loss on Sale of Assets		-	-	-	-	-	-	-	-	-	-	-	-
Loss on Sale of Inventory		-	-	-	-	-	-	-	-	-	-	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-
Depreciation		6,438,837	2,579,066	1,526,355	-	-	3,443,920	26,174	84,200	127,283	1,546,562	11,889,903	616,953
Total Operating Expenses:		8,945,670	5,722,987	(15,569,704)	-	639,646	46,440,737	26,174	84,200	127,283	3,457,213	12,535,812	1,484,208
Provision for Loan Loss Reserve Fund		-	-	-	-	-	-	-	-	-	-	-	-
Provision Expense for Investment and Deposits & Prepayments		-	-	-	-	-	-	-	-	-	-	-	-
Income Tax Provision		-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditures		9,296,070	5,782,537	(15,550,070)	34,773	639,646	47,442,974	27,780	86,100	127,283	3,464,288	12,535,812	1,486,168
Excess/(Shortage) of Income over Expenditure		1,550,932	2,871,777	15,569,720	6,039,236	(390,046)	(24,086,707)	(22,930)	(81,600)	(127,283)	(3,091,711)	(12,535,812)	(1,453,724)

33. Segmental Financial Information (Contd.)

Particulars	Notes	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSCPGR	Reptiles Firm	WASH-2	2024-2025	2023-2024
		25	26	27	28	29	30	31	32	33	33=(6 to 32)	
Income:												
Service Charge											5,991,769,624	6,060,165,459
Bank Interest		-					845	57,174	7,045		15,605,787	14,719,721
Interest on Term Deposit		-									154,096,056	176,794,005
Grants & Donations	5.5	3,385,430		-	8,189,320	200,000		-		3,000,000	50,647,051	74,381,457
Others Income	27	-	-	-	-	-	-	-	1,529,073		26,662,969	47,347,590
Recovery from Risk Coverage Fund		-	-	-	-	-	-	-	-		-	99,510,817
Total Income		3,385,430	-	-	8,189,320	200,000	845	57,174	1,536,118	3,000,000	6,238,781,487	6,472,919,049
Expenditure:												
Financial Cost:												
Interest on Term Loan		-									1,321,415,076	1,497,760,552
Interest on Deposit		-									921,631,961	747,490,229
Bank Charges & Commission		46,344	-		-		2,655	3,681	5,780		35,363,078	37,626,330
Total Financial Cost		46,344	-	-	-	-	2,655	3,681	5,780	-	2,278,410,115	2,282,877,111
Operating Expenses:												
Salary & Allowances		1,408,149	24,900	-	-	48,000	699,369	-	4,517,890		2,421,417,926	2,469,991,678
Office Rent		9,200	-	-	73,925	-	-	-	-		136,070,846	130,587,891
Printing, Stationeries & Supplies		5,683	-	-	25,644	965	835	-	21,688		23,189,998	29,403,867
Travelling & Transportation		4,730	43,700	-	18,597	-	1,400	-	7,000		133,669,614	127,058,943
Utilities		10,900	677	-	20,583	-	5,000	-	2,225,872		53,096,281	74,739,188
Postage & Telegram		1,354	-	-	40	-	-	-	250		1,169,749	1,318,675
Repair & Maintenance		-	1,100	-	14,892	-	-	-	280,351		55,463,891	62,259,213
Entertainment		6,949	560	-	12,167	-	180	-	61,082		12,086,532	14,150,643
Training & Development Expenses		1,795,499	-	-	4,764,025	-	-	-	37,550	124,335	45,269,263	197,565,559
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-
General Expenses		194,500	-	-	6,740	-	-	-	72,964		8,633,320	11,527,067
Recruitment Expenses		-	-	-	-	-	-	-	-		329,070	638,655
Legal Expenses		-	-	-	-	-	-	-	199,800		28,066,272	28,769,860
Audit Fees		-	-	-	-	-	-	-	-		1,410,667	1,590,600
Board Member Honorarium		-	-	-	-	-	-	-	-		1,129,422	3,042,947
Professional Fees		-	-	-	-	-	-	-	-		6,765,236	3,564,450
Membership Fees		-	-	-	-	-	-	-	-		12,238,510	9,602,041
Promotional Activities		-	-	-	-	-	-	-	-		721,530	6,102,274
Staff Materials		-	-	-	-	-	-	-	-		2,182,026	2,163,079
Material Support to Beneficiary		-	-	-	-	-	-	-	-		800	181,863
Program Materials Expenses		-	-	-	-	194,780	-	2,053,900	1,324,950		3,771,226	3,165,348
Infrastructure Development Expenses		-	-	-	-	-	-	-	-		-	-
Capacity Building Reserve Expenses		-	-	-	-	-	-	-	-		-	-
Loss on Sale of Assets		-	68,510	-	-	-	-	-	-		122,790	-
Loss on Sale of Inventory		-	-	-	-	-	-	-	-		-	-
Claim Settlement		-	-	-	-	-	-	-	-		-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-		-	-
Depreciation		32,354	3,159	-	128,673	-	142,710	-	-		69,009,972	71,698,363
Total Operating Expenses:		3,469,318	142,606	-	5,065,286	243,745	849,494	2,053,900	8,749,397	124,335	3,015,814,941	3,249,122,205
Provision for Loan Loss Reserve Fund		-	-	-	-	-	-	-	-		581,123,676	833,477,957
Provision Expense for Investment and Deposits & Prepayments		-	-	-	-	-	-	-	-		696,218	5,936,198
Income Tax Provision		-	-	-	-	-	-	-	-		44,667,768	51,801,129
Total Expenditures		3,515,662	142,606	-	5,065,286	243,745	852,149	2,057,581	8,755,177	124,335	5,920,712,718	6,423,214,600
Excess/(Shortage) of Income over Expenditure		(130,232)	(142,606)	-	3,124,034	(43,745)	(851,304)	(2,000,407)	(7,219,059)	2,875,665	318,068,768	49,704,449

United Development Initiatives for Programmed Actions (UDDIPAN) Segmental Statement of Profit or Loss and Other Comprehensive Income (Continued) For the year ended 30 June 2024

33. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMPP	Bazar Samittee	Total MFP	Rame Breeding	ENRICH	Remittance	WTP
Income:											
Service Charge		3,264,887,571	-	-	2,785,434,721	3,745,178	6,054,067,470	-	-	-	-
Bank Interest		408,522	1,071	243,599	13,618,712	2,257	14,274,162	-	12,004	-	-
Interest on Term Deposit		(1,955)	-	-	170,916,251	-	170,914,296	-	-	-	-
Grants & Donations	5.5	9,582,649	-	4,796,519	11,212,031	-	25,591,199	-	5,201,480	-	169,092
Others Income	27	2,376,886	-	15,966	1,751,789	40,791	4,185,431	-	473,240	-	372,150
Recovery from Risk Coverage Fund		60,247,123	-	-	39,263,694	-	99,510,817	-	-	-	-
Total Income		3,337,500,796	1,071	5,056,084	3,022,197,197	3,788,226	6,368,543,375	-	5,686,724	-	541,242
Expenditure:											
Financial Cost:											
Interest on Term Loan		398,953,480	-	-	1,097,583,802	74,825	1,496,612,107	-	-	-	-
Interest on Deposit		569,271,951	-	-	177,930,370	287,908	747,490,229	-	-	-	-
Bank Charges & Commission		3,194,294	1,150	15,972	32,824,149	18,267	36,053,832	-	10,025	690	3,042
Total Financial Cost		971,419,726	1,150	15,972	1,308,338,320	381,000	2,280,156,168	-	10,025	690	3,042
Operating Expenses:											
Salary & Allowances		1,099,111,355	-	1,502,801	1,314,203,717	1,397,946	2,416,215,819	-	3,328,965	-	313,504
Office Rent		64,473,723	-	15,248	80,408,779	-	144,897,750	-	45,500	-	-
Printing, Stationeries & Supplies		8,059,128	-	3,680	20,086,729	4,635	28,154,172	-	72,905	-	150
Travelling & Transportation		43,077,097	-	121,737	79,200,317	39,604	122,438,754	-	140,881	-	25,376
Utilities		16,721,690	-	2,958	55,240,710	15,000	71,980,358	-	59,236	-	70,380
Postage & Telegram		263,334	-	7,720	746,800	-	1,017,854	-	2,170	-	-
Repair & Maintenance		10,620,181	-	209,842	47,209,282	-	58,039,305	-	-	-	30,716
Entertainment		3,709,985	-	8,180	10,147,365	-	13,865,530	-	5,500	-	-
Training & Development Expenses		55,351,804	-	641,216	120,251,722	10,440	176,255,181	-	4,882,516	-	-
Training Material Expenses		-	-	-	23,526	-	23,526	-	-	-	-
General Expenses		3,650,496	-	-	6,723,884	685	10,375,064	-	-	-	-
Recruitment Expenses		158,427	-	-	480,228	-	638,655	-	-	-	-
Legal Expenses		14,904,220	-	-	13,857,290	-	28,761,510	-	-	-	-
Audit Fees		-	-	-	1,590,600	-	1,590,600	-	-	-	-
Board Member Honorarium		417,115	-	2,400	2,586,432	-	3,005,947	-	-	-	-
Professional Fees		61,200	-	-	3,332,850	-	3,394,050	-	-	-	-
Membership Fees		-	-	-	9,602,041	-	9,602,041	-	-	-	-
Promotional Activities		1,851,134	-	-	4,207,119	-	6,058,253	-	8,191	-	-
Staff Materials		977,916	-	-	1,184,723	-	2,162,639	-	-	-	-
Material Support to Beneficiary		174,313	-	-	7,550	-	181,863	-	-	-	-
Program Materials Expenses		-	-	-	-	-	-	-	9,989	-	8,300
Loss on Sale of Assets		-	-	-	-	-	-	-	-	-	-
Loss on Sale of Inventory		-	-	-	-	-	-	-	-	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-
Depreciation		15,830,535	-	42,281	28,400,805	-	44,273,621	33,980	-	300	208,140
Total Operating Expenses:		1,339,413,651	-	2,558,063	1,799,492,469	1,468,310	3,142,932,493	33,980	8,555,853	300	656,566
Provision for Loan Loss Reserve Fund		501,432,691	-	-	330,536,808	1,508,458	833,477,957	-	-	-	-
Provision Expense for Investment and Deposits & Prepayments		691,938	-	-	5,244,260	-	5,936,198	-	-	-	-
Income Tax Provision		-	-	-	51,801,129	-	51,801,129	-	-	-	-
Total Expenditures		2,812,958,006	1,150	2,574,035	3,495,412,986	3,357,767	6,314,303,944	33,980	8,565,878	990	659,608
Excess/(Shortage) of Income over Expenditure		524,542,790	(79)	2,482,050	(473,215,789)	430,459	54,239,430	(33,980)	(2,879,154)	(990)	(118,366)

33. Segmental Financial Information (Contd.)

(Annexure - H)
[Amount in BDT]

Particulars	Notes	Adolescent	Agricultural Training Center	Solar Mini Grid	Solar Irrigation	UDDIPAN FUND	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2
		11	12	13	14	15	16	17	18	19	20	21	22	23
Income:														
Service Charge			2,646	2,349,244	3,746,099	-								
Bank Interest	-			31,741	11,438	4,430	106,915		222,234	4,045	2,620		28,927	
Interest on Term Deposit				90,559	28,979	5,623	3,036,089		2,718,459					
Grants & Donations	5.5	-		6,779,528	4,670,585			249,600						
Others Income	27	-	-			484,038			40,001,567	28,500			176,340	604,670
Recovery from Risk Coverage Fund		-	-											
Total Income		-	2,646	9,251,072	8,457,101	494,091	3,143,004	249,600	42,942,260	32,545	2,620	-	205,267	604,670
Expenditure:														
Financial Cost:														
Interest on Term Loan		-		934,899	213,546									
Interest on Deposit		-												
Bank Charges & Commission		-	16,185	6,158	10,526	24,443	25,748		1,422,392	2,515	1,674	345,00	23,426	
Total Financial Cost		-	16,185	941,057	224,072	24,443	25,748	-	1,422,392	2,515	1,674	345,00	23,426	-
Operating Expenses:														
Salary & Allowances		-	660,133	1,079,872	2,377,682			493,455	25,759,813				1,422,110	
Office Rent		-	65,500	(6,108)	72,822	(17,539,200)			2,713,227					
Printing, Stationeries & Supplies		-		705	4,414			6,195	576,807				40,674	
Travelling & Transportation		-	13,470	44,035	84,498	3,130		31,235	3,242,552				28,400	
Utilities		-	74,399	6,600	11,700			1,800	565,676				297,160	
Postage & Telegram		-	550	2,700	7,290			768	285,441					
Repair & Maintenance		-	93,702	72,119	499,586			2,647	1,193,925				307,520	803,493
Entertainment		-		95,915	270			4,371	15,989				11,093	
Training & Development Expenses		-				339,396			2,755,268					
Training Material Expenses		-												
General Expenses		-		74,577	17,049			270	109,167				377,199	75,000
Recruitment Expenses		-												
Legal Expenses		-			2,600									5,750
Audit Fees		-												
Board Member Honorarium		-		4,800	19,200				6,000					
Professional Fees		-												
Membership Fees		-												
Promotional Activities		-												
Staff Materials		-			440									
Material Support to Beneficiary		-												
Program Materials Expenses		-	1,250,104					80,922						
Loss on Sale of Assets		-												
Loss on Sale of Inventory		-												
Claim Settlement		-												
Depreciation		-	318,421	6,661,853	2,337,104	1,497,968			2,286,202	79,008	79,753	127,283	1,552,456.00	11,451,325
Total Operating Expenses:		-	2,476,279	8,037,068	5,434,655	(15,698,706)	-	621,663	39,510,067	79,008	79,753	127,283	4,036,612	12,335,568
Provision for Loan Loss Reserve Fund														
Provision Expense for Investment and Deposits & Prepayments		-												
Income Tax Provision		-												
Total Expenditures		-	2,492,464	8,978,125	5,658,727	(15,674,263)	25,748	621,663	40,932,459	81,523	81,427	127,628	4,060,038	12,335,568
Excess/(Shortage) of Income over Expenditure		-	(2,489,818)	272,947	2,798,374	16,168,354	3,117,256	(372,063)	2,009,801	(48,978.00)	(78,807)	(127,628)	(3,854,771)	(11,730,898)

33. Segmental Financial Information (Contd.)

Particulars		Notes	Rupgonj	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSCPGR	Reptiles Firm	2023-2024	2022-2023
			24	25	26	27	28	29	30	31	32	33=[6 to 32]	
Income:													
			-									6,060,165,459	5,694,852,800
	Service Charge											14,719,721	7,799,984
	Bank Interest		12,275	4,546					4,384	-		176,794,005	114,203,550
	Interest on Term Deposit			-								74,381,457	39,350,302
	Grants & Donations	5.5		8,740,193		250,487	18,799,413	195,520		3,734,360		47,347,590	49,924,826
	Others Income	27	44,668	-	292,709						684,277		
	Recovery from Risk Coverage Fund		-	-	-	-	-	-		-		99,510,817	52,358,183
	Total Income		56,943	8,744,739	292,709	250,487	18,799,413	195,520	4,384	3,734,360	684,277	6,472,919,049	5,958,489,645
Expenditure:													
Financial Cost:													
	Interest on Term Loan			-								1,497,760,552	816,675,223
	Interest on Deposit			-								747,490,229	917,686,504
	Bank Charges & Commission		6,605	6,099	1,185		1,725		6,190	-	3,526	37,626,330	69,447,235
	Total Financial Cost		6,605	6,099	1,185	-	1,725	-	6,190	-	3,526	2,282,877,111	1,803,808,961
Operating Expenses:													
	Salary & Allowances		628,670	2,705,481	322,900	-	10,036,790	48,000	2,455,495	-	2,142,989	2,469,991,678	2,082,960,213
	Office Rent			13,800	-	-	324,600	-	-	-		130,587,891	130,495,492
	Printing, Stationeries & Supplies		67,686	11,703	2,967	-	168,721	-	294,688	-	2,080	29,403,867	27,005,333
	Travelling & Transportation		19,480	5,560	445,293	-	424,225	-	18,486	-	93,568	127,058,943	105,181,056
	Utilities		161,745	15,550	24,767	-	52,747	-			1,417,070	74,739,188	51,504,040
	Postage & Telegram			1,172			730					1,318,675	1,344,247
	Repair & Maintenance		896,958	-	1,550		170,763		75,203	-	71,726	62,259,213	105,969,587
	Entertainment		9,740	10,257	800	-	85,296	500	9,915	-	35,467	14,150,643	13,006,570
	Training & Development Expenses			5,924,470	-	-	7,155,192	207,045	18,745	-	4,220	197,542,033	85,578,603
	Training Material Expenses			-								23,526	24,229
	General Expenses		13,518	4,964	710	-	302,004	-	-	-	177,545	11,527,067	9,701,210
	Recruitment Expenses			-								638,655	62,731
	Legal Expenses			-								28,769,860	15,966,541
	Audit Fees			-								1,590,600	800,000
	Board Member Honorarium			-								3,042,947	4,878,599
	Professional Fees		-				7,000				170,400	3,564,450	92,727
	Membership Fees			-								9,602,041	8,782,725
	Promotional Activities			-								6,102,274	9,709,706
	Staff Materials			-			1,000		34,830	-		2,163,079	1,850,156
	Material Support to Beneficiary			-								181,863	645,312
	Program Materials Expenses			-								3,165,348	1,808,407
	Loss on Sale of Assets			-			-	-	-	-		-	-
	Loss on Sale of Inventory			-								-	-
	Claim Settlement			-								-	-
	Depreciation		616,018	32,355	3,159		79,192		60,225	-		71,698,363	56,429,157
	Total Operating Expenses:		2,413,815	8,725,312	802,146	-	18,808,260	255,545	2,967,587	-	5,931,098	3,249,122,205	2,714,187,775
	Provision for Loan Loss Reserve Fund											833,477,957	270,282,819
	Provision Expense for Investment and Deposits & Prepayments		-	-	-	-	-	-	-	-		5,936,198	731,841
	Income Tax Provision			-	-	-	-	-	-	-		51,801,129	41,844,821
	Total Expenditures		2,420,420	8,731,411	803,331	-	18,809,985	255,545	2,973,777	-	5,934,624	6,423,214,600	4,830,856,217
	Excess/(Shortage) of Income over Expenditure		(2,363,477)	13,328	(510,622)	250,487	(10,572)	(60,025)	(2,969,392)	3,734,360	(5,250,347)	49,704,449	1,127,633,428

United Development Initiatives for Programmed Actions (UDDIPAN)

Segmental Statement of Receipts and Payments

For the year ended 30 June 2025

35. Segmental Financial Information (Contd.)

Receipts	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Ram Breeding	ENRICH
		1	2	3	4	5	6= (1to5)	7	8
Opening Cash & Cash equivalents	14	319,469,399	44,125	5,605,947	980,568,920	2,561,033	1,308,249,424	-	1,721,588
Service Charge		1,930,880,225	-	748,000	1,742,612,207	1,442,336	3,675,682,768	-	-
Bank Interest		826,105	1,267	86,795	13,982,393	7,644	14,904,205	-	32,602
Interest on Term Deposit		(58,990)	-	-	16,301,251	-	16,242,261	-	-
Grants & Donations		4,549,920	-	-	40,000	-	4,589,920	-	-
Fund Balance Received		-	-	-	-	-	-	-	-
Others Income		5,265,737	-	10,700	6,521,414	5,755	11,803,606	-	27,160
Receipts against Sale of Assets	6	-	-	-	-	-	-	-	-
Loan Realized from Clients	8	13,550,164,954	-	-	11,954,699,143	17,074,988	25,521,939,085	-	-
Other loans Realized (Staff)	9	9,306,717	-	-	14,924,018	-	24,230,735	-	-
Term Deposit Encashment	10	-	-	-	1,693,999,703	-	1,693,999,703	-	-
Sales of Stocks	11	77,349	-	3,000	197,950	-	278,299	-	-
Accounts Receivable Realized	12	1,501,046	-	-	59,138,331	-	60,639,377	-	-
Realized against Deposits & Prepayments	13	4,783,363	-	-	122,789,713	-	127,573,076	-	-
Advance From Borrower	26	9,232,896,639	-	-	9,680,409,833	17,132,339	18,930,438,811	-	-
Term Loan Receipt	19	994,607,000	-	-	6,424,156,889	-	7,418,763,889	-	-
Clients Deposits Receipt	20	4,552,687,447	-	-	3,380,098,727	9,635,412	7,942,421,586	-	-
Risk Coverage Fund	23	145,197,404	-	-	147,206,045	112,749	292,516,198	-	-
Other Loans (PF/Gratuity/WF/Reptiles)	24	-	-	-	-	-	-	-	-
Other Liabilities Receipt	26	7,073,420	-	-	690,000	-	7,763,420	-	-
Receipts against Other		-	-	-	-	-	-	-	-
Subsidiary Fund- Inter Project Loan Receipt		4,254,051,357	-	9,174,000	7,200,281,540	9,706,986	11,473,213,884	-	2,325,463
Total		35,013,279,093	45,392	15,628,442	43,438,618,078	57,679,242	78,525,250,247	-	4,106,813
PAYMENTS									
Interest on Term Loan		423,153,544	-	-	945,939,051	89,730	1,369,182,325	-	-
Interest on Clients' Deposit		301,632,439	-	-	34,972,229	12,972	336,617,640	-	-
Bank Charges & Commission		10,120,480	-	20,009	25,442,025	23,730	35,606,244	-	14,337
Salary & Allowances		832,765,249	-	-	1,055,519,851	143,281	1,888,428,381	-	1,245,110
Office Rent		48,868,594	-	-	86,322,699	-	135,191,293	-	10,500
Printing, Stationeries & Supplies		7,205,367	-	-	13,493,664	830	20,699,861	-	32,318
Travelling & Transportation		46,320,159	-	-	79,548,318	5,225	125,873,702	-	60,300
Utilities		18,264,565	-	-	30,175,780	-	48,440,344	-	27,871
Postage & Telegram		182,202	-	-	392,663	-	574,865	-	536
Repair & Maintenance		7,009,812	-	-	41,270,273	800	48,280,885	-	-
Entertainment		3,034,189	-	-	8,452,619	-	11,486,808	-	1,500
Training & Development		16,118,085	-	-	20,019,706	-	36,137,791	-	1,079,104
Expenses- Training Material Expenses		-	-	-	-	-	-	-	-
General Expenses		3,044,014	-	-	4,516,177	-	7,560,191	-	-
Recruitment Expenses		104,244	-	-	185,808	-	290,052	-	-
Legal Expenses		11,401,952	-	-	13,599,603	-	25,001,555	-	-
Audit Fees		-	-	-	288,000	-	288,000	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	-	214,116	-	214,116	-	-
Professional Fees		-	-	-	5,388,250	-	5,388,250	-	-
Membership Fees		-	-	-	1,919,144	-	1,919,144	-	-
Promotional Activities		449,083	-	-	441,715	95,600	986,398	-	-
Staff Materials		955,135	-	-	1,197,795	500	2,153,430	-	-
Material Support to Beneficiary		5,000	-	-	800	-	5,800	-	-
Program Materials Expenses		-	-	113,100	-	-	113,100	-	-
Claim Settlement		-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	4,527,844	-	-	6,304,769	-	10,832,613	-	-
Investment	7	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	20,584,190,000	-	-	20,906,013,000	16,172,000	41,506,375,000	-	-
Other Loans Refund(Staff)	9	34,992,077	-	-	47,488,224	-	82,480,301	-	-
New Term Deposits	10	-	-	-	466,316,397	-	466,316,397	-	-
Purchases of Stocks	11	6,999	-	-	45,500	-	52,499	-	-
Accounts Receivable	12	172,127	-	-	278,126	-	450,253	-	-
Payments against Deposits & Prepayments	13	12,252,753	381	16,299	40,369,825	-	52,639,257	-	-
Term Loan Refund	19	2,050,336,320	-	-	10,429,463,974	1,425,000	12,481,225,294	-	-
Client's Deposit Refund	20	4,164,010,291	-	-	2,828,374,709	16,893,533	7,009,278,533	-	-
Security Deposit Refund	21	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	23	12,797,027	-	-	10,221,290	10,700	23,029,017	-	-
Other Loans Refund (PF/Gratuity/WF)	24	-	-	-	-	-	-	-	-
Accounts Payable	24	64,591,276	-	-	97,743,842	-	162,335,118	-	-
Provision Paid for expenses	25	6,199	-	-	12,152,426	-	12,158,625	-	-
Other Liabilities Refund	26	345,550	-	-	676,728	-	1,022,278	-	-
Inter Project Loan Refund		6,092,426,893	-	14,512,282	5,616,610,219	20,799,864	11,744,349,257	-	-
Cash and Cash Equivalents		261,989,625	45,011	966,752	607,258,763	2,005,477	872,265,628	-	1,635,237
Total		35,013,279,093	45,392	15,628,442	43,438,618,078	57,679,242	78,525,250,247	-	4,106,813

35. Segmental Financial Information (Contd.)

Receipts	Notes	Remittance	Water Treatment Plant	Adolescent	Agricultural Training Center	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH
		9	10	11	12	13	14	15	16	17	18	19	20
Opening Cash & Cash equivalents	14	675,098	50,097	-	40,876	620,304	652,949	12,723,113	1,397,030	212,850	26,937,168	168,995	97,515
Service Charge		-	-	-	-	4,025,205	3,949,325	-	-	-	-	-	-
Bank Interest		-	-	-	-	35,814	8,367	7,650	39,050	-	141,944	4,850	4,500
Interest on Term Deposit		-	-	-	-	-	23,582	-	417,213	-	-	-	-
Grants & Donations		-	-	-	-	-	-	-	-	249,600	-	-	-
Fund Balance Received		-	-	-	-	-	-	-	-	-	-	-	-
Others Income		-	330,650	-	471,658	-	590	4,444,800	-	-	32,339,488	-	-
Receipts against Sale of Assets	6	-	-	-	-	-	-	-	-	-	-	-	-
Loan Realized from Clients	8	-	-	-	-	-	-	-	-	-	-	-	-
Other loans Realized (Staff)	9	-	-	-	-	-	-	-	-	-	42,494	-	-
Term Deposit Encashment	10	-	-	-	-	2,570,000	822,400	-	5,902,093	-	-	-	-
Sales of Stocks	11	-	-	-	443,413	-	-	-	-	-	-	-	-
Accounts Receivable Realized	12	-	-	-	-	85,555	30,178	-	120,665	-	-	-	-
Realized against Deposits & Prepayments	13	-	-	-	-	31,255	-	11,492,345	-	-	12,000	-	-
Advance From Borrower	26	-	-	-	-	-	-	-	-	-	-	-	-
Term Loan Receipt	19	-	-	-	-	-	-	-	-	-	-	-	-
Clients Deposits Receipt	20	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans (PF/Gratuity/WF/Replies)	24	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities Receipt	26	-	-	-	-	-	-	-	-	-	-	-	-
Receipts against Other		-	-	-	-	-	-	-	-	-	-	-	-
Subsidiary Fund		-	-	-	-	-	-	-	-	-	-	-	-
Inter Project Loan Receipt		-	31,000	3,215,613	480,990	16,669,121	2,570,000	13,260,572	163,352	682,488	99,159,930	-	-
Total		675,098	411,747	3,215,613	1,436,937	24,037,254	8,057,391	41,928,480	8,039,403	1,144,938	158,633,025	173,845	102,015
PAYMENTS													
Interest on Term Loan		-	-	-	-	-	-	-	-	-	-	-	-
Interest on Clients' Deposit		-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		690	863	-	1,139	24,861	11,572	19,634	9,773	-	972,237	1,606	1,900
Salary & Allowances		-	159,827	1,282,867	467,442	1,853,690	2,078,023	-	-	447,805	26,132,647	-	-
Office Rent		-	-	-	(40,000)	(192,000)	72,000	-	-	-	3,458,645	-	-
Printing, Stationeries & Supplies		-	-	1,935	-	1,870	10,150	1,580	-	4,874	151,426	-	-
Travelling & Transportation		-	16,460	73,000	2,100	79,720	49,738	18,597	-	36,470	5,862,988	-	-
Utilities		-	85,583	13,500	38,344	10,600	13,950	-	-	3,600	857,010	-	-
Postage & Telegram		-	-	980	-	235	4,669	-	-	597	312,109	-	-
Repair & Maintenance		-	54,462	-	17,920	157,640	526,278	-	-	1,640	111,874	-	-
Entertainment		-	-	-	-	51,717	18,073	-	-	3,882	4,060	-	-
Training & Development		-	-	1,791,038	-	-	-	-	-	-	-	-	-
Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-	-
General Expenses		-	-	-	-	70,785	4,059	428,450	-	-	-	-	-
Recruitment Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Legal Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Audit Fees		-	-	-	-	-	-	-	-	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	-	-	-	-	-	-	-	-	-	-
Professional Fees		-	-	-	-	-	-	-	-	-	-	-	-
Membership Fees		-	-	-	-	-	-	-	-	-	-	-	-
Promotional Activities		-	-	-	-	-	-	-	-	-	-	-	-
Staff Materials		-	-	-	-	7,200	690	-	-	1,860	-	-	-
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-	-	-
Program Materials Expenses		-	17,900	-	-	810	-	-	-	55,491	19,850	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	-	-	-	-	1,245,691	456,750	-	-	-	379,370	-	-
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans Refund(Staff)	9	-	-	-	-	-	150,000	-	-	-	-	-	-
New Term Deposits	10	-	-	-	-	-	-	-	6,000,000	-	-	-	-
Purchases of Stocks	11	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	12	-	-	-	-	-	-	-	-	-	-	-	-
Payments against Deposits & Prepayments	13	-	-	-	-	187,978	6,736	12,018,685	61,598	-	100,000	-	-
Term Loan Refund	19	-	-	-	-	12,564,329	1,843,185	-	-	-	-	-	-
Client's Deposit Refund	20	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	258,200	-	-	-	-
Risk Coverage Fund Refund	23	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans Refund (PF/Gratuity/WF)	24	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Payable	24	-	13,782	51,885	33,080	631,750	250,064	57,330	-	39,826	47,905	-	-
Provision Paid for expenses	25	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities Refund	26	-	-	-	-	-	-	-	-	-	6,267,600	-	-
Inter Project Loan Refund		-	-	408	884,990	4,964,539	636,174	12,645,573	-	298,488	104,875,978	-	-
Cash and Cash Equivalents		674,408	62,870	-	31,922	2,375,839	1,925,280	16,738,631	1,709,833	250,405	9,079,326	172,239	100,115
Total		675,098	411,747	3,215,613	1,436,937	24,037,254	8,057,391	41,928,480	8,039,404	1,144,938	158,633,024	173,845	102,015

35. Segmental Financial Information (Contd.)

[Amount in BDT]

Receipts	Notes	ROSC	Vakurta-1	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harhal	VGD	ICVGD	Sachala	UDDIPAN TV	DSCPR	Reptiles Firm	WASH-2	2024-2025	2023-2024
		21	22	23	24	25	26	27	28	29	30	31	32		33= (6 to 32)	
Opening Cash & Cash equivalents	14	17,453	762,349	-	42,987	949,859	12,213	1,930	1,727,020	61,932	247,940	3,734,360	647,233	-	1,361,752,283	543,621,086
Service Charge		-	-	-	-	-	-	-	-	-	-	-	-	-	3,683,657,298	3,881,239,175
Bank Interest		-	3,709	-	1,972	-	-	-	-	-	845	57,174	7,045	-	15,249,727	14,643,784
Interest on Term Deposit		-	-	-	-	-	-	-	-	-	-	-	-	-	16,683,056	17,886,117
Grants & Donations		-	-	-	-	106,850	-	-	-	-	-	-	-	3,000,000	7,946,370	4,733,894
Fund Balance Received		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others Income		-	368,868	-	30,472	-	-	-	-	-	-	1,529,073	-	-	51,246,365	52,125,390
Receipts against Sale of Assets	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	363,366
Loan Realized from Clients	8	-	-	-	-	-	-	-	-	-	-	-	-	-	25,521,939,085	26,534,177,124
Other loans Realized (Staff)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	24,273,229	14,414,703
Term Deposit Encashment	10	-	-	-	-	-	-	-	-	-	-	-	-	-	1,703,294,196	301,849,258
Sales of Stocks	11	-	-	-	-	-	70,000	-	-	-	-	-	-	-	791,712	1,965,032
Accounts Receivable Realized	12	-	-	-	-	2,324,147	-	-	-	-	-	-	-	-	63,199,922	179,525,228
Realized against Deposits & Prepayments	13	-	37,424	-	1,666	-	-	-	-	-	-	-	21,861	-	139,169,627	553,147,524
Advance From Borrower	26	-	-	-	-	-	-	-	-	-	-	-	-	-	18,930,438,811	18,562,978,604
Term Loan Receipt	19	-	-	-	-	-	-	-	-	-	-	-	-	-	7,418,763,889	14,577,400,072
Clients Deposits Receipt	20	-	-	-	-	-	-	-	-	-	-	-	-	-	7,942,421,586	9,315,298,467
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-	-	-	-	292,516,198	314,542,604
Other Loans (PF/Gratuity/WF/Reptiles)	24	-	-	-	-	-	-	-	-	-	-	-	6,415,540	-	6,415,540	6,177,580
Other Liabilities Receipt	26	-	-	-	-	-	-	-	-	-	-	-	-	-	7,763,420	40,084,310
Receipts against Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,334
Subsidiary Fund		-	1,531,390	613,081	413,000	2,700,000	20,000	-	4,045,573	382,000	507,244	-	-	500,000	11,622,484,700	23,465,914,327
Inter Project Loan Receipt		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		17,453	2,703,740	613,081	490,097	6,080,856	102,213	1,930	5,772,593	443,932	756,029	3,791,534	8,620,752	3,500,000	78,810,107,015	98,382,123,988
PAYMENTS																
Interest on Term Loan		-	-	-	-	-	-	-	-	-	-	-	-	-	1,349,182,325	1,518,517,735
Interest on Clients' Deposit		-	-	-	-	-	-	-	-	-	-	-	-	-	336,617,640	224,463,969
Bank Charges & Commission		-	7,075	-	1,960	46,344	-	-	-	-	2,655	3,681	5,780	-	36,732,349	82,823,335
Salary & Allowances		-	1,250,549	-	384,017	1,405,205	24,900	-	1,401,033	48,000	672,669	-	4,296,890	-	1,931,579,055	1,986,814,026
Office Rent		-	-	-	-	9,200	-	-	73,925	-	-	-	-	-	138,583,563	133,858,107
Printing, Stationeries & Supplies		-	1,501	-	-	5,683	-	-	25,644	965	835	-	21,688	-	20,960,330	29,723,347
Travelling & Transportation		-	-	-	-	4,730	43,700	-	159,293	-	1,400	-	7,000	-	132,209,198	123,005,539
Utilities		-	52,774	613,081	-	10,900	677	-	20,583	-	5,000	-	2,225,872	-	52,419,689	69,991,755
Postage & Telegram		-	-	-	-	1,354	-	-	40	-	-	-	250	-	895,635	1,027,562
Repair & Maintenance		-	-	-	-	-	1,100	-	15,912	-	-	-	280,351	-	49,448,062	125,874,940
Entertainment		-	13,985	-	-	6,949	560	-	12,167	-	180	-	61,082	-	11,660,963	13,739,567
Training & Development Expenses		-	-	-	-	1,656,999	-	-	3,045,512	-	-	-	37,550	-	43,747,994	64,641,295
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,841
General Expenses		-	-	-	-	194,500	-	-	6,740	-	-	-	72,964	-	8,337,689	11,032,008
Recruitment Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	290,052	518,124
Legal Expenses		-	-	-	-	-	-	-	-	-	-	-	199,800	-	25,201,355	28,533,979
Audit Fees		-	-	-	-	-	-	-	-	-	-	-	-	-	288,000	503,478
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	-	-	-	-	-	-	-	-	-	-	-	214,116	1,994,799
Professional Fees		-	5,138	-	-	-	-	-	-	-	-	-	-	-	5,393,388	1,154,118
Membership Fees		-	-	-	-	-	-	-	-	-	-	-	-	-	1,919,144	1,962,285
Promotional Activities		-	-	-	-	-	-	-	-	-	-	-	-	-	986,398	5,944,200
Staff Materials		-	-	-	-	-	-	-	-	-	-	-	-	-	2,163,180	2,199,499
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-	-	-	-	5,800	60,313
Program Materials Expenses		-	-	-	-	-	-	-	-	194,780	-	1,964,600	1,324,950	-	3,691,481	3,096,851
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	-	21,049	-	-	-	-	-	-	-	-	-	-	-	12,935,473	61,671,406
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	-	-	-	-	-	-	-	41,506,375,000	44,746,614,000
Other Loans Refund(Staff)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	82,630,301	108,094,454
New Term Deposits	10	-	-	-	-	-	-	-	-	-	-	-	-	-	472,316,397	620,500,000
Purchases of Stocks	11	-	-	-	-	-	-	-	-	-	-	-	-	-	52,499	1,106,623
Accounts Receivable	12	-	-	-	-	-	-	-	-	-	-	-	-	-	450,253	162,858,819
Payments against Deposits & Prepayments	13	-	898,000	-	76,500	93,500	-	-	-	-	-	-	31,829	-	66,114,083	1,187,514,619
Term Loan Refund	19	-	-	-	-	-	-	-	-	-	-	-	-	-	12,495,632,808	15,000,978,532
Client's Deposit Refund	20	-	-	-	-	-	-	-	-	-	-	-	-	-	7,009,278,533	6,629,703,574
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-	-	-	-	-	-	258,200	-
Risk Coverage Fund Refund	23	-	-	-	-	-	-	-	-	-	-	-	-	-	23,029,017	31,607,255
Other Loans Refund (PF/Gratuity/WF)	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69,170,572
Accounts Payable	24	-	61,085	-	330	-	-	-	-	-	11,100	89,300	-	-	163,622,555	171,425,998
Provision Paid for expenses	25	-	-	-	-	-	-	-	-	-	-	-	-	-	12,158,625	58,568
Other Liabilities Refund	26	-	-	-	-	-	-	-	-	-	-	-	-	-	7,289,878	10,802,200
Inter Project Loan Refund		-	42,158	-	18,821	2,643,648	-	-	400,000	-	780	-	-	-	11,871,760,814	23,786,766,413
Cash and Cash Equivalents		17,453	350,427	-	8,449	1,844	31,276	1,930	611,744	200,187	61,410	1,733,953	54,746	3,500,000	913,595,172	1,261,752,283
Total		17,453	2,703,740	613,081	490,097	6,080,856	102,213	1,930	5,772,593	443,932	756,029	3,791,534	8,620,752	3,500,000	78,810,107,015	98,382,123,988

United Development Initiatives for Programmed Actions (UDDIPAN)

Segmental Statement of Receipts and Payments

For the year ended 30 June 2024

35. Segmental Financial Information (Contd.)

Receipts	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samitee	Total MFP	Ram Breeding	ENRICH	Remittance	Water Treatment Plant	Adolescent	Agricultural Training Center	Solar Mini-grid
		1	2	3	4	5	6= (1to5)	7	8	9	10	11	12	13
Opening Cash & Cash equivalents	14	139,120,676	44,526	11,739,581	331,263,168	617,073	482,785,025	59,391	1,027,724	675,788	10,588	-	327,567	2,575,587
Service Charge		2,109,642,835	-	4,796,519	1,759,006,053	1,701,387	3,875,146,794	-	-	-	-	-	97	2,346,185
Bank Interest		332,437	1,071	243,599	13,618,859	2,257	14,198,224	-	12,004	-	-	-	-	31,741
Interest on Term Deposit		-	-	-	16,469,501	-	16,469,501	-	-	-	-	-	-	-
Grants & Donations		238,938	-	-	26,050	-	264,988	-	-	-	-	-	-	-
Fund Balance Received		-	-	-	-	-	-	-	-	-	-	-	-	-
Others Income		7,070,179	-	4,178	5,503,157	41,522	12,619,036	-	473,240	-	372,150	-	12,425	-
Receipts against Sale of Assets	6	-	-	27,700	-	-	27,700	-	-	-	-	-	-	-
Loan Realized from Clients	8	14,686,103,327	-	-	11,833,974,593	14,099,204	26,534,177,124	-	-	-	-	-	-	-
Other loans Realized (Staff)	9	5,605,026	-	-	8,786,310	-	14,391,336	-	-	-	-	-	23,367	-
Term Deposit Encashment	10	-	-	-	286,549,258	-	286,549,258	-	-	-	-	-	-	-
Sales of Stocks	11	189,020	-	-	1,542,412	-	1,731,432	-	-	-	-	-	233,600	-
Accounts Receivable Realized	12	607,168	-	-	162,625,762	-	163,232,930	-	-	-	-	-	-	-
Realized against Deposits & Prepayments	13	8,852,822	-	-	534,920,840	-	543,773,662	-	-	-	-	-	-	830
Advance From Borrower	26	9,811,674,852	-	-	8,718,446,961	32,856,791	18,562,978,604	-	-	-	-	-	-	-
Term Loan Receipt	19	2,556,218,500	-	-	12,019,156,572	2,025,000	14,577,400,072	-	-	-	-	-	-	-
Clients Deposits Receipt	20	5,462,707,320	-	-	3,833,545,191	19,045,957	9,315,298,467	-	-	-	-	-	-	-
Motor Cycle Replacement Fund Receipt		-	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	162,128,203	-	-	151,903,321	511,080	314,542,604	-	-	-	-	-	-	-
Collection Premium		-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit Receipt	21	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Receipt	22	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans	24	-	-	-	200,000	-	200,000	-	-	-	-	-	-	80,000
PPF (Grants/WP/Refund) Other Liabilities Receipt	26	38,924,242	-	-	503,468	-	39,427,710	-	-	-	-	-	-	-
Receipts against Other Subsidary Fund		-	-	-	-	-	-	-	-	-	-	-	-	-
Inter Project Loan Receipt		9,050,275,756	-	4,687,023	14,090,767,514	28,872,223	23,174,602,516	59,391	10,633,000	-	135,000	4,616,812	29,260,000	7,070,140
Total		44,039,691,301	45,597	21,498,601	53,768,808,990	99,772,494	97,929,816,983	118,782	12,145,968	675,788	517,738	4,616,812	29,857,056	12,104,482
PAYMENTS														
Interest on Term Loan		399,292,857	-	-	1,119,150,053	74,825	1,518,517,735	-	-	-	-	-	-	-
Interest on Clients' Deposit		209,467,132	-	-	14,996,837	-	224,463,969	-	-	-	-	-	-	-
Interest on Staff Welfare Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		33,566,418	1,150	15,972	47,673,671	26,942	81,284,152	-	10,025	690	3,042	-	16,185	6,158
Salary & Allowances		832,802,768	-	1,346,666	1,105,587,857	95,946	1,939,833,237	-	3,329,605	-	291,274	1,614,315	535,040	951,651
Office Rent		50,863,236	-	28,000	79,786,916	-	130,678,152	-	45,500	-	-	(1,000)	47,500	-
Printing, Stationeries & Supplies		7,132,043	-	3,680	21,569,928	5,155	28,710,806	-	72,905	-	150	10,411	-	705
Travelling & Transportation		43,321,430	-	116,137	75,637,587	680	119,075,834	-	140,881	-	25,376	105,050	13,470	39,865
Utilities		14,524,539	-	2,958	53,143,987	-	67,671,484	-	59,236	-	70,380	18,930	74,399	6,600
Postage & Telegram		260,998	-	7,720	458,023	-	726,741	-	2,170	-	-	-	550	2,700
Repair & Maintenance		10,732,670	-	194,979	113,327,487	-	124,255,136	-	-	-	30,716	1,000	56,427	72,119
Entertainment		3,275,338	-	8,180	10,112,647	-	13,396,165	-	5,500	-	-	77,117	-	95,915
Training & Development Expenses		16,491,594	-	641,216	25,214,251	2,500	42,349,561	-	4,820,378	-	-	2,075,236	-	-
Training Material Expenses		(5,685)	-	-	23,526	-	17,841	-	-	-	-	-	-	-
General Expenses		4,160,339	-	-	6,424,168	685	10,585,192	-	-	-	-	-	-	49,577
Recruitment Expenses		114,578	-	-	403,546	-	518,124	-	-	-	-	-	-	-
Legal Expenses		14,871,092	-	-	13,660,287	-	28,531,379	-	-	-	-	-	-	-
Audit Fees		-	-	-	503,478	-	503,478	-	-	-	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		(10,000)	-	2,000	1,969,794	-	1,961,794	-	-	-	-	-	-	4,000
Professional Fees		600	-	-	983,118	-	983,718	-	-	-	-	-	-	-
Membership Fees		-	-	-	1,962,285	-	1,962,285	-	-	-	-	-	-	-
Promotional Activities		1,813,464	-	-	4,106,415	-	5,919,879	-	7,491	-	-	-	-	-
Staff Materials		1,019,352	-	-	1,179,707	-	2,199,059	-	-	-	-	-	-	-
Material Support to Beneficiary		54,313	-	-	6,000	-	60,313	-	-	-	-	-	-	-
Program Materials Expenses		-	-	-	-	-	-	-	9,989	-	8,300	-	1,262,529	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	15,719,359	-	-	36,293,063	-	52,012,422	-	-	-	-	-	-	503,752
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	23,089,810,000	-	-	21,591,537,000	65,267,000	44,746,614,000	-	-	-	-	-	-	-
Other Loans Refund (Staff)	9	41,118,307	-	-	66,746,147	-	107,864,454	-	-	-	-	-	125,000	-
New Term Deposits	10	-	-	-	587,200,000	-	587,200,000	-	-	-	-	-	-	-
Purchases of Stocks	11	293,333	-	-	656,850	-	950,183	-	-	-	-	-	156,440	-
Accounts Receivable	12	2,227,650	-	-	160,418,669	-	162,646,319	-	-	-	-	-	-	-
Payments against Deposits & Prepayments	13	17,521,251	322	212,254	1,128,128,460	-	1,145,862,287	-	-	-	-	-	25,301,856	14,522
Term Loan Refund	19	1,990,335,717	-	-	13,002,856,620	400,000	14,993,592,338	-	-	-	-	-	-	4,568,844
Client's Deposit Refund	20	4,044,986,675	-	-	2,575,675,145	9,041,754	6,629,703,574	-	-	-	-	-	-	-
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	23	16,077,794	-	-	15,529,461	-	31,607,255	-	-	-	-	-	-	-
Other Loans Refund (PPF/Grants/WP)	24	8,888,839	-	-	60,281,733	-	69,170,572	-	-	-	-	-	-	-
Accounts Payable	24	57,966,263	-	71,966	99,985,459	-	158,023,688	-	700	-	15,092	35,794	56,815	3,571,359
Provision Paid for expenses	25	10,210	-	-	48,359	-	58,568	-	-	-	-	-	-	-
Other Liabilities Refund	26	-	-	-	-	-	-	-	-	-	-	-	-	-
Inter Project Loan Refund		12,791,517,428	-	13,240,926	10,765,001,536	22,295,975	23,592,055,865	118,782	1,920,000	-	23,311	679,959	2,169,969	1,596,412
Cash and Cash Equivalents		319,469,399	44,125	5,605,947	980,568,920	2,561,033	1,308,249,424	-	1,721,588	675,098	50,097	-	40,876	620,304
Total		44,039,691,301	45,597	21,498,601	53,768,808,990	99,772,494	97,929,816,982	118,782	12,145,968	675,788	517,738	4,616,812	29,857,056	12,104,482

35. Segmental Financial Information (Contd.)

Receipts	Notes	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2	Rupgonj	RMTP
		14	15	16	17	18	19	20	21	22	23	24	25
Opening Cash & Cash equivalents	14	1,054,718	2,414,503	2,461,572	201,098	47,779,730	167,465	96,569	97,245	181,366	-	401,448	1,225,541
Service Charge		3,746,099	-	-	-	-	-	-	-	-	-	-	-
Bank Interest		11,438	4,430	106,915	-	222,234	4,045	2,620	-	28,927	-	12,276	4,546
Interest on Term Deposit		-	5,623	-	-	1,410,993	-	-	-	-	-	-	-
Grants & Donations		-	-	-	249,600	-	-	-	-	-	-	-	38,939
Fund Balance Received		-	-	-	-	-	-	-	-	-	-	-	-
Others Income		330	3,029,528	-	-	34,417,317	-	-	-	176,340	3,370	44,668	-
Receipts against Sale of Assets	6	-	335,666	-	-	-	-	-	-	-	-	-	-
Loan Realized from Clients	8	-	-	-	-	-	-	-	-	-	-	-	-
Other loans Realized (Staff)	9	-	-	-	-	-	-	-	-	-	-	-	-
Term Deposit Encashment	10	-	300,000	-	-	15,000,000	-	-	-	-	-	-	-
Sales of Stocks	11	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable Realized	12	-	2,982,554	6,865,365	-	45,500	-	-	-	-	250,000	-	6,148,889
Realized against Deposits & Prepayments	13	680	9,280,981	-	-	10,000	-	-	-	28,822	-	593	-
Advance From Borrower	26	-	-	-	-	-	-	-	-	-	-	-	-
Term Loan Receipt	19	-	-	-	-	-	-	-	-	-	-	-	-
Clients Deposits Receipt	20	-	-	-	-	-	-	-	-	-	-	-	-
Motor Cycle Replacement Fund Receipt		-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-	-	-
Collection Premium		-	-	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit Receipt	21	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Receipt	22	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans	24	-	-	-	-	-	-	-	-	-	-	-	-
(If Grants, W.F. Receipts) Other Liabilities Receipt	26	-	-	-	-	656,600	-	-	-	-	-	-	-
Receipts against Other Subsidiary Fund		-	36,334	-	-	-	-	-	-	-	-	-	-
Inter Project Loan Receipt		3,715,212	30,745,112	-	367,750	158,697,400	-	-	-	15,993,307	-	2,350,923	1,800,000
Total		8,528,476	49,134,730	9,433,852	818,448	258,239,774	171,510	99,189	97,245	16,408,762	253,370	2,809,908	9,217,915
PAYMENTS													
Interest on Term Loan		-	-	-	-	-	-	-	-	-	-	-	-
Interest on Staff Welfare Deposits		-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		10,526	24,128	4,748	-	1,410,392	2,515	1,674	345	23,426	-	6,605	6,099
Salary & Allowances		2,203,846	-	-	477,390	22,022,978	-	-	-	5,900	-	1,997,950	2,488,181
Office Rent		72,000	-	-	-	2,677,555	-	-	-	-	-	-	13,800
Printing, Stationeries & Supplies		4,414	-	-	6,195	548,259	-	-	-	50	-	-	11,703
Travelling & Transportation		73,243	3,130	-	31,235	2,690,588	-	-	-	3,130	-	3,000	5,560
Utilities		11,700	-	-	1,800	561,092	-	-	-	6,000	-	-	15,550
Postage & Telegram		7,290	-	-	768	285,441	-	-	-	-	-	-	1,172
Repair & Maintenance		490,646	-	-	2,647	135,105	-	-	-	325,800	-	234,060	-
Entertainment		270	2,098	-	4,371	14,889	-	-	-	470	-	9,125	10,257
Training & Development Expenses		-	-	-	80,922	282,998	-	-	-	-	-	-	3,693,470
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-	-
General Expenses		17,379	-	-	270	9,167	-	-	-	7,800	-	-	4,964
Recruitment Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Legal Expenses		2,600	-	-	-	-	-	-	-	-	-	-	-
Audit Fees		-	-	-	-	-	-	-	-	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		16,000	-	-	-	6,000	-	-	-	-	-	-	-
Professional Fees		-	-	-	-	-	-	-	-	-	-	-	-
Membership Fees		-	-	-	-	-	-	-	-	-	-	-	-
Promotional Activities		-	-	-	-	-	-	-	-	-	-	-	-
Staff Materials		440	-	-	-	-	-	-	-	-	-	-	-
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-	-	-
Program Materials Expenses		-	-	-	-	-	-	-	-	-	-	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	507,216	72,934	-	-	5,460,275	-	-	-	2,311,280	-	-	-
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans Refund (Staff)	9	-	-	-	-	105,000	-	-	-	-	-	-	-
New Term Deposits	10	-	300,000	8,000,000	-	25,000,000	-	-	-	-	-	-	-
Purchases of Stocks	11	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	12	-	-	-	-	212,500	-	-	-	-	-	-	-
Payments against Deposits & Prepayments	13	13,135	14,216,287	32,074	-	359,588	-	-	-	871,870	-	466,000	-
Term Loan Refund	19	2,817,350	-	-	-	-	-	-	-	-	-	-	-
Client's Deposit Refund	20	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	23	-	-	-	-	-	-	-	-	-	-	-	-
Other Loans Refund (If Grants, W.F.)	24	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Payable	24	777,473	139	-	-	507,079	-	-	-	8,042,096	-	50,180	217,300
Provision Paid for expenses	25	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities Refund	26	-	-	-	-	10,476,200	-	-	-	326,000	-	-	-
Inter Project Loan Refund		850,000	21,792,901	-	-	158,536,600	-	-	79,447	3,722,591	253,370	-	1,800,000
Cash and Cash Equivalents		652,949	12,723,113	1,397,030	212,850	26,937,168	168,995	97,515	17,453	762,349	-	42,987	949,859
Total		8,528,477	49,134,730	9,433,852	818,448	258,239,774	171,510	99,189	97,245	16,408,762	253,370	2,809,908	9,217,915

35. Segmental Financial Information (Contd.)

[Amount in BDT]

Receipts	Notes	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSCPGR	Reptiles Firm	2023-2024	2022-2023
		26	27	28	29	30	31	32	33= (6 to 32)	
Opening Cash & Cash equivalents	14	4,676	1,930	-	71,557	-	-	-	543,621,086	354,823,177
Service Charge		-	-	-	-	-	-	-	3,881,239,175	3,648,333,836
Bank Interest		-	-	-	-	4,384	-	-	14,643,784	7,786,386
Interest on Term Deposit		-	-	-	-	-	-	-	17,886,117	9,249,381
Grants & Donations		-	250,487	-	195,520	-	3,734,360	-	4,733,894	12,261,930
Fund Balance Received		-	-	-	-	-	-	-	-	-
Others Income		292,709	-	-	-	-	-	684,277	52,125,390	18,964,208
Receipts against Sale of Assets	6	-	-	-	-	-	-	-	363,366	172,203
Loan Realized from Clients	8	-	-	-	-	-	-	-	26,534,177,124	24,396,529,034
Other loans Realized (Staff)	9	-	-	-	-	-	-	-	14,414,703	2,428,017
Term Deposit Encashment	10	-	-	-	-	-	-	-	301,849,258	749,719,351
Sales of Stocks	11	-	-	-	-	-	-	-	1,965,032	6,752,635
Accounts Receivable Realized	12	-	-	-	-	-	-	-	179,525,238	45,026,551
Realized against Deposits & Prepayments	13	-	-	-	-	51,956	-	-	553,147,524	240,286,762
Advance From Borrower	26	-	-	-	-	-	-	-	18,562,978,604	17,086,599,464
Term Loan Receipt	19	-	-	-	-	-	-	-	14,577,400,072	12,543,993,235
Clients Deposits Receipt	20	-	-	-	-	-	-	-	9,315,298,467	10,779,180,744
Motor Cycle Replacement Fund Receipt		-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	314,542,604	308,728,074
Collection Premium		-	-	-	-	-	-	-	-	-
Staff Security Deposit Receipt	21	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Receipt	22	-	-	-	-	-	-	-	-	-
Other Loans	24	-	-	-	-	-	-	5,897,580	6,177,580	10,177,204
(PPF-Grants) (WFP-Receipts) Other Liabilities Receipt	26	-	-	-	-	-	-	-	40,084,310	219,950
Receipts against Other Subsidiary Fund		-	-	-	-	-	-	-	36,334	-
Inter Project Loan Receipt		607,000	-	21,714,720	50,400	3,495,644	-	-	23,465,914,327	15,820,369,701
Total		904,385	252,417	21,714,720	317,477	3,551,984	3,734,360	6,581,857	98,382,123,988	86,041,601,843
PAYMENTS										
Interest on Term Loan		-	-	-	-	-	-	-	1,518,517,735	828,421,661
Interest on Clients' Deposit		-	-	-	-	-	-	-	224,463,969	432,809,777
Interest on Staff Welfare Deposits		-	-	-	-	-	-	-	-	-
Bank Charges & Commission		1,185	-	1,725	-	6,190	-	3,526	82,823,335	62,464,554
Salary & Allowances		322,900	-	6,241,950	48,000	2,306,820	-	2,142,989	1,986,814,026	1,702,109,832
Office Rent		-	-	324,600	-	-	-	-	133,858,107	116,739,820
Printing, Stationeries & Supplies		2,967	-	173,521	-	179,181	-	2,080	29,723,347	29,687,063
Travelling & Transportation		445,293	-	245,035	-	11,281	-	93,568	123,005,539	102,342,708
Utilities		24,767	-	52,747	-	-	-	1,417,070	69,991,755	44,640,881
Postage & Telegram		-	-	730	-	-	-	-	1,027,562	1,070,676
Repair & Maintenance		1,550	-	158,248	-	39,760	-	71,726	125,874,940	52,754,516
Entertainment		800	-	82,193	500	4,430	-	35,467	13,739,567	12,530,961
Training & Development Expenses		-	-	11,127,465	207,045	-	-	4,220	64,641,295	29,346,137
Training Material Expenses		-	-	-	-	-	-	-	17,841	26,739
General Expenses	710	-	-	179,404	-	-	-	177,545	11,032,008	9,622,006
Recruitment Expenses		-	-	-	-	-	-	-	518,124	5,095
Legal Expenses		-	-	-	-	-	-	-	28,533,979	15,854,011
Audit Fees		-	-	-	-	-	-	-	503,478	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	7,005	-	-	-	-	1,994,799	3,600,000
Professional Fees		-	-	-	-	-	-	170,400	1,154,118	58,675
Membership Fees		-	-	-	-	-	-	-	1,962,285	1,243,040
Promotional Activities		-	-	2,000	-	14,830	-	-	5,944,200	6,610,426
Staff Materials		-	-	-	-	-	-	-	2,199,499	1,845,535
Material Support to Beneficiary		-	-	-	-	-	-	-	60,313	1,007,170
Program Materials Expenses		-	-	-	-	-	-	1,816,033	3,096,851	17,844,970
Claim Settlement		-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	-	-	566,357	-	237,170	-	-	61,671,406	112,196,348
Investment	7	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	-	44,746,614,000	44,127,367,100
Other Loans Refund(Staff)	9	-	-	-	-	-	-	-	108,094,454	15,494,650
New Term Deposits	10	-	-	-	-	-	-	-	620,500,000	637,127,259
Purchases of Stocks	11	-	-	-	-	-	-	-	1,106,623	6,490,174
Accounts Receivable	12	-	-	-	-	-	-	-	162,858,819	1,162,660
Payments against Deposits & Prepayments	13	-	-	-	-	377,000	-	-	1,187,514,619	971,862,685
Term Loan Refund	19	-	-	-	-	-	-	-	15,000,978,532	13,689,727,787
Client's Deposit Refund	20	-	-	-	-	-	-	-	6,629,703,574	6,098,731,947
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-	84,946
Risk Coverage Fund Refund	23	-	-	-	-	-	-	-	31,607,255	59,287,443
Other Loans Refund	24	-	-	-	-	-	-	-	69,170,572	237,352,771
(PPF-Grants) (WFP-) Accounts Payable	24	-	-	-	-	127,383	-	-	171,425,998	159,103,702
Provision Paid for expenses	25	-	-	-	-	-	-	-	58,568	29,900,935
Other Liabilities Refund	26	-	-	-	-	-	-	-	10,802,200	3,563,800
Inter Project Loan Refund		92,000	250,487	824,720	-	-	-	-	23,786,766,413	15,875,890,297
Cash and Cash Equivalents		12,213	1,930	1,727,020	61,932	247,940	3,734,360	647,233	1,361,752,283	543,621,086
Total		904,385	252,417	21,714,720	317,477	3,551,984	3,734,360	6,581,857	98,382,123,988	86,041,601,843

United Development Initiatives for Programmed Actions (UDDIPAN)

Segmental Statement of Cash Flows

For the year ended 30 June 2024

37. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF, Bank & Financial Institution	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee
		1	2	3	4	5
Cash flow from operating activities						
Surplus for the year	15	503,576,485	1,267	650,575	(171,226,378)	5,347,699
Add: Prior Adjustment	15	(1,026,455,636)	-	-	(653,780,244)	(4,909,344)
Depreciation	6	17,216,886	-	7,531	22,689,986	
Non cash transaction		6,524,972			(6,542,279)	
Loan Loss Reserve Fund (LLRF) - MFP	17	1,158,308,697	-	-	1,095,595,958	1,537,090
Risk Coverage Fund	23	-				
Provision against Investment and Deposits & Prepayments	18	88,386,317	-	-	(44,653,305)	
Sub total of non cash items		747,557,721	1,267	658,106	242,083,739	1,975,445
Loan Disbursed to Clients	8	(20,584,190,000)	-	-	(20,906,013,000)	(16,172,000)
Loan Realized from Clients	8	21,533,631,705	-	-	20,803,915,463	34,273,690
Inventories	11	(63,777)	-	57,280	398,786	-
Increase Other Loans	9	3,101,764	-	-	6,261,413	-
Increase Accounts Receivable	12	5,361,468	-	-	20,799,603	-
Deposits & Prepayments	13	(6,918,838)	(59)	32,421	108,046,063	-
Accounts Payable	24	818,101	-	-	(2,440,517)	(2,340)
Provisions for expenses	25	216,268,706			44,844,365	-
Other Liabilities	26	27,464,201	-	-	30,020,078	(1,210,965)
Sub- Total		1,195,473,329	(59)	89,701	105,832,254	16,888,385
Total Net cash used in operating activities		1,943,031,050	1,208	747,807	347,915,993	18,863,830
Cash flow from investing activities						
Property, Plant and Equipment	6	(24,412,666)	-	-	13,452,160	-
Investment	7	-	-	-		-
New Term Deposit	10	-	-	-	(445,984,877)	
Term Deposit Encashment	10	-	-	-	1,693,999,703	
Net cash used in investing activities		(24,412,666)	-	-	1,261,466,986	-
Cash flow from financing activities						
Term Loan Receipts	19	1,009,317,000	-	-	6,432,847,201	-
Term Loan Refunds	19	(2,062,643,264)	-	-	(10,528,505,464)	(1,425,000)
Client's Deposit Receipt	20	4,552,687,447	-	-	3,380,098,727	9,635,412
Client's Deposit Refund	20	(4,191,479,861)	-	-	(2,976,747,566)	(17,067,066)
Interest on Clients' Deposit		192,932,120	-	-	130,020,315	-
Staff Security Deposit Receipts	21	3,112,457	-	-		
Staff Security Deposit Refunds	21	-	-	-		
Staff Welfare Fund Receipts	22	-	-	-		
Staff Welfare Fund Refunds	22	-	-	-		
Risk Coverage fund receipts	23	145,197,404	-	-	147,206,045	112,749
Risk Coverage fund payments	23	(94,696,547)	-	-	(80,324,015)	(132,885)
Inter Projects Loan Received		7,295,465	-	-	1,497,303,630	(6,331,842)
Inter Projects Loan Refund		(1,537,820,379)	(322)	(5,387,002)	15,407,992	(4,210,754)
Net cash used in financing activities		(1,976,098,158)	(322)	(5,387,002)	(1,982,693,136)	(19,419,386)
Net increase in cash and cash equivalents (A+B+C)		(57,479,774)	886	(4,639,195)	(373,310,157)	(555,556)
Cash and cash equivalents at beginning of the year		319,469,399	44,125	5,605,947	980,568,920	2,561,033
Cash and cash equivalents at end of the year	14.00	261,989,626	45,011	966,752	607,258,763	2,005,477

37. Segmental Financial Information (Contd.)

Particulars	Notes	Total MFP	Ram Breeding	ENRICH	Remittan ce	Water Treatmen t Plant	Adolesce nt
		6=(1 to 5)	7	8	9	10	11
Cash flow from operating activities							
Surplus for the year	15	338,349,649	(33,980)	367,211	(990)	(27,387)	-
Add: Prior Adjustment	15	(1,685,145,223)	-	-	-	-	-
Depreciation	6	39,914,403	33,980	-	300	156,719	-
Non cash transaction		(17,307)					
Loan Loss Reserve Fund (LLRF) - MFP	17	2,255,441,745	-	-	-	-	-
Risk Coverage Fund	23	-					
Provision against Investment and Deposits & Prepayments	18	43,733,012	-	-	-	-	-
Sub total of non cash items		992,276,279	-	367,211	(690)	129,332	-
Loan Disbursed to Clients	8	(41,506,375,000)	-	-	-	-	-
Loan Realized from Clients	8	42,371,820,858	-	-	-	-	-
Inventories	11	392,289	-	-	-	-	-
Increase Other Loans	9	9,363,177	-	-	-	-	-
Increase Accounts Receivable	12	26,161,071	-	5,042,592	-	-	132,443
Deposits & Prepayments	13	101,159,586	-	-	-	-	-
Accounts Payable	24	(1,624,756)	-	-	-	-	670
Provisions for expenses	25	261,113,071	-	-	-	-	-
Other Liabilities	26	56,273,314	-	-	-	(147,778)	-
Sub- Total		1,318,283,609	-	5,042,592	-	(147,778)	133,113
Total Net cash used in operating activities		2,310,559,888	-	5,409,803	(690)	(18,446)	133,113
Cash flow from investing activities							
Property, Plant and Equipment	6	(10,960,506)	-	-	-	-	-
Investment	7	-	-	-	-	-	-
New Term Deposit	10	(445,984,877)	-	-	-	-	-
Term Deposit Encashment	10	1,693,999,703	-	-	-	-	-
Net cash used in investing activities		1,237,054,320	-	-	-	-	-
Cash flow from financing activities							
Term Loan Receipts	19	7,442,164,201	-	-	-	-	-
Term Loan Refunds	19	(12,592,573,728)	-	-	-	-	-
Client's Deposit Receipt	20	7,942,421,586	-	-	-	-	-
Client's Deposit Refund	20	(7,185,294,492)	-	-	-	-	-
Interest on Clients' Deposit		322,952,435	-	-	-	-	-
Staff Security Deposit Receipts	21	3,112,457	-	-	-	-	-
Staff Security Deposit Refunds	21	-	-	-	-	-	-
Staff Welfare Fund Receipts	22	-	-	-	-	-	-
Staff Welfare Fund Refunds	22	-	-	-	-	-	-
Risk Coverage fund receipts	23	292,516,198	-	-	-	-	-
Risk Coverage fund payments	23	(175,153,447)	-	-	-	-	-
Inter Projects Loan Received		1,498,267,252	-	(2,431,241)	-	31,219	(133,113)
Inter Projects Loan Refund		(1,532,010,465)	-	(3,064,913)	-	-	-
Net cash used in financing activities		(3,983,598,004)	-	(5,496,154)	-	31,219	(133,113)
Net increase in cash and cash equivalents (A+B+C)		(435,983,795)	-	(86,351)	(690)	12,773	-
Cash and cash equivalents at beginning of the year		1,308,249,424	-	1,721,588	675,098	50,097	-
Cash and cash equivalents at end of the year	14.00	872,265,629	-	1,635,237	674,408	62,870	-

37. Segmental Financial Information (Contd.)

Particulars	Notes	Agricultural Training	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care
		12	13	14	15	16	17
Cash flow from operating activities							
Surplus for the year	15	(439,933)	1,550,932	2,871,777	15,569,720	6,039,236	(390,046)
Add: Prior Adjustment	15		1,844,779	(6,000)	-		-
Depreciation	6	318,421	6,438,837	2,579,066	1,526,355	-	-
Non cash transaction			-	-	34,149		
Loan Loss Reserve Fund (LLRF) - MFP	17				-		-
Risk Coverage Fund	23						
Provision against Investment and Deposits & Prepayments	18	-	-	-	(43,037,000)		-
Sub total of non cash items		(121,512)	9,834,548	5,444,843	(25,906,776)	6,039,236	(390,046)
Loan Disbursed to Clients	8			-			-
Loan Realized from Clients	8			-			-
Inventories	11	443,413	-	-	-		-
Increase Other Loans	9	15,378	22,536	(142,792)	-		-
Increase Accounts Receivable	12	-	94,307	30,178	0	(10,565,093)	-
Deposits & Prepayments	13	-	14,048	1,156	4,818,074	70,665	-
Accounts Payable	24	2,027	(1,573,407)	33,611	741	-	(5,287)
Provisions for expenses	25			-	-		-
Other Liabilities	26		(6,779,528)	(4,670,585)	-		-
Sub- Total		460,818	(8,222,043)	(4,748,432)	4,818,815	(10,494,428)	(5,287)
Total Net cash used in operating activities		339,306	1,612,505	696,412	(21,087,961)	(4,455,192)	(395,333)
Cash flow from investing activities							
Property, Plant and Equipment	6	-	(1,544,176)	(516,848)	(68,000)		-
Investment	7	-		-	-		
New Term Deposit	10		2,570,000	-	-	(3,222,814)	-
Term Deposit Encashment	10			822,400	-		-
Net cash used in investing activities		-	1,025,824	305,552	(68,000)	(3,222,814)	-
Cash flow from financing activities							
Term Loan Receipts	19		-	-	-		-
Term Loan Refunds	19	(	(12,564,329)	(1,843,185)	-		-
Client's Deposit Receipt	20			-			-
Client's Deposit Refund	20			-			-
Interest on Clients' Deposit				-			-
Staff Security Deposit Receipts	21			-	-		-
Staff Security Deposit Refunds	21			-	(3,112,457)		-
Staff Welfare Fund Receipts	22			-	-	9,864,709	-
Staff Welfare Fund Refunds	22			-	-	(1,873,900)	-
Risk Coverage fund receipts	23			-	-		-
Risk Coverage fund payments	23			-	-		-
Inter Projects Loan Received		(348,260)	12,901,535	2,120,000	22,232,448		432,888
Inter Projects Loan Refund		-	(1,220,000)	(6,448)	6,051,488		-
Net cash used in financing activities		(348,260)	(882,794)	270,367	25,171,479	7,990,809	432,888
Net increase in cash and cash equivalents (A+B+C)		(8,954)	1,755,535	1,272,331	4,015,518	312,803	37,555
Cash and cash equivalents at beginning of the year		40,876	620,303	652,949	12,723,113	1,397,030	212,850
Cash and cash equivalents at end of the year	14.00	31,922	2,375,838	1,925,280	16,738,631	1,709,833	250,405

[Annexure -J]
[Amount in BDT]

37. Segmental Financial Information (Contd.)

Particulars	Notes	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2
		18	19	20	21	22	23
Cash flow from operating activities							
Surplus for the year	15	(24,086,707)	(22,930)	(81,600.00)	(127,283)	(3,091,711)	(12,535,812)
Add: Prior Adjustment	15	(2)	-	-	-	-	-
Depreciation	6	3,443,920	26,174	84,200.00	127,283	1,546,562	11,889,903
Non cash transaction		68,379				-	
Loan Loss Reserve Fund (LLRF) - MFP	17		-	-	-		
Risk Coverage Fund	23						
Provision against Investment and Deposits & Prepayments	18	-	-	-	-		
Sub total of non cash items		(20,574,411)	3,244	2,600.00	-	(1,545,149)	(645,909)
Loan Disbursed to Clients	8						
Loan Realized from Clients	8						
Inventories	11	-		-		-	-
Increase Other Loans	9	99,000				-	-
Increase Accounts Receivable	12	748,232	-	-	-	-	0
Deposits & Prepayments	13	260,166	-	-	-	-	-
Accounts Payable	24	16,762,433		-	-	(24,562)	-
Provisions for expenses	25	-				-	-
Other Liabilities	26	(6,540,940)			-	75,000	-
Sub- Total		11,328,891	-	-	-	50,438	0
Total Net cash used in operating activities		(9,245,519)	3,244	2,600.00	-	(1,494,711)	(645,909)
Cash flow from investing activities							
Property, Plant and Equipment	6	(1,922,777)	-	-	-	(548,137)	-
Investment	7		-	-			
New Term Deposit	10	(3,977,351)	-	-			
Term Deposit Encashment	10	-	-	-			
Net cash used in investing activities		(5,900,128)	-	-	-	(548,137)	-
Cash flow from financing activities							
Term Loan Receipts	19						
Term Loan Refunds	19						
Client's Deposit Receipt	20						
Client's Deposit Refund	20						
Interest on Clients' Deposit							
Staff Security Deposit Receipts	21						
Staff Security Deposit Refunds	21						
Staff Welfare Fund Receipts	22	-					
Staff Welfare Fund Refunds	22						
Risk Coverage fund receipts	23						
Risk Coverage fund payments	23						
Inter Projects Loan Received		(2,712,195)	-	-	-	1,641,022	645,909
Inter Projects Loan Refund		-	-	-	-	(10,097)	-
Net cash used in financing activities		(2,712,195)	-	-	-	1,630,925	645,909
Net increase in cash and cash equivalents (A+B+C)		(17,857,842)	3,244	2,600.00	-	(411,923)	0
Cash and cash equivalents at beginning of the year		26,937,168	168,995	97,515	17,453	762,349	(0)
Cash and cash equivalents at end of the year	14.00	9,079,326	172,239	100,115	17,453	350,426	0

37. Segmental Financial Information (Contd.)

Particulars	Notes	Rugponj	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV
		24	25	26	27	28	29	30
Cash flow from operating activities								
Surplus for the year	15	(1,453,724)	(130,232)	(142,606)	-	3,124,034	(43,745)	(851,304)
Add: Prior Adjustment	15	-						
Depreciation	6	616,953	32,354	3,159	-	128,673		142,710
Non cash transaction								
Loan Loss Reserve Fund (LLRF) - MFP	17							
Risk Coverage Fund	23							
Provision against Investment and Deposits & Prepayments	18							
Sub total of non cash items		(836,771)	(97,878)	(139,447)	-	3,252,707	(43,745)	(708,594)
Loan Disbursed to Clients	8							
Loan Realized from Clients	8							
Inventories	11	-	-	138,510				
Increase Other Loans	9	(45,000)	-	-				
Increase Accounts Receivable	12	-	4,090,567	-				
Deposits & Prepayments	13	-	-	-				
Accounts Payable	24	(7,328)	-	-		157,167	-	(180)
Provisions for expenses	25	-	-	-				
Other Liabilities	26	-	(5,000,000)	-		-		
Sub- Total		(52,328)	(909,433)	138,510	-	157,167	-	(180)
Total Net cash used in operating activities		(889,099)	(1,007,311)	(937)	-	3,409,874	(43,745)	(708,774)
Cash flow from investing activities								
Property, Plant and Equipment	6	-	-	-		-		-
Investment	7							
New Term Deposit	10							
Term Deposit Encashment	10							
Net cash used in investing activities		-	-	-	-	-	-	-
Cash flow from financing activities								
Term Loan Receipts	19							
Term Loan Refunds	19							
Client's Deposit Receipt	20							
Client's Deposit Refund	20							
Interest on Clients' Deposit								
Staff Security Deposit Receipts	21							
Staff Security Deposit Refunds	21							
Staff Welfare Fund Receipts	22							
Staff Welfare Fund Refunds	22							
Risk Coverage fund receipts	23							
Risk Coverage fund payments	23							
Inter Projects Loan Received		854,580	65,394	20,000	-	(2,620,464)	182,000	522,244
Inter Projects Loan Refund		-	(6,098)	-	-	(1,904,686)	-	-
Net cash used in financing activities		854,580	59,296	20,000	-	(4,525,150)	182,000	522,244
Net increase in cash and cash equivalents (A+B+C)		(34,518)	(948,015)	19,063	-	(1,115,276)	138,255	(186,530)
Cash and cash equivalents at beginning of the year		42,987	949,859	12,213	1,930	1,727,020	61,932	247,940
Cash and cash equivalents at end of the year	14.00	8,469	1,844	31,276	1,930	611,744	200,187	61,410

37. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	DSCPGR	Reptiles Firm	WASH-2	FY 2024-2025	FY 2023-2024
		31	32	33	33= (6 to 32)	
Cash flow from operating activities						
Surplus for the year	15	(2,000,407)	(7,219,059)	2,875,665	318,068,768	49,704,448
Add: Prior Adjustment	15				(1,683,306,446)	(89,088,596)
Depreciation	6	-			69,009,972	71,698,363
Non cash transaction					85,221	(4,057,378)
Loan Loss Reserve Fund (LLRF) - MFP	17				2,255,441,745	833,478,394
Risk Coverage Fund	23				-	-
Provision against Investment and Deposits & Prepayments	18				696,012	5,932,896
Sub total of non cash items		(2,000,407)	(7,219,059)	2,875,665	959,995,272	867,668,128
Loan Disbursed to Clients	8				(41,506,375,000)	(44,746,614,000)
Loan Realized from Clients	8				42,371,820,858	43,291,820,305
Inventories	11				974,212	1,098,069
Increase Other Loans	9				9,312,299	(40,815,579)
Increase Accounts Receivable	12				25,734,297	67,174,476
Deposits & Prepayments	13		(9,968)		106,313,728	(630,125,776)
Accounts Payable	24	-	6,636,540	124,335	20,482,004	439,449,206
Provisions for expenses	25				261,113,071	169,549,271
Other Liabilities	26				33,209,483	(23,210,438)
Sub- Total		-	6,626,572	124,335	1,322,584,952	(1,471,674,466)
Total Net cash used in operating activities		(2,000,407)	(592,487)	3,000,000	2,282,580,224	(604,006,338)
Cash flow from investing activities						
Property, Plant and Equipment	6				(15,560,444)	(112,664,800)
Investment	7		-		-	(426,813,051)
New Term Deposit	10				(450,615,042)	(734,473,711)
Term Deposit Encashment	10				1,694,822,103	301,849,258
Net cash used in investing activities		-	-	-	1,228,646,618	(972,102,304)
Cash flow from financing activities						
Term Loan Receipts	19				7,442,164,201	15,953,437,622
Term Loan Refunds	19				(12,606,981,242)	(15,887,010,664)
Client's Deposit Receipt	20				7,942,421,586	9,315,298,467
Client's Deposit Refund	20				(7,185,294,492)	(7,368,266,762)
Interest on Clients' Deposit					322,952,435	363,177,105
Staff Security Deposit Receipts	21				3,112,457	-
Staff Security Deposit Refunds	21				(3,112,457)	(5,000)
Staff Welfare Fund Receipts	22				9,864,709	10,114,311
Staff Welfare Fund Refunds	22				(1,873,900)	(2,729,248)
Risk Coverage fund receipts	23				292,516,198	314,542,604
Risk Coverage fund payments	23				(175,153,447)	(304,318,596)
Inter Projects Loan Received		-	-	500,000	1,532,171,219	3,716,465,423
Inter Projects Loan Refund		-			(1,532,171,219)	(3,716,465,423)
Net cash used in financing activities		-	-	500,000	(3,959,383,953)	2,394,239,838
Net increase in cash and cash equivalents (A+B+C)		(2,000,407)	(592,487)	3,500,000	(448,157,112)	818,131,197
Cash and cash equivalents at beginning of the year		3,734,360	647,233	-	1,361,752,283	543,621,086
Cash and cash equivalents at end of the year	14.00	1,733,953	54,746	3,500,000	913,595,172	1,361,752,283

United Development Initiatives for Programmed Actions (UDDIPAN)
Segmental Statement of Cash Flows
For the year ended 30 June 2024

37. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF, Bank & Financial Institution	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP
		1	2	3	4	5	6=(1 to 5)
Cash flow from operating activities							
Surplus for the year	15	524,542,790	(79)	2,482,050	(473,215,789)	430,459	54,239,430
Add: Prior Adjustment	15	(8,542,141)	(2,061)	1,944,762	(78,923,968)	(339,799)	(85,863,208)
Depreciation	6	15,830,535	-	42,281	28,400,805	-	44,273,621
Non cash transaction		(1,713,227)			(544,576)		(2,257,803)
Loan Loss Reserve Fund (LLRF) - MFP	17	500,768,762	-	-	331,200,737	1,508,895	833,478,394
Risk Coverage Fund	23	-					-
Provision against Investment and Deposits & Prepayments	18	688,473	-	-	5,244,423		5,932,896
Sub total of non cash items		1,031,575,192	(2,140)	4,469,093	(187,838,368)	1,599,555	849,803,331
Loan Disbursed to Clients	8	(23,089,810,000)	-	-	(21,591,537,000)	(65,267,000)	(44,746,614,000)
Loan Realized from Clients	8	23,569,442,132	-	-	19,672,548,953	49,829,220	43,291,820,305
Inventories	11	(59,614)	-	15,912	1,064,611	-	1,020,909
Increase Other Loans	9	(7,797,509)	-	5,006	(32,700,257)	-	(40,492,760)
Increase Accounts Receivable	12	8,924,584	-	-	61,535,461	-	70,460,045
Deposits & Prepayments	13	9,719,004	1,739	(102,016)	(503,102,785)	-	(493,484,057)
Accounts Payable	24	24,619,374	-	(75,419)	4,920,850	2,340	29,467,144
Provisions for expenses	25	130,970,353			38,578,918	-	169,549,271
Other Liabilities	26	(18,802,260)	-	-	14,057,337	1,497,063	(3,247,860)
Sub- Total		627,206,063	1,739	(156,517)	(2,334,633,912)	(13,938,377)	(1,721,521,003)
Total Net cash used in operating activities		1,658,781,256	(401)	4,312,576	(2,522,472,281)	(12,338,822)	(871,717,672)
Cash flow from investing activities							
Property, Plant and Equipment	6	(8,731,617)	-	-	(19,124,353)	-	(27,855,970)
Investment	7	-	-	-	-	-	-
New Term Deposit	10	-	-	-	(698,759,693)		(698,759,693)
Term Deposit Encashment	10	-	-	-	286,549,258		286,549,258
Net cash used in investing activities		(8,731,617)	-	-	(431,334,788)	-	(440,066,405)
Cash flow from financing activities							
Term Loan Receipts	19	2,969,002,500	-	-	12,982,410,122	2,025,000	15,953,437,622
Term Loan Refunds	19	(1,994,559,017)	-	(2,000,000)	(13,882,665,452)	(400,000)	(15,879,624,470)
Client's Deposit Receipt	20	5,462,707,320	-	-	3,833,545,191	19,045,957	9,315,298,467
Client's Deposit Refund	20	(4,591,053,718)	-	-	(2,765,830,279)	(11,382,765)	(7,368,266,762)
Interest on Clients' Deposit		222,508,880	-	-	140,487,521	180,704	363,177,105
Staff Security Deposit Receipts	21	-	-	-			-
Staff Security Deposit Refunds	21	-	-	-			-
Staff Welfare Fund Receipts	22	-	-	-			-
Staff Welfare Fund Refunds	22	-	-	-			-
Risk Coverage fund receipts	23	162,128,203	-	-	151,903,321	511,080	314,542,604
Risk Coverage fund payments	23	(168,826,030)	-	-	(135,372,785)	(119,781)	(304,318,596)
Inter Projects Loan Received		(122,942)	-	-	3,432,946,952	4,422,587	3,437,246,597
Inter Projects Loan Refund		(3,531,486,110)	-	(8,446,210)	(154,311,770)	-	(3,694,244,090)
Net cash used in financing activities		(1,469,700,915)	-	(10,446,210)	3,603,112,820	14,282,782	2,137,248,477
Net increase in cash and cash equivalents (A+B+C)		180,348,724	(401)	(6,133,634)	649,305,752	1,943,960	825,464,400
Cash and cash equivalents at beginning of the year		139,120,676	44,526	11,739,581	331,263,168	617,073	482,785,024
Cash and cash equivalents at end of the year	14.00	319,469,399	44,125	5,605,947	980,568,920	2,561,033	1,308,249,424

37. Segmental Financial Information (Contd.)

Particulars	Notes	Ram Breeding	ENRICH	Remittan ce	Water Treatment Plant	Adolescent	Agricultural Training Center	Solar Mini-grid
		7	8	9	10	11	12	13.00
Cash flow from operating activities								
Surplus for the year	15	(33,980)	(2,879,154)	(990)	(118,366)	-	(2,489,818)	272,947.00
Add: Prior Adjustment	15	-	-	-	-	-	-	(25,799)
Depreciation	6	33,980	-	300	208,140	-	318,421	6,661,853.00
Non cash transaction								-
Loan Loss Reserve Fund (LLRF) - MFP	17	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	-	-	-	-	-	-	-
Sub total of non cash items		-	(2,879,154)	(690)	89,774	-	(2,171,397)	6,909,001.00
Loan Disbursed to Clients	8	-	-	-	-	-	-	-
Loan Realized from Clients	8	-	-	-	-	-	-	-
Inventories	11	-	-	-	-	-	77,160	-
Increase Other Loans	9	-	-	-	-	-	(85,255)	(138,564.00)
Increase Accounts Receivable	12	157,500	726,448	-	-	(1,533,947)	-	(72,569.00)
Deposits & Prepayments	13	-	-	-	-	-	10,037,275	(1,713.00)
Accounts Payable	24	-	-	-	(16,173)	-	7,382	(2,380,738.00)
Provisions for expenses	25	-	-	-	-	-	-	-
Other Liabilities	26	-	-	-	(169,092)	-	-	(6,779,528.00)
Sub- Total		157,500	726,448	-	(185,265)	(1,533,947)	10,036,562	(9,373,112)
Total Net cash used in operating activities		157,500	(2,152,706)	(690)	(95,491)	(1,533,947)	7,865,165	(2,464,111.00)
Cash flow from investing activities								
Property, Plant and Equipment	6	-	-	-	-	-	(35,301,856)	(652,256.00)
Investment	7	-	-	-	-	-	-	-
New Term Deposit	10	-	-	-	-	-	-	-
Term Deposit Encashment	10	-	-	-	-	-	-	-
Net cash used in investing activities		-	-	-	-	-	(35,301,856)	(652,256.00)
Cash flow from financing activities								
Term Loan Receipts	19	-	-	-	-	-	-	-
Term Loan Refunds	19	-	-	-	-	-	-	(4,568,844.00)
Client's Deposit Receipt	20	-	-	-	-	-	-	-
Client's Deposit Refund	20	-	-	-	-	-	-	-
Interest on Clients' Deposit		-	-	-	-	-	-	-
Staff Security Deposit Receipts	21	-	-	-	-	-	-	-
Staff Security Deposit Refunds	21	-	-	-	-	-	-	-
Staff Welfare Fund Receipts	22	-	-	-	-	-	-	-
Staff Welfare Fund Refunds	22	-	-	-	-	-	-	-
Risk Coverage fund receipts	23	-	-	-	-	-	-	-
Risk Coverage fund payments	23	-	-	-	-	-	-	-
Inter Projects Loan Received		(216,891)	2,846,570	-	135,000	1,533,947	27,150,000	5,731,490
Inter Projects Loan Refund		-	-	-	-	-	-	(1,562)
Net cash used in financing activities		(216,891)	2,846,570	-	135,000	1,533,947	27,150,000	1,161,084.27
Net increase in cash and cash equivalents (A+B+C)		(59,391)	693,864	(690)	39,509	-	(286,691)	(1,955,282.73)
Cash and cash equivalents at beginning of the year		59,391	1,027,724	675,788	10,588	-	327,567	2,575,585.99
Cash and cash equivalents at end of the year	14.00	-	1,721,588	675,098	50,097	-	40,876	620,303

37. Segmental Financial Information (Contd.)

[Annexure -J]
[Amount in BDT]

Particulars	Notes	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH
		14	15	16	17	18	19	20.00
Cash flow from operating activities								
Surplus for the year	15	2,798,374	16,168,354	3,117,256	(372,063)	2,009,801	(48,978)	(78,807.00)
Add: Prior Adjustment	15	(46,222)	(2,327,126)		-	-	-	-
Depreciation	6	2,337,104	1,497,968	-	-	2,286,202	79,008	79,753.00
Non cash transaction		-	(2,053,444)			253,869		
Loan Loss Reserve Fund (LLRF) - MFP	17		-		-		-	-
Risk Coverage Fund	23							
Provision against Investment and Deposits & Prepayments	18	-	-		-	-	-	-
Sub total of non cash items		5,089,256	13,285,752	3,117,256	(372,063)	4,549,872	30,030	946.00
Loan Disbursed to Clients	8	-			-			
Loan Realized from Clients	8	-			-			
Inventories	11	-	-		-	-		-
Increase Other Loans	9	-	-		-	(99,000)		
Increase Accounts Receivable	12	(23,222)	59,354	(696,904)	-	(1,229,564)	-	-
Deposits & Prepayments	13	38,330	(149,468,408)	(455,940)	-	(1,427,490)	-	-
Accounts Payable	24	(316,805)	46,090	-	16,065	(4,199,176)		-
Provisions for expenses	25	-	-		-	-		
Other Liabilities	26	(4,670,585)	(1)		-	(8,326,370)		
Sub- Total		(4,972,282)	(149,362,965)	(1,152,844)	16,065	(15,281,601)	-	-
Total Net cash used in operating activities		116,974	(136,077,213)	1,964,412	(355,998)	(10,731,729)	30,030	946.00
Cash flow from investing activities								
Property, Plant and Equipment	6	(556,905)	22,652,821		-	(20,345,799)	-	-
Investment	7	-	(9,000,000)				-	-
New Term Deposit	10	-	(300,000)	(10,414,018)	-	(25,000,000)	-	-
Term Deposit Encashment	10	-	300,000		-	15,000,000	-	-
Net cash used in investing activities		(556,905)	13,652,821	(10,414,018)	-	(30,345,799)	-	-
Cash flow from financing activities								
Term Loan Receipts	19	-	-		-			
Term Loan Refunds	19	(2,817,350)	-		-			
Client's Deposit Receipt	20	-			-			
Client's Deposit Refund	20	-			-			
Interest on Clients' Deposit		-			-			
Staff Security Deposit Receipts	21	-	-		-			
Staff Security Deposit Refunds	21	-	(5,000)		-			
Staff Welfare Fund Receipts	22	-	-	10,114,311	-	-		
Staff Welfare Fund Refunds	22	-	-	(2,729,248)	-			
Risk Coverage fund receipts	23	-	-		-			
Risk Coverage fund payments	23	-	-		-			
Inter Projects Loan Received		2,841,862	70,569,103		367,750	20,234,966	-	(0)
Inter Projects Loan Refund		13,650	62,168,901		(71,557)	-	(28,500)	-
Net cash used in financing activities		38,162	132,733,004	7,385,063	296,193	20,234,966	(28,500)	(0.20)
Net increase in cash and cash equivalents (A+B+C)		(401,769)	10,308,612	(1,064,543)	(59,805)	(20,842,562)	1,530	945.80
Cash and cash equivalents at beginning of the year		1,054,718	2,414,501	2,461,573	272,655	47,779,730	167,465	96,569.63
Cash and cash equivalents at end of the year	14.00	652,949	12,723,113	1,397,030	212,850	26,937,168	168,995	97,515

37. Segmental Financial Information (Contd.)

Particulars	Notes	ROSC	Vakurta-1	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harbal	VG	ICVG
		21	22	23	24	25	26	27	28
Cash flow from operating activities									
Surplus for the year	15	(127,628)	(3,854,771)	(11,730,898)	(2,363,477)	13,328	(510,622)	250,487	(10,572)
Add: Prior Adjustment	15	-	(826,241)	-	-	-	-	-	-
Depreciation	6	127,283	1,552,456	11,451,325	616,018	32,355	3,159	-	79,192
Non cash transaction			-						
Loan Loss Reserve Fund (LLRF) - MFP	17	-							
Risk Coverage Fund	23								
Provision against Investment and Deposits & Prepayments	18	-							
Sub total of non cash items		(345)	(3,128,556)	(279,573)	(1,747,459)	45,683	(507,463)	250,487	68,620
Loan Disbursed to Clients	8								
Loan Realized from Clients	8								
Inventories	11		-	-	-	-	-		
Increase Other Loans	9		-	-	-	-	-		
Increase Accounts Receivable	12	-	-	(351,300)	-	(321,365)	-		
Deposits & Prepayments	13	-	229,927	4,068,377	337,923	-	-		
Accounts Payable	24	(139)	(146,270)	(6,565,128)	(184,429)	-	-		10,572
Provisions for expenses	25		-	-	-	-	-		
Other Liabilities	26	-	(326,000)	-	-	-	-		308,999
Sub- Total		(139)	(242,344)	(2,848,051)	153,494	(321,365)	-	-	319,571
Total Net cash used in operating activities		(484)	(3,370,900)	(3,127,624)	(1,593,965)	(275,682)	(507,463)	250,487	388,191
Cash flow from investing activities									
Property, Plant and Equipment	6	-	(33,899,255)	(13,888,087)	(1,225,547)	-	-		(565,857)
Investment	7								
New Term Deposit	10								
Term Deposit Encashment	10								
Net cash used in investing activities		-	(33,899,255)	(13,888,087)	(1,225,547)	-	-	-	(565,857)
Cash flow from financing activities									
Term Loan Receipts	19								
Term Loan Refunds	19								
Client's Deposit Receipt	20								
Client's Deposit Refund	20								
Interest on Clients' Deposit									
Staff Security Deposit Receipts	21								
Staff Security Deposit Refunds	21								
Staff Welfare Fund Receipts	22								
Staff Welfare Fund Refunds	22								
Risk Coverage fund receipts	23								
Risk Coverage fund payments	23								
Inter Projects Loan Received		-	121,823,608	17,015,711	2,461,052	-	515,000	-	1,904,686
Inter Projects Loan Refund		(79,308)	(83,972,470)	-	-	-	-	(250,487)	-
Net cash used in financing activities		(79,308)	37,851,138	17,015,711	2,461,052	-	515,000	(250,487)	1,904,686
Net increase in cash and cash equivalents (A+B+C)		(79,792)	580,983	(0)	(358,461)	(275,682)	7,537	-	1,727,020
Cash and cash equivalents at beginning of the year		97,245	181,366	-	401,448	1,225,541	4,676	1,930	-
Cash and cash equivalents at end of the year	14.00	17,453	762,349	(0)	42,987	949,859	12,213	1,930	1,727,020

37. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	Suchala	UDDIPAN TV	DSCPGR	Reptiles Firm	FY 2023-2024	FY 2022-2023
		29	30	31	32	33= (6 to 32)	
Cash flow from operating activities							
Surplus for the year	15	(60,025)	(2,969,392)	3,734,360	(5,250,347)	49,704,448	1,127,633,428
Add: Prior Adjustment	15					(89,088,596)	(67,766,200)
Depreciation	6		60,225	-		71,698,363	56,429,157
Non cash transaction						(4,057,378)	(128,849)
Loan Loss Reserve Fund (LLRF) - MFP	17					833,478,394	270,282,360
Risk Coverage Fund	23					-	-
Provision against Investment and Deposits & Prepayments	18					5,932,896	731,839
Sub total of non cash items		(60,025)	(2,909,167)	3,734,360	(5,250,347)	867,668,128	1,387,181,735
Loan Disbursed to Clients	8					(44,746,614,000)	(44,567,892,830)
Loan Realized from Clients	8					43,291,820,305	40,356,709,237
Inventories	11					1,098,069	2,918,287
Increase Other Loans	9					(40,815,579)	(8,125,248)
Increase Accounts Receivable	12					67,174,476	14,736,206
Deposits & Prepayments	13					(630,125,776)	(530,787,788)
Accounts Payable	24		180	-	423,710,631	439,449,206.18	(92,497,517)
Provisions for expenses	25					169,549,271	609,526,143
Other Liabilities	26					(23,210,438)	44,377,072
Sub- Total		-	180	-	423,710,631	(1,471,674,466)	(4,171,036,439)
Total Net cash used in operating activities		(60,025)	(2,908,987)	3,734,360	418,460,284	(604,006,338)	(2,783,854,704)
Cash flow from investing activities							
Property, Plant and Equipment	6		(1,026,089)			(112,664,800)	(259,217,141)
Investment	7				(417,813,051)	(426,813,051)	-
New Term Deposit	10					(734,473,711)	(2,858,043,602)
Term Deposit Encashment	10					301,849,258	2,994,773,949
Net cash used in investing activities		-	(1,026,089)	-	(417,813,051)	(972,102,304)	(122,486,794)
Cash flow from financing activities							
Term Loan Receipts	19					15,953,437,622	22,631,042,932
Term Loan Refunds	19					(15,887,010,664)	(20,184,737,900)
Client's Deposit Receipt	20					9,315,298,467	11,088,382,761
Client's Deposit Refund	20					(7,368,266,762)	(10,836,083,749)
Interest on Clients' Deposit						363,177,105	327,731,776
Staff Security Deposit Receipts	21					-	-
Staff Security Deposit Refunds	21					(5,000)	(90,000)
Staff Welfare Fund Receipts	22					10,114,311	4,430,325
Staff Welfare Fund Refunds	22					(2,729,248)	(84,946)
Risk Coverage fund receipts	23					314,542,604	308,728,074
Risk Coverage fund payments	23					(304,318,596)	(244,179,868)
Inter Projects Loan Received		121,957	4,183,016	-		3,716,465,423	903,958,923
Inter Projects Loan Refund		-	-	-		(3,716,465,423)	(903,958,923)
Net cash used in financing activities		121,957	4,183,016	-	-	2,394,239,838	3,095,139,407
Net increase in cash and cash equivalents (A+B+C)		61,932	247,940	3,734,360	647,233	818,131,197	188,797,909
Cash and cash equivalents at beginning of the year		-		-		543,621,086	354,823,177
Cash and cash equivalents at end of the year	14.00	61,932	247,940	3,734,360	647,233	1,361,752,283	543,621,086

United Development Initiatives for Programmed Actions (UDDIPAN)

Budget-Variance Analysis

As on 30 June 2025

(Annexure - K)

Particulars	Budget (2024-2025)	Achievement (2024-2025)	Variance		Remarks
			Amount	(%)	
INCOME:					
Service Charges	5,991,769,624	5,991,769,624	-	0.00%	
Interest on Term Deposit	154,096,056	154,096,056	-	0.00%	
Grants & Donations	50,647,051	50,647,051	-	0.00%	
Other Income	26,662,969	26,662,969	-	0.00%	
Recovery from Risk Coverage Fund	0	-	-	0%	
Bank Interest	15,605,787	15,605,787	-	0.00%	
Total Income:	6,238,781,487	6,238,781,487	-	0.00%	
EXPENDITURE:					
Financial Expenses:					
Interest on Term Loan	1,321,415,076	1,321,415,076	-	0.00%	
Interest on Client Deposit	921,631,961	921,631,961	-	0.00%	
Bank Charges/ Commission	35,363,078	35,363,078	-	0.00%	
Total Financial Expenses	2,278,410,115	2,278,410,115	-	0.00%	
Operating Expenses:					
Salaries & Benefits	2,421,417,926	2,421,417,926	-	0.00%	
Office Rent	136,070,846	136,070,846	-	0.00%	
Printing stationary & suppliers	23,189,998	23,189,998	-	0.00%	
Traveling and Transportation	133,669,614	133,669,614	-	0.00%	
Utilities	53,096,281	53,096,281	-	0.00%	
Postage and Telegram	1,169,749	1,169,749	-	0.00%	
Repair & Maintenance	55,463,891	55,463,891	-	0.00%	
Entertainment	12,086,532	12,086,532	-	0.00%	
Training & Development Expenses	47,451,289	47,451,289	-	0.00%	
General Expenses	8,633,320	8,633,320	-	0.00%	
Recruitment Expenses	329,070	329,070	-	0.00%	
Legal Expenses	28,066,272	28,066,272	-	0.00%	
Audit Fee	1,410,667	1,410,667	-	0.00%	
Professional Fees	6,765,236	6,765,236	-	0.00%	
Membership Fees	12,238,510	12,238,510	-	0.00%	
Board Members Honorarium	1,129,422	1,129,422	-	0.00%	
Promotional Activities	721,530	721,530	-	0.00%	
Program & Activity Cost	3,894,016	3,894,016	-	0.00%	
Material Support to Beneficiary	800	800	-	0.00%	
Income Tax	44,667,768	44,667,768	-	0%	
Depreciation	69,009,972	69,009,972	-	0.00%	
Provision for LLP & Investment and Deposits & Prepayments	581,819,894	581,819,894	-	0.00%	
Total Operating Expenses:	3,642,302,603	3,642,302,603	-	0.00%	
Total Expenditures	5,920,712,718	5,920,712,718	-	0.00%	
Excess Of Income Over Expenditure	318,068,768	318,068,768	-	0.00%	

Credit Rating Report

Credit Rating Report

United Development Initiatives for Programmed Actions (UDDIPAN) has been rated by the Credit Rating Agency of Bangladesh Ltd. on the basis of financial Statements for the year ended on 30 June, 2025. The summary of the rating is presented below:

2024-2025 [CRAB]*	2023-2024 [CRAB]*	Definition	Date of Rating October 11, 2024, Valid till December 30, 2025
Long Term AA2	Long Term AA2	Micro Finance Institutions rated in this category are adjudged to offer adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories.	
Short Term ST-2	Short Term ST-2	High capacity of timely payment. Liquidity factors and company fundamentals protection factors. Risk factors are very small.	
Outlook: Stable	Outlook: Stable		

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

* CRAB has assigned the Long Term Rating of 'AA2' and the Short Term Rating 'ST-2' to United Development Initiatives For Programmed Actions (UDDIPAN) on the basis of its financials and other relevant quantitative and qualitative information up to the date of rating. The above rating has been assigned after due consideration of its fundamentals such as good business performance, good assets base, average liquidity, good business network, sound internal control policy, experienced management team, etc. However, the above factors are constrained, to some extent, by decrease in profitability indicators, marginal shortfall in debt service coverage ratio, dependency on bank finance for micro credit program, decrease in donor project income etc.

Micro Finance Institutions rated in this category are adjudged to be of high quality, offer higher safety and have high credit quality. This level of rating indicates a corporate entity with a sound credit profile and without significant problems. Risks are modest and may vary slightly from time to time because of economic conditions. The short term rating indicates high certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

CRAB also placed the entity with 'Stable' Outlook with an expectation of no extreme changes in economic or organization situation within the rating validity period.

Sustainable Development Goal (SDG) for 2016-30

UDDIPAN's Involvement, Role & Contribution



01 End poverty in all its forms everywhere

UDDIPAN's MFP along with Micro Enterprise program has been addressing this goal through all its thousand of branches across the country.



02 End hunger, achieve food security and improved nutrition, and promote sustainable agriculture

UDDIPAN's MFP along with Micro Enterprise program, Agriculture Development Program has been addressing this goal through all its thousand of branches around the country.



03 Ensure healthy lives and promote well-being for all at all ages

The government of Bangladesh has been working in fulfillment of this goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



04 Ensure inclusive and equitable quality education and promote life-long learning opportunities for all

The government of Bangladesh has been working in fulfillment of this goal. UDDIPAN as a development organization has been trying to supplement this goal through its SEEDS, SEiP, ROSC and TVET and ECLP project. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



05 Achieve gender equality and empower all women and girls

This goal is addressed by different programs of UDDIPAN specially those of MFP, different social development programs and Gender equality and diversity unit of UDDIPAN.



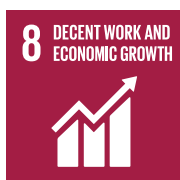
06 Ensure availability and sustainable management of water and sanitation for all

UDDIPAN is contributing to this goal by implementing WASH and MILIS project in different water and sanitation vulnerable pockets of Bangladesh.



07 Ensure access to affordable, reliable, sustainable, and modern energy for all

The government of Bangladesh has been working in achievement of this goal. UDDIPAN has in fact tiny scope to contribute to achieve the goal. Nonetheless, as a development organization, UDDIPAN tries to supplements and complements the government efforts towards achievement of this goal by implementing Green Energy Project and installing Solar Mini-grid power station.



08 Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The government of Bangladesh has been working in achievement of this goal. UDDIPAN has in fact small scope to contribute to achieve the goal. Nonetheless, as a development organization, UDDIPAN tries to supplements and complements the government efforts towards achievement of this goal by implementing TVET, ROSC and SEiP project.



09 Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.

The government of Bangladesh has been working in fulfillment of this goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



10 Reduce inequality within and among countries

The government of Bangladesh has been working in pursuance of this goal.



11 Make cities and human settlements inclusive, safe, resilient and sustainable

The government of Bangladesh has been working in achievement of this goal.



12 Ensure sustainable consumption and production patterns

The government of Bangladesh has been working in fulfillment of this goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



13 Take urgent action to combat climate change and its impacts

UDDIPAN is contributing to this goal by implementing CCP and CCA project in different climate vulnerable pockets of Bangladesh.



14 Conserve and sustainably use the oceans, seas and marine resources for sustainable development

The government of Bangladesh has been working in achievement of this goal.



15 Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

The government of Bangladesh has been working in attainment of this goal.



16 Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

The government of Bangladesh has been working in pursuance of this goal. UDDIPAN has in fact tiny scope to contribute to attain the goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.

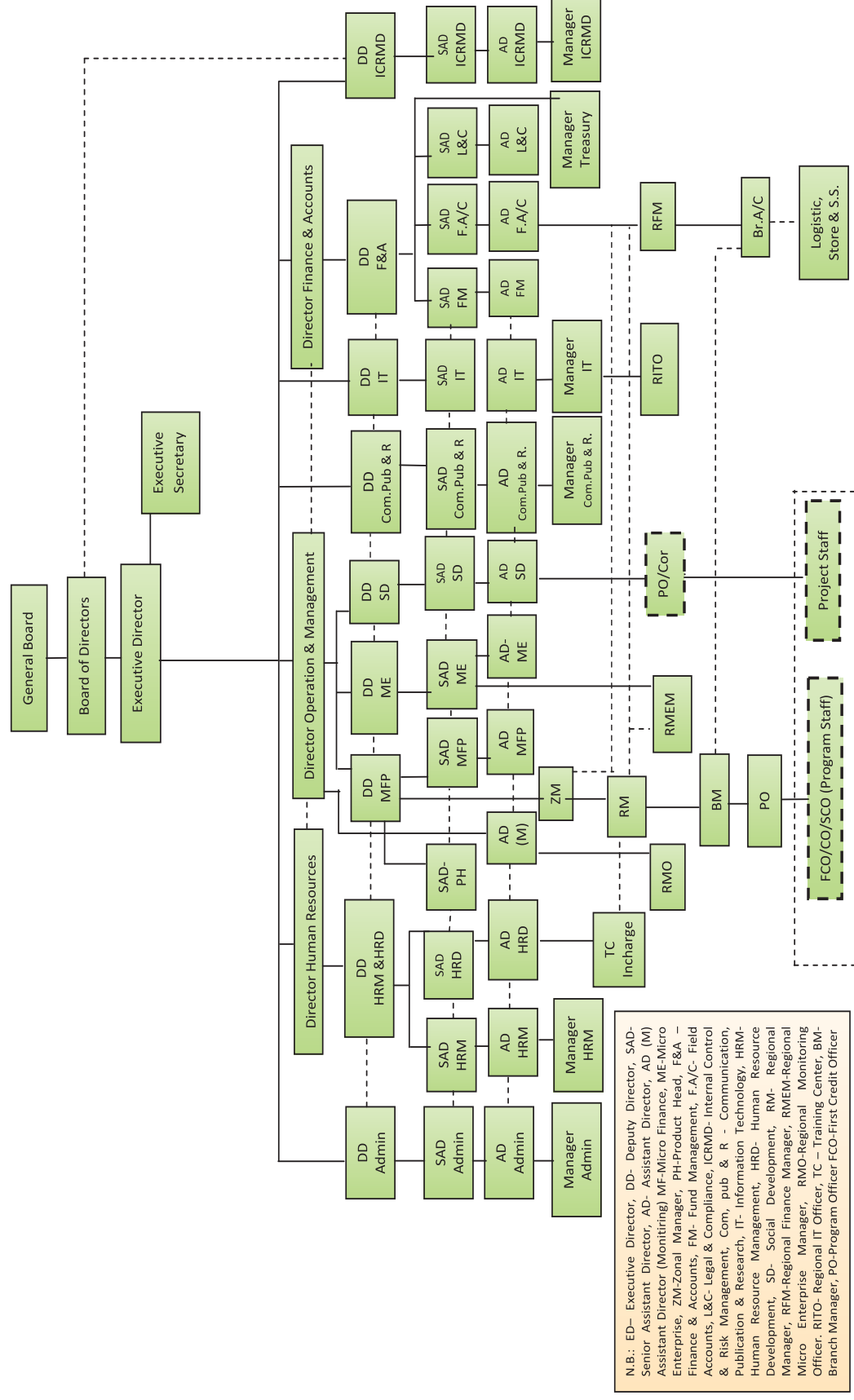


17 Strengthen the means of implementation and revitalize the global partnership for sustainable development

The government of Bangladesh has been working in attainment of this goal.

ORGANOGRAM OF UDDIPAN (2017-2027)

Annexure - A



Note: Assistant Director (AD) includes –AD-1 & AD-2, Senior Assistant Director (SAD) includes –SAD-1 & SAD-2

Acronyms

AF	Anukul Foundation	INAFI	International Network for Alternative Financial Institute
AGM	Annual General Meeting	IOM	International Organization for Migration
AMAN	Asian Muslim Action Networks	IT	Information Technology
ARF	Asian Resource Foundation	MDA	Market Development Approach
ATSEC	Action Against Trafficking & Sexual Exploitation of Children	ME	Micro Enterprise
BDPC	Bangladesh Disaster Preparedness Centre	MFI	Micro Finance Institute
BDS	Business Development Services	MFTS	Micro-Finance and Technical Support
BRRRI	Bangladesh Rice Research Institute	MJF	Manusher Jonno Foundation
BSAF	Bangladesh Shishu Adikar Forum	MRPC	'Migrants' Rights Protection Committee
CAP	Community Action Plan	NARS	Natural Agriculture Research System
CD	Child Development	NFE	Non Formal Education
CDF	Credit and Development Forum	NHRC	National Human Rights Commission
CDP	Child Development Program	NGO	Non Government Organization
CDW	Community Development Worker / Child Domestic Worker	OTR	On Time Recovery
CHD	Comprehensive Homestead Development	PKSF	Palli Karma-Sahayak Foundation
CO	Credit Officer	RDF	Rural Development Foundation
COFCON	Coastal Fisher Folk Community Network	RMC	Rural Micro Credit
CRC	Child Rights Convention	RPF	Resource Poor Farmers
CRGA	Child Rights Governance Assembly	SAP	South Asia Partnership- Bangladesh
CRR	Cummulative Recovery Rate	SCiB	Save the Children in Bangladesh
DML	Disaster Management Loan	SDT	Skill Development Training
DRRP	Disaster, Relief and Rehabilitation Project	SGSP	Strengthening Government Social Protection
ECD	Early Childhood Development	SFBD	Stromme Foundaion Bangladesh
ECPAT	End of Child Prostitutions in Asia Tourism	TBA	Traditional Birth Attendant
EPCYLA	Education to Protect Child & Youth Laborers in Agriculture	TDH-NL	Terre Des Hommes-Netherlands
EYE	Education for Youth Empowerment	ToT	Training of Trainer
FFW	Food for Work	TTBA	Trained Traditional Birth Attendant
GED	Gender Equity Development	UDDIPAN	United Development Initiatives for Programmed Actions
GoB	Government of Bangladesh	UMC	Urban Micro Credit
GP	Grihayan Project	UNICEF	United Nations International Children Emergency Fund
HDT	Human Development Training	UPP	Ultra Poor Program
HRD	Human Resource Development	USAID	United States Agency for International Development
HRM	Human Resource Management	UTD	UDDIPAN Training Division
HYV	High Yielding Variety	VDC	Village Development Committee
IEG	Income and Employment Generation	VERC	Village Education Resource Centre
IGA	Income Generating Activities	WDC	Watch Dog Committee
IEC	Information, Education & Communication		

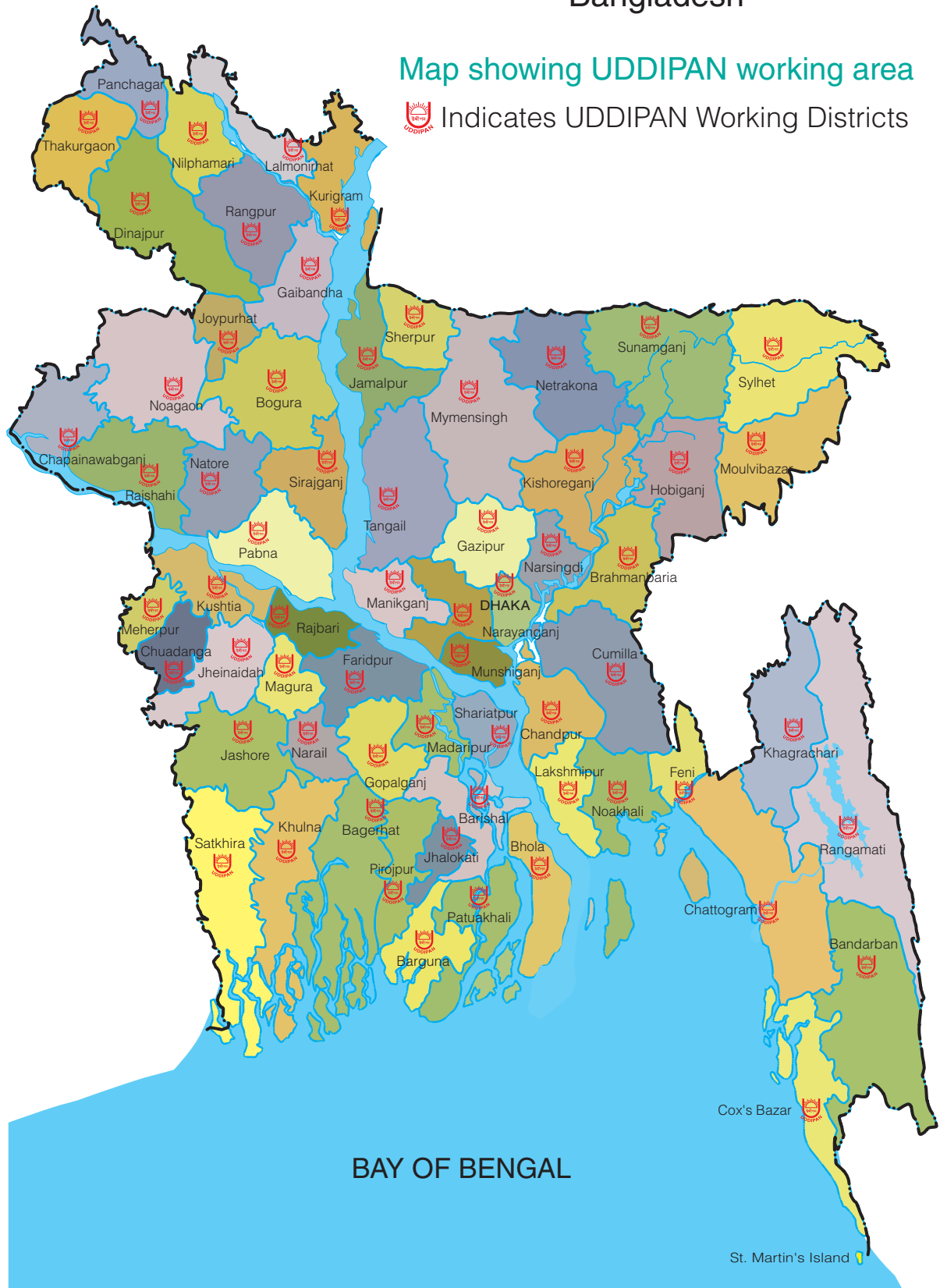


বাংলাদেশ
Bangladesh

Map showing UDDIPAN working area



Indicates UDDIPAN Working Districts





উদ্দীপন
UDDIPAN

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